

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
09 June 2025	1.5

Effective From	Artefacts Impacted
09 June 2025	PINT A-NZ Billing and Self-billing specifications

Introduction

The purpose of this document is to provide instructions on how commonly used payment methods in Australia and New Zealand (A-NZ), that do not appear in the payment means code list (UNCL4461), should be implemented in the PINT A-NZ (Billing and Self-billing) messages.

> **Note:** The PINT A-NZ specifications support common business practice by allowing multiple (different) payment methods to be included in an invoice/credit note (`cac:PaymentMeans` (IBG-16)).

Issue

The current UNCL4461 code list used in the PINT A-NZ specifications for element `cac:PaymentMeans/cbc:PaymentMeansCode` (IBT-081) does not cover some 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).

Each payment method requires a different set of information to be provided. For example, BPAY requires the biller code and reference number to be supplied. Guidance is therefore 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 PINT A-NZ specifications include the following fields for Payment Means:

ID	Lvl	Attribute name	Cardinality	Descripti
IBG-16	1	cac:PaymentMeans	0..n	A group of business terr providing information a the payment.
IBT-081	2	cbc:PaymentMeansCode	1..1	The means, expressed as code, for how payment is expected to b has been set
IBT-082	3	@name	O	The means, expressed as text, for how payment is expected to b has been set
IBT-083	2	cbc:PaymentID	0..1	A textual valu used to estab a link betwee

ID	Lvl	Attribute name	Cardinality	Descripti
				the payment the Invoice, issued by the Seller. Used f creditor's crit reconciliation information. information element help Seller to assi an incoming payment to tl relevant payr process.
IBG-18	2	cac:CardAccount	0..1	A group of business terr providing information a card used for payment contemporan with invoice issuance.
IBT-087	3	cbc:PrimaryAccountNumberID	1..1	The Primary Account Num (PAN) of the used for payr In accordanc with card payments security standards, ar invoice shoul never include full card prim account num
	3	cbc:NetworkID	1..1	This is a synt required field Use value 'N/
IBT-088	3	cbc:HolderName	0..1	The name of payment card

ID	Lvl	Attribute name	Cardinality	Descripti
				holder.
IBG-17	2	cac:PayeeFinancialAccount	0..1	A group of business terr specify credi transfer payments.
IBT-084	3	cbc:ID	1..1	A unique identifier of t financial payr account, at a payment serv provider, to w payment sho be made. Suc IBAN or BBAI **Note:** For Ne Zealand, this should hold t full 16 digit b account num
IBT-085	3	cbc:Name	0..1	The name of payment acc at a payment service provi to which payr should be ma
	3	cac:FinancialInstitutionBranch	0..1	
IBT-086	4	cbc:ID	1..1	An identifier the payment service provi where a payn account is located. Such a BIC or a national clear code where required. No identification

ID	Lvl	Attribute name	Cardinality	Descripti
				scheme Iden to be used.
IBG-19	2	cac:PaymentMandate	0..1	A group of business terr specify a dire debit.
IBT-089	3	cbc:ID	0..1	Unique identi assigned by t Payee for referencing t direct debit mandate. **Note:** This element may used to notify buyer of an ordinary direc debit. SEPA i relevant in Australia or N Zealand.
	3	cac:PayerFinancialAccount	0..1	
IBT-091	4	cbc:ID	1..1	The account be debited by

Common Payment Means

Credit transfer (30)

Credit transfer is one of the most common payment means. Payment channels such as BPAY, BPAY View and 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 PINT A-NZ specifications do not define how to use these fields.

It is recommended to include the payee's account name (IBT-085) to enable Confirmation of Payee verification to be completed. For more information on Confirmation of Payee initiatives,

refer to Australian Payments Plus or GetVerified for New Zealand.

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`. (IBG-16) The direct debit reference number (`cac:PaymentMandate/cbc:ID`) (IBT-089) must also be included. If it is not relevant or not available, it is suggested to put "`NA`" in the field.

An example is provided 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. An account name is often required for verification.

The following example demonstrates how the PINT A-NZ data model can be used to convey the required information to support a credit transfer to a domestic bank.

Australia:

PaymentMeans	
PaymentMeans/PaymentMeansCode	30
PaymentMeans/PaymentMeansCode/@name	Credit transfer
PaymentMeans/PaymentID	88827661226 (*customer/payment reference number*)

PaymentMeans	
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>020500632487000</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 the PINT A-NZ data model can be used to convey the required information to support direct debit to 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>
```

New Payments Platform (NPP), PayID, PayTo

The New Payments Platform (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', 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 is 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 the PINT A-NZ data model 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 *(PayID may be an email address, ABN, mobile phone number etc.)*

PaymentMeans	
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>
```

2- **NPP Payment Arrangement – PayTo**

The “PayTo” service (previously known as Mandated Payments Service), is a digital payment solution that enables customers to pre-authorise third parties to initiate real-time payments from their bank accounts in advance of any payments being processed. Authorisation is captured in the creation of a digital payment arrangement, referred to as a ‘PayTo agreement’.

The following example demonstrates how the PINT A-NZ data model 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 the PINT A-NZ data model can be used to map a URL/URI.

PaymentMeans	
PaymentMeans/PaymentMeansCode	30
PaymentMeans/PaymentMeansCode/@name	Credit transfer
PaymentMeans/PaymentID	1000000001 *(customer/pa number)*
PaymentMeans/PayeeFinancialAccount/ID	https://www.yourwebsitee
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 paymen
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
```

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.

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 the PINT A-NZ data model can be used to map 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

The following example demonstrates how the PINT A-NZ data model can be used to map Credit card payment details.

PaymentMeans	
PaymentMeans/PaymentMeansCode	54
PaymentMeans/PaymentMeansCode/@name	Credit card
PaymentMeans/PaymentID	9387439 *(customer/payment reference number (CRN))*
PaymentMeans/CardAccount/PrimaryAccountNumberID	3236 *(Last 4 digits of payment card number)*
PaymentMeans/CardAccount/NetworkID	*(Syntax required element only. Use value NA)*
PaymentMeans/CardAccount/HolderName	Card holders name

```
<cac:PaymentMeans> <!-- Credit card -->
  <cbc:PaymentMeansCode name="Credit card">54</cbc:PaymentMeansCode>
  <cbc:PaymentID>9387439</cbc:PaymentID> <!-- customer reference number -->
  <cac:CardAccount>
    <cbc:PrimaryAccountNumberID>3236</cbc:PrimaryAccountNumberID> <!-- Payment card number --
    <cbc:NetworkID>NA</cbc:NetworkID>
    <cbc:HolderName>Card holders name</cbc:HolderName>
  </cac:CardAccount>
</cac:PaymentMeans>
```

Note: Only the last 4 digits of a credit card number should be provided in the *cac:PaymentMeans/cac:CardAccount/cbc:PrimaryAccountNumberID* (IBT-087) field to comply with the Payment Card Industry Data Security Standard (PCI DSS).

The mandatory field cac:*PaymentMeans/cac:CardAccount/cbc:NetworkID* is a Syntax element only and not mapped to a business term. The value 'NA' should be used.

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.
1.4	09 December 2024	Updated artefact references to the PINT A-NZ specification. Editorial changes for clarification.
1.5	09 June 2025	Updated Credit Transfer section to include information on Confirmation of Payee verification

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