

FASTER, SIMPLER, SMARTER
PAYMENTS

GETTING READY FOR THE
NEW PAYMENTS PLATFORM

NOVEMBER 2017

THIS COMMUNICATION IS TARGETED AT AUSTRALIAN BASED
CUSTOMERS OF THE ANZ TRANSACTIVE AND ANZ FILEACTIVE
DIGITAL CHANNELS



GETTING NPP³ READY

From early 2018¹, a significant number of Authorised Deposit Taking Institutions/ADI's (for instance, Banks, Credit Unions and Building Societies) within Australia will allow their customers to start sending Osko^{®2} payments over the New Payments Platform (NPP³). Osko payments will be near real-time, data rich payments available to be sent and processed 24x7.

If your business currently provides a BSB and Account Number to your clients to receive payments, it is likely your business will start to see the Osko payment transaction type in your Account Statement (e.g. ANZ Transactive - Global, Host-to-Host [ANZ Fileactive or ANZ WebLink] and other channels/services as covered in [FAQ #7](#)).

The information on [page 3](#) aims to assist your business in understanding what information will appear in your Account Statement, so that you can consider if NPP³ payments will affect any of your current reconciliation activities.

ABOUT NPP³ PAYMENTS

When an individual pays to your business' BSB and Account Number using NPP³, the payer will be able to:

- Specify a payment reference of up to 280 characters. This reference is sent through to the beneficiary of the payment (i.e. your business).

If the payer is a business or corporation (i.e. non-individual), they can:

- Populate another reference field called an End-to-End ID (35 characters) which is also sent through to the beneficiary of the payment. An invoice number or account number might be entered here.

While both reference fields are optional, businesses or corporations would generally request its clients to populate the payment with a unique reference (such as an invoice number) which can help determine the purpose of the payment.

Some of this information will become available in your end-of-day Account Statement that you download from ANZ's Electronic Banking solutions (e.g. ANZ Transactive - Global, Host-to-Host [ANZ Fileactive or ANZ WebLink]) so that you can reconcile who has paid you and what the payment was for.

These NPP³ transactions will appear a little differently in your Account Statement when compared to a payment that you receive today via the Bulk Electronic Clearing System (BECS).

Using the information overleaf, ANZ recommends that your business considers the existing business rules/payment reconciliation logic to determine if any changes are required to reconcile NPP³ transactions received to your accounts before you start to receive them in Q1 2018¹.

1 Currently planned New Payments Platform (NPP) Industry customer launch timing - subject to change.
2 Osko[®] is delivered by BPAY[®] Australia. The Single Credit Transfer/SCT is the basic NPP³ payment type which may also be sent by some ADI's. BPAY[®] and Osko[®] are trademarks of BPAY Pty Ltd ABN 69 079 137 518.
3 NPP, or New Payments Platform, in the context of this communication, is also known as Osko[®] or SCT payments. An SCT payment is the basic NPP transaction type.

NPP³ TRANSACTION TYPE APPEARING IN YOUR EXISTING ACCOUNT STATEMENT

It is important to note that there will NOT be any changes to your existing Account Statement file format/structure, however the content of the attributes below (if present in your business' Account Statement file format) will contain the following values if you receive a payment processed using NPP³:

File Format Attribute	Existing Inward Direct Entry (DE) Payment	New Inward NPP ³ Payment	Applicable Account Statement File Formats					
			CSV	BAI	BAI2	MT940	Multicash	CAMT.053
Transaction Code	Variable Value: between 50 - 99 (variable)	53 (Fixed Value)	Yes	No	No	No	No	Yes
AUX DOM	Variable Value: Sometimes <DE USER ID>	9500 (Fixed Value)	Yes	No	No	No	No	Yes
Transaction Type	TRANSFER	“OSKO” or “SCT” or “OSKO/SCT” ⁴	Yes	No	No	No	Yes	Yes
Client Reference	Not Populated	<End-to-End ID as entered by the Payer> ⁵	No	Yes	Yes	Yes ⁶	No	Yes
Bank Reference	<Lodgement Reference as entered by the Payer>	<First 18 characters of the payment reference entered by the payer> ⁷	Yes	Yes	Yes	Yes ⁶	Yes	Yes
Narrative	TRANSFER <Lodgement Reference entered by the payer> FROM <Remitter Name>	PAYMENT FROM <ACCOUNT NAME> ⁸ <End-to-End ID as entered by the payer> ⁵ + <truncated 280 character payment reference entered by the payer> ⁹	Yes	Yes	Yes	Yes	Yes	Yes

If your business' Account Statement file format is not noted above or is a custom version of the Account Statement file formats noted above, please contact your ANZ Transaction Banking Account Manager or Specialist.

4 The value that is displayed in this field is dependent on how the payment was processed over the NPP infrastructure. Osko is considered the fastest payment method. “OSKO/SCT” will be displayed if the specific NPP payment type cannot be determined.

5 The End-to-End ID can contain up to 35 characters. If the payment was received from an individual rather than a business entity, it will not be populated.

6 This value will be truncated to align with the maximum field size supported by this file format.

7 May not appear for some account types/channels.

8 Up to 27 characters of the Account Name will be shown on the 'Narrative'.

9 A truncated version of the 280 character payment reference entered by the payer may not appear for certain account types.

NEW ACCOUNT STATEMENT FILE FORMAT OPTION

If your business would like to receive ALL additional information for the NPP³ transactions in your Account Statement, you may wish to consider utilising one of ANZ's new Account Statement file formats which are outlined below. Please note - THIS IS OPTIONAL ONLY, and not necessary to receive sufficient NPP³ transaction information in your Account Statement for effective reconciliation.

Note: If your business imports the new Account Statement file into an Enterprise Resource Planning (ERP) solution, your business may need to assess whether changes are required to your ERP solution to accept the additional information.

ANZ Transactive - Global - Web-based users

There are two new options available in ANZ Transactive - Global which will provide more detail about the NPP³ transactions:

- Enhanced CSV Format
- Enhanced Statement Files Format (CSV)

These reports are available for you to view now. To access the enhanced version, simply generate an Account Statement in CSV or Statement files format and then select the 'Generate with Additional Information' checkbox.

Additional fields containing NPP³ transaction information will be appended to the end of the file. The file format (including the new fields) will be updated in the [ANZ Transactive - Global File Formats document](#) from November 2017.

When considering the new file format, ANZ has provided the option to generate the Account Statement file using UTF8 encoding (allowing the display of non-English characters and emoticons) or using ASCII encoding (which will replace these characters with a substitute character i.e. question mark (?)). Select the option that suits your business best.

HOST-TO-HOST (ANZ FILEACTIVE / ANZ WEBLINK)

There are two new Account Statement File format options available via your Host-to-Host solution. These aim to provide additional information for any NPP³ transactions. Please note - THIS IS OPTIONAL ONLY, and not necessary to receive sufficient NPP³ transaction information in your Account Statement for effective reconciliation.

- Enhanced CSV Format
- ISO CAMT.053

To find out more about these file formats, please contact your ANZ Transaction Banking Account Manager or Specialist.

FREQUENTLY ASKED QUESTIONS

1. WILL MY ACCOUNT STATEMENT FILE FORMAT STRUCTURE CHANGE?

NO. It is important to note that there will NOT be ANY changes to the existing structures of the Account Statement files your business currently receives. Therefore there will NOT be any new fields within the existing format structures, nor will the existing fields themselves change (i.e. the length of each field will remain the same, the characters allowed will remain the same).

2. WILL THE CONTENT WITHIN MY EXISTING ACCOUNT STATEMENT FILE FORMAT CHANGE WHEN NPP³ ARRIVES?

All existing payments type information/structures within your existing Account Statement formats will REMAIN the SAME. So for example payments received via Direct Entry (BECS) will look the same as they do in your Account Statement today, when NPP³ goes live and beyond. However as previously noted you may start to receive NPP³ transactions which you will then see in your Account Statement, and these NPP³ transactions will look slightly different in your existing Account Statement file formats to Direct Entry transactions (for example), as shown in the earlier table.

3. DO I HAVE TO MOVE TO THE ENHANCED CSV OR CAMT ACCOUNT STATEMENT FILE FORMATS?

No. Within your existing Account Statement file formats you will see NPP³ transactions when payments are made to you via NPP³, and should receive enough information to reconcile who the payment has come from (please see the earlier table). It is important to note that some NPP³ transaction information may need to be truncated or may not be available in your existing Account Statement file format structure as many of the existing format structures do not allow for the additional NPP³ transaction information. As noted earlier, sufficient information should be available in your existing Account Statement file formats to allow for effective reconciliation.

If however you wish to see all additional information that is available with NPP³ transactions, then you will need to move to the enhanced CSV or CAMT.053 Account Statement file formats. The additional information available is:

- Full End-to-End ID (where entered)
- Full 280 character reference (where entered)
- PayID (where payment to a PayID is made)

4. WHAT IS AN NPP³ “NEAR REAL-TIME, DATA RICH” PAYMENT?

Near real-time is defined as 99% of payments being processed End-to-End and available in the recipient’s account within ~60 seconds. Data rich means more information can be passed via an NPP³ transaction than for example, with a Direct Entry (BECS) or RTGS payment. One example of this is that 280 characters of reference information can be entered by the payer.

5. WILL THERE BE TEST FILES MADE AVAILABLE?

Yes, we anticipate making these available November/December, and will communicate again with you when these are ready.

6. WHEN WILL THE NPP PAYMENTS FORMATS BE AVAILABLE?

We anticipate these being made available from January, 2018.

7. WHAT IF I HAVE SCORE, ANZ FUSION OR ANZ CASHACTIVE?

The table on [page 3](#) applies for these platforms/solutions also.

8. WHAT IF I HAVE AN ARM BSB?

ARM BSB’s will not be able to receive NPP³ payments. As such, there will not be any impact to your customers who are paying to the ARM BSB and Account Number you have provided. Enabling ARM BSB’s to receive NPP³ payments is on ANZ’s future development roadmap. This change will be communicated to customers who use ARM BSB’s prior to enabling this capability.

9. DOES THAT MEAN I WILL STOP RECEIVING PAYMENTS VIA DIRECT ENTRY (BECS)?

No, it is likely that you will continue to receive payments via Direct Entry.

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