# A-NZ PEPPOL FRAMEWORK GUIDANCE NOTE

## Payment means and use of the UNCL4461 code list

**Guidance note 02**

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| **Issue date** |  | **Version** |
| 15 May 2020 |  | 1.1 |
| **Effective from** |  | **Artefacts impacted** |
| 15 May 2020 |  | 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 [Payment means code list (UNCL4461)](https://docs.peppol.eu/poacc/billing/3.0/codelist/UNCL4461/) should be accommodated in the A-NZ invoice and self-billing extensions.

#### Issue

The current [UNCL 4461 code list](http://www.unece.org/trade/untdid/i97b/uncl/uncl4461.htm) used in the A-NZ specification for element *cac:PaymentMeans/cbc:PaymentMeansCode* does not cover some of the frequently used payment methods or channels in A-NZ, for example, BPAY, BPAY View, Post Billpay, or other payment channels using the new payment platform (NPP).

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 the sections below explains how businesses can utilise existing Payment Means Codes to identify the payment platform and map the customer-specific information to the relevant invoice elements.

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ID | Lvl | Attribute name | Cardinality | Description |
| 153 | 1 | [cac:PaymentMeans](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/) | 0..n | A group of business terms providing information about the payment. |
| 154 | 2 | [cbc:PaymentMeansCode](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cbc-PaymentMeansCode/) | 1..1 | The means, expressed as code, for how a payment is expected to be or has been settled. |
| 155 | 3 | [@name](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cbc-PaymentMeansCode/name/) | O | The means, expressed as text, for how a payment is expected to be or has been settled. |
| 156 | 2 | [cbc:PaymentID](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/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. |
| 157 | 2 | [cac:CardAccount](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-CardAccount/) | 0..1 | A group of business terms providing information about card used for payment contemporaneous with invoice issuance. |
| 158 | 3 | [cbc:PrimaryAccountNumberID](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-CardAccount/cbc-PrimaryAccountNumberID/) | 1..1 | The Primary Account Number (PAN) of the card used for payment. In accordance with card payments security standards, an invoice should never include a full card primary account number. |
| 159 | 3 | [cbc:NetworkID](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-CardAccount/cbc-NetworkID/) | 1..1 | Card Network identifier, such as VISA, American Express, Master Card. |
| 160 | 3 | [cbc:HolderName](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-CardAccount/cbc-HolderName/) | 0..1 | The name of the payment card holder. |
| 161 | 2 | [cac:PayeeFinancialAccount](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PayeeFinancialAccount/) | 0..1 | A group of business terms to specify credit transfer payments. |
| 162 | 3 | [cbc:ID](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PayeeFinancialAccount/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](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PayeeFinancialAccount/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](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PayeeFinancialAccount/cac-FinancialInstitutionBranch/) | 0..1 |  |
| 165 | 4 | [cbc:ID](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PayeeFinancialAccount/cac-FinancialInstitutionBranch/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. |
| 166 | 2 | [cac:PaymentMandate](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PaymentMandate/) | 0..1 | A group of business terms to specify a direct debit. |
| 167 | 3 | [cbc:ID](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PaymentMandate/cbc-ID/) | 0..1 | Unique identifier assigned by the Payee for referencing the direct debit mandate. |
| 168 | 3 | [cac:PayerFinancialAccount](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PaymentMandate/cac-PayerFinancialAccount/) | 0..1 |  |
| 169 | 4 | [cbc:ID](http://docs.peppol.eu/poacc/billing/3.0/syntax/ubl-invoice/cac-PaymentMeans/cac-PaymentMandate/cac-PayerFinancialAccount/cbc-ID/) | 1..1 | The account to be debited by the direct debit. |

#### Common Payment Means

**Credit transfer (30)**

Credit transfer is one of the most commonly used payment means. A number of payment channels such as BPAY, BPAY View, Post Billpay fall into this category.

This document provides guidance on how to include payment channel-specific fields (e.g. Biller Code or PayID) as the A-NZ invoice specification does not define how to use these fields.

It is recommended to use the *cac:FinancialInstitutionBranch/cbc:ID* attribute to indicate the payment channel operator. Refer to examples in the following sections.

Direct debit (49) Where a direct debit has been agreed between a supplier and buyer, it is recommended to use code ‘49 - Direct Debit’. Direct debit is a payment via Direct Entry where the account holder (payer) authorises another bank (that of the payee) to debit a fixed or variable amount directly from the payer’s bank account.

When using code 49, an invoice should have only one occurrence of *cac:PaymentMeans*. The direct debit reference number (*cac:PaymentMandate/cbc:ID*) must also be included. If it is not relevant or not available, it is suggested to put “NA” in the field.

An example is below.

#### Direct Debit

The following example demonstrates how UBL information elements can be used to convey the required information to support direct debit into a domestic bank in Australia.

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 49 |
| PaymentMeans/PaymentMeansCode/@name | Direct debit |
| PaymentMeans/PaymentID | 88827661226 (customer reference number) |
| PaymentMeans/PaymentMandate/ID | 324875423 (mandate/direct debit authority reference) |
| PaymentMeans/PaymentMandate/PayerFinancialAccount/ID | 324875423 (account number) |

|  |
| --- |
| <cac:PaymentMeans><!-- Direct Debit -->  <cbc:PaymentMeansCode name="Direct debit">49</cbc:PaymentMeansCode>  <cbc:PaymentID>88827661226</cbc:PaymentID><!-- customer reference number -->  <cac:PaymentMandate>  <cbc:ID>324875423</cbc:ID><!-- Mandate reference identifier -->  <cac:PayerFinancialAccount>  <cbc:ID>324875423</cbc:ID><!-- Account number -->  </cac:PayerFinancialAccount>  </cac:PaymentMandate>  </cac:PaymentMeans> |

#### Direct Credit

Direct credit is a payment where the account holder authorises the bank to pay a fixed or variable amount directly to a supplier’s bank account.

These payments are commonly made using a Bank State Branch (BSB) and Account number.

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

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 30 |
| PaymentMeans/PaymentMeansCode/@name | Credit transfer |
| PaymentMeans/PaymentID | 88827661226 (*customer reference number*) |
| PaymentMeans/PayeeFinancialAccount/ID | 324875423 (*account number*) |
| PaymentMeans/PayeeFinancialAccount/Name | ABC Ltd. (*account name*) |
| PaymentMeans/PayeeFinancialAccount/FinancialInstitutionBranch/ID | 205536 (*BSB*) |

|  |
| --- |
| <cac:PaymentMeans><!-- Domestic credit transfer -->  <cbc:PaymentMeansCode name="Credit transfer">30</cbc:PaymentMeansCode>  <cbc:PaymentID>88827661226</cbc:PaymentID><!-- customer reference number -->  <cac:PayeeFinancialAccount>  <cbc:ID>324875423</cbc:ID><!-- Bank account number -->  <cbc:Name>ABC Ltd.</cbc:Name><!-- Account name -->  <cac:FinancialInstitutionBranch>  <cbc:ID>205536</cbc:ID><!-- Bank state branch -->  </cac:FinancialInstitutionBranch>  </cac:PayeeFinancialAccount>  </cac:PaymentMeans> |

#### New Payments Platform (NPP) and PayID

The New Payments Platform (NPP) enables real-time payments and provides a platform for service providers such as Osko for payments transfers between NPP-enabled financial institutions.

The NPP allows the use of an addressing alias, named ‘PayID’, to direct payments to a Payee’s bank account.

PayID is only used in Australia, and payees must register for a PayID (e.g. ABN, email or mobile phone number) with their financial Institution.

The following example demonstrates how UBL information elements can be used to convey the required information to support NPP payment services in Australia using a PayID.

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 30 |
| PaymentMeans/PaymentMeansCode/@name | Credit transfer |
| PaymentMeans/PaymentID | 626538876 (customer reference number) |
| PaymentMeans/PayeeFinancialAccount/ID | [payee@business1.com.au](about:blank) (PayID may be an email address, ABN, mobile phone number etc.) |
| PaymentMeans/PayeeFinancialAccount/FinancialInstitutionBranch/ID | NPP |

|  |
| --- |
| <cac:PaymentMeans><!-- New Payments Platform -->  <cbc:PaymentMeansCode name="Credit transfer">30</cbc:PaymentMeansCode>  <cbc:PaymentID>626538876</cbc:PaymentID><!-- customer reference number-->  <cac:PayeeFinancialAccount>  <cbc:ID>payee@business1.com.au</cbc:ID><!-- PayID -->  <cac:FinancialInstitutionBranch>  <cbc:ID>NPP</cbc:ID><!-- Name of payment channel -->  </cac:FinancialInstitutionBranch>  </cac:PayeeFinancialAccount>  </cac:PaymentMeans> |

#### BPAYand 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.

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 30 |
| PaymentMeans/PaymentMeansCode/@name | Credit transfer |
| PaymentMeans/PaymentID | 1000000001 (customer reference number) |
| PaymentMeans/PayeeFinancialAccount/ID | 12345 (biller code) |
| PaymentMeans/PayeeFinancialAccount/Name | ABC Ltd. |
| PaymentMeans/PayeeFinancialAccount/FinancialInstitutionBranch/ID | BPAY |

|  |
| --- |
| <cac:PaymentMeans><!-- BPay -->  <cbc:PaymentMeansCode name="Credit transfer">30</cbc:PaymentMeansCode>  <cbc:PaymentID>1000000001</cbc:PaymentID><!-- Customer reference number (CRN) -->  <cac:PayeeFinancialAccount>  <cbc:ID>12345</cbc:ID><!-- Biller code -->  <cbc:Name>ABC Ltd.</cbc:Name><!-- Account name -->  <cac:FinancialInstitutionBranch>  <cbc:ID>BPAY</cbc:ID><!—Name of payment channel -->  </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.

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 30 |
| PaymentMeans/PaymentMeansCode/@name | Credit transfer |
| PaymentMeans/PaymentID | 10354223016196642 (customer reference number (CRN)) |
| PaymentMeans/PayeeFinancialAccount/ID | 4041 (biller code) |
| PaymentMeans/PayeeFinancialAccount/Name | ABC Ltd. |
| PaymentMeans/PayeeFinancialAccount/FinancialInstitutionBranch/ID | Post BillPay |

|  |
| --- |
| <cac:PaymentMeans><!-- Post Billpay -->  <cbc:PaymentMeansCode name="Credit transfer">30</cbc:PaymentMeansCode>  <cbc:PaymentID>10354223016196642</cbc:PaymentID><!-- customer reference number -->  <cac:PayeeFinancialAccount>  <cbc:ID>4041</cbc:ID><!-- Biller code -->  <cbc:Name>ABC Ltd.</cbc:Name><!-- Account name -->  <cac:FinancialInstitutionBranch>  <cbc:ID>Post Billpay</cbc:ID><!-- Name of payment channel -->  </cac:FinancialInstitutionBranch>  </cac:PayeeFinancialAccount>  </cac:PaymentMeans> |

#### Version history

|  |  |  |
| --- | --- | --- |
| **Version** | **Date** | **Change** |
| 1.0 | 09/10/2019 | Initial published version |
| 1.1 | 15/05/2020 | Updated sections that refer to New Payment Platform (NPP).  Included minor editorial corrections and for *cbc:PaymentMeans* element group.  Included additional example for Direct Debit |