# A-NZ PEPPOL FRAMEWORK GUIDANCE NOTE

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## Payment means and use of the UNCL4461 code list

**Guidance note 02**

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| --- | --- | --- |
| **Issue date** |  | **Version** |
| 21 November 2022 |  | 1.3 |
| **Effective from** |  | **Artefacts impacted** |
| 21 November 2022 |  | 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.

Note: as per A-NZ Peppol biannual release in May 2021, Australia and New Zealand continue to support common business practice by allowing multiple (different) Payment Means to be included in an Invoice (*cac:PaymentMeans)*, although a warning message may be triggered.

Peppol BIS Billing 3.0 restricts to one Payment Means only (via validation rules).

#### Issue

The current [UNCL 4461 code list](https://docs.peppol.eu/poacc/billing/3.0/codelist/UNCL4461/) 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, a website URL / URI 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 to utilise existing Payment Means Codes to identify the payment platform used 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.  **Note: For New Zealand, this should hold the full 16 digit bank account number.** |
| 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. |
| e | 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.  Note: This element may be used to notify the buyer of an ordinary direct debit. SEPA is not relevant in Australia or New Zealand. |
| 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)**

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.

#### UBL examples

#### Credit transfer

A credit transfer 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 a credit transfer into a domestic bank.

**Australia:**

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 30 |
| PaymentMeans/PaymentMeansCode/@name | Credit transfer |
| PaymentMeans/PaymentID | 88827661226 (*customer/payment 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 Zealand**

In New Zealand, it is common business practice to provide the combined bank account details (Bank, Branch, Account Number, Suffix), shown as a 16-digit number.

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 30 |
| PaymentMeans/PaymentMeansCode/@name | Credit transfer |
| PaymentMeans/PaymentID | 88827661226 *(customer/payment reference number)* |
| PaymentMeans/PayeeFinancialAccount/ID | 0205000632487000 *(Combined NZ Bank/Branch/Account number, Suffix)* |
| PaymentMeans/PayeeFinancialAccount/Name | ABC Ltd. *(account name)* |

|  |  |
| --- | --- |
| <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>0205000632487000</cbc:ID><!-- Combined NZ Bank/Branch/Account Number -->  <cbc:Name>ABC Ltd.</cbc:Name><!-- Account name -->  </cac:PayeeFinancialAccount>  </cac:PaymentMeans> |  |

#### Direct Debit

The following example demonstrates how UBL 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/payment reference number)* |
| PaymentMeans/PaymentMandate/ID | 324875423 *(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><!-- direct debit authority reference -->  <cac:PayerFinancialAccount>  <cbc:ID>324875423</cbc:ID><!-- Account number -->  </cac:PayerFinancialAccount>  </cac:PaymentMandate>  </cac:PaymentMeans> |

Note: the New Payment Platform (NPP) is developing the [“PayTo” service](https://nppa.com.au/Payto/) (previously known as Mandated Payments Service), which will enable customers to pre-authorise real-time payments from their bank accounts. Refer to the ‘New Payments Platform (NPP)” section in this document for UBL examples.

#### New Payments Platform (NPP), PayID, PayTo

The [New Payments Platform](https://nppa.com.au/) (NPP) enables real-time payments and provides a platform for service providers such as Osko for payment transfers between NPP-enabled financial institutions.

1. **Credit Transfer using a PayID**

The NPP allows the use of an addressing alias, named ‘[PayID](https://nppa.com.au/payid/)’, to direct payments to a Payee’s bank account.

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

The type of PayID are specified using the following codes:

* “EMAL”: Email Address
* “TELI”: Telephone Number
* “AUBN”: Australian Business Number
* “ORGN”: Organisational Identifier

Some NPPA participants may require customers to specify the type of PayID.

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/payment 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-EMAL\* |

\*The sender should specify “NPP” in the “…FinancialInstitutionBranch/ID” field to enable automation for the buyer. The sender can optionally specify the type of PayID using the format in the example above.

|  |
| --- |
| <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-EMAL</cbc:ID><!-- Name of payment channel -->  </cac:FinancialInstitutionBranch>  </cac:PayeeFinancialAccount>  </cac:PaymentMeans> |

1. **NPP Payment Arrangement – PayTo[[1]](#footnote-2) (Authorised Debit/Payment Initiation)**

The New Payment Platform (NPP) is developing the [“PayTo” service](https://nppa.com.au/Payto/) (previously knowns as Mandated Payments Service), which will enable customers to pre-authorise real-time payments from their bank accounts.

The following example demonstrates how UBL information elements can be used to convey the required information to support an NPP PayTo agreement into a domestic bank account in Australia. The inclusion of the MandateID will advise the customer about the debit of funds from the nominated bank account or enable instruction on behalf of an authorised party.

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 49 |
| PaymentMeans/PaymentMeansCode/@name | Direct debit |
| PaymentMeans/PaymentID | 88827661226 (customer reference number) |
| PaymentMeans/PaymentMandate/ID | 324875423 (MandateID/direct debit authority reference/PayTo Agreement) |

|  |
| --- |
| <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:PaymentMandate>  </cac:PaymentMeans> |

#### Using a Payment Website (URI)

A seller may provide a URL/URI directing the buyer to use a website to make a payment.

The following example demonstrates how a URL/URI can be populated.

|  |  |
| --- | --- |
| PaymentMeans |  |
| PaymentMeans/PaymentMeansCode | 30 |
| PaymentMeans/PaymentMeansCode/@name | Credit transfer |
| PaymentMeans/PaymentID | 1000000001 *(customer/payment reference number)* |
| PaymentMeans/PayeeFinancialAccount/ID | https://www.yourwebsiteexample.com.au/pay |
| PaymentMeans/PayeeFinancialAccount/Name | Supplier ABC |
| PaymentMeans/PayeeFinancialAccount/FinancialInstitutionBranch/ID | URI\* |

\*The sender should specify “URI” in the “…FinancialInstitutionBranch/ID” field to enable automation for the buyer.

<cac:PaymentMeans>

<cbc:PaymentMeansCode>30</cbc:PaymentMeansCode>

<cbc:PaymentID>PaymentReferenceNumber</cbc:PaymentID>

<cac:PayeeFinancialAccount>

<cbc:ID>https://www.yourwebsiteexample.com.au/pay</cbc:ID><!-- Website URL -->

<cbc:Name>Supplier ABC</cbc:Name><!-- Account name -->

<cac:FinancialInstitutionBranch>

<cbc:ID>URI</cbc:ID><!-- Indicates that the above website can be used to make a payment -->

</cac:FinancialInstitutionBranch>

</cac:PayeeFinancialAccount>

</cac:PaymentMeans>

#### BPAY

BPAY 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.

The following example demonstrates how UBL information elements can be used to convey BPAY details.

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

\*The sender should specify “BPAY” in the “…FinancialInstitutionBranch/ID” field to enable automation for the buyer.

|  |
| --- |
| <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/payment reference number (CRN))* |
| PaymentMeans/PayeeFinancialAccount/ID | 4041 *(biller code)* |
| PaymentMeans/PayeeFinancialAccount/Name | ABC Ltd. |
| PaymentMeans/PayeeFinancialAccount/FinancialInstitutionBranch/ID | Post BillPay\* |

\*The sender should specify “Post BillPay” in the “…FinancialInstitutionBranch/ID” field to enable automation for the buyer.

|  |
| --- |
| <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> |

#### Credit card

[Section 10.7.2 of Peppol BIS Billing](https://docs.peppol.eu/poacc/billing/3.0/bis/#_payment_means_information) provided an UBL example for how Card Payment can be supported.

**Only the last 4 digits** of a credit card number should be provided in the *cac:PaymentMeans/cac:CardAccount/cbc:PrimaryAccountNumberID* field for complying with the [Payment Card Industry Data Security Standard (PCI DSS)](https://www.pcisecuritystandards.org/).

Note: The example in BIS Billing used “the last 4 to 6 digits of the payment card number”, and we have raised a request proposing an update to BIS Billing to comply with PCI DSS.

#### 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. |
| 1.2 | 23/09/2021 | Editorial changes for clarification.  Included additional information for scenarios:   * NPP – PayID types, PayTo functionality * Use of NZ bank account number * Payment URL * Credit Card payment |
| 1.3 | 21 November 2022 | Updated document classification. |

1. PayTo will be available on the NPP from mid- 2022 onwards [www.nppa.com.au/payto](http://www.nppa.com.au/payto) [↑](#footnote-ref-2)