A-NZ PEPPOL FRAMEWORK GUIDANCE NOTE

Payment means outside of the UNCL4461 code list

Guidance note 02

Issue date		**Version**	
09 October 2019		1.0	
Effective from		**Artefacts impacted**	
October 2019		A-NZ Invoice extension	
		A-NZ Self-billing extension	

Introduction

The purpose of this document is to provide instructions on how commonly used payment means in Australia and New Zealand (A-NZ) that do not appear in the UNCL4461 code list should be accommodated in the A-NZ invoice and self-billing extensions.

Issue

The current [UNCL 4461 code list](#) used in the A-NZ specification for element *cac:PaymentMeans/cbc:PaymentMeansCode* does not cover some of the frequently used payment methods in A-NZ, for example, BPAY, BPAY View, Auto Pay, Osko or Post Billpay.

In addition, each payment method requires different sets of information, e.g. biller code and reference number for BPAY, and guidance is required to specify how the information should be conveyed in existing elements.

Guidance

The recommended solution described in below sections will explain how businesses can utilise existing Payment Means Codes to identify payment platform and map the customer-specific information to the relevant invoice elements.

The A-NZ approach to utilise existing Payment Means Codes is in alignment with the Swedish approach that uses code 30 (Credit transfer).

The A-NZ specifications include the following fields for payment means:

153	1	**cbc:PaymentMeans**	0..n	**A group of business terms providing information about the payment.**
154	2	cbc:PaymentMeansCode	1..1	The means, expressed as code, for how a payment is expected to be or has been settled.
155	3	@name	O	The means, expressed as text, for how a payment is expected to be or has been settled.
156	2	cbc:PaymentID	0..1	A textual value used to establish a link between the payment and the Invoice, issued by the Seller. Used for creditor's critical reconciliation information. This information element helps the Seller to assign an incoming payment to the relevant payment process.
161	2	cbc:PayeeFinancialAccount	0..1	A group of business terms to specify credit transfer payments.
162	3	cbc:ID	1..1	A unique identifier of the financial payment account, at a payment service provider, to which payment should be made. Such as IBAN or BBAN.
163	3	cbc:Name	0..1	The name of the payment account, at a payment service provider, to which payment should be made.
164	3	cac:FinancialInstitutionBranch	0..1	
165	4	cbc:ID	1..1	An identifier for the payment service provider where a payment account is located. Such as a BIC or a national clearing code where required. No identification scheme Identifier to be used.

Payment Means Code (ID 30)

It is recommended that businesses use the existing code "30 Credit transfer" in the UNCL 4461 code list where the required payment method is not covered by one of the other codes.

Use the the *cac:FinancialInstitutionBranch/cbc:ID* attribute to describe which payment method is required.

The below examples demonstrate how information can be conveyed in existing elements for payment methods in A-NZ, such as BPAY, BPAY View, Auto Pay, Osko or Post Billpay.

BPAY and BPAY View

BPAY or BPAY view is a commonly used payment method in Australia, supported through the banking system. The payee needs to provide a biller code and the customer reference number to facilitate the transaction.

cac:PaymentMeans	
cbc:PaymentMeans/PaymentMeansCode	30 Credit transfer
cbc:PaymentMeans/PaymentMeansCode/PaymentID	1000000001 (customer reference number)
cbc:PaymentMeans/PayeeFinancialAccount/ID	12345 (biller code)
cbc:PaymentMeans/PayeeFinancialAccount/Name	ABC Ltd.

cac:PaymentMeans/FinancialInstitutionBranch/ID	BPAY

```
<cac:PaymentMeans> <!-- Credit transfer (domestic) -->
    <cbc:PaymentMeansCode>30</cbc:PaymentMeansCode>
    <cbc:PaymentID>1000000001</cbc:PaymentID> <!-- Remittance information -->
    <cac:PayeeFinancialAccount>
        <cbc:ID>12345</cbc:ID> <!-- Biller code -->
        <cbc:Name> ABC Ltd. </cbc:Name> <!-- Account name -->
        <cac:FinancialInstitutionBranch>
           <cbc:ID>BPAY</cbc:ID> <!-- Payment BPAY Identifier Code -->
        </cac:FinancialInstitutionBranch>
    </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

Auto Pay (Direct Credit)

Direct credit is a pre-authorised payment where the account holder authorises a bank to pay a fixed or variable amount directly to a supplier's bank account at regular intervals.

The following example demonstrates how UBL information elements can be used to convey the required information to support a pre-authorised payment of direct credit into a domestic bank in Australia.

cac:PaymentMeans	
cbc:PaymentMeans/PaymentMeansCode	30 Credit transfer
cbc:PaymentMeans/PaymentMeansCode/@name	Direct Credit
cbc:PaymentMeans/PaymentMeansCode/PaymentID	88827661226 (customer reference number)
cbc:PaymentMeans/PayeeFinancialAccount/ID	324875423 (account number)
cbc:PaymentMeans/PayeeFinancialAccount/Name	Westpac Bank (account name)
cac:PaymentMeans/FinancialInstitutionBranch/ID	205536 (bsb)

```
<cac:PaymentMeans> <!-- Credit transfer (domestic) -->
    <cbc:PaymentMeansCode name="Direct Credit">30</cbc:PaymentMeansCode>
    <cbc:PaymentID>88827661226 </cbc:PaymentID> <!-- Remittance information -->
     <cac:PayeeFinancialAccount>
       <cbc:ID>324875423</cbc:ID> <!-- Bank account number -->
       <cbc:Name>Westpac Bank</cbc:Name> <!-- Account name -->
       <cac:FinancialInstitutionBranch>
           <cbc:ID>205536</cbc:ID> <!-- Bank state branch -->
       </cac:FinancialInstitutionBranch>
    </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

OSKO – PayID (ABN, email, mobile number)

Osko is a payment service that runs on the New Payments Platform (NPP) in Australia. It real time payments to be made to anyone at a participating financial institution. An example of an alias is the PayID used by NPP in Australia. PayID supports the use of the ABN, email or mobile number, which should be inputted in the ID field.

The following example demonstrates how UBL information elements can be used to convey the required information to support Osko payment service in Australia.

cac:PaymentMeans	
cbc:PaymentMeans/PaymentMeansCode	30 Credit transfer
cbc:PaymentMeans/PaymentMeansCode/PaymentID	626538876 (customer reference number)
cbc:PaymentMeans/PayeeFinancialAccount/ID	payee@business1.com.au or 12345678910 or 041119999 (PayID)
cac:PaymentMeans/FinancialInstitutionBranch/ID	NPP

```xml
<cac:PaymentMeans> <!-- Credit transfer (domestic) -->
    <cbc:PaymentMeansCode>30</cbc:PaymentMeansCode>
    <cbc:PaymentID>626538876</cbc:PaymentID> <!-- Remittance information -->
    <cac:PayeeFinancialAccount>
        <cbc:ID>payee@business1.com.au</cbc:ID> <!-- email address for PayID -->
        <cac:FinancialInstitutionBranch>
           <cbc:ID>NPP</cbc:ID> <!-- Payment NPP Identifier Code -->
        </cac:FinancialInstitutionBranch>
    </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

Post Billpay

Post Billpay is a service provided by Australia Post which allows the payment of a bill at any Australia Post outlet. The following example demonstrates how UBL information elements can be used to convey the required Post Billpay attributes, specifically the biller code and the customer reference number.

cac:PaymentMeans	
cbc:PaymentMeans/PaymentMeansCode	30 Credit transfer
cbc:PaymentMeans/PaymentMeansCode/PaymentID	10354223016196642 (customer reference number)
cbc:PaymentMeans/PayeeFinancialAccount/ID	4041 (biller code)
cbc:PaymentMeans/PayeeFinancialAccount/Name	Sydney Water Services
cac:PaymentMeans/FinancialInstitutionBranch/ID	Post BillPay

```xml
<cac:PaymentMeans> <!-- Credit transfer (domestic) -->
    <cbc:PaymentMeansCode>30</cbc:PaymentMeansCode>
    <cbc:PaymentID>10354223016196642</cbc:PaymentID> <!-- Remittance information -->
    <cac:PayeeFinancialAccount>
        <cbc:ID>4041</cbc:ID> <!-- Biller code -->
        <cbc:Name>Sydney Water Services</cbc:Name> <!-- Account name -->
        <cac:FinancialInstitutionBranch>
           <cbc:ID>Post Billpay</cbc:ID> <!-- Payment Post Billpay Identifier Code -->
        </cac:FinancialInstitutionBranch>
    </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

Version history

Version	Date	Change
1.0	09/10/2019	Initial published version