

NPP Payment Initiation Messages

Technical guidance for
corporates, government and third
parties

Version 4.0

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Document control

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2.0	20 May 2025	Update to design, NPP logo and content
3.0	29 Aug 2025	Updated specs and guidance
4.0	20 Nov 2025	Updated guidance and appendix

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Background

The NPP uses ISO 20022, which is a global standard for financial messages communications. It provides consistent language and structure for the exchange of payments as a set of comprehensive xml formatted messages.

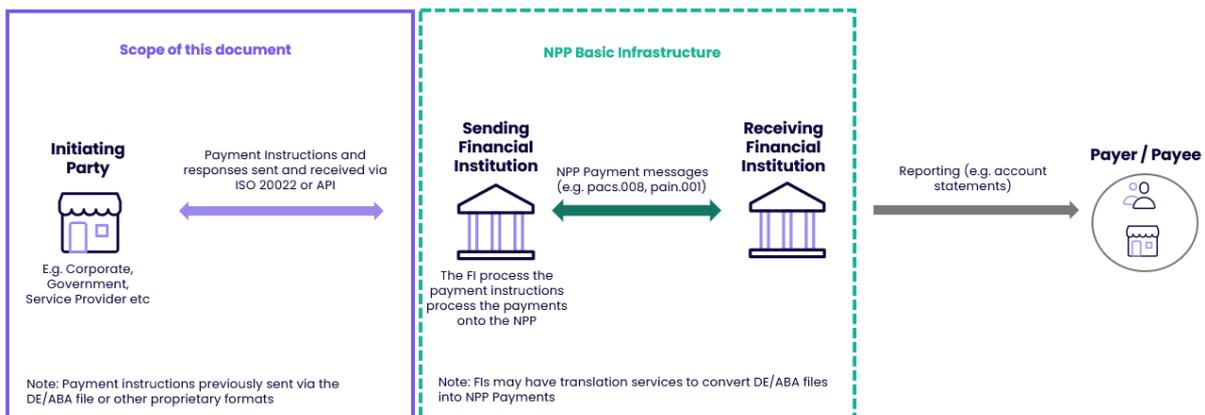
Outgoing NPP payments are processed between two connected NPP Financial Institutions (**NPP FI**) via the NPP network. This is done via a pacs.008 message (FI-to-FI Customer Credit Transfer – **Clearing Request**), which is settled in the RBA’s Fast Settlement Service (FSS).

NPP Participants and their sponsored financial institutions (**FIs**) may offer payment services that enable corporate and government customers to provide their payment instructions in a **pain.001-Customer Credit Transfer Initiation** message format message format. These payment instructions typically specify the information required for a Clearing Request to be constructed and submitted for processing on the NPP platform. The payment instruction can include outgoing NPP payment and PayTo payment instructions, subject to FI-specific implementation and support.

Financial institutions may also respond to a payment instruction using the **pain.002 - Customer Payment Status Report** message format. These responses provide status updates on the processing of submitted pain.001 instructions, including acknowledgements, rejections, and settlement confirmations. The pain.002 messages are essential for tracking and reconciling the payment instructions.

NPP FIs’ acceptance of pain.001 messages and provision of pain.002 messages to corporate and government customers are proprietary and at their discretion. The guidelines provided in this document are based on publicly available ISO message schema guidance and are subject to any additional proprietary requirements FIs may determine necessary or appropriate.

As per the above terms and conditions, nothing in this document should be construed as a representation or warranty by AP+ or any NPP participating FI in relation to corporate or government payment services offered by NPP participating FIs.



Technical Guidance

The **pain.001** message is used to provide details of the debtor, creditor, mandate information, remittance details, and any other instructions required to process a payment.

The debtor (or 'Payer') details relate to the customer's account held with the NPP Financial Institution (FI), which may be identified by a BSB and account number and for PayTo payments it can also be debtor PayID, based on the PayTo agreement (mandate). The creditor (or 'Payee') details may also be provided using a BSB and account number or a registered PayID, such as a telephone number, Australian Business Number (ABN), organisation name, or email address.

It highlights fields that:

1. need to be provided by the Payer customer in order to address a payment to a registered PayID.
2. mandatory elements that are required for an NPP payment; and
3. removed elements that are **not** used for an NPP payment.

The following assumptions and conditions should be considered when using this guidance:

- This guidance is based on the NPP pain.001.001.11 and pain.002.001.13 messages. It will be updated as necessary to reflect the adoption of newer message versions.
- This guidance is based on data elements required for NPP single credit transfer message and PayTo payments. Any further guidance, including any data elements used specifically by any NPP overlays or additional fields that your financial institution may require, are available from your NPP FI.
- The mandatory or optional status of fields outlined in this document serves as guidance only. Additional requirements or conditions may be imposed by your NPP FI and should be confirmed directly with them.
- For PayTo payments, your NPP Financial Institution (FI) should provide guidance on which fields need to be populated in the payment instructions, and which fields will be extracted directly from the PayTo agreement.
- Some fields in the pain.002 guidance are mapped from the original pain.001 payment instruction, and their presence in pain.002 depends on whether they were included in the pain.001.

Implementation of pain.001 and pain.002 messages may vary across financial institutions, you need to consult your NPP FI for specific requirements, validations, formats and supported features.

- Guidelines to assist with implementation (These indicators are provided as general guidance based on ISO 20022 schema and NPP implementation. Final validation rules and field usage must be confirmed with your NPP FI, especially where proprietary overlays or FI-specific configurations apply.)

The optionality and multiplicity mentioned in this document are for customer to the bank payment instructions only and it may differ from the interbank payment initiation messages.

- I. Optionality defines whether a field is required within the message structure
 - M** = Mandatory: Must be populated in every message instance for successful processing.
 - O** = Optional: May be populated depending on business needs or FI requirements.
 - C** = Conditional: Required only if certain business conditions or usage rules apply (e.g. PayTo payments).

- II. Multiplicity defines the minimum and maximum number of times a field may occur in a message instance. Expressed as [min, max], where min indicates the minimum number of occurrences (0 = optional, 1 = mandatory), and max indicates the maximum number of permitted occurrences (1 = once, N = may repeat N times, * = repeating).
 - [1,1]** = Mandatory, must appear exactly once
 - [0,1]** = Optional, may appear once or not at all
 - [1, *]** = Mandatory, must appear at least once, can repeat
 - [0, *]** = Optional and repeatable

- III. Data Types: Follow the data types published by ISO 20022 Message Catalogue

NPP ISO 20022 pain.001 Guidance

Field Names	pain.001 Message Element (VII - pain.001.001.11)	Optionality	Multiplicity	Guidance
Group Header	/Document/CstmrCdtTrfInitt/GrpHdr	M	[1,1]	Set of characteristics shared by all individual transactions included in the message
Message Identification	/CstmrCdtTrfInitt/GrpHdr/MsgId	M	[1,1]	Guidance to be provided by NPP FI
Creation Date Time	/CstmrCdtTrfInitt/GrpHdr/CreDtTm	M	[1,1]	Time and date of the payment instruction generation.
Number Of Transactions	/CdtrPmtActvtnReq/GrpHdr/NbOfTxs	O	[0,1]	Total number of payments in the instruction. Guidance to be provided by NPP FI
Control Sum	/CstmrCdtTrfInitt/GrpHdr/CtrlSum	O	[0,1]	Total amount of the payments Guidance to be provided by NPP FI
Initiating Party Name	/CstmrCdtTrfInitt/GrpHdr/InitgPty/Nm	M	[1,1]	Party that initiates the payment instruction Guidance to be provided by NPP FI
Payment Information	/CstmrCdtTrfInitt/PmtInf	M	[1, *]	Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
Payment Information Identification	/CstmrCdtTrfInitt/PmtInf/PmtInfId	O	[0,1]	An identifier that can be used to organise payments into different groups Guidance to be provided by NPP FI

Field Names	pain.001 Message Element (V11 - pain.001.001.11)	Optionality	Multiplicity	Guidance
Payment Method	/CstmrCdtTrfInitn/PmtInf/PmtMtd	O	[0,1]	Fixed Value: TRF
Batch Booking	CstmrCdtTrfInitn/PmtInf/BtchBookg	O	[0,1]	When payment is part of a batch and if a consolidated debit amount is to be seen on the account reporting, set the flag to True. Guidance to be provided by NPP FI
Number Of Transactions	/CstmrCdtTrfInitn/PmtInf/NbOfTxS	O	[0,1]	Total number of transactions in the 'Payment Information' Guidance to be provided by NPP FI
Control Sum	/CstmrCdtTrfInitn/PmtInf/CtrlSum	O	[0,1]	Total amount of all transactions in the 'Payment Information'. Guidance to be provided by NPP FI
Requested Execution Date	/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt	O	[0,1]	Date at which the initiating party requests the payment to be credited. Guidance to be provided by NPP FI
Requested Execution Date Time	/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt/DtTm	O	[0,1]	Date and time at which the initiating party requests the payment to be credited. For NPP messaging versions up to V9, this field will not be available. Further guidance to be provided by NPP FI
Debtor Name	/CstmrCdtTrfInitn/PmtInf/Dbtr/Nm	M	[1,1]	Payer Name.

Field Names	pain.001 Message Element (VII - pain.001.001.11)	Optionality	Multiplicity	Guidance
Debtor Account ID	CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id	C	[0,1]	Mandatory for non-PayTo payments. Payer account number with BSB prefix Further Guidance to be provided by NPP FI for PayTo payments, where Debtor PayID is being used.
Debtor Account Scheme Name - Code	/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/SchmeNm/Cd	C	[0,1]	Mandatory for non-PayTo payments. Name of the bank/brank identification scheme BBAN - To represent Australian Bank-State-Branch Code (BSB) identification. Further Guidance to be provided by NPP FI for PayTo payments, where Debtor PayID is being used.
Debtor Account - Issuer	CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Issr	O	[0,1]	6-digit Debtor BSB number Further Guidance to be provided by NPP FI for PayTo payments, where Debtor PayID is being used.
Debtor PayID Type/Proxy Type	CstmrCdtTrfInitn/PmtInf/DbtrAcct/Prxy/Tp	C	[0,1]	Mandatory for PayTo payments where Debtor PayID is used. Refer to Appendix A for more information on PayID types and formats
Debtor PayID Value/ Proxy ID	CstmrCdtTrfInitn/PmtInf/DbtrAcct/Prxy/Id	C	[0,1]	Mandatory for PayTo payments where Debtor PayID is used.

Field Names	pain.001 Message Element (VII - pain.001.001.11)	Optionality	Multiplicity	Guidance
				Refer to Appendix A for more information on PayID types and formats
Debtor Agent	/CstmrCdtTrfInitn/PmtInf/DbtrAgt	O	[0,1]	Financial Institution servicing an account for the debtor. Usage must be agreed with the NPP FI
Credit Transfer Transaction Information	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf	M	[1, *]	Provides information on the individual transaction(s) included in the message.
Instruction Identification	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId	O	[0,1]	Unique identification of the individual payment instruction between the sender of the payment instruction (e.g. the business) and the FI. Guidance to be provided by NPP FI
End To End Identification	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/EndToEndId	M	[1,1]	A customer reference that must be passed on in the end-to-end chain. If no reference was given, then populate with 'NOTPROVIDED'. For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus .
SVC Level	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtTpInf/SvcLvl	O	[0,2]	Specifies a pre-agreed service or level of service between the parties.

Field Names	pain.001 Message Element (V11 - pain.001.001.11)	Optionality	Multiplicity	Guidance
				Guidance to be provided by NPP FI (note <Cd> option is not allowed in <SvcLvl> unless agreed with NPP FI)
Instruction Priority	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtTpInf/InstrPrty	O	[0,1]	Indicates the required Priority of the resulting NPP Payment and if the sender of the response is expecting a real-time response or not. Refer to Appendix C for more information on available values for Instruction Priority and their definitions. Further guidance to be provided by NPP FI
Category Purpose Code	CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Cd	O	[0,1]	Specifies the high-level purpose of the instruction based on a set of pre-defined categories. Refer to Appendix B, list of codes supported by NPP.
Instructed Amount	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt	M	[1,1]	Amount of money to be moved between the debtor and creditor. Instructed Amount must always be represented as a whole dollar number followed by a decimal point and two decimal digits (e.g. '10.20'). The field structure is n.nn. It must also be in AUD.
Mandate Identification	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/MndtRltdInf/MndtId	C	[0,1]	Mandatory for PayTo payments PayTo agreement ID/mandate ID For NPP messaging versions up to V9, follow the guidance provided by the NPP FI.

Field Names	pain.001 Message Element (VII - pain.001.001.11)	Optionality	Multiplicity	Guidance
Ultimate Debtor Name	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtDbtr	C	[0,1]	Mandatory for PayTo payments Ultimate party that owes an amount of money to the (ultimate) creditor. Guidance to be provided by NPP FI
Creditor Name	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm	M	[1,1]	Payee Name
Creditor - Organisation ID	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId	O	[0,1]	Unique and unambiguous way to identify an organisation. NPP FI may provide additional guidance for PayTo payments
Creditor Organisation ID Scheme Name - Proprietary	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/SchmeNm/Prtry	O	[0,1]	Name of the creditor organisation identification scheme. NPP FI may provide additional guidance
Creditor Account ID	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	C	[0,1]	Mandatory unless using creditor PayID Creditor Account ID Account number with BSB prefix
Creditor Account - Scheme Name Code	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/SchmeNm/Cd	O	[0,1]	Name of the bank/branch identification scheme. BBAN - To represent Australian Bank-State-Branch Code (BSB) identification.

Field Names	pain.001 Message Element (V11 - pain.001.001.11)	Optionality	Multiplicity	Guidance
Creditor Account - Issuer	/CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Issr	O	[0,1]	6-digit Creditor BSB number
Creditor PayID Type/ Proxy Type	/CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/CdtrAcct/Prxy/Tp/Prtry	C	[0,1]	Mandatory when creditor PayID is used. Refer to the PayID types in Appendix A for more information. For NPP messaging versions up to V9, use: /CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/Cdtr/CtctDtls/Othr
Creditor PayID value/ Proxy ID	/CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/CdtrAcct/Prxy/Id	C	[0,1]	Mandatory when creditor PayID is used. Refer to the PayID value formats in Appendix A for more information. For NPP messaging versions up to V9, use: /CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/Cdtr/CtctDtls/EmailAdr Further guidance to be provided by NPP FI.
Ultimate Creditor Name	/CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/UltmtCdtr/Nm	C	[0,1]	Mandatory for PayTo payments Ultimate party to which an amount of money is due. Guidance to be provided by NPP FI
Ultimate Creditor - Organisation ID	/CdtTrfTxInf/UltmtCdtr/Id/OrgId/Othr/Id	O	[0,1]	If the Category Purpose assigned to this payment transaction is PENS (Superannuation Payment), Ultimate Creditor Identification may contain the

Field Names	pain.001 Message Element (V11 - pain.001.001.11)	Optionality	Multiplicity	Guidance
				<p>Unique Superannuation Identifier (USI) member number'.</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Ultimate Creditor Organisation - Scheme Name	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/Othr/SchmeNm	O	[0,1]	<p>If the Category Purpose assigned to this payment transaction is PENS (Superannuation Payment) and Ultimate Creditor Identification contains the Unique Superannuation Identifier (USI) member number, Use the value "USI ".</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Purpose	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Purp	O	[0,1]	<p>Purpose of the payment represented</p> <p>Refer to Appendix D for commonly used purpose codes</p>
Unstructured Remittance Information	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd	O	[0,2]	<p>Information supplied to enable the matching/reconciliation of a payment with the items that the payment is intended to settle.</p> <p>Guidance to be provided by NPP FI</p>
Referred Document	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf	O	[0,1]	<p>The date on which the referred payment is made.</p>

Field Names	pain.001 Message Element (V11 - pain.001.001.11)	Optionality	Multiplicity	Guidance
Information - Related Date				<p>If the Category Purpose assigned to this payment transaction is PENS, populate the date which the employer makes a payment to their employee (i.e. the Qualifying Earnings Date)</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Referred Document Information - Type	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Prt ry	O	[0,1]	<p>Proprietary identification of the type of the remittance document.</p> <p>If the Category Purpose assigned to this payment transaction is PENS, populate "PAYROLL DATE".</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Creditor Reference Information	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf	O	[0,1]	<p>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage may vary across scenarios (e.g. Super payments, PayTo refunds etc)</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>

Field Names	pain.001 Message Element (V11 - pain.001.001.11)	Optionality	Multiplicity	Guidance
Additional Remittance Information	/PmtTpInf/InstrPrty	O	[0,3]	<p>Additional information, in free text form, to complement the structured remittance information.</p> <p>Guidance to be provided by NPP FI</p>

NPP ISO 20022 pain.002 Guidance

Field Names	pain.002 Message Element (V13 - pain.002.001.13)	Optionality	Multiplicity	Guidance
Group Header	CstmrPmtStsRpt/GrpHdr	M	[1,1]	Set of characteristics shared by all individual transactions included in the status report message
Message Identification	/CstmrPmtStsRpt/GrpHdr/MsgId	M	[1,1]	Unique message identification Guidance to be provided by NPP FI
Creation Date Time	/CstmrPmtStsRpt/GrpHdr/CreDtTm	M	[1,1]	Date and time at which the message was created.
Initiating Party Name	/CstmrCdtTrfInittn/GrpHdr/InitgPty/Nm	O	[0,1]	Party that initiated the Payment Instruction
Original Group Information and Status	/CstmrPmtStsRpt/OrgnlGrpInfAndSts	M	[1,1]	Original group information concerning the group of transactions, to which the status report message refers to.
Original Message Identification	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	M	[1,1]	Identification of the original payment instruction. Mapping from the original payment instruction: /CstmrCdtTrfInittn/GrpHdr/MsgId
Original Creation Date Time	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCreDtTm	O	[0,1]	Date and time at which the original message was created. Mapping from the original payment instruction: /CstmrCdtTrfInittn/GrpHdr/CreDtTm

Field Names	pain.002 Message Element (V13 - pain.002.001.13)	Optionality	Multiplicity	Guidance
Original Number of Transactions	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlNbOfTxS	O	[0,1]	Number of individual transactions contained in the original message. Mapping from the original payment instruction: /CstmrCdtTrfInItN/GrpHdr/NbOfTxS
Original Control Sum	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCtrlSum	O	[0,1]	Total of all individual amounts included in the original message. Mapping from the original payment instruction: /CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCtrlSum
Group Status	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/GrpSts	O	[0,1]	Purpose of the payment represented Refer to Appendix E for NPP Status codes
Status Reason Code	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Rsn/Cd	O	[0,1]	Reason for the group status. Guidance to be provided by NPP FI
Number Of Transactions Per Status	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/NbOfTxSPerSts/DtldNbOfTxS	O	[0, *]	Number of individual transactions contained in the message, detailed per status. Guidance to be provided by NPP FI
Detailed status	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/NbOfTxSPerSts/DtldSts	O	[0,1]	Common transaction status for all individual transactions reported. Guidance to be provided by NPP FI

Field Names	pain.002 Message Element (V13 - pain.002.001.13)	Optionality	Multiplicity	Guidance
Detailed Control Sum	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/NbOfTxSPerSts/DtldCtrlSum	O	[0,1]	Total of all individual amounts included in the message, irrespective of currencies, detailed per status. Guidance to be provided by NPP FI
Original Payment Information and Status	/CstmrPmtStsRpt/OrgnlPmtInfAndSts	O	[0, *]	Information concerning the original payment information, to which the status report message refers.
Original Payment Information Identification	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfId	M	[1,1]	Original Payment Information Identification from the underlying Payment Instruction. Mapping from the original payment instruction: /CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfId
Payment Information Status	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/PmtInfSts	O	[0,1]	Specifies the status of the payment information group. Refer to Appendix E for NPP Status codes Further Guidance to be provided by NPP FI
Transaction Information and Status	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxnInfAndSts	O	[0, *]	Provides information on the original transactions to which the status report message refers.
Transaction Status Identification	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxnInfAndSts/StsId	O	[0,1]	Unique identification, assigned to the reported status of the transaction Guidance to be provided by NPP FI

Field Names	pain.002 Message Element (V13 - pain.002.001.13)	Optionality	Multiplicity	Guidance
Original Instruction Identification	/CstmrPmtStsRpt/OrgnPmtInfAndSts/TxlnfAndSts/Orgnlnstrld	O	[0,1]	Original Instruction Identification from the underlying payment instruction. Mapping from the original payment instruction: /CstmrPmtStsRpt/OrgnPmtInfAndSts/TxlnfAndSts/Orgnlnstrld
Original End to End Identification	/CstmrPmtStsRpt/OrgnPmtInfAndSts/TxlnfAndSts/OrgnlnEndToEndld	M	[1,1]	Original End to End Identification from the underlying payment instruction. Mapping from the original payment instruction: /CstmrPmtStsRpt/OrgnPmtInfAndSts/TxlnfAndSts/OrgnlnEndToEndld
Transaction Status	/CstmrPmtStsRpt/OrgnPmtInfAndSts/TxlnfAndSts/TxSts	O	[0,1]	Specifies the status of a transaction, as assigned by the FI Refer to Appendix E for NPP Status codes Further Guidance to be provided by NPP FI
Status Reason Information - Reason Code	/CstmrPmtStsRpt/OrgnPmtInfAndSts/TxlnfAndSts/Stsrnlnf/Rsn/Cd	O	[0,1]	Rejection reason code only populated if transaction status is RJCT. Refer to Appendix F for common NPP reason codes Further guidance to be provided by NPP FI
Status Reason Information - Additional info	/CstmrPmtStsRpt/OrgnPmtInfAndSts/TxlnfAndSts/Stsrnlnf/AddtlInf	O	[0, *]	Further details on the status reason. Additional information can be used for several purposes such as the reporting of repaired information.

Field Names	pain.002 Message Element (V13 - pain.002.001.13)	Optionality	Multiplicity	Guidance
				Guidance to be provided by NPP FI.
Acceptance Date Time	/Document/CstmrPmtStsRpt/OrgnPmtInfnAndSts/TxInfAndSts/AcceptncDtTm	O	[0,1]	May be populated with the timestamp assigned by the FI indicating from when the status is 'Accepted'. Further guidance to be provided by NPP FI

Excluded Fields in NPP Pain.001

The following fields are not typically used in NPP messages for the single credit transfer service and PayTo, however, if there is a need or requirement, please discuss with your NPP FI.

Field Name	ISO Tag
Authorisation	Authstn
Initiation Source	InitnSrc
Requested Advice Type	ReqdAdvTp
Payment Type Information	PmtTpInf
Pooling Adjustment Date	PoolgAdjstmntDt
Debtor Agent Account	DbtrAgtAcct
Charge Bearer	ChrgBr
Charges Account	ChrgsAcct
Charges Account Agent	ChrgsAcctAgt
Exchange Rate Information	XchgRateInf
Cheque Instruction	ChqInstr
Intermediary Agent 1	IntrmyAgt1
Intermediary Agent 1Account	IntrmyAgt1Acct
Intermediary Agent 2	IntrmyAgt2
Intermediary Agent 2Account	IntrmyAgt2Acct
Intermediary Agent 3	IntrmyAgt3
Intermediary Agent 3Account	IntrmyAgt3Acct
Creditor Agent Account	CdtrAgtAcct
Related Remittance Information	RltdRmtInf
Supplementary Data	SplmtryData

Excluded Fields in NPP Pain.002

The following fields are not typically used in NPP messages for the single credit transfer service and PayTo, however, if there is a need or requirement, please discuss with your NPP FI.

Field Name	ISO Tag
Forwarding Agent	FwdgAgt
Debtor Agent	DbtrAgt
Creditor Agent	CdtrAgt
Charges Information	ChrgsInf
Requested Collection Date	ReqdColltnDt
Creditor Scheme Identification	CdtrSchmeld
Settlement Information	SttlmInf
Mandate Related Information	MndtRltdInf
Ultimate Debtor Agent	UltmtDbtr/Agt
Debtor Agent	Dbtr/Agt
Debtor Agent Account	DbtrAgtAcct
Creditor Agent Account	CdtrAgtAcct
Creditor Agent	Cdtr/Agt
Supplementary Data	SplmtryData

Appendix

Appendix A - Types of PayIDs

PayID Type	Description	Customer Types	PayID Value-Formats	PayID Value-Example
/TELI	Mobile, landline, international numbers	Individuals and Businesses	<+ plus symbol> <Numeric Country Code> <- hyphen> <telephone number>	+61-397656547 (landline) or +61-423765879 (mobile) +61-1800123456 (local free call) +61-131234 (professional)
/EMAL	Email addresses	Individuals and Businesses	256 characters. Must include @ symbol	npp@mail.com
/AUBN	Registered Business Number, such as: <ul style="list-style-type: none"> • Australian Business Numbers (ABNs), • Australian Company Numbers ACNs), • Australian Registered Body Numbers (ARBNs), • Australian Registered Scheme Numbers (ARSNs) 	Businesses only	9- or 11-digit number	601428737
/ORGN	Organisation ID Includes either the description of the type of business and/or location of the business)	Businesses only	256 characters	aardvark plumbing mosman nsw tru blu loyalty program

Appendix B – Category Purpose Codes

Code	Usage
SSBE	For Australian Government payments associated with Code of Operation.
SUPP	For eInvoicing payments.
SALA	For salary / payroll payments
TAXS	For payments made to a Federal (ATO), State, Territory or Local government
PENS	For superannuation payments

For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in [NPPA/Resources –guides–papers – Australian Payments Plus](#)

Appendix C – Instruction Priority

Instruction Priority	NPP Definition
High	Unattended Message - does not require real-time response
Norm	Attended Message - requires real-time response

Note: Further guidance to be provided by NPP FI

Appendix D – Purpose Codes

Code	Usage
SALA	For salary / payroll payments
TAXS	For payments made to a Federal (ATO), State, Territory or Local government
PENS	For superannuation payments
HLRV	For mortgage payments
UBIL	For utility Payments
LOAN	For loan payments
DEPD	For dependant support payments
GAMB	For gambling payments
RETL	For retail payments
PERS	For personal payment

Code	Usage
GOVT	For government payments
REFU	For refund
OTHR	For other service payments

Note: Further guidance to be provided by NPP FI on the Purpose Code usage.

Appendix E – Status Code

Code	Usage
ACTC	Initial File validation has been completed successfully; transactional validations have not been started
ACSC	All the transactions in the file have been processed (group level), or the specific transaction has been settled and completed (transaction level)
RJCT	Initial File validation has failed; transactional validations were not done (group level), or the specific transaction has been rejected (transaction level)
PART	Partial Processing: Due to the volume/processing difficulties the bulk file is processed in multiple portions

Note: NPP FI may offer alternative status codes – further guidance will be by the NPP FI on the status codes usage.

Appendix F – Reason Codes

Reason Code	ISO Name	Description of the error
AC02	Invalid Debtor Account Number	Debtor account number invalid, missing or not reachable via NPP
AC03	Invalid Creditor Account Number	Creditor account number invalid, missing or not reachable via NPP
AC05	Closed Debtor Account Number	Debtor account number closed
AC06	Blocked Account	Invalid Debtor Account/Invalid Creditor Account
AC07	Closed Creditor Account Number	Creditor account number closed

Reason Code	ISO Name	Description of the error
AC13	Invalid Debtor Account Type	Debit Account is not NPP reachable
AC14	Invalid Creditor Account Type	Credit Account is not NPP reachable
AC15	Account Details Changed	Debtor PayID is linked to a different account
AG01	Transaction Forbidden	Debit/Credit account is not PayTo enabled
AG03	Transaction Not Supported	Debit/Credit account is not NPP reachable
AGNT	Incorrect Agent	Account is not reachable for NPP payment
AM01	Zero Amount	Transaction amount cannot be zero
AM02	Not Allowed Amount	Transaction amount cannot be zero.
AM03	Not Allowed Currency	Account to be debited cannot draw funds in AUD
AM04	Insufficient Funds	The specified Debtor Account has insufficient funds (available balance is too low) to cover the requested amount.
AM06	Too Low Amount	The requested amount is below the minimum allowed under the PayTo agreement.
AM09	Wrong Amount	The PayTo payment amount in the instruction is not the amount agreed or expected
AM12	Invalid Amount	Amount is invalid or missing
AM19	Invalid Group Number of Transactions	Number of transactions is invalid or missing
AM21	Limit Exceeded	The requested amount exceeds the agreed limit between the debtor and the bank
BE06	Unknown End Customer	Account does not exist or exists but cannot be debited or accept funds.
BE08	Missing Debtor Name	The information regarding the Payer Customer Name is required but not provided.
BE22	Missing Creditor Name	The information regarding the Payee Customer Name is required but not provided.
CH20	Decimal Points Not Compatible with Currency	The amount does not have two or zero fraction digits.
CH21	Required Compulsory Element Missing	One or more mandatory fields have not been provided.

Reason Code	ISO Name	Description of the error
CURR	Incorrect Currency	Currency of the payment is incorrect
DT02	Invalid Creation Date	Invalid creation date and time in Group Header (e.g. historic date)
DT04	Future Date not Supported	Future dated payments not supported.
FF10	Bank System Processing Error	File or transaction cannot be processed due to technical issues at the bank side
MD01	No Mandate	PayTo agreement ID is missing in the payment instruction
NARR	Narrative	The NPP Payment was rejected, and the reason is carried in the Additional Information block.
NAUT	Not Authorised	The PayTo Payment Request contents do not align with the agreement terms
TD03	Incorrect File Structure	The file format is incomplete or invalid.

Note: NPP FI may offer alternative reason codes - further guidance to be provided by NPP FI on the reason codes usage.