

Implementation guide: NPP superannuation payments

Version 1.1

Disclaimer

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Document control

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1.0	27 March 2026	Published
1.1	23 June 2026	Additional information has been provided to Section 8.3.2: How the Employer authorisers or declines the PayTo Agreement

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1. What this document is about

1.1 What this document is about and who it is for

This document provides an overview of the key considerations when making a payment to or from a Super Fund using AP+ products on the NPP.

This document:

1. Is intended as an information guide for an Employer, Clearing House, Digital Service Provider (DSP) or Super Fund that is considering implementing NPP as a payment method.
2. May be of interest to other organisations in the Super industry, such as regulators and membership associations.
3. Assumes that the reader has a general awareness and understanding of making payments to and from a Super Fund.
4. Assumes that the reader has a general awareness and understanding of AP+ products on the NPP.

1.2 What other information is available

More information on using NPP as a payment method to or from a Super Fund is available at:

1. [NPP/Payday Super - Australian Payments Plus](#)
2. [About Payday Super | Australian Taxation Office](#)
3. [SuperStream changes | Australian Taxation Office](#)
4. [Fund Validation Service | Australian Taxation Office](#)

1.3 Who to contact for more information

We provide general information on AP+ products and illustrative and indicative examples on how they can be used to make payments to or from a Super Fund.

Organisations such as Employers, Clearing Houses, Super Funds and Digital Service Providers should contact their Bank to understand the solutions that are available to them.

2. What the key terms and definitions are

2.1 Contribution channels

The ATO defines 3 Super contribution channels.

What		How
1	Channel A	The Employer sends the payment and contribution data to the Super Fund via a Clearing House.
2	Channel B	The Employer sends the payment directly to the Super Fund and sends the contribution data to the Super Fund via a Clearing House.
3	Channel C	The Employer sends the payment and contribution data directly to the Super Fund.

We use Channel A in our examples. However, the information in this Implementation Guide can help with understanding how to use NPP to make Super contributions using the other Channels. We also explore how NPP can be used to make a payment out of a Super Fund.

2.2 Stakeholders

We classify the impacted stakeholders into 6 groups and use the terms:

1. Employer
2. Clearing House
3. Super Fund
4. Digital Service Provider
5. Bank
6. Member

Who		What
1	Employer	- Employer is used to describe the organisation sending the payment (the Super contribution) to the Member's Super Fund. - The Employer can send the Super contribution directly to the Super Fund or via a Clearing House.
2	Clearing House	- Clearing House is used to refer to a Superannuation Clearing House. - Instead of making multiple payments to different funds, the Employer makes Super contributions as a single payment to the Clearing House. The Clearing House will: - Collect and receive funds (the payment) from the Employers' accounts. - Validate contribution information and reconcile it with the payment from the Employer.

Who	What
	• Prepare and segment the contribution data and payment by each Super Fund. • Send payment and contribution data to each Super Fund. • Investigate and resolve refunded payments (if possible).
3	Super Fund • The term Super Fund is used to apply to a Super Fund, Self-managed Super Fund (SMSF) and Super Administrator receiving the Super contribution. The Super Fund is the: • Payee when they receive the payment from the Employer or Clearing House. • Payer when they send the payment to the Employer or Clearing House (for example: a refund).
4	Bank • Bank is used to refer to the Banking Partner (or similar) providing services to send a Super contribution to a Super Fund using NPP. • We use the term Bank, but you might use another party to manage your payments. The Bank is the: • Payer Bank when sending the payment. • Payee Bank when receiving the payment.
5	Digital Service Provider • Digital Service Provider (DSP) is used to refer to the stakeholder group that includes Accounting Software Providers, Enterprise Resource Planning (ERP) Providers, Payroll Providers, Superannuation Payment and SuperStream Intermediaries. • DSPs enable and facilitate services for the Employer, Clearing House and Super Fund to send and receive payments from and to their bank accounts using the NPP.
6	Member • Member is used to describe the individual receiving the payment (the Super contribution) into their Super Fund account. • For example: the Employer is paying Super contributions to their Employee (who is the Member of the Super Fund).

2.3 Super payments

We consider 3 types of payments:

1. Payments into a Super Fund
2. Payments out of a Super Fund
3. Rollovers between Super Funds (or the ATO)

2.3.1 Payments into a Super Fund

Type of Payment	Description	Payer	Payee	In scope for a NPP payment
Employer contribution	Super contribution from Employer including: • Super Guarantee (SG) • Salary sacrifice	Employer	Clearing House	Yes
		Clearing House	Super Fund	Yes
		Employer	Super Fund	Yes
Personal After-tax Contribution	Contributions made with after-tax money including: 1. Personal contribution 2. Spouse contribution	Individual	Super Fund	Yes
Other Corporate Super Guarantee related	Super Guarantee contributions from: 1. Income Protection Payments 2. Workcover Payments	Insurer	Super Fund	Yes
Other After-tax Contributions	Transfer of an overseas pension balance (considered a personal contribution)	Overseas Pension Fund	Super Fund	Yes – for the domestic leg of the payment
Government Contributions	Example: 1. Government Co-contribution 2. Low-income Super Tax Offset (LISTO) 3. Paid Parental Leave Super Contribution (PPLSC)	ATO	Super Fund	No

2.3.2 Payments out of a Super Fund

Type of Payment	Description	Payer	Payee	In scope for a NPP payment
Government (ATO) Payments to individuals Release of super benefit via ATO	Individuals can request to have their Super released via the ATO. Example: Under the First Home Saver account scheme (FHSS) or a departing Australia superannuation payment (DASP) for temporary visa holders.	ATO	Member	No
Payments out from Super Funds Full or partial payout	One-off lump-sum withdrawal from an individual's Super. Example: Due to retirement, financial hardship or disability.	Super Fund	Member	Yes
Payments out from Super Funds Regular income stream payment (pension payment)	Regular income stream payment during retirement.	Super Fund	Member	Yes
Payments out from Super Funds Death benefit payment	Death benefit payment.	Super Fund	Member or Third Party Example: Estate	Yes

2.3.3 Rollovers between Super Funds (or the ATO)

What		How
1	What a rollover is	A rollover is a transfer of one Super Member's benefits: 1. From one Super fund to another Super Fund, or 2. Between the Super Fund and the ATO in the case of Unclaimed Super Monies (USM). A rollover can be a full or partial rollover.
2	How Payday Super impacts rollovers	Payday Super doesn't have a requirement for Super Funds to accept or make rollover NPP payments. Funds can opt-in to receive rollover NPP payments by flagging this in the Fund Validation Service (FVS). Fund Validation Service Australian Taxation Office

3. SuperStream and Payday Super

What is in this section

What		
1	What SuperStream is	What SuperStream is and how NPP is involved
2	What Payday Super is	What Payday Super is and how NPP is involved
3	What the approved payment methods are	What payment methods are approved and how NPP is involved
4	What to do next	What the next steps are to implement NPP

3.1 What SuperStream is

SuperStream is a standard created by the ATO, in conjunction with industry, that enables super payments and data to be sent between employers, intermediaries, Super Funds and the ATO across the Superannuation Transaction Network (STN).

The SuperStream message is a standard message format used to send Super payments and contribution data between SuperStream Intermediaries, Super Funds and the ATO.

What		How
1	What a SuperStream message is	SuperStream messages contain information that a Super Fund needs to allocate a payment to an Employee's Super Account. The message can contain contribution information for one or multiple Employees and includes Personal Identifiable Information (PII) such as the: 1. Full name of an Employee 2. Date of birth 3. Tax File Number (TFN) 4. Details of the Super contribution that the Super Fund needs to report to the ATO
2	What the contribution data is	The contribution data in the SuperStream message is linked to the payment by a unique Payment Reference Number (PRN). The SuperStream Data and Payment Standards specify the approved payment methods for SuperStream payments: 1. Direct Credit and Direct Debit (BECS Direct Entry) 2. BPAY 3. NPP (approved method from August 2025)
3	How NPP is involved with SuperStream	Super Funds must accept NPP payments from 1 July 2026. The SuperStream Contributions messages have been updated to include: 1. PayID as an alternative to BSB and Account Number 2. NPP as an approved payment method

3.1.1 How SuperStream has been updated to include NPP

The ATO has provided updates about the changes where NPP is involved in the:

1. SuperStream Contribution Standards
2. Guidance Note G051 for payment methods
3. SuperStream Contribution Message Implementation Guide

We've provided links to the information that was current as at the publication of this document. The ATO continues to provide updates to key information. The [Contribution standard v3.0 | ATO Software Developers](#) provides the most up-to-date information.

What		Where
1	SuperStream Contribution Standards	Schedule 3: Payment Methods provide details of the updates to the approved payment method in Section 2: Payment Methods. Document Title: Data and Payment Standards – Payment Methods Link at March 2026: TCN 3 Data and Payment Standards - Payment Methods 09 01 03
2	Guidance Note G051	The ATO Guidance Note G051 provides guidance on the use of NPP for SuperStream related payments. Document Title: SuperStream Payments using the New Payments Platform (NPP) Link at March 2026: G051 - SuperStream payments using NPP.pdf
3	SuperStream Contribution Message Implementation Guide	The SuperStream Contribution Message Implementation Guide (MIG) is being updated to include: • Inclusion of NPP fields for Employer contribution payments • Improvements to refunds from the Super Fund to the Payer (Clearing House or Employer) • Improvements to SuperStream error messaging to help address errors by Employers and Clearing Houses faster Document Title: SuperStream Contributions V3 Conformance Testing and Implementation Guide Link at March 2026: Conformance Implementation Guide Contributions V3 FINAL.pdf Some changes to SuperStream contribution messages are expected after Payday Super implementation on 1 July 2026, such as: • Rollovers • Government contributions • ATO contributions to Super Funds

3.1.2 Where NPP appears in the SuperStream Contribution Standards

Schedule 3: Payment Methods provide details of the updates to the approved payment method in Section 2: Payment Methods.

Document Title: Data and Payment Standards – Payment Methods

Link at March 2026:

[TCN_3_Data and Payment Standards - Payment Methods_09_01_03](#)

1. PURPOSE

This document specifies the payment methods entities must use to comply with the Superannuation Data and Payment Standards 2012 and the RSA¹ Data and Payment Standards 2013 (the Standards).

Note: A reference to 'the Standard' in this document is a reference to whichever Standard is applicable to the entity.

2. PAYMENT METHODS

2.1 ELECTRONIC PAYMENT METHODS

2.1.1 Employers sending contributions

(a) Employers MUST send payments of contributions using one of the following methods:

- (i) the Bulk Electronic Clearing System Direct Entry System (BECS DE); or
- (ii) BPAY; or
- (iii) the New Payments Platform (NPP).

2.1.2 Trustee of a superannuation entity or RSA provider

(a) The trustee of a superannuation entity or RSA provider MUST be able to send and receive payments electronically:

- (i) using the Bulk Electronic Clearing System Direct Entry System (BECS DE); or
- (ii) if an employer uses BPAY, and the superannuation entity is not a self managed superannuation fund, – using BPAY; or
- (iii) using the NPP.

(b) Other than as provided for in subparagraph 2.1.2(a)(ii), the trustee of a superannuation entity or RSA provider MUST NOT otherwise use BPAY to send and receive payments electronically.

2.1.3 Alternative payment methods

(a) By mutual agreement between the sending and receiving party, an alternative electronic payment method (that is, other than BECS DE, BPAY or NPP) MAY be used if the party otherwise complies with the Standard.

(b) If an alternative payment method is used it must comply with section 2.2.

¹ Retirement Savings Accounts.

2.5 NPP¹

(a) If a payment is made using NPP, the sender of the payment MUST:

- (i) provide a unique 18-character payment reference number that has been generated using either method in section 2.2.1;
- (ii) the PRN must pass through unencumbered; and
- (iii) include the payment reference number in the payment information field using the schema as specified below.

ISO element name	Guidance	Data Message Transaction Element
End to End Identification	Payment Reference Number (PRN)	PaymentRecord.PaymentReferenceNumber

2.5.1 NPP PayTo

(a) A receiving party MAY offer direct debit arrangements under the NPP (PayTo).

(b) If this option is offered, the employer and the receiving party MUST determine the payment reference number, and include this in the Contribution Transaction Request (CTR) and payment transaction (where possible).

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3.2 What Payday Super is

In November 2025, Payday Super legislation was passed. From 1 July 2026, Employers must pay their Super Guarantee on payday, at the same time as salary and wages.

Employers have 7 business days from payday (instead of within 28 days of the end of a quarter) to ensure that Super contributions are received and allocated to an Employee's Super Fund account. Using NPP is an option that may help Employers meet this timeframe.

When		What
1	Before 1 July 2026	Employers need to make Super Guarantee contributions to an Employee's Super Fund at least quarterly. They have until the 28th day after each quarter to pay their Employee's Super. Super Funds have up to 20 business days to refund Super contributions that can't be applied to the Employee's Super account.
2	From 1 July 2026	From 1 July 2026, Payday Super legislation means that Employers must pay Super contributions at the same time as wages. Contributions must reach the Employees' Super Fund within 7 business days of pay day. Super Funds must refund the payment, no later than 3 business days after receiving the contribution if they can't allocate the funds to the Employee's Super account. The Employer must still meet the 7-business-day payment period even if the payment is refunded. If the payment is not received by the 7th business day, then the Employer is liable to pay the Super Guarantee Charge (SGC). The SGC applies when Employers don't pay the minimum amount of Super Guarantee (SG) for their eligible Employees to the correct Super Fund account by the due date.

3.3 What the approved payment methods are

The SuperStream Data and Payment Standards specify payment methods for SuperStream payments:

1. Super payments are processed using BPAY and BECS in line with Direct Debit and Direct Credit (Direct Entry) Scheme Rules.
2. NPP was approved as a payment method from August 2025, and Super Funds must be able to receive NPP payments from 1 July 2026.

3.3.1 What accounts can accept NPP Payments

Analysis suggests that the majority of accounts that are used for Employer contributions have been registered by Super Funds in the Fund Validation Service (FVS) and are reachable by NPP.

We have engaged all relevant Financial Institutions and APRA-regulated Super Funds listed in the ATO FVS and are tracking their progress to enable accounts to receive NPP payments.

3.4 What to do next

3.4.1 What to do next for SuperStream and payment methods

Who	What
1 Employer and their DSP and Bank	The Employer will have the option to send Super contributions to the Clearing House using NPP as a payment method. If the Employer wants to use NPP, then they need to work with their DSP and Bank to confirm the available NPP solutions and ensure that they can: 1. Integrate NPP into their processes and systems 2. Create and send Payment Instructions with NPP as the payment method 3. Reconcile the payments when they receive bank reporting (for example: account statements) 4. Enable their accounts to send and receive NPP payments Faster payments using NPP will help Employers meet their Payday Super obligations within the 7-business-day timeframe for: 1. Super contributions to be available in the account 2. Issues and errors to be resolved Employers need to investigate the cashflow impact of sending and receiving funds with NPP. Payments will be sent and received more frequently and faster, which may impact existing cashflow processes. Payment Instructions The DSP is likely to have to create or process Payment Instructions differently so that the Banks can process the NPP payments. The new format will likely be through an API, a Bank proprietary file format or the Standard Payment Instruction (in early stages of discussion). NPP files will predominately need to be in ISO format. ISO format will require more data input than what is required for BECS. This may require changes to upstream processing or more input by users.
2 Clearing House and their DSP and Bank	The Clearing House will have the option to send Super contributions to the Super Fund using NPP as a payment method. The Clearing House needs to work with their DSP and Bank to confirm the available NPP solutions and ensure that they can: 1. Send and receive NPP payments to their accounts 2. Send Payment Instructions with NPP as the payment method 3. Receive and use reporting that includes additional NPP data, such as the Payment Reference Number (PRN) 4. Implement PayTo if the Clearing House wants to pull the payment from the Employer 5. Provide a PayID for the Clearing House (there would be a separate PayID for each Employer) to receive NPP payments to

Who	What
	If the Clearing House wants to use NPP, then they need to work with their DSP and Bank to: 1. Understand how NPP transactions are shown in the reporting received from the Bank (for example: Account Statements) so that they can reconcile payments 2. Adjust their systems and process to collect (using PayTo) or receive funds from Employers' accounts using NPP 3. Prepare and segment contribution data and payments by Super Fund 4. Send contribution data to the Super Fund 5. Send Payment Instructions to their Bank to: • Pull funds from the Employer's account using PayTo • Send NPP payments to Super Funds 6. Investigate and resolve returned NPP payments
3 Super Fund and their DSP and Bank	The Super Fund must be able to receive Super contributions using NPP as a payment method from 1 July 2026. The Super Fund needs to work with their DSP and Bank to confirm the available NPP solutions and ensure that they can: 1. Send and receive NPP payments to their accounts 2. Receive and use reporting that includes additional NPP data, such as the Payment Reference Number (PRN) 3. Validate contribution data and reconcile it with the Payment 4. Register a PayID for the Super Fund to receive NPP payments to Key areas for the Super Fund to investigate are: 1. Reporting: new reporting formats may be required to capture details for NPP transactions 2. Reconciliation: the PRN may appear differently in reports, and the Super Fund may need to work with their Bank to confirm mapping for existing formats and or update their systems to map the correct data from the report 3. Fraud controls: using Confirmation of Payee (CoP) and PayID will help the Super Fund confirm the account that they make payments to (for example: for refunds or returned payments)

3.4.2 What to do next for Payday Super

Who	What
1 Employer and their DSP and Bank	The Employer needs to review their processes and work with their DSP, Bank and Clearing House to ensure that they will meet the 7-business-day timeframe for the Super contribution to reach the Employee's Super account. If the Employer wants to use NPP as a payment method, then they will need to work with their Bank and DSP to: 1. Confirm the NPP solutions that can be provided 2. Implement and integrate the solutions into their systems and processes Processes and systems must be able to manage the additional frequency of payments to make Super contributions at the same time as wages. The Employer and their DSP will need to process payments and manage any errors within the 7-business days. Updating processes and systems to validate data before sending the payment and contribution data will help minimise errors downstream. For example: the Employer use CoP to validate the Employee's Bank Account when setting up their profile and again before sending the payment.

Who	What
	This validation can increase the likelihood of the payment being successful the first time.
2 Clearing House and their DSP and Bank	The Clearing House needs to work with their DSP, Bank and the Employer to ensure that they can meet the 7–business-day timeframe for the Super contribution to reach the Employee’s Super account. Processes and systems must be able to manage the additional frequency of payments to make Super contributions at the same time as wages. The DSP will need to process payments and manage any errors within 7 business days. If the Clearing House wants to use NPP as a payment method, then they will need to work with their Bank and DSP to: 1. Confirm the NPP solutions that can be provided 2. Implement and integrate the solutions into their systems and processes
3 Super Fund and their DSP and Bank	The Super Fund needs to work with their DSP and Bank to ensure that they can meet the 7–business-day timeframe for the Super contribution to reach the Employee’s Account. The Super Fund will have less time to refund a contribution to an Employer if they can’t allocate it to an Employee’s Super account. The Super Fund: 1. Currently has 20 days to manage the refund 2. Will have 3 business days from receipt of the payment from 1 July 2026 to manage the refund The Super Fund will need to ensure that their systems and processes can meet this timeframe. Processes and systems must be able to manage the additional frequency and volume of payments to make Super contributions at the same time as wages. If the Super Fund wants to use NPP as the payment method to send payments out, then they need to work with their Bank to confirm the NPP solutions and work with their DSP and Bank to implement them. The Super Fund must ensure that they can: 1. Receive NPP payments from the Clearing House 2. Send NPP Payments (for returns and refunds) to the Clearing House 3. Receive and use the required reporting to reconcile the contribution data and payments

4. NPP as a payment method

What is in this section

What		
1	What has changed about payment methods	When NPP was approved as a payment method and what it means
2	How using NPP as a payment method can help	What some of the benefits are with using NPP as a payment method
3	What to do next	What the next steps are to implement NPP as a payment method

4.1 What has changed about payment methods

There are 3 key phases to NPP as a payment method for Super contributions:

1. **Before August 2025:** before NPP was approved as a payment method.
2. **Before July 2026:** before it's mandatory for Super Funds to be able to receive NPP payments.
3. **After July 2026:** when it's mandatory for Super Funds to be able to receive NPP payments.

When		What
1	Before August 2025	- NPP wasn't an approved payment method until August 2025. - A bilateral agreement was needed between the Payer and Super Fund for payments to be made using NPP. - This meant that the sending party had to confirm consent from the Super Fund that they could receive payments using NPP instead of BECS or BPAY.
2	Before July 2026	The ATO has provided an opt-in register for Super Funds that are ready to receive NPP payments before the mandatory 1 July 2026 deadline. NPP payments can be made to Super Funds before 1 July 2026 if the Super Fund has confirmed that they can receive NPP Payments on the ATO Register. The register is published on the ATO's software developer's website: https://softwaredevelopers.ato.gov.au/sites/default/files/2025-11/SuperStream_NPP_Register_November_2025.pdf - The register is primarily used by software developers, payroll providers, and Clearing Houses to determine which funds can accept NPP payments before the 2026 mandate. - From 1 July 2026 this register will be replaced by the Fund Validation Service (FVS). Some Super Funds are running Pilots before registering with the ATO. In these instances, the Clearing House must confirm consent from the Super Fund to receive NPP payments.
3	After July 2026	It is mandatory for Super Funds to be able to receive NPP payments from 1 July 2026. Super Funds need to ensure that they can receive and allocate NPP Payments.

4.1.1 How to update the Fund Validation Service (FVS)

What		How
1	What the FVS is	The FVS (Fund Validation Service) is an ATO register of APRA-regulated Super Fund details for contributions and rollovers, including bank account information. The FVS: 1. Is only available to DSPs and Super Funds connected to SuperStream 2. Is not publicly accessible 3. Does not include Self-Managed Super Funds (SMSFs)
2	What Super Funds need to do	Super Funds need to update their FVS record if they can receive NPP Payments: 1. For contributions (before 1 July 2026) (yes or no) 2. For rollovers (yes or no) 3. To a PayID for contributions (optional) 4. To a PayID for rollovers (optional)
3	What happens from 1 July 2026	From 1 July 2026, the ATO will default the NPP Indicator for Contributions to Yes for all Super Funds. If the Super Fund is ready to receive rollovers from 1 July or later, then they need to update their Unique Superannuation Identifier (USI) details in the FVS.
4	Where to get more information	More information on: 1. The FVS is available at Fund Validation Service user guide Australian Taxation Office 2. Guidelines to register PayIDs for contributions and rollovers in the FVS is available in Section 7: PayIDs of this document

4.1.2 How to update bank account details

What		How
1	Why Super Funds might need to update bank account details	A Super Fund may need to update their bank account details if their current bank account can't be enabled for NPP Payments and they need to change accounts to have an NPP-enabled account.
2	What to do in the FVS	Any changes to the FVS need to be made 28 days before the effective date.
3	What to consider	The Super Fund needs to ensure that they can meet this timeframe and manage any processing timeframes to: 1. Confirm internal approvals 2. Establish and enable new accounts 3. Complete any validation or assurance steps 4. Confirm the new account as active and able to receive NPP payments 5. Ensure that critical payment cycles can be completed 6. Update the FVS records with their new bank account details

4.2 How to use NPP as a payment method

NPP provides near-real time payments, 24/7 in Australia. This capability removes the challenges of scheduling around set exchange windows, payment cut-off times and business days only. Businesses can instruct their Bank to process payments at any time.

NPP operates on a fast-fail model and provides near-immediate notification that the payment has been successful so that businesses know that the recipient has received the funds. If a payment can't be processed, it is rejected immediately.

For example: if an account is closed, the Bank can send a near-immediate notification to the business and the business can make other arrangements, such as requesting new account details.

NPP is a distributed architecture – which is a system with multiple, interconnected parts that work together instead of relying on a single, centralised system.

NPP Providers (such as Banks):

1. Build the capabilities to support the NPP products and connect to the core NPP infrastructure.
2. Process the Payment Instruction that they receive from their customer – and send each other clearing and settlement messages according to the individual NPP product requirements.

There are 5 AP+ Products that could be used in the process to manage Super contributions. These products are available on the NPP.

In this document, we provide a high-level overview of the products and the implications and impacts of using them in the process of managing Super contributions. We use general information and illustrative examples.

Please contact your Bank to understand their solutions.

What		How
1	Osko	• Osko enables fast payments between Australian Banks. • Individuals and businesses can use Osko to send and receive funds in under a minute, 24/7, every day of the year. • Consumer customers will typically see the Osko brand when making "Pay Anyone" payments to a BSB and Account Number or PayID in their Online Banking. • For businesses, Osko payments can be initiated securely through APIs, file-based channels, or online banking platforms.
2	Osko with Category Purpose Code	Osko with a Category Purpose Code: • Is an enhanced version of Osko to support specific payment types. • Includes additional data elements to meet the needs of industries or sectors, such as categorising transactions for payroll, super and tax payments. The Category Purpose Code "PENS" has been implemented for Super payments, including Employer contributions.
3	PayID	• PayID labels an account with an identifier such as a mobile number, email address, ABN/ACN or organisation ID. • A single bank account can have multiple unique PayIDs linked to it. • Businesses can use PayID as an alternative to a bank account to address NPP payments. • All PayID payments are guaranteed to be processed by the NPP.

What		How
		Businesses can use the PayID resolution function to confirm the Payee's name before submitting a payment to help reduce frauds, scams and mistaken payments.
4	PayTo	- A PayTo Agreement is an arrangement between a business and its customer. - The customer pre-authorises the business to debit their account based on agreed terms. - The Clearing House could use a PayTo Agreement to initiate a real-time payment from the Employer's Account for a reliable, automated way to receive the Super contribution payment.
5	Confirmation of Payee (CoP)	- CoP enables real-time account name verification of an individual or business before making a payment. - When the Payer sends money to an individual or business using a BSB and Account Number, CoP checks the account details in the payment with the account details held by the recipient's bank and displays a match outcome – helping to avoid mistaken payments. - CoP can provide greater confidence to customers that they are directing their payment to the intended recipient.

4.2.1 How NPP helps with making and reconciling payments

What		How
1	Make the payment	NPP has data-rich payments with over 1,400 data elements available including a: - Description Field of 280 characters (including foreign languages) - Separate Reference Field The Employer, Clearing House and Super Fund can use the NPP functionality to provide more detailed payment information in the Payment Instruction. The additional payment information can help reduce payment queries through the payments workflow. Currently, Employers and Clearing Houses sometimes need to provide an accompanying report with additional information to support the payment, such as an itemised breakdown of Employees and contributions. Including additional data in the Payment Instructions with a NPP Payment can help reduce the need to provide an accompanying report with the Payment Instructions.
2	Reconcile the payment	Banks can use these additional data elements to offer improved reporting and reconciliation for NPP payments. Currently, limited data in a payment can mean that Employer, Clearing House and Super Fund need to receive additional information to help with reconciliation. More information in the payment means that there is more reference information to use. For example: to monitor for fraud and AML. Truncated or missing remittance information can happen with NPP, especially if the bank statements are in the same format as provided for BECS payments. This means that the extra data in NPP payments is cut off. The Employer, Clearing House and Super Fund will need to work with their Banks to align their business reports with the data fields.

4.3 What to do next

Who	What
1 Employer and their DSP and Bank	Before 1 July 2026 The Employer can consider adopting NPP payments with Super Funds who have: 1. Opted into the ATO Register, or 2. Confirmed consent to receive NPP payments The Employer must confirm that the Super Fund can receive NPP payments by: 1. Checking the ATO opt-in register, or 2. Confirming and recording consent from the Super Fund (for example: to run a pilot) There is no change for the Employer's DSP or Bank. After 1 July 2026 It is mandatory for Super Funds to be able to receive NPP Payments.
2 Clearing House and their DSP and Bank	Before 1 July 2026 The Clearing House can consider adopting NPP payments with Super Funds who have: 1. Opted into the ATO Register, or 2. Confirmed consent to receive NPP payments The Clearing House must confirm that the Super Fund can receive NPP payments by: 1. Checking the ATO opt-in register, or 2. Confirming and recording consent from the Super Fund (for example: to run a pilot) The Clearing House needs to work with their DSP and Bank to: 1. Confirm the available NPP solutions 2. Integrate NPP into their systems and processes so that they can create the Payment Instruction File for NPP payments After 1 July 2026 It is mandatory for Super Funds to be able to receive NPP Payments. The Clearing House will be able to send NPP payments to the Super Fund.
3 Super Fund and their DSP and Bank	Before 1 July 2026 The Super Fund can: 1. Register with the ATO to opt-in to receiving NPP payments, or 2. Confirm their consent to receive NPP payments with the Employer and Clearing House (for example: to run a pilot) The Super Fund needs to work with their DSP and Bank to ensure that they can: 1. Receive NPP payments to their accounts 2. Receive the Payment Reference Number (PRN) unencumbered in their reporting 3. Reconcile the payment with the SuperStream messages The Bank can register a PayID for the Super Fund to receive NPP payments into. After 1 July 2026 It is mandatory for Super Funds to be able to receive NPP Payments. The Super Fund needs to work with their Bank to ensure that their accounts are enabled to receive NPP payments from 1 July 2026.

5. Osko

What is in this section

What		
1	What Osko is	What it is and how it works
2	How Osko might be used	How it might be used to make a Super contribution
3	What to look out for	What are some common issues and what to investigate
4	What to do next	What the next steps are to implement it

5.1 What Osko is

Osko enables fast payments between Australian banks. Individuals and businesses can use Osko to send and receive funds in under a minute, 24/7, every day of the year.

The Employer, Clearing House and Super Fund could use Osko to manage Super contributions.

What		How
1	How customers know the payment is an Osko payment	Consumer customers will typically see the Osko brand when making "Pay Anyone" payments to a BSB and Account Number or PayID in their Online Banking. For businesses, Osko payments can be initiated securely through APIs, file-based channels, or online banking platforms.
2	How Osko payments are processed	NPP is designed to process Osko payments individually. Some Banks provide functionality so that their customers can submit bulk Payment Instructions and the Bank will debulk and process as individual Osko transactions.
3	How customers receive notifications about Osko payments	NPP functionality means that a response to the Payment Instruction is often returned in near-real time. The responses depend on the functionality provided by the Bank. Payment Instruction responses can be implemented for APIs and Files. There are 2 types of responses that could be provided: - Acknowledgement that the Payment Instruction has been received - Notifications on the outcomes of transactions In general, if the Payment Instruction: - Was successful, a response is returned as successful - Has the status of each transaction returned, then if the transaction has failed a reason code could be provided about why

5.2 How Osko might be used

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
1	Employer	The Employer could make an Osko payment to the Clearing House or the Super Fund.	Not Applicable
2	Clearing House	The Clearing House could make an Osko payment to the Employer or the Super Fund.	Not Applicable
3	Super Fund	Not Applicable	The Super Fund could make an Osko payment to the Clearing House or the Employer. For example: for a refund.
4	DSP	The DSP will enable Osko for their customer.	The DSP will enable Osko for their customer.
5	Bank	The Bank will enable Osko for their customer.	The Bank will enable Osko for their customer.
6	Member	The Member could make an Osko payment to the Super Fund. For example, a personal contribution.	The Super Fund could make an Osko payment to the Member. For example: a withdrawal or pension payment.

5.3 What to look out for

What		How
1	Redirected BSBs	Over time, as Bank branches have closed or financial institutions have merged, many BSBs have been retired or consolidated. To minimise customer impact, Banks have built logic when processing BECS payments to automatically redirect payments from the retired or consolidated BSBs to the corresponding new BSBs. This redirection doesn't happen when the payment is sent by NPP. If the account that the NPP payment is sent to is associated with a legacy BSB then the account is treated as unreachable and the payment is rejected. Some of the reasons for these rejections are that: 1. Banks may not have mapped legacy BSBs to new BSBs 2. BSBs that have been retired haven't been loaded into NPP 3. Payroll and account systems continue to use outdated BSBs that are still visible in BSB Reference Lists but aren't active 4. Businesses haven't maintained their employee banking details, particularly if there is a low employee turnover The Employer, Clearing House and Super Fund should: 1. Review and update banking details as required 2. Work with the DSP and Bank to ensure that they are sending payments to a valid BSB. AP+ is collaborating with the industry to assess the impact of legacy BSBs that are not supported on the NPP by understanding the impact of the issue on businesses and Digital Service Providers and investigating possible solutions.

5.4 What to do next

Who	What
1 Employer and their DSP and Bank	The Employer could make an Osko payment for Super contributions to the Clearing House. The Employer could send to the Clearing House's BSB and Account Number or PayID. The Employer will receive immediate notification if the Osko payment is successfully received or if it fails. The Employer needs to work with their DSP and Bank to: 1. Confirm that their accounts are enabled to send and receive NPP payments 2. Confirm the NPP payment methods that are available 3. Integrate NPP as a payment method into existing systems and processes The DSP may need to make changes because of the: 1. Ability to recognise and process NPP payments in real time (versus fewer intraday batch runs) 2. Ability to store PayIDs 3. Integration of Confirmation of Payee (CoP) into the payment workflow to prevent errors later in the process
2 Clearing House and their DSP and Bank	The Clearing House could make an Osko payment for Super contributions to the Super Fund. The Clearing House could send to the Super Fund's BSB and Account Number or PayID. The Clearing House will receive immediate notification if the Osko payment is successfully received or if it fails. The Clearing House needs to work with their DSP and Bank to: 1. Confirm that their accounts are enabled to send and receive NPP payments 2. Confirm the NPP payment methods that are available 3. Integrate NPP as a payment method into existing systems and processes The DSP may need to make changes because of the: 1. Ability to recognise and acknowledge NPP payments in real time (versus fewer intraday batch runs) 2. Ability to store PayIDs 3. Integration of CoP into the payment workflow to prevent errors later in the process
3 Super Fund and their DSP and Bank	The Super Fund could use Osko to refund the payment to the Clearing House if they can't allocate a contribution. The Super Fund could use the Clearing House's BSB and Account Number or PayID. The Super Fund will receive immediate notification if the Osko payment is successfully received or if it fails. The Super Fund needs to work with their DSP and Bank to: 1. Confirm that their accounts are enabled to send and receive NPP payments 2. Confirm the NPP payment methods that are available 3. Integrate NPP as a payment method into existing systems and processes The DSP may need to make changes because of the: 1. Ability to recognise and acknowledge NPP payments in real time (versus fewer intraday batch runs) 2. Ability to store PayIDs 3. Integration of CoP into the payment workflow to prevent errors later in the process

6. Osko Category Purpose Code

What is in this section

What		
1	What Osko Category Purpose Code is	What it is and how it works
2	How Osko Category Purpose Code might be used	How it might be used to make a Super contribution
3	What to look out for	What are some common issues and what to investigate
4	What to do next	What the next steps are to implement it

6.1 What Osko Category Purpose is

Osko with a Category Purpose Code:

1. Is an enhanced version of Osko to support specific payment types
2. Includes additional data elements to meet the needs of industries or sectors, such as categorising transactions for payroll, super and tax payments

What		How
1	What the Category Purpose Code is for Super	The Category Purpose Code 'PENS' has been implemented for Super payments such as: 1. Employer contributions 2. Personal contributions 3. Rollovers between Super Funds
2	How the categorisation helps	This categorisation ensures that the additional data required for Super payments (such as the PRN) is included in the payment message and is: 1. Used by the Bank to prioritise the payment, apply appropriate privacy controls, and tailor financial crime monitoring in line with their risk management frameworks 2. Made available to the recipient (such as the Super Fund) to use in their reporting and reconciliation processes
3	How the data helps	The additional data fields that can be included in Category Purpose Code "PENS" payments are: 1. Payment Reference Number (PRN) (Mandatory) 2. Unique Superannuation Identifier (USI) to identify the Super Fund (Optional) 3. Payroll Payment Date (Optional) 4. Refund Indicator (Optional)
4	Why the PRN is mandatory	It is mandatory to include the PRN for Super payments that are made in accordance with the SuperStream Superannuation Data and Payment Standards. The PRN links the payment to the corresponding SuperStream Contribution Data. Including the PRN in the payment message ensures that the Super Fund can automatically reconcile contributions and rollovers against the SuperStream data messages, consistent with legislative obligations.

6.2 How Osko Category Purpose might be used

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
1	Employer	It is unlikely that the Employer would use Osko Category Purpose Code to send a payment to the Clearing House. The Employer could Osko Category Purpose Code if sending the payment directly to The Super Fund.	Not Applicable
2	Clearing House	The Clearing House could use Osko Category Purpose Code to send a payment to the Super Fund	Not Applicable
3	Super Fund	Not Applicable	The Super Fund could use Osko Category Purpose Code to send a payment to the Clearing House or the Employer.
4	DSP	The DSP will enable Osko Category Purpose Code.	The DSP will enable Osko Category Purpose Code.
5	Bank	The Bank will enable Osko Category Purpose Code for their customer.	The Bank will enable Osko Category Purpose Code for their customer.
6	Member	It is unlikely that the Member would use Osko Category Purpose Code.	Not Applicable

6.3 What to look out for

What	How
1 Availability of Osko Category Purpose Code	Not all Banks offer the ability to send payments using Osko Category Purpose Code. The Employer, Clearing House and Super Fund need to talk to their Bank to understand the available solutions.

6.4 What to do next

Who	What
1 Employer and their DSP and Bank	- There is no change for the Employer, their DSP or Bank. - The Osko Category Purpose Code impacts are between the Clearing House and the Super Fund.
2 Clearing House and their DSP and Bank	- The Clearing House would first work with their DSP and Bank to implement the NPP and Osko solutions. - The Clearing House would then work with their DSP and Bank to integrate the Osko Category Purpose Code with their existing processes and systems. The PRN is provided by the Payer Bank's customer. In this scenario, the Clearing House is the Payer because they are making the payment to the Super Fund. - The Clearing House's Bank must populate the PRN in the Payment Message.

Who	What
	- For Osko Category Purpose Code payments, the PRN is populated in the Creditor Reference field. In addition to the mandatory PRN, the Payment Message can include optional data such as the: - Unique Superannuation Identifier (USI) to identify the Super Fund - Payroll payment date (the date the Employer makes the payment to the Employee for their salary)
3	Super Fund and their DSP and Bank - The Super Fund would first work with their DSP and Bank to implement the NPP and Osko solutions. - The Super Fund would then work with their DSP and Bank to integrate the Osko Category Purpose Code with their existing processes and systems. When receiving a payment from the Clearing House The Super Fund can use the PENS Category Purpose Code (provided by the Clearing House) to reconcile the payment with the contribution data (provided by the Clearing House). The Bank must ensure that the: - PRN is carried through unencumbered - Data in the Category Purpose Code payment is provided in the Reporting File When sending a payment (return or refund) to the Clearing House If the Super Fund can't allocate a contribution, then they can return the payment using Osko. If the Super Fund is using Osko with a Category Purpose Code, then they can indicate the payment is a refund by using the code 'REFU'. The Bank must ensure that the data associated with the Category Purpose Code is provided in the Payment Message.

7. PayID

What is in this section

What		
1	What PayID is	What it is and how it works
2	How PayID might be used	How it might be used to make a Super contribution
3	How to register a PayID	How a business can register a PayID
4	How to use different PayIDs	How to use different PayIDs for the same bank account
5	What to look out for	What are some common issues and what to investigate
6	What to do next	What the next steps are to implement it

7.1 What PayID is

A PayID is an identifier such as a mobile number, email address, ABN or Organisation ID. The PayID is linked to a bank account to receive fast, secure payments.

Businesses can use PayID as an alternative to a BSB and Account Number to address NPP payments.

What		How
1	How payments to a PayID are processed	Payments sent to a PayID are always sent on the NPP and are received in under a minute through Osko.
2	How PayID can be used with Super contributions	PayID has been approved by the Australian Taxation Office (ATO) as an accepted method for sending: - Employer Super contributions to Super Funds - Refunds from Super Funds to Employers - Rollovers between Super Funds
3	How businesses can use PayIDs	Some Banks offer PayID as a receivables solution for business customers. This solution can be used by the business customer to create unique email PayIDs for a specific transaction or customer.

7.2 How PayID might be used

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
1	Employer	The Employer could send a payment to a PayID provided by the Clearing House or Super Fund.	Not Applicable
2	Clearing House	The Clearing House could send a payment to a PayID provided by the Employer or Super Fund.	Not Applicable
3	Super Fund	Not Applicable	The Super Fund could send a payment to a PayID provided by the Employer, Clearing House or Member.
4	DSP	The DSP will enable PayID for their customer.	The DSP will enable PayID for their customer.

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
5	Bank	The Bank will enable PayID for their customer.	The Bank will enable PayID for their customer.
6	Member	The Member could provide their PayID to the Employer so that payments can be made to the PayID.	The Member could provide their PayID to the Super Fund so that payments can be made to the PayID.

7.3 How to register a PayID

A business can register a PayID so that other businesses or individuals can pay to that PayID.

The business would use a solution provided by their Bank to register new PayIDs with their Bank.

What		How
1	Define the domain for the PayID	Defining the domain for a PayID is only available when using a PayID Receivables Solution. If the PayID Receivables Solution isn't available, then the PayID must be an email address that the business owns. As part of the setup and onboarding to the Bank's solution, the business would define the domain that the PayIDs should have. For example: @thedomainname.com.au The business must already own the domain and show evidence of ownership.
2	Register a specific PayID	When the business wants to register a specific PayID, they define the text that appears before the domain. For example: <u>specificPayIDtext@thedomainname.com.au</u>

7.3.1 How the Employer could register a PayID

What		How
1	The Employer	The Employer could define the: - Domain as @Employer123.com.au - Text before the domain as SuperRefunds
2	The Clearing House or Super Fund	The Clearing House or Super Fund could then send refunds to: <u>SuperRefunds@Employer123.com.au</u>

7.3.2 How the Clearing House could register a PayID

What	How
1 The Clearing House	Registering a PayID is only available when using a PayID Receivables Solution. If the PayID Receivables Solution isn't available, then the PayID must be an email address that the business owns. Payments to the Clearing House The Clearing House can create a PayID for each Employer. When the Clearing House receives a payment to the PayID, then they know which Employer the payment is for. Example: Employer123Payments@ClearingHouse456.com.au Employer123Refunds@ClearingHouse456.com.au The Clearing House could define the: • Domain as @ClearingHouse456.com.au • Text before the domain as Employer123Payments for payments from the Employer • Text before the domain as Employer123Refunds for refunds from the Super Fund

7.4 How to use different PayIDs

Different PayIDs can be used for the same underlying bank account.

For example: A Super Fund could have a PayID for contributions and a different PayID for rollovers.

These PayIDs can be used to:

1. Identify inbound payments
2. Associate a payment with a Payer (if the PayID was created for a specific Payer)
3. Provide a reason for the payment (if the PayID was created for a specific transaction)
4. Automate reconciliation

7.4.1 How the Super Fund could register different PayIDs

What	How
1 The Super Fund	The Super Fund could use the domain @SuperFundABC and define a PayID for: - Inbound payments for contributions as: SuperPayments@SuperFundABC.com.au - Inbound payments from a specific Employer: Employer123@SuperFundABC.com.au - Rollover payments as: Rollovers@SuperFundABC.com.au We recommend that a Self-Management Super Fund (SMSF) creates a PayID using their ABN. This approach helps with fraud because the Clearing House can check the ABN and know that they are paying to a SMSF. A Clearing House would usually pay to a BSB and Account Number, which could be any account.
2 The Employer or the Clearing House	The Employer or Clearing House could send Super contributions to SuperPayments@SuperFundABC.com.au
3 The Employer or the Clearing House	The Employer or Clearing House (on behalf of that Employer) could send Super contributions to Employer123@SuperFundABC.com.au
4 A Super Fund	Another Super Fund could send rollover payments to Rollovers@SuperFundABC.com.au

7.5 What to look out for

We have outlined some of the high-level areas that should be investigated to ensure that PayID can be used successfully.

The Employer, Clearing House and Super Fund should work with their DSP and Bank to understand how PayID will work for them.

What	How
1 PayID service availability	Some Banks don't support the ability to send payments to a PayID. Example: The Employer might not be able to make a payment to a PayID provided by the Clearing House because their Bank does not allow payments to a PayID.
2 PayID Limits	Some Banks have limits on the amount for PayID payments depending on the channel used to send the payment. Example: - The Employer might not be able to send the full amount for their Super contributions to a PayID provided by the Clearing House using their online banking channel because the payment limit is too low. - The Employer may be able to send the full amount if they're providing the PayID in their file or API-based Payment Instruction.

What		How
3	Payment Instruction Formats	Some Banks are not providing a Payment Instruction format where a PayID can be included. Example: If the Employer is using an ABA translation service, the Employer might not be able to prepare a Payment Instruction with the PayID provided by the Clearing House because the Payment Instruction format only allows for BSBs and Account Numbers.
4	First Time Holds	Some Banks have a first-time hold on NPP payments. This means that the Bank will hold the payment for a certain amount of time before releasing it. This payment hold will delay the funds going to the Payee. Example: The Employer might make a NPP payment to the Clearing House for the first time. Because it is the first time the Employer has used NPP to pay to this PayID or account, their Bank holds the funds for a certain amount of time. This hold delays the funds reaching the Clearing House and impacts the amount of time remaining on the 7business-day timeframe to complete the Super contribution payments.
5	Reconciliation Data	Some Payer Banks are providing inconsistent reconciliation data for PayIDs in bank statements where the BSB and Account Number is usually provided. The bank statements might not always show the right data elements to reconcile payments to a PayID. Example: The Employer may not be able to reconcile their bank statements and understand when they have made a payment to a PayID provided by the Clearing House. The bank statement will usually show the Account Number that the payment has been made to. The bank statement might not show the PayID that the payment was made to. A bank statement is usually formatted in a particular way. For example, formatting is provided for a 6-digit BSB and then the Account Number. A PayID can be up to 250 characters. The existing bank statement format might not support showing a PayID. The Employer, Clearing House and Super Fund need to work with their DSP and Bank to understand the data provided and the format of the bank statement to ensure that they can reconcile.
6	Manual Online Payment Entry	Some ERP systems rely on manual entry for online payments. This manual entry process is then subject to additional approvals and channel limits. Some Banks have limits on the amount for PayID payments depending on the channel used to send the payment. Example: 1. The Employer might not be able to send the full amount for their Super contributions to a PayID provided by the Clearing House using their online banking channel because the payment limit is too low. 2. The Employer may be able to send the full amount if they're providing the PayID in their file or API-based Payment Instruction. The manual entry, additional approvals and channel limits may impact the effectiveness of making payments to a PayID.

What		How
7	Automated and manual reconciliation in ERP systems	If the Bank doesn't support a Payment Instruction file that includes a PayID, the business might have to make a payment through their online banking channel. If the business is using their online banking channel, then they: 1. Need to manually enter the transactions 2. Are subject to the PayID Limits (detailed in Item 2 of this table) 3. Need to confirm a way to reconcile the transactions in their ERP system If the business can include the PayID in a Payment Instruction file, then they can set up their ERP system to: 1. Automatically send the file to the Bank 2. Reconcile the transactions

7.6 What to do next

Who		What
1	Employer and their DSP and Bank	The Employer needs to work with their DSP and Bank to confirm the PayID solutions that are available and integrate into their existing processes and systems. The DSP must ensure that they can: 1. Capture the PayID as an alternative to BSB and Account number 2. Include the PayID in the Payment Instructions 3. Reconcile their account statement for a PayID transaction How to use a PayID to make a payment The Clearing House could allocate an email PayID to an Employer to make it easier to reconcile that Employer's contributions. For example: Employer123@clearinghouse456.com.au The Employer could then use that PayID to send the payment to the Clearing House for the Super contributions. How to use a PayID to receive a refund The Employer could allocate an email PayID to receive refunds of Super contributions. The Clearing House could then send the refund payment to that PayID. For example: SuperRefunds@Employer123.com.au The Employer can use the PayID to easily identify these payments and action quickly to meet the 7-business-day timeframes.
2	Clearing House and their DSP and Bank	The Clearing House needs to work with their DSP and Bank to confirm the PayID solutions that are available and integrate into their existing processes and systems. The DSP must ensure that they can: 1. Capture the PayID as an alternative to BSB and Account number 2. Include the PayID in the Payment Instructions 3. Reconcile their account statement for a PayID transaction How to use a PayID to receive a payment The Clearing House could allocate an email PayID to an Employer to make it easier to reconcile that Employer's contributions. For example: Employer123@clearinghouse456.com.au The Employer could then use that PayID to send the payment for the Super contributions to the Clearing Fund.

Who	What
	How to use a PayID to make a payment The Clearing House could send payment to a Super Fund using a PayID that is registered with an ABN or email address. For example: ABN36123456789@superfund.com.au How to use a PayID to receive a refund The Clearing House could create a PayID to receive refunds from the Super Fund. For example: Employer123Refunds@learinghouse456.com.au The Super Fund could then use that PayID to send any refunds for unallocated contributions.
3 Super Fund and their DSP and Bank	The Super Fund needs to work with their DSP and Bank to confirm the PayID solutions that are available and integrate into their existing processes and systems. The DSP must ensure that they can: 1. Capture the PayID as an alternative to BSB and Account number 2. Include the PayID in the Payment Instructions 3. Reconcile their account statement for a PayID transaction The Super Fund could register a PayID to provide Payers with assurance that they are paying the correct Super Fund for Employer contributions. For example: EmployerSuperFundABC@superfund.com.au It is recommended that: 1. Self-Managed Super Funds (Super Funds) use a Registered Business Number (ABN) PayID format 2. APRA-regulated superannuation funds register an ABN or an email address PayID. Guidelines for using PayID are provided in the: Fund Validation Service user guide Australian Taxation Office

8. PayTo

What is in this section

What		
1	What PayTo is	What it is
2	How PayTo might be used	Who might use it and how
3	How to create a PayTo Agreement	How to create a PayTo Agreement
4	How to edit a PayTo Agreement	How to edit a PayTo Agreement
5	How to initiate a PayTo Payment	How to initiate a PayTo Payment
6	How to manage a PayTo rejection	How to manage a PayTo rejection
7	What to look out for	What are some common issues and what to investigate
8	What to do next	What the next steps are to implement it

8.1 What PayTo is

A PayTo Agreement is an arrangement between a business and its customer. The customer pre-authorises the business to debit their account based on agreed terms.

What		How
1	How to use PayTo for Super contributions	PayTo can be used for real-time payments between the bank accounts of the Employer, Clearing House and Super Fund (if using the Third-Party Initiation feature of PayTo).
2	What the benefits of using PayTo would be	Using PayTo would: 1. Reduce time and simplify collecting Super payments from the Employer 2. Allow debits to be initiated in real-time 3. Provide real-time notification of success or failure of the debit to enable a quick resolution if the payment failed and needed to be reinitiated 4. Identify that the debit was related to a PayTo Agreement 5. Carry information from the PayTo Agreement in the transaction to help support reconciliation
3	What would be different when using PayTo	PayTo Agreements include more data than a Direct Debit Request and may require changes to upstream processes or more input by users. There would be changes to exception handling for PayTo Agreements and PayTo Payment Initiations.
4	How PayTo Payments are made	A PayTo Payment Initiation would be made by the Payment Instructions (which can be a file or API). It is likely that any files would be transferred by a Secure File Transfer Protocol (SFTP) because it is more secure than downloading a Payment Instruction from the ERP system and uploading to the online banking channel.
5	How customers can see their PayTo Agreements	Some Banks offer the ability to enquire on their PayTo Agreements. If the Clearing House wanted to record the PayTo Agreement ID, and their Bank offered this ability, then the DSP could make an API call to retrieve the PayTo Agreement details.

8.2 How PayTo might be used

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
1	Employer	The Employer could authorise a PayTo Agreement for the Clearing House to pull funds from their account for Super contributions.	Not Applicable.
2	Clearing House	The Clearing House could set up a PayTo Agreement with the Employer to pull funds from their account for Super contributions and credit the Clearing House's account. The Clearing House could use the Third-Party Initiation feature to pull the funds from the Employer's account and send directly to the Super Fund's account. When the PayTo Agreement is authorised by the Employer, then the Clearing House can initiate a PayTo Payment. The payment would be debited in real-time with immediate notification of any unsuccessful debit requests.	Not Applicable
3	Super Fund	A Super Fund is unlikely to use PayTo. A Super Fund could receive a payment from the Clearing House that was initiated using the Third-Party feature of PayTo.	It is unlikely that PayTo would be used.
4	DSP	The DSP will enable PayTo for their customer.	It is unlikely that PayTo would be used.
5	Bank	The Bank will enable PayTo for their customer.	It is unlikely that PayTo would be used.
6	Member	The Member is unlikely to use PayTo	Not Applicable.

8.3 How to create a PayTo Agreement

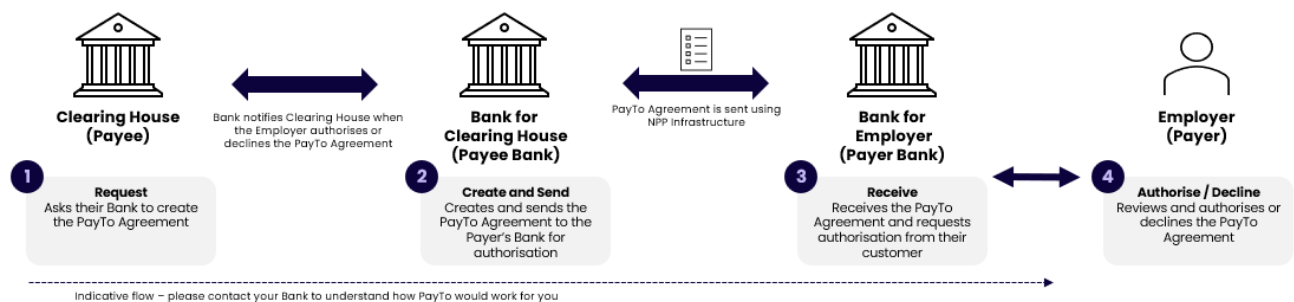
If the Payee Bank (for example: the Bank for the Clearing House) and the Payer Bank (for example: the Bank for the Employer) offer the required PayTo capability, then the Clearing House could set up a PayTo Agreement with the Employer.

When the Clearing House requests that their Bank creates and sends the PayTo Agreement, then the Employer's Bank will request authorisation of the PayTo Agreement from the Employer.

The Employer will review the terms of the PayTo Agreement in their online banking channel and can choose to authorise or decline the PayTo Agreement. The Clearing House will receive a notification of the outcome through their Bank.

8.3.1 How the Clearing House sets up the PayTo Agreement

What	How
1 Agree to set up PayTo Agreement	The Employer agrees to set up a PayTo Agreement with the Clearing House to debit their account for the total sum of Super contributions and credit the Clearing House's account.
2 Set Up PayTo Agreement	The Clearing House sets up the PayTo Agreement with the terms for: 1. Payment amount 2. Payment date 3. Frequency (of the payment) 4. Debit Account (BSB and Account Number or PayID)
3 Authorise (or Decline) the PayTo Agreement	The Employer reviews and authorises (or declines) the PayTo Agreement.



8.3.2 How the Employer authorises or declines the PayTo Agreement

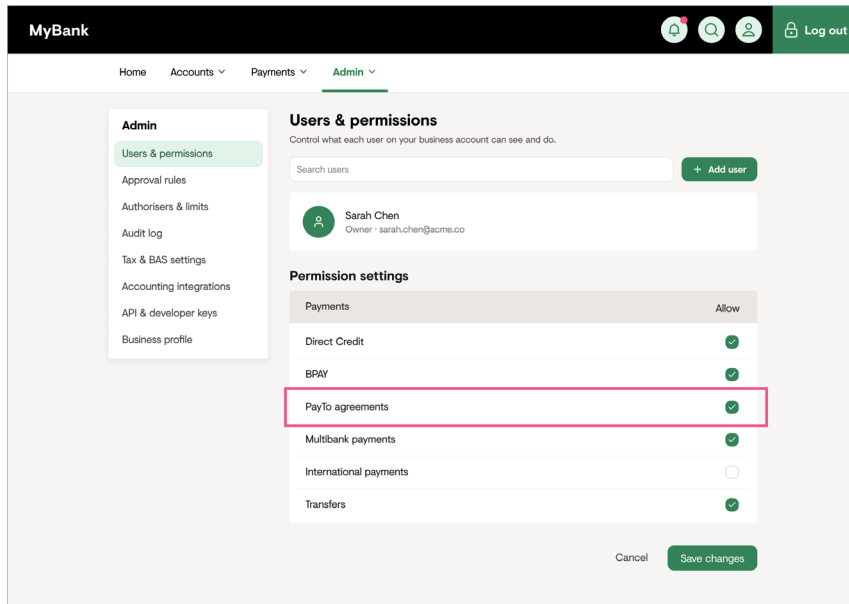
We have provided an illustrative guide of what the Employer (the Payer) might see and do to authorise the PayTo Agreement. The online banking experience will depend on the functionality provided by the Employer's Bank.

What	How
1 Enable PayTo (if required)	The Employer's account administrator may need to enable PayTo functionality or grant users permission to manage PayTo Agreements in online banking.
2 Choose PayTo as the payment method	The Employer selects PayTo as the payment option when setting up payments through the Clearing House platform.
3 Review the PayTo Agreement	The Employer logs into their online banking channel and reviews the PayTo Agreement details.
4 Authorise or Decline	The Employer authorises or declines the PayTo Agreement.
5 Confirmation	The Employer receives confirmation of their action. The Clearing House is also notified whether the agreement has been authorised or declined.

Example: How the Employer authorises a PayTo Agreement from the Clearing House

Step 1: Enable PayTo (if required)

The Employer's account administrator may need to enable PayTo functionality or grant the required permissions to authorised users within the bank's online banking platform.



MyBank Admin

Home Accounts Payments **Admin**

Admin

- Users & permissions
- Approval rules
- Authorisers & limits
- Audit log
- Tax & BAS settings
- Accounting integrations
- API & developer keys
- Business profile

Users & permissions
Control what each user on your business account can see and do.

Search users + Add user

Sarah Chen
Owner - sarah.chen@acme.co

Permission settings

Payments	Allow
Direct Credit	☒
BPAY	☒
PayTo agreements	☒
Multibank payments	☒
International payments	☐
Transfers	☒

Cancel Save changes

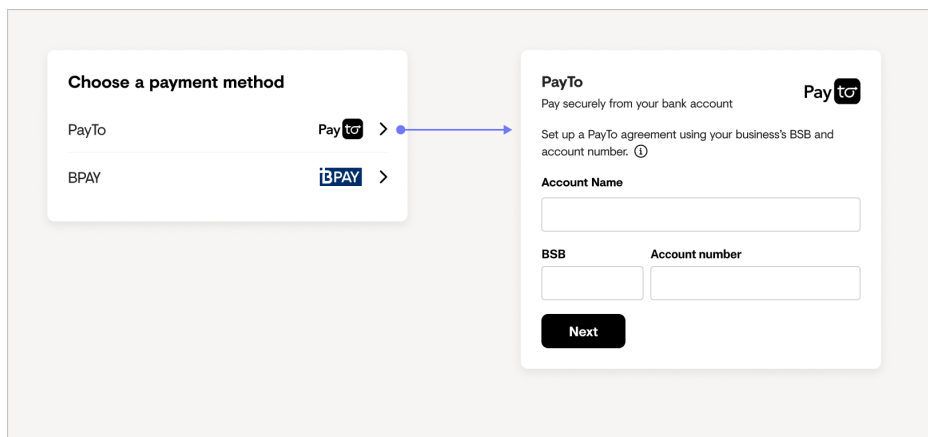
Step 2: Choose PayTo as the payment method

The Employer logs into the Clearing House platform:

- Selects PayTo as the preferred payment method
- Enters the business account details

When the Employer has selected PayTo as the preferred payment method, then:

- A PayTo Agreement is created by the Clearing House, and
- An authorisation request is sent to the Employer's bank



Choose a payment method

PayTo PayTo >

BPAY BPAY >

PayTo
Pay securely from your bank account

Set up a PayTo agreement using your business's BSB and account number. ⓘ

Account Name

BSB **Account number**

Next

Step 3. Review the PayTo Agreement

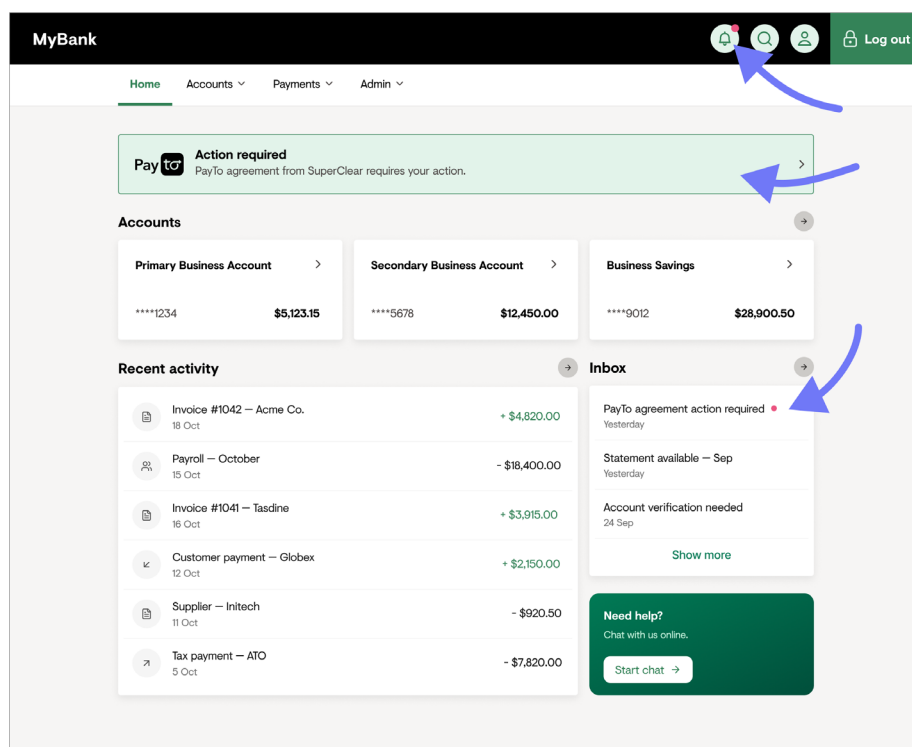
The Employer receives a notification from their bank that a PayTo Agreement requires action. If notifications are supported, the Employer may need to enable the notification.

The Employer:

- Logs into online banking
- Locates the PayTo Agreement requiring action

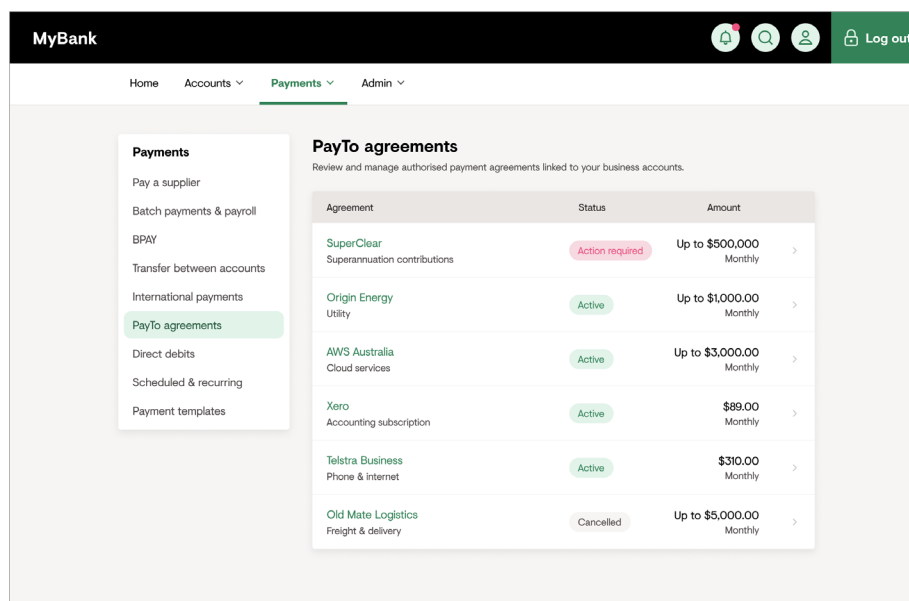
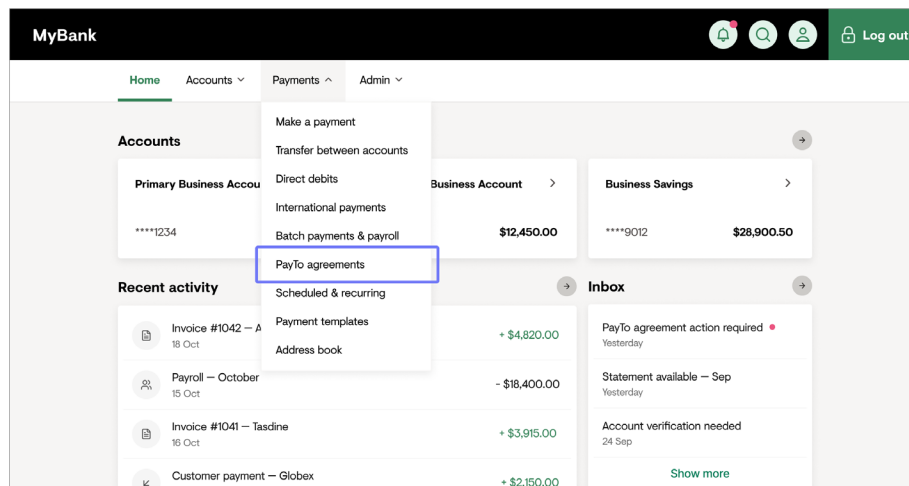
Shortcuts to PayTo Agreements

A shortcut to the PayTo Agreement may be displayed on the dashboard or in the section for notifications, messages, inbox.



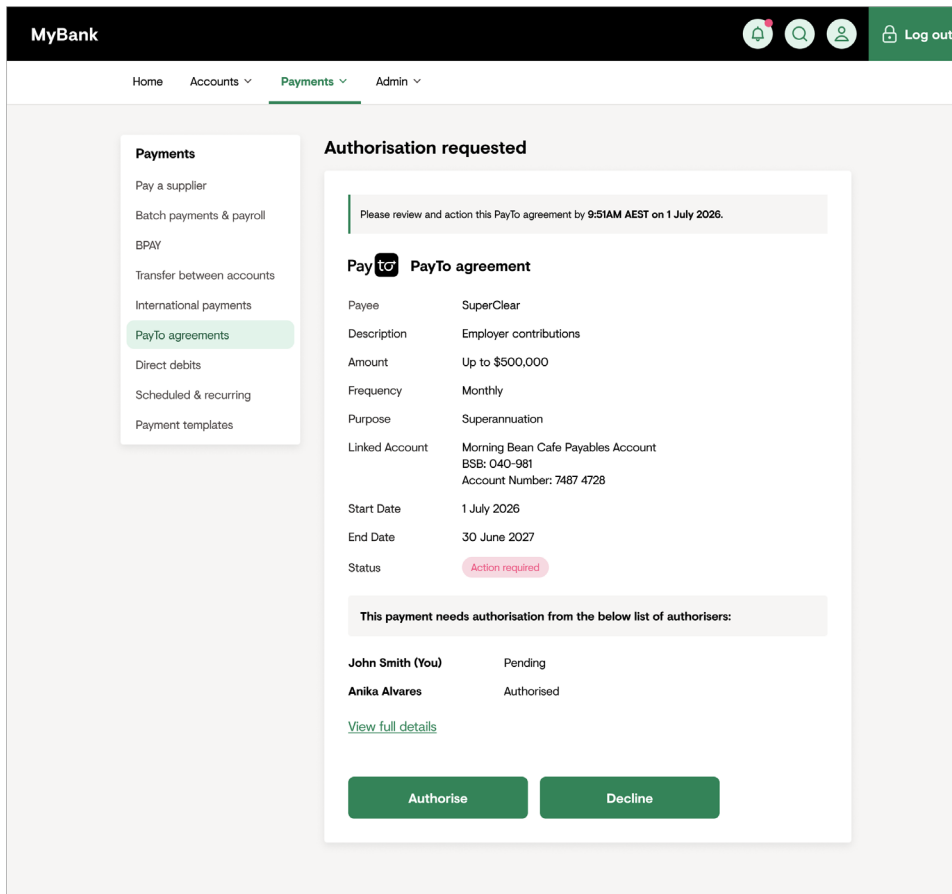
Location of PayTo Agreements

PayTo Agreements are often located under Payments > PayTo Agreements.



The Employer reviews the PayTo Agreement details to confirm details such as the:

- Payee
- Payment purpose
- Amount
- Frequency
- Account which will be debited



MyBank

Home Accounts Payments Admin

Payments

- Pay a supplier
- Batch payments & payroll
- BPAY
- Transfer between accounts
- International payments
- PayTo agreements**
- Direct debits
- Scheduled & recurring
- Payment templates

Authorisation requested

Please review and action this PayTo agreement by 9:51AM AEST on 1 July 2026.

PayTo agreement

Payee	SuperClear
Description	Employer contributions
Amount	Up to \$500,000
Frequency	Monthly
Purpose	Superannuation
Linked Account	Morning Bean Cafe Payables Account BSB: 040-981 Account Number: 7487 4728
Start Date	1 July 2026
End Date	30 June 2027
Status	Action required

This payment needs authorisation from the below list of authorisers:

John Smith (You)	Pending
Anika Alvares	Authorised

[View full details](#)

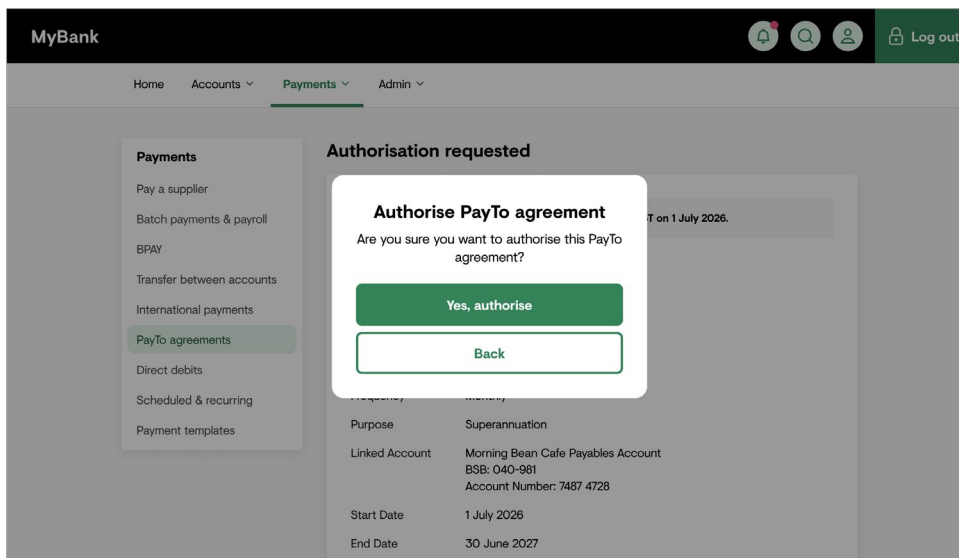
Authorise **Decline**

Step 4. Authorise or Decline

When they have reviewed the PayTo Agreement, the Employer can choose to:

- Authorise, or
- Decline

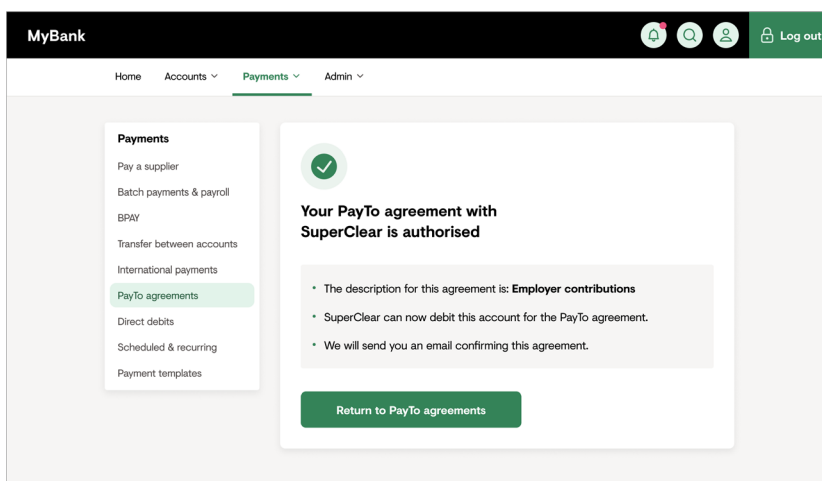
If multiple approvers are required, additional authorised users will need to review and approve the agreement in accordance with the business's authorisation rules.



Step 5. Confirmation

The Employer receives confirmation that the PayTo Agreement has been authorised or declined.

The Clearing House receives notification of the outcome and updates the payment setup accordingly.

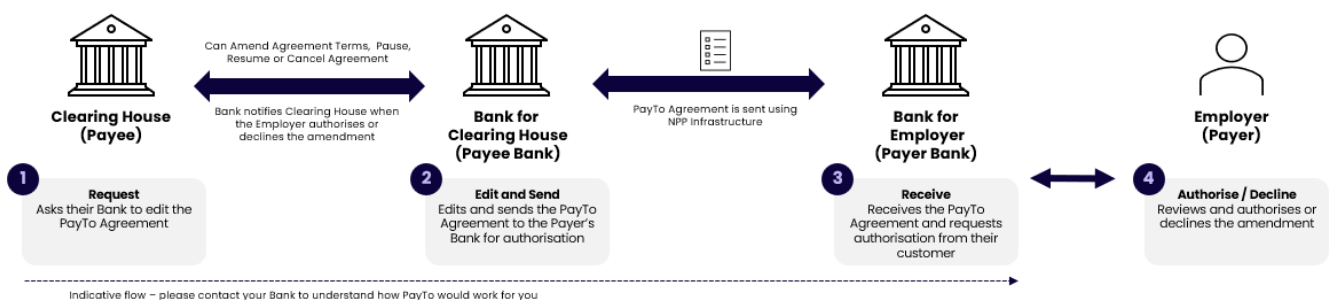


8.4 How to edit a PayTo Agreement

What	How
1 Edit the PayTo Agreement	When the PayTo Agreement is established (authorised by the Employer - the Payer), then the Clearing House and the Employer can edit the PayTo Agreement to: 1. Amend the Agreement Terms 2. Pause or resume the Agreement 3. Cancel the Agreement
2 Submit the Amendment Request From the Clearing House to the Employer	The Clearing House can submit an Amendment Request to the Employer's Bank at any time. The Clearing House can send an Amendment Request to change the: 1. Payment amount 2. Payment date 3. Frequency of the payment
3 Amend the PayTo Agreement By the Employer	If the Employer amends, pauses, resumes or cancels the Agreement, then the Clearing House will be notified by their Bank. The Employer can amend the: 1. Account name (the Employer's Bank will populate the field based on their records) 2. Account that the payment will be debited from 3. PayID

8.4.1 How the Clearing House edits the PayTo Agreement

What	How
1 Discuss the change	• If the Employer wants to increase the payment limit each payment, then they can discuss the change with the Clearing House.
2 Amend the PayTo Agreement	• The Clearing House will amend the PayTo Agreement to increase the payment limit.
3 Authorise or Decline the Amendment	• The Employer will receive the amended PayTo Agreement to authorise or decline.



8.5 How to initiate a PayTo Payment

When the PayTo Agreement is established (authorised by the Employer), then the Clearing House can initiate a Payment Request to withdraw funds from the account as specified in the PayTo Agreement. The Payment Request must adhere to the agreed terms in the PayTo Agreement, such as the:

1. Payment amount
2. Payment frequency
3. Account

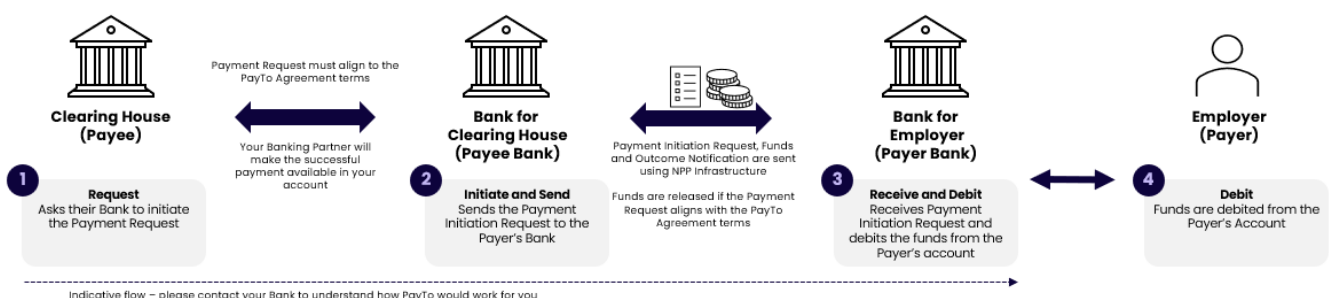
The Employer doesn't need to authorise the Payment Request because they've authorised the PayTo Agreement. If the Clearing House wants to initiate a Payment Request that is outside the terms of the PayTo Agreement, then they must:

1. Amend the PayTo Agreement
2. Receive the Employer's authorisation for the amended PayTo Agreement

When the amendments are authorised, then the Clearing House can initiate the Payment Request.

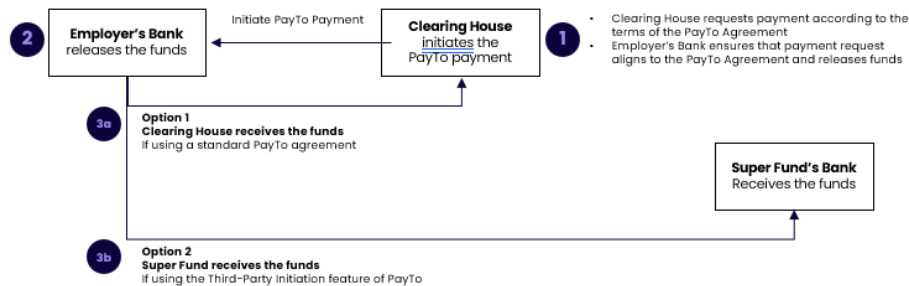
8.5.1 How the Clearing House initiates the PayTo Payment

What		How
1	Set up PayTo Agreement	The PayTo Agreement is set up between the Clearing House and the Employer.
2	Initiate PayTo Payment Request	When the time comes and the Employer needs to pay their Super contributions, the Clearing House initiates the PayTo payment request according to the terms of the PayTo Agreement.
3	Receive Payment Request	Employer's Bank ensures that the payment request aligns to the PayTo Agreement and releases funds.
4	Receive Payment	The Clearing House's Bank receives the funds.



8.5.2 How the Third-Party Initiation feature works

If the Clearing House has used the Third-Party Initiation feature, then the funds will be received by the Super Fund's Bank.



8.6 How to manage a PayTo Payment Rejection

The Payee Bank (for example: the Clearing House's Bank) is responsible for checking that a PayTo Payment Initiation Request aligns with the terms of the PayTo Agreement.

If the Payment Initiation Request doesn't align with the terms of the PayTo Agreement, then it won't be sent to the Payee Bank (for example: the Employer's Bank).

The Clearing House would need to adjust the:

1. PayTo Payment Initiation Request to align with the PayTo Agreement
2. PayTo Agreement (and have it authorised by the Employer)

A PayTo Payment might be rejected by the Payer Bank (for example: the Employer's Bank) if the Employer didn't have sufficient funds for the payment. The Clearing House could:

1. Contact the Employer to alert them to the need to ensure sufficient funds
2. Send the Payment Initiation Request when the Employer confirms that there are sufficient funds

8.7 What to look out for

What	How
1 PayTo Limits	Some Banks have introduced limits on PayTo payments to protect their organisation and customers from exposure to fraud and scams. • This limit is too low for most Employers who may have Direct Debits established for much higher amounts. The impact of the limits on Employers may change when their Super contributions are paid more frequently because of Payday Super. • For example: the Employer may currently be making Super contributions quarterly for a total of \$300K. With Payday Super, they may change to making Super contributions monthly for a total of \$100K.

What		How
		AP+ is working with NPP Providers to review the PayTo limits and provide solutions to current limits. The Employer and Clearing House should work with their Banks to understand the current limits and any future solutions.
2	Amendments to a PayTo Agreement	If the Employer doesn't approve any amendments to the PayTo Agreement terms, then the existing terms apply. Example: If the Clearing House sent an amendment to the Employer to increase the total value of a PayTo Payment from \$1M to \$1.5M and the Employer hasn't responded to or doesn't approve the amendment, then the \$1M total value still applies.
3	NPP-enabled accounts	The Employer and Clearing House should work with their Bank to ensure that their accounts are enabled to: 1. Send and receive NPP payments 2. Send and receive PayTo payments

8.8 What to do next

Who		What
1	Employer and their DSP and Bank	The Employer may be offered PayTo as a payment solution by their DSP or the Clearing House. By selecting PayTo and accepting the PayTo Agreement the Employer is authorising funds to be pulled from their account for Super contributions. The Employer can manage their PayTo Agreements in real-time using the digital channel provided by their Bank. For example, the Employer has the option to: 1. Pause, resume or cancel the PayTo Agreement 2. Amend the debit account used by the PayTo Agreement for their Super payments 3. View full details of their PayTo Agreements The DSP needs to work with the Employer and their Bank to confirm the transaction reporting that they would receive when the Clearing House debited their account. For example: there may be a different narrative in the reporting. PayTo Limits The Employer needs to work with their Bank to understand the current PayTo Limits, any future solutions and the possibility of changing the limits.
2	Clearing House and their DSP and Bank	The Clearing House could set up a PayTo Agreement with the Employer to: 1. Debit the Employer's account and credit their own account for the payment for Super contributions, or 2. Use the PayTo Third-Party Initiation feature to debit the Employer's account and send the funds directly to the Super Fund without holding the funds The Clearing House would integrate with their Bank's PayTo Solution to set up the PayTo Agreement and send to the Employer to authorise. When authorised, the Clearing House could initiate PayTo Payment Initiation Requests according to the details of the PayTo Agreement, such as the: 1. Payment amount 2. Payment date 3. Frequency of the payment

Who	What
	4. Debit Account (BSB and Account Number or PayID) The Clearing House needs to work with the Employer and DSP to ensure that the PayTo Agreement is kept up to date. PayTo Limits The Clearing House needs to work with their Bank to understand the current PayTo Limits, any future solutions and the possibility of changing the limits.
3	Super Fund and their DSP and Bank The Super Fund needs to ensure that their accounts are enables to receive NPP payments. The Super Fund, their DSP and Bank won't be impacted any differently if the Clearing House and the Employer are using PayTo to make Super contributions to their account using the Third-Party Initiation feature of PayTo.

9. Confirmation of Payee (CoP)

What is in this section

What		
1	What CoP is	What it is and how it works
2	How CoP might be used	How it might be used to make a Super contribution
3	What to look out for	What are some common issues and what to investigate
4	What to do next	What the next steps are to implement it

9.1 What CoP is

Confirmation of Payee (CoP) is an industry-wide initiative that helps prevent scams and mistaken payments. CoP can provide greater confidence to customers that they are directing their payment to the intended recipient.

What		How									
1	How CoP works	CoP enables real-time account name verification of an individual or business before making a payment. When the Payer sends money to an individual or business using a BSB and account number, CoP checks: - Account details entered for the payment with the account details held by the recipient's (the Payee) Bank - Displays a match outcome.									
2	What the Payer does	The Payer can use the match outcome to decide if they want to: - Continue with the payment - Check the information - Stop the payment The match outcomes can give the Payer confidence that they're paying to the correct account and help reduce mistaken payments.									
3	How CoP would help with Super contributions	For Super contributions, upfront account validation can help ensure that: - Contributions are going to the correct Super Fund - Refunds are going to the correct Clearing House or Employer Increasing efficiency when making payments helps reduce manual administration efforts for exception handling. Minimising errors and enhancing payment accuracy can reduce the likelihood of mistaken payments. The reduced exception handling can help Employers meet the 7-business day timeframe to make Super contributions.									
4	What the CoP Match Outcomes are	There are 6 possible match outcomes that the Payer would be guided through when using CoP. <table> <tr> <th colspan="2">What</th><th>How</th></tr> <tr> <td>1</td><td>Match</td><td> - The account details that were entered match the bank records of the intended recipient. - It is likely that the Payer will continue with the payment. </td></tr> <tr> <td>2</td><td>Close Match</td><td> - The account details that were entered closely match the bank records of the intended recipient. </td></tr> </table>	What		How	1	Match	- The account details that were entered match the bank records of the intended recipient. - It is likely that the Payer will continue with the payment.	2	Close Match	The account details that were entered closely match the bank records of the intended recipient.
What		How									
1	Match	- The account details that were entered match the bank records of the intended recipient. - It is likely that the Payer will continue with the payment.									
2	Close Match	The account details that were entered closely match the bank records of the intended recipient.									

What		How	
			The Payer can check to make sure that the account details are entered correctly and if something doesn't seem right, can cancel the payment.
		3 No Match	- The account details that were entered do not match the bank records of the intended recipient. - The Payer can choose to continue with or cancel the payment.
		4 Error	- The account details that were entered can't be confirmed. - The Payer can choose to continue with or cancel the payment
		5 Account Closed	- The account details that were entered are no longer active and can't receive payments. - The Payer can't continue with the payment.
		6 Account Not Found	- The account details that were entered can't be found and can't receive payments. - The Payer can't continue with the payment.

9.2 How CoP might be used

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
1	Employer	The Employer could use CoP when making a payment to the Clearing House or Super Fund.	Not Applicable.
2	Clearing House	The Clearing House could use CoP when making a payment to the Employer or Super Fund.	Not Applicable.
3	Super Fund	Not Applicable.	The Super Fund could use CoP when making a payment to the Clearing House, Employer or Member.
4	DSP	The DSP will enable CoP for their customer.	The DSP will enable CoP for their customer.
5	Bank	The Bank will enable CoP for their customer.	The Bank will enable CoP for their customer.
6	Member	The Member could use CoP when making a payment to a Super Fund.	The Member could use CoP when making a withdrawal from a Super Fund.

9.2.1 How using CoP might look to withdraw from a Super Fund

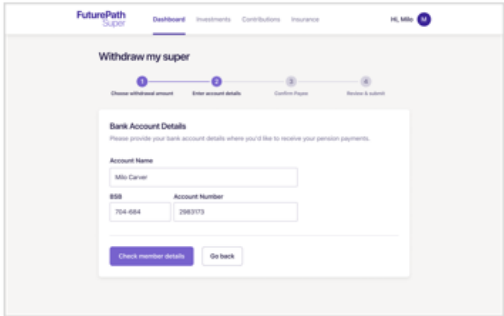
The diagram shows an indicative and illustrative screen flow for a Member using CoP to check their Account Details before making a withdrawal from their Super Fund account.

Scenario 1: Member enters Account Details that return a CoP Match

Step 1: The Member enters their Account Details.

1

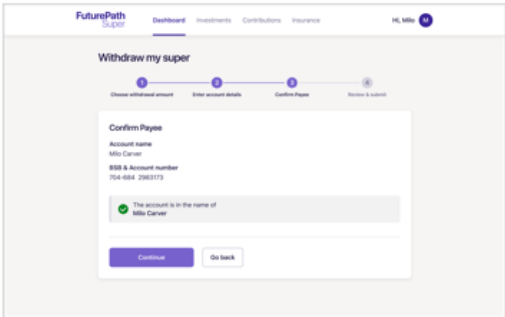
Enter Account Details
Member enters their Account Name, BSB and Account Number and chooses **Check member details**



Step 2: The Account Details are a match, and the Member can choose to continue.

2

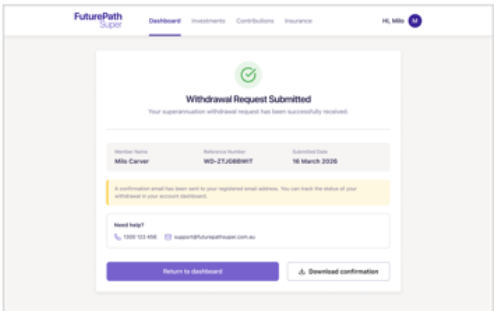
Confirmed Account Details
Account Details are confirmed and Member can choose to **continue**



Step 3: The Member receives confirmation that their withdrawal request has been submitted.

3

Withdrawal Request Submitted
Member receives confirmation that their withdrawal request has been submitted

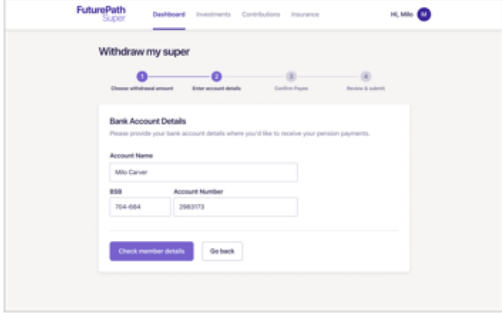


Scenario 2: Member enters Account Details that are not a match.

Step 1: The Member enters their Account Details.

1

Enter Account Details
Member enters their Account Name, BSB and Account Number and chooses **Check member details**

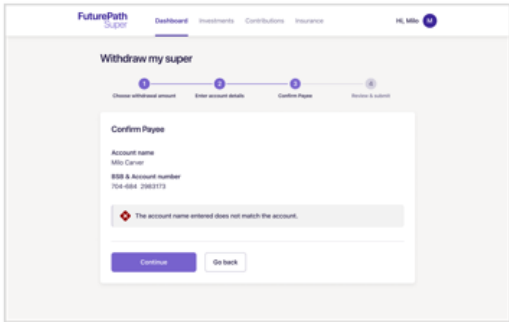


Step 2: The Member is advised that the account details do not match.

2

No Match outcome
Member receives a **No Match** outcome

Member can choose to Continue or Go Back and edit the Account Details

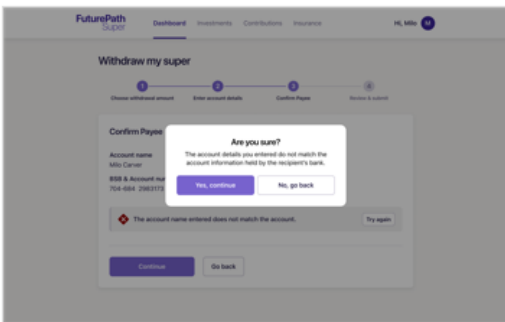


Step 3: The Member is prompted to confirm if they want to continue with the no match. If the Member chooses to continue, then their withdrawal request will be submitted.

3

Warning about No Match
If the Member chooses to continue then they receive a message to confirm that they want to continue

Member can choose to continue with the withdrawal request even though the account details don't match



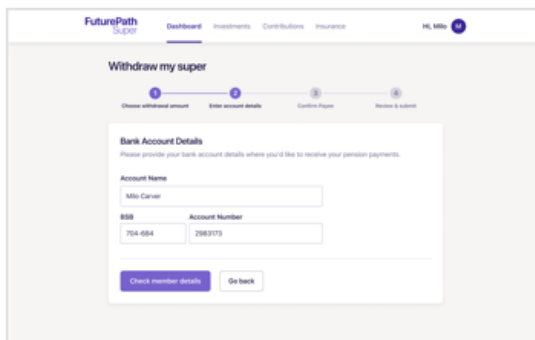
Scenario 3: Member enters Account Details that are not active.

Step 1: The Member enters their Account Details.

1

Enter Account Details

Member enters their Account Name, BSB and Account Number and chooses **Check member details**



The screenshot shows the 'Withdraw my super' process in the FuturePath SUPER portal. The user is at Step 2, 'Enter account details'. The form asks for 'Bank Account Details' and includes fields for 'Account Name' (Milo Carter), 'BSB' (754 684), and 'Account Number' (2983173). A 'Check member details' button is highlighted in purple, and a 'Go back' button is also visible.

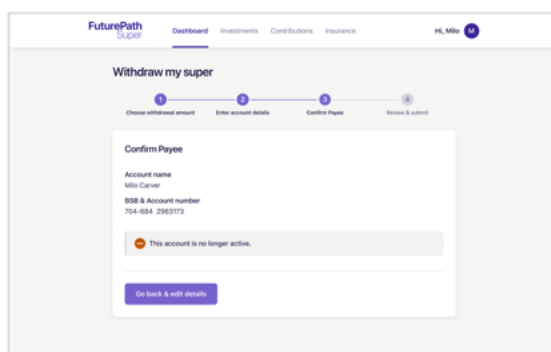
Step 3: The Member is advised that the account details are inactive and can't proceed with the withdrawal request.

2

Inactive Outcome

Member receives an inactive account outcome

Member can't proceed with the request and is prompted to go back and edit the account details



The screenshot shows the 'Withdraw my super' process in the FuturePath SUPER portal. The user is at Step 3, 'Confirm Payee'. The form displays the account details entered in Step 2: 'Account name: Milo Carter', 'BSB & Account number: 754-684 2983173'. Below this, a message states 'This account is no longer active.' with a warning icon. A purple button labeled 'Go back & edit details' is visible at the bottom.

9.3 What to look out for

What	How
1 CoP and other name checking solutions	CoP is an industry-wide initiative designed to ensure consistency, interoperability, and trust across all participating institutions. Some Banks may offer name checking features using proprietary solutions in addition to the Confirmation of Payee service. The Employer, Clearing House and Super Fund should work with their Bank and DSP to understand the available solution. They can then prepare their systems and staff processes to understand and use the service.

9.4 What to do next

Who	What
1 Employer and their DSP and Bank	The Employer could use CoP to ensure that the account is in the name of the Clearing House before sending payment for the Super contributions. The Employer needs to work with their: 1. Bank to confirm the solution for CoP 2. DSP to integrate CoP into their payment systems and processes If the DSP wants to incorporate CoP into the payment process, then they will need new APIs with the Bank so that they can validate account details at different stages of processing. The DSP could use CoP to validate the account details when: 1. Completing Contact Set Up (for example: when setting up the Clearing House details) 2. Generating Payment Instructions CoP can be used across various payment methods and may help to reduce: 1. Downstream errors 2. Fraud and mistaken payments 3. Costs for submission of rejected or resubmission of rejected Payment Instructions Using CoP is dependent on the offerings by NPP Providers (roll out started July 2025).
2 Clearing House and their DSP and Bank	The Clearing House could use CoP to ensure that the account is in the name of the Super Fund before sending payment for the Super contributions. The Clearing House needs to work with their: 1. Bank to confirm the solution for CoP 2. DSP to integrate CoP into their payment systems and processes If the DSP wants to incorporate CoP into the payment process, then they will need new APIs with the Bank so that they can validate account details at different stages of processing. The DSP could use CoP to validate the account details when: 1. Completing Contact Set Up (for example: when setting up the details for the Employer and Super Fund) 2. Generating Payment Instructions The Clearing House could also be a DSP and complete the CoP look up as part of their internal systems.

Who	What
	CoP can be used across various payment methods and may help to reduce: 1. Downstream errors 2. Fraud and mistaken payments 3. Costs for submission of rejected or resubmission of rejected Payment Instructions Using CoP is dependent on the offerings by NPP Providers (roll out started July 2025).
3	Super Fund and their DSP and Bank The Super Fund could use CoP to ensure that the account is in the name of the Clearing House before sending a refund for unallocated contributions or when sending pension payments. The Super Fund needs to work with their: 1. Bank to confirm the solution for CoP 2. DSP to integrate CoP into their payment systems and processes If the DSP wants to incorporate CoP into the payment process, then they will need new APIs with the Bank so that they can validate account details at different stages of processing. The DSP could use CoP to validate the account details when: 1. Completing Contact Set Up (for example: when setting up the details for the Clearing House) 2. Generating Payment Instructions CoP can be used across various payment methods and may help to reduce: 1. Downstream errors 2. Fraud and mistaken payments 3. Costs for submission of rejected or resubmission of rejected Payment Instructions Using CoP is dependent on the offerings by NPP Providers (roll out started July 2025).

10. Payment Instructions

What is in this section

What		
1	What Payment Instructions are	What it is and how it works
2	How Payment Instructions might be used	How it might be used to make a Super contribution
3	What to look out for	What are some common issues and what to investigate
4	What to do next	What the next steps are to implement it

10.1 What Payment Instructions are

10.1.1 What happens with BECS as the payment method

The Employer can provide the payment to the Clearing House by:

1. Sending the payment from their account
2. Holding a DDR Agreement with the Clearing House to pull the payment from their account

What		How
1	Send payment to the Clearing House	The Employer creates and sends the Payment Instruction to their Bank to take payment for the total sum on contributions from their account and send to the Clearing House's Bank.
2	Hold DDR Agreement with the Clearing House	The Employer and Clearing House set up a Direct Debit Request (DDR) Agreement. If a DDR Agreement is held, the Clearing House generates the Payment Instruction for their Bank to pull the payment for the total sum of contributions from the Employer's account.
3	Format the Payment Instruction	Payment Instructions are often submitted in: 1. ABA File Format (which can be generated by the DSP or business), or 2. Proprietary format offered by the Bank The ABA File Format is tailored to BECS payments and includes limited data, specific transaction codes and is only available for payments to BSB and Account Numbers. Proprietary formats can include additional benefits but may create dependencies on a specific Bank. Payment Instructions can be submitted using the banking channel, established APIs or host-to-host services.

10.1.2 What happens with NPP as the payment method

There will be changes to the Payment Instructions when NPP is used as a payment method.

The Employer could provide the payment to the Clearing House by:

1. Sending the payment from their account
2. Holding a PayTo Agreement with the Clearing House to pull the payment from their account

What		How
1	Send payment to the Clearing House	- The Employer creates and sends the Payment Instruction to their Bank to take payment for the total sum of contributions from their account and send to the Clearing House Bank. - The payment could be sent using Osko.
2	Hold PayTo Agreement with the Clearing House	- The Employer and Clearing House could set up a PayTo Agreement. - If a PayTo Agreement is held, the Clearing House generates the PayTo Initiation Request to pull the payment for the total sum of contributions from the Employer's account.
3	Format the Payment Instruction	NPP uses ISO 20022 standard, a global framework for financial messaging that supports richer, more structured data. If the business adopts an ISO-based Payment Instruction format, then they can: - Take advantage of NPP's additional data fields - Access AP+ products such as PayID and PayTo
4	Use the standard Payment Instruction	AP+ is in early discussions about developing a standard Payment Instruction in file and API format which can be used as an alternative to the ABA File Format. A standard format will help ensure consistent adoption across the industry and maximise the benefits of NPP capabilities, such as using: - PayID instead of BSB and Account Number - PayTo Agreements instead of Direct Debit Service Agreements and Requests - Enhanced data richness with multiple references and specific identifiers Banks can use the additional data to: - Prioritise payments - Improve investigations - Enhance their fraud controls In the interim, the other options for Payment Instructions are: - ABA File Translation (if offered by the Bank) - Generic ISO Format (may need further customisation)

10.1.3 What the options are for Payment Instructions on NPP

There will be 3 options for Payment Instructions on the NPP

1. ABA File Translation (available now - if offered by the Bank)
2. Generic ISO Format (available now - may need further customisation by the Employer, Clearing House or Super Fund)
3. NPP Standard Payment Instruction (in early discussions)

What		How
1	ABA File Translation Available now - if offered by the Bank	Some Banks offer services to translate the existing ABA File into NPP Payments. However, not all Banks offer this service or at scale. If this service is available, this can be the first transition step for the Employer, Clearing House and Super Fund to process NPP payments and requires lower effort to change. ABA Files do not support NPP capabilities such as: 1. PayID 2. PayTo 3. Additional payment data fields These NPP capabilities would not be available to the Employer, Clearing House or Super Fund if they used an ABA File Translation service.
2	Generic ISO Format Available now - may need further customisation	Depending on their offering, the DSPs for the Employer, Clearing House and Super Fund could build a generic ISO instruction format with NPP elements. The generic format could then be further configured for the Employer, Clearing House, Super Fund and their Banks. NPP products and capabilities are then supported, and the Employer, Clearing House and Super Fund would benefit from using: 1. PayID 2. PayTo 3. Additional payment data fields Each Bank would have different versions and customisation. The Bank's Account Statements may have transactions listed line by line. DSPs would need to manage differences in responses, error handling between Banks and reconciliations processes.
3	Standard Payment Instruction In early discussions	AP+ is in early discussions about developing a standard Payment Instruction in file and API format which can be used as an alternative to the ABA File Format. When available, DSPs could build a standard Payment Instruction that will be supported by most Banks. NPP products and capabilities are then supported, and the Employer, Clearing House and Super Fund would benefit from using: 1. PayID 2. PayTo 3. Additional payment data fields This consistent format will enable easier processes for error handling (for example: the same error codes) for multi-banked customers. DSPs would only need to build one format to support most customers with out-of-the-box functionality and easier ongoing maintenance.

10.2 How Payment Instructions might be used

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
1	Employer	The Employer could send a Payment Instruction to their Bank for a payment to the Clearing House or Super Fund.	Not Applicable.
2	Clearing House	The Clearing House could send a Payment Instruction to their Bank for a payment to the Employer or Super Fund.	Not Applicable.
3	Super Fund	Not Applicable.	The Super Fund could send a Payment Instruction to their Bank for a payment to the Clearing House or Employer.
4	DSP	The DSP will enable Payment Instructions for their customer.	The DSP will enable Payment Instructions for their customer.
5	Bank	The Bank will enable Payment Instructions for their customer.	The Bank will enable Payment Instructions for their customer.
6	Member	Not Applicable.	Not Applicable.

10.3 What to look out for

What		How
1	Remapped BSBs	- Banks often remap closed or changed BSBs to new BSBs. - This automatic mapping may not happen with NPP payments. - The Employer, Clearing House and Super Fund need to work with their Bank to confirm if any action is required.
2	Bulk Files	- NPP can process super payments without a dedicated bulk payment solution. - The Employer and Clearing House can continue to send bulk files to their Bank. - Their Bank will then debulk the file and process individual NPP payments. The Employer and Clearing House should work with their DSP and Bank to ensure that they can continue to send Bulk Files.
3	Response Notifications	NPP provides real-time notifications for payment status. The DSP needs to be able to send and consume these responses. The Employer, Clearing House and Super Fund need to work with their DSPs to ensure that they can send and consume real-time notifications for NPP payment status.

10.4 What to do next

Who	What
1 Employer and their DSP and Bank	The Employer needs to confirm if they will use 1. Osko and or PayTo as their NPP payment method to the Clearing House 2. PayID and CoP as part of their validation and payment process The Employer needs to work with their DSP and Bank to confirm the NPP solutions and: 1. Integrate the solutions into their existing processes and systems so that they can create the Payment Instruction File with NPP as a payment method 2. Review (and if applicable) update the format of the Payment Instruction There will be 3 options for Payment Instructions: 1. ABA File Translation (available now - if the Bank offers this service) 2. Generic ISO Format (available now – may need further customisation by the DSP and the Employer) 3. NPP Standard Payment Instruction (in early discussions) Depending on the Employer's needs, the Payment Instruction can be submitted to their Bank by API or file. API and file submission would receive outcome responses for the Payment Instruction.
2 Clearing House and their DSP and Bank	The Clearing House needs to confirm if they will use 1. PayTo as their payment method from the Employer 2. Osko or Osko with Category Purpose Code as their NPP payment method to the Super Fund 3. PayID and CoP as part of their validation and payment process The Clearing House needs to work with their DSP and Bank to confirm the NPP solutions and: 1. Integrate the solutions into their existing processes and systems so that they can create the Payment Instruction File with NPP as a payment method 2. Review (and if applicable) update the format of the Payment Instruction There will be 3 options for Payment Instructions: 1. ABA File Translation (available now - if the Bank offers this service) 2. Generic ISO Format (available now – may need further customisation by the DSP and the Clearing House) 3. NPP Standard Payment Instruction (in early discussions) The Clearing House will receive one payment from the Employer's Bank for the total sum of contributions from Employer as they do today. Depending on the Clearing House's needs, the Payment Instruction can be submitted to their Bank by API or file. API and file submission would receive outcome responses for the Payment Instruction. The Clearing House will (for each Super Fund): 1. Create a Payment 2. Create the Payment Reference Number (PRN) 3. Prepare the Payment Instruction File Creating the PRN The Clearing House will: 1. Create the PRN for each payment made from the Clearing House to each Super Fund (no change) 2. Ensure that the PRN includes NPP as the payment method (new - payment method) 3. Include the PRN in the End-to-End ID Field in the Payment Instruction File (new – data was in the Lodgment Reference in the BECS payment) Preparing the Payment Instruction File

Who	What
	The Clearing House will: 1. Prepare the Payment Instruction File (possible new format if using ISO Messages) 2. Include the PayID if sending to a PayID specified by the Super Fund in the Payment Instruction (new – additional data to include) 3. Instruct their Bank to send payments using NPP (new - payment method) If the Clearing House's Bank offers the ABA File Translation service, then the Clearing House can send the Payment Instruction as an ABA File. When the Bank receives the Payment Instruction File from Clearing House, the Bank will convert the ABA File to ISO messages. The Bank will map the PRN from the lodgement reference in the ABA File to the End-to-End ID in the NPP message to send to the Super Fund's Bank. This is a temporary impact until an ISO Payment Instruction file format is implemented. The Clearing House can't send to a PayID if they use this option. Sending payments to the Super Fund Payments will be made for each Employer from the Clearing House to the Super Fund as they are today. The payments will be made using NPP and will be sent in near real-time. The Clearing House may change what they include in the payments to the Super Fund. Today, The Clearing House may bundle payments from different Employers into the payment to the Super Fund. From 1 July 2026 (with Payday Super), the Clearing House may want to pass payments from the Employer to the Super Fund as quickly as possible to ensure that they meet the requirements of Payday Super legislation. This approach will mean that there are more transactions going from a Clearing House to the Super Fund because they aren't bundling payments from multiple Employers. The Clearing House and the Super Fund should work with their DSP and Banks to ensure that they understand and address the impacts of increased transactions.
3	Super Fund and their DSP and Bank When receiving a payment for Super contributions The Super Fund needs to be able to receive NPP payments into their account and will: 1. Receive a single payment into their account as they do today 2. Receive the NPP payment in near-real time 3. Use the contribution data in the SuperStream message as they do today to allocate the payment to the Employee's Super Account When sending a payment for a refund The Super Fund needs to work with their DSP and Bank to confirm the NPP solutions and: 1. Integrate the solutions into their existing processes and systems so that they can create the Payment Instruction File with NPP as a payment method 2. Review (and if applicable) update the Payment Instruction format There are 3 options for payment instructions: 1. ABA File Translation (available now) 2. Generic ISO Format (available now) 3. NPP Standard Payment Instruction (in early discussions) The ABA File Translation is only available if the Bank offers this service. The Generic ISO Format may need further customisation by the DSP and the Super Fund.

Who	What
	Depending on the Super Fund's needs, the Payment Instruction can be submitted to their Bank by API or file. API and file submission would receive outcome responses for the Payment Instruction.

11. Reporting and Reconciliation

What is in this section

What		
1	What Reporting and Reconciliation is	What it is and how it works
2	How Reporting and Reconciliation might be used	How it might be used to make a Super contribution
3	What to look out for	What are some common issues and what to investigate
4	What to do next	What the next steps are to implement it

11.1 What Reporting and Reconciliation is

There will be changes to the reporting and reconciliation processes when NPP is used as a payment method.

The NPP's fast-fail functionality means that some of the reasons for rejection will happen earlier in a Payment Run. This earlier notification reduces the effort to manage exceptions in the reporting and reconciliation stage.

The NPP has data-rich payments including a Description Field of 280 characters (including foreign languages) and a separate Reference Field.

What		How
1	How businesses can benefit from data-rich payments	This functionality means that businesses can: - Provide more detailed payment information - Use the additional payment information to help reduce payment queries through the payments workflow
2	How Banks can benefit from data-rich payments	Bank can use these additional data elements to offer improved reporting and reconciliation for NPP payments. More information in the Payment means that there is more reference information to use to monitor for fraud and AML.
3	What to investigate for reports and data formats	Real-time NPP payments include richer data to support automation and streamline reconciliation. The new data elements provide more information to assist with reconciliation. For example: additional references. The Employer, Clearing House and Super Fund need to work with their Banks to review and confirm the reports and data formats. Truncated or missing remittance information can happen with NPP, especially if the business reports are in the same format as provided for BECS payments. This means that the extra data in NPP payments is cut off. The Employer, Clearing House and Super Fund need to work with their Bank to align their reporting with the payment data fields.
4	What to investigate for Bank Reporting and Statements	Depending on the Bank, Intraday Reporting may be possible. The Employer, Clearing House and Super Fund could work with their DSPs to consider using Intraday Reporting to help with reconciliation and General Ledger postings.

What	How
	As part of extracting data from Bank Statements, changes may be required to reports to: 1. Incorporate new fields into existing reports 1. Implement new reports offered by the Banks that incorporate NPP Payments in their report - including different formats like ISO format reporting 2. Incorporate new data into reports - such as the new transaction codes and fields to map for reconciliation, and the PayTo Agreement ID 3. Update reports that include Payer details to include PayIDs
What to investigate for the Payment Reference Number (PRN)	The Payment Instruction File for an: 1. NPP Payment includes an End-to-End ID: the PRN is included in the End-to-End ID 2. BECS Payment includes a Lodgment Reference: the PRN is included in the Lodgment Reference Clearing Houses and Super Funds need to ensure that they can receive and report on the PRN, and should investigate: 1. Which report or data field the PRN appears in 2. How the PRN is displayed (for example: is it combined with other text or concatenate) 3. How the PRN is mapped to the ERP system because remapping may be required 4. What additional mapping is required if using Osko Category Purpose Code

11.2 Why the PRN is important

There is a one-to-one relationship between a payment and a SuperStream message. Each payment and corresponding SuperStream message must have the same Payment Reference Number (PRN) and amount for the Super Fund to be able to reconcile.

The PRN is used to reconcile the Contribution Message and the Payment. The Contribution Message (received through SuperStream) may contain data for one or more employees.

For example:

- John Smith SG contribution \$100
- Jane Doe SG contribution \$200
- Total \$300
- PRN: 123456789012345678

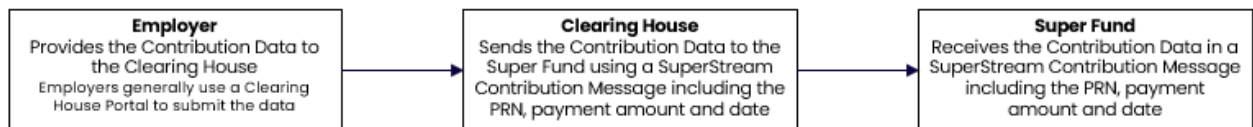
What	How
1 How the Super Fund receives the PRN	The Super Fund: 1. Receives the total amount of \$300 with the PRN: 123456789012345678 2. Uses the Contribution Message and Reporting File to reconcile the payment
2 How the Super Fund reconciles the Contribution Message and Reporting File	The reconciliation is likely to be automated so that the: 1. Transaction Reporting File may be transmitted from the Bank to the Super Fund and uploaded to the accounting and registry systems 2. SuperStream data is transmitted into the registry systems

What	How
	3. Registry system looks for the PRN, payment amount and date in the Transaction Reporting File and SuperStream data
3 How reconciliation is completed	When the reconciliation process is complete, if there is a: 1. Match for the PRN, payment amount and date – then reconciliation is successful 2. Mismatch for the PRN, payment amount and date – then reconciliation is unsuccessful

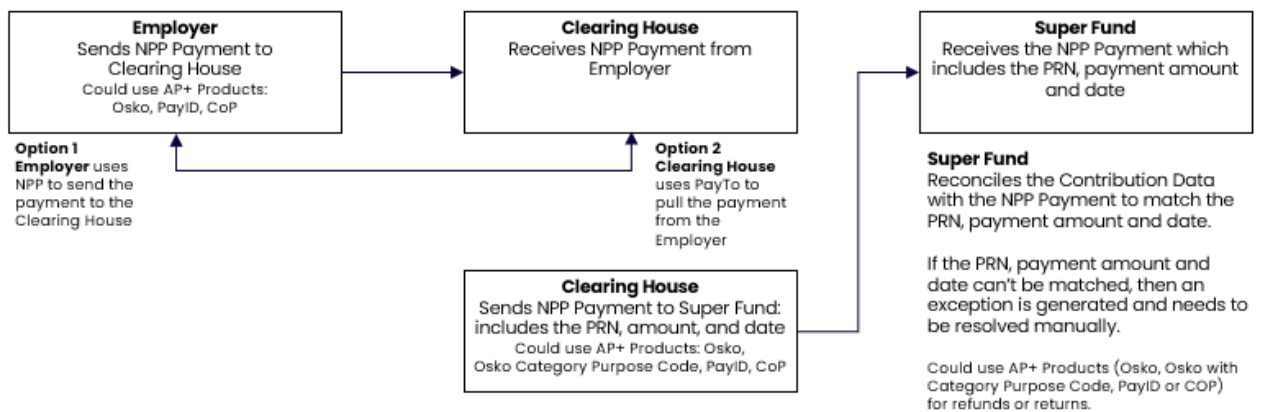
11.2.1 How Contribution and Payment Data is sent to the Super Fund



How the Contribution Data is sent to the Super Fund



How the Payment Data is sent to the Super Fund



11.3 How Reporting and Reconciliation might work

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
1	Employer	The Employer might include a reference in the Payment Instruction for the payment to the Clearing House. The Clearing House can use this reference to reconcile the payment. The Employer will see a debit from their account that was made using NPP. The Employer needs to ensure they review their reporting to ensure they can: 1. Identify debits made by NPP 2. Confirm the transaction code 3. Map (as required) the transaction code in their ERP system	Not Applicable
2	Clearing House	Reconciling the Employer's payment The Clearing House needs to ensure that their reporting includes the required information to reconcile the payment and contribution information that they receive in the SuperStream Alternative File Format (SAFF) from the Employer. The additional payment information could include the: 1. PayID if they are using a PayID Receivables solution 2. PayTo Agreement ID if they are using PayTo Reconciling the Super Fund's payment The Clearing House will include the PRN in the Payment Instruction to the Super Fund.	Not Applicable.
3	Super Fund	Reconciling the Clearing House's payment The Super Fund will see a credit to their account that was made using NPP. The Super Fund needs to ensure they review their reporting to ensure they can: 1. Identify credits made by NPP 2. Confirm the transaction code 3. Map (as required) the transaction code in their ERP system 4. Confirm how the PayID is represented in their reporting (if applicable) Reconciling Personal Contributions If the Super Fund has created a PayID for personal contributions, then the Super Fund needs to be able to: 1. Know what PayID the payment has been made to	Not Applicable. Please refer to Section 12: Rejections, Returns and Refunds for debits out of a Super Fund.

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
		2. Confirm how the PayID is represented in their reporting 3. Reconcile the payment and the PayID in the reporting	
4	DSP	The DSP will enable sending the PRN for their customer.	Not Applicable.
5	Bank	The Bank will enable Payment Instructions that include the PRN for their customer.	Not Applicable.
6	Member	Not Applicable.	Not Applicable.

11.4 What to look out for

What		How
1	Reconciling NPP Payments	There may be issues reconciling NPP payments if the: 1. PRN isn't shown in the standard reporting file for some Banks 2. PRN is combined with other wording for some Banks, for example: FAST PAYMENT 123456789012345678 3. Order of the values in the reporting have changed 4. Super Fund might not have the correct transaction report for NPP Payments because the Super Fund is using Report A, but the PRN is only available in Report B 5. PRN isn't mapped correctly because NPP Transaction Reports are different to BECS Reports and the PRN field may need to be remapped in the Super Fund's Accounting software The ATO has updated the guidance on how to populate the PRN for NPP Payments. They have highlighted that the PRN must pass through unencumbered because it is important that the recipient receives the full PRN to automate their reconciliation processes.

What		How										
2	NPP transaction codes	NPP transaction codes can be different depending on the Bank. The Employer, Clearing House and Super Fund need to work with their DSP and Bank to: 1. Understand the transaction codes for NPP transactions 2. Map the transaction codes to the ERP system so that auto reconciliation can be completed Example of NPP transaction codes <table><tr><th>Transaction Code</th><th>Description</th></tr><tr><td>807</td><td>Osko Debit</td></tr><tr><td>874</td><td>Osko Debit Return</td></tr><tr><td>887</td><td>Osko Credit</td></tr><tr><td>896</td><td>Osko Credit Reversal</td></tr></table>	Transaction Code	Description	807	Osko Debit	874	Osko Debit Return	887	Osko Credit	896	Osko Credit Reversal
Transaction Code	Description											
807	Osko Debit											
874	Osko Debit Return											
887	Osko Credit											
896	Osko Credit Reversal											
3	PRN Mapping	Where the Payer enters the PRN The Clearing House (the Payer) will enter the PRN into a field in the Payment Instruction. The field will vary depending on the channel that the Clearing House is using. Example: Where the Clearing House would enter the PRN in the Payment Instruction <table><tr><th>Channel</th><th>Field Name</th></tr><tr><td>1 Online Banking Channel</td><td>Reference</td></tr><tr><td>2 ERP System When submitting an ABA / BECS File</td><td>Lodgement Reference</td></tr><tr><td>3 ERP System When Submitting an NPP ISO File or NPP API</td><td>End-to-End ID</td></tr></table> The Clearing House will send the Payment Instruction to their Bank (the Payer Bank). Where the Payer Bank enters the PRN The Clearing House's Bank (the Payer Bank) map the PRN in the Payment Instruction to the End-to-End ID of the NPP payment. How the PRN is passed from the Payer to the Payee The Clearing House' Bank (the Payer Bank) will pass the PRN (in the End-to-End ID in the NPP payment) to the Super Fund's Bank (the Payee Bank). The Super Fund's Bank will pass the PRN (in the End-to-End ID in the NPP payment) to the Super Fund in the Reporting File. The field that the PRN appears in the reporting will depend on the Bank and the report format. The Super Fund needs to work with their DSP and Bank to confirm where the PRN will appear in the reporting so that they can reconcile the payment.	Channel	Field Name	1 Online Banking Channel	Reference	2 ERP System When submitting an ABA / BECS File	Lodgement Reference	3 ERP System When Submitting an NPP ISO File or NPP API	End-to-End ID		
Channel	Field Name											
1 Online Banking Channel	Reference											
2 ERP System When submitting an ABA / BECS File	Lodgement Reference											
3 ERP System When Submitting an NPP ISO File or NPP API	End-to-End ID											

11.5 What to do next

Who	What
1 Employer and their DSP and Bank	The Employer needs to work with their Bank and DSP to review the Bank Statements and other reports to ensure that data can be extracted and mapped as required. As part of extracting data from Bank Statements, changes may be required to reports. For example, changes may be required to: 1. Incorporate new fields into existing reports 2. Implement new reports offered by the Banks that incorporate NPP Payments in their report - including different formats like ISO format reporting 3. Incorporate new data into reports - such as the new transaction codes and fields to map for reconciliation, and the PayTo Agreement ID 4. Update reports that include Payer details to include PayIDs The new data elements provided by NPP mean that there is more information to assist with reconciliation. For example, additional references. There may be changes to reconciliation processes because of the change to file formats, notifications, Account Statements and other reporting.
2 Clearing House and their DSP and Bank	Reporting and Reconciling the PRN The Clearing House needs to ensure that they can receive and report on the Payment Reference Number (PRN). The Clearing House will need to: 1. Confirm that they can capture the PRN from their Bank reporting 2. Map the PRN to their accounting system for reconciliation. Key areas to investigate are: 1. Which report or data field the PRN appears in 2. How the PRN is displayed (for example: is it combined with other text) 3. How the PRN is mapped to the ERP system (for example: is remapping required) 4. What additional mapping is required if using Osko Category Purpose Code Reporting and Reconciling PayTo If the Clearing House is using PayTo, they need to consider how their reports are updated to include details such as the PayTo Agreement ID. The ID can be used to help reconcile the payment with the Employer. Reporting and Reconciling PayID If the Clearing House is using PayID Receivables, they need to consider how their reports are updated to include details such as the PayID. The ID can be used to help reconcile the payment from the Employer or Super Fund. Reviewing File Forms, Notifications, Account Statements and other Reporting There may be changes to reconciliation processes because of the change to file formats, notifications, Account Statements and other reporting. The DSP needs to work with the Clearing House and their Bank to review the Bank Statements and other reports to ensure that data can be extracted and mapped as required.

Who	What
3 Super Fund and their DSP and Bank	The Super Fund needs to ensure that they can receive and report on the Payment Reference Number (PRN). When the Super Fund receives the payment in their Bank Account, they need to confirm that they can: 1. Use the daily Bank Reporting to identify the payment (including PRN) that was received 2. Receive the SuperStream Contribution Message (including PRN) The Super Fund will need to: 1. Confirm that they can capture the PRN from the Bank Reporting 2. Map the PRN to their accounting system for reconciliation Key areas to investigate are: 1. Which report or data field the PRN appears in 2. How the PRN is displayed (for example: is it combined with other text) 3. How the PRN is mapped to the ERP system (for example: is remapping required) 4. What additional mapping is required if using Osko Category Purpose Code The Super Fund needs to understand if anything has changed or been modified in the reporting that they receive that could impact how they reconcile the payment. For example, there may be changes to the Transaction Type field or the Narrative field. The existing Reporting file may need to be adjusted so that the PRN can be identified, captured and mapped. If the Super Fund can't use the PRN to reconcile the payment with the SuperStream Contribution Message, then the automatic reconciliation process will fail. Manual intervention will be needed to investigate and resolve the unsuccessful reconciliation of the NPP payment. If the Super Fund has a high volume of payments that need to be manually reconciled, this creates issues and delays in allocating funds to Super Accounts. The Super Fund needs to work with their Bank to confirm if the standard Reporting File contains the PRN or if the report needs to be adjusted.

12. Rejections, Returns and Refunds

What is in this section

What		
1	What Rejections, Returns and Refunds are	What it is and how it works
2	How Rejections, Returns and Refunds might be used	How it might be used to make a Super contribution
3	What to look out for	What are some common issues and what to investigate
	What to do next	What the next steps are to implement it

12.1 What Rejections, Returns and Refunds are

A refund is made when the Super Fund receives a payment but doesn't have sufficient information to be able to allocate the payment to an Employee's Super Fund account.

NPP payments simplify tracking and reconciling Super payments so that unsuccessful payments can be identified and resolved faster.

What		How
1	What happens today	The Super Fund has 20-business days from receipt of the payment to refund the Super contribution.
2	From 1 July 2026	The Super Fund has 3 business days from receipt of the payment to refund the Super contribution to the Employer NPP can help process refunds, returns and rejections faster and provide the Employer, Clearing House and Super Fund with more time to meet the Payday Super obligations. NPP facilitates 24/7 near real-time payments. Employers, Clearing Houses and Super Funds can send and receive payments at any time without having to work around payment cut-off times. NPP operates as a fast-fail service which means when an NPP can't be processed, the transaction is rejected immediately. For example, if the receiving account is closed (such as the Employee's Super Fund account). The Clearing House will know immediately if an NPP Payment has failed. It can take up to 3 business days for the Clearing House to be advised of a failed BECS payment. The Clearing House then has more time to resolve the issue and work with the Employer to get the correct Employee Super Fund account details and send these to the Super Fund.

12.2 How Rejections, Returns and Refunds might work

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
1	Employer	Not Applicable.	The Employer would identify and resolve any issues with refunds, returns and rejections from the Super Fund.

Who		How	
		Payments into a Super Fund	Payments out of a Super Fund
			If the Employer had created a PayID for refunds, then the Employer can use that PayID to identify and action the refund.
2	Clearing House	Not Applicable.	The Clearing House would identify and resolve any issues with refunds, returns and rejections from the Super Fund. If the Clearing House had created a PayID for refunds, then the Clearing House can use that PayID to identify and action the refund.
3	Super Fund	Not Applicable.	The Super Fund could send a return or refund payment to the Clearing House or Employer.
4	DSP	Not Applicable.	The DSP will enable the rejection, return or refund payments for their customer.
5	Bank	Not Applicable.	The Bank will enable the rejection, return or refund payment for their customer.
6	Member	Not Applicable.	Not Applicable.

12.3 How NPP Payments are rejected and returned

An NPP payment will be rejected immediately if the Employer, Clearing House or Super Fund initiates the payment to a Closed Account.

The Super Fund sends back a payment to the Employer's account, but the Employer's account is closed. The Super Fund will receive a reason for the rejection and will know immediately that the account is closed.

12.3.1 What the 3 options are to return a NPP Payment

What		Why and how
1	New NPP Payment	This option can be used if the: 1. Super Fund can't allocate the contribution to an Employee's Super Fund account because the contribution data doesn't match the payment data 2. Clearing House or Employer asks for a refund because they made a duplicate payment The Super Fund can: 1. Create a new NPP payment 2. Send the payment to the Clearing House The Super Fund can send the payment to the: 1. Clearing House account (if the Clearing House was the Payer) using the account details from the SuperStream Message, or 2. Employer account (if the Employer House was the Payer) using the account details from the SuperStream Message
2	Unsolicited Payment Return	This option can be used if the Super Fund receives a payment and: 1. Can't allocate the payment to an account because they didn't receive the corresponding SuperStream contribution message 2. Doesn't know the purpose of the payment and wants to return the funds These payments aren't bound by the 3-business day timeframe to refund unallocated contributions. The Super Fund: 1. Won't have the Payer details because they didn't receive the SuperStream Message 2. Needs to contact their Bank to create an Unsolicited Payment Return The Super Fund will follow their Bank's process to manage Unsolicited Payment Returns. The Super Fund's Bank can return the payment according to the original transaction details in the NPP payment.
3	Solicited Payment Return	This option can be used if the Employer or the Clearing House asks for funds to be returned. For example: the payment may have been misdirected, duplicated, fraudulent or sent by mistake. The Employer or the Clearing House would ask their Bank to investigate the payment and recoup the funds. These payments aren't bound by the 3-business day timeframe for refunds.

What	Why and how
	The Employer or the Clearing House can follow their Bank's process to create a Solicited Payment Return. The Bank will: 1. Manage the payment investigation 2. Contact the Super Fund (if required) 3. Debit the Super Fund account (if required to return the payment) 4. Notify the Super Fund that the payment has been returned (if required)

12.4 What to look out for

What	How																				
1 NPP reason codes for rejections	NPP transaction codes for rejected can be different depending on the Bank. The Employer, Clearing House and Super Fund need to work with their DSP and Bank to: 1. Understand the transaction codes for Returns 2. Map the transaction codes to the ERP system so that auto reconciliation can be completed Example of NPP reason codes for rejections <table> <tr> <th>Reason Code</th><th>Description</th></tr> <tr> <td>AC02</td><td>Account closing or closed</td></tr> <tr> <td>AC03</td><td>Account has invalid account status</td></tr> <tr> <td>AC06</td><td>Branch not found</td></tr> <tr> <td>AC07</td><td>Account not found</td></tr> <tr> <td>AC14</td><td>Account exists but cannot accept funds via NPP</td></tr> <tr> <td>AC18</td><td>Debit account is invalid</td></tr> <tr> <td>AC26</td><td>Debtor account number is invalid or missing</td></tr> <tr> <td>AC27</td><td>Payee account number is invalid or missing</td></tr> <tr> <td>AC30</td><td>Payee account is closed</td></tr> </table>	Reason Code	Description	AC02	Account closing or closed	AC03	Account has invalid account status	AC06	Branch not found	AC07	Account not found	AC14	Account exists but cannot accept funds via NPP	AC18	Debit account is invalid	AC26	Debtor account number is invalid or missing	AC27	Payee account number is invalid or missing	AC30	Payee account is closed
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2 NPP transaction codes for returns	NPP transaction codes can be different depending on the Bank. The Employer, Clearing House and Super Fund need to work with their DSP and Bank to: 1. Understand the transaction codes for NPP transactions 2. Confirm if the transaction codes for NPP returns are different to the transaction codes for standard NPP debits 3. Map the transaction codes to the ERP system so that auto reconciliation can be completed Example of NPP transaction codes <table> <tr> <th>Transaction Code</th><th>Description</th></tr> <tr> <td>807</td><td>Osko Debit</td></tr> <tr> <td>874</td><td>Osko Debit Return</td></tr> <tr> <td>887</td><td>Osko Credit</td></tr> <tr> <td>896</td><td>Osko Credit Reversal</td></tr> </table>	Transaction Code	Description	807	Osko Debit	874	Osko Debit Return	887	Osko Credit	896	Osko Credit Reversal										
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12.5 What to do next

Who	What
1 Employer and their DSP and Bank	The Employer needs to work with their DSP to review and update processes to ensure that they can identify and resolve any issues with refunds, returns and rejections quickly. The Employer could integrate services such as PayID and CoP into their processes to help validate and confirm the account that the payment is sent to. Earlier validation will reduce the effort required for processing refunds, returns and rejections. The DSP could: 1. Update their channel to include error notification to the Employer 2. Use more traditional channels such as email The Employer will need to work with their DSP and Bank to confirm: 1. How refunds, returns and rejections will be received 2. How the Employer can identify these transactions 3. What solutions could be implemented to improve upfront validation before payments are sent (such as PayID and CoP) 4. How to implement the new processes and solution
2 Clearing House and their DSP and Bank	The Clearing House needs to work with their DSP to review and update processes to ensure that they can identify and resolve any issues with refunds, returns and rejections quickly. The Clearing House could integrate services such as PayID and CoP into their processes to help validate and confirm the account that the payment is sent to. Earlier validation will reduce the effort required for processing refunds, returns and rejections. The DSP could: 1. Update their channel to include error notification to the Clearing House 2. Use more traditional channels such as email The Clearing House will need to work with their DSP and Bank to confirm: 1. How refunds, returns and rejections will be received 2. How the Clearing House can identify these transactions 3. What solutions could be implemented to improve upfront validation before payments are sent (such as PayID and CoP) 4. How to implement the new processes and solution
3 Super Fund and their DSP and Bank	Under Payday Super Legislation, the time that the Super Fund must refund an unallocated contribution to an Employer reduces from 20 to 3-business days after receipt of the payment. The Super Fund needs to work with their DSP to review and update processes to ensure that they can identify and resolve any issues with refunds, returns and rejections quickly. Sending the refund as an NPP payment will help the Super Fund efficiently use the time available to refund the contribution. The Super Fund could integrate services such as PayID and CoP into their processes to help validate and confirm the account that the payment is sent to. Earlier validation will reduce the effort required for processing refunds, returns and rejections. The Super Fund will need to work with their DSP and Bank to confirm: 1. How refunds, returns and rejections will be received 2. How the Super Fund can identify these transactions 3. What solutions could be implemented to improve upfront validation before payments are sent (such as PayID and CoP) 4. How to implement the new processes and solution

About Australian Payments Plus (AP+)

Australian Payments Plus (AP+) is Australia's domestic payments organisation formed in 2022 through the merger of BPAY Group, eftpos, and NPP Australia. AP+ brings together these organisations under a single entity to create a more innovative, efficient, and resilient payments ecosystem for Australia.

AP+ plays a critical role in the evolution and sustainability of Australia's payment infrastructure, helping to drive trust and innovation across the digital economy.

The NPP was launched in February 2018 as a world-class infrastructure enabling real-time payments between Australian financial institutions, businesses and individuals. NPP supports near real-time, data-rich payments and has become foundational to modernising Australia's payments landscape.

As the operator of the NPP, AP+ is responsible for ensuring the platform's continued evolution and growth. We work closely with financial institutions, businesses and government to expand the use of NPP services, drive broader industry adoption and encourage innovation that delivers greater value to all participants. Our role is central in supporting the move towards faster, smarter and more secure payment experiences for all in Australia.