

January 2018

New Payments Platform

**New
Payments
Platform**

**Technical
Introduction**

NPP Australia

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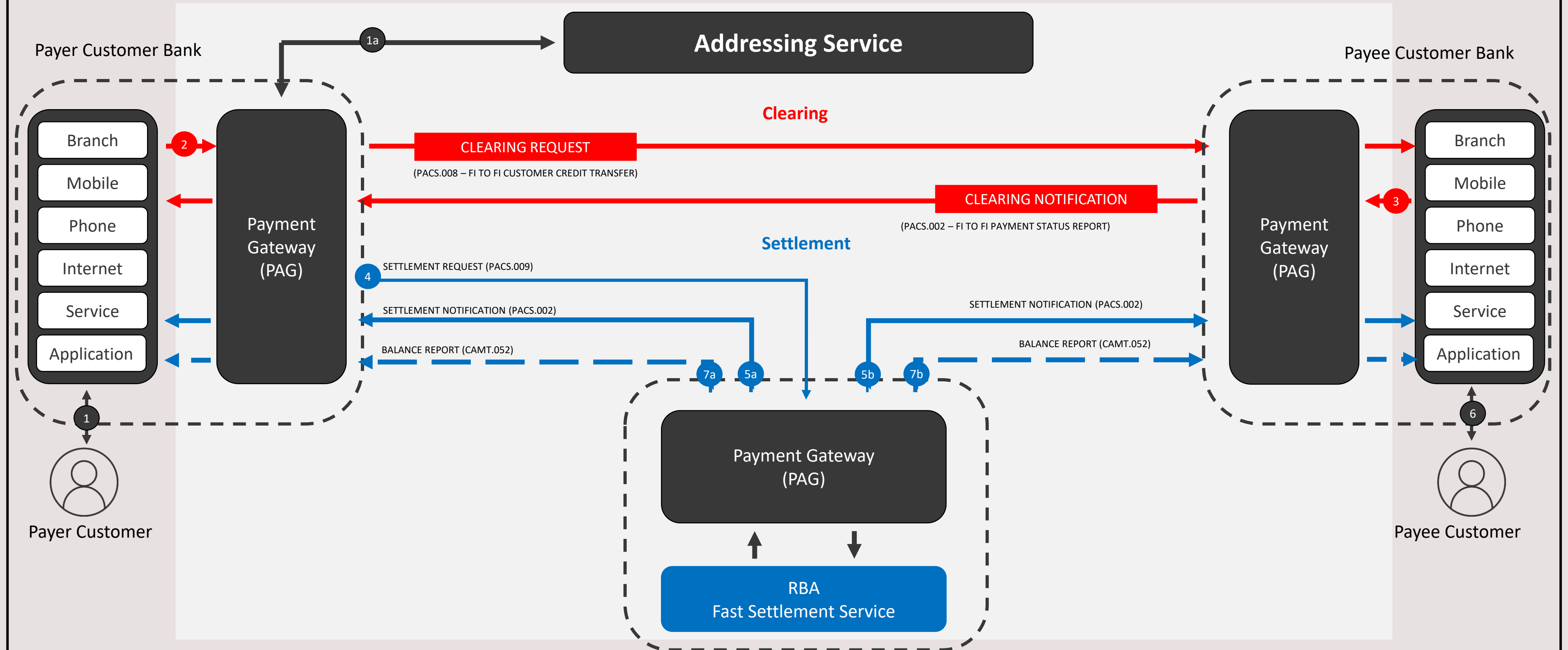
NPP Message Types

Message Type	Name	Function
head.001.001.01	Business Application Header	Routing
pac.002.001.06	FI to FI Payment Status Report	Clearing & Settlement
pac.008.001.05	FI to FI Customer Credit Transfer	Clearing
pac.004.001.05	Payment Return	Clearing
pac.009.001.05	Financial Institution Credit Transfer	Settlement
pain.001.001.06	Customer Credit Transfer Initiation	Payment Initiation
pain.002.001.06	Customer Payment Status Report	Payment Initiation
pain.013.001.04	Creditor Payment Activation Request	Payment Initiation
pain.014.001.04	Creditor Payment Activation Request Status Report	Payment Initiation
camt.029.001.05	Resolution of Investigation	NPP Investigations
camt.030.001.04	Notification of Case Assignment	NPP Investigations
camt.035.001.03	Proprietary Formal Investigation	NPP Investigations
camt.052.001.05	Bank to Customer Account Report	Settlement
camt.056.001.04	FI to FI Payment Cancellation Request	NPP Investigations

FI = Financial Institution

NPP Basic Infrastructure

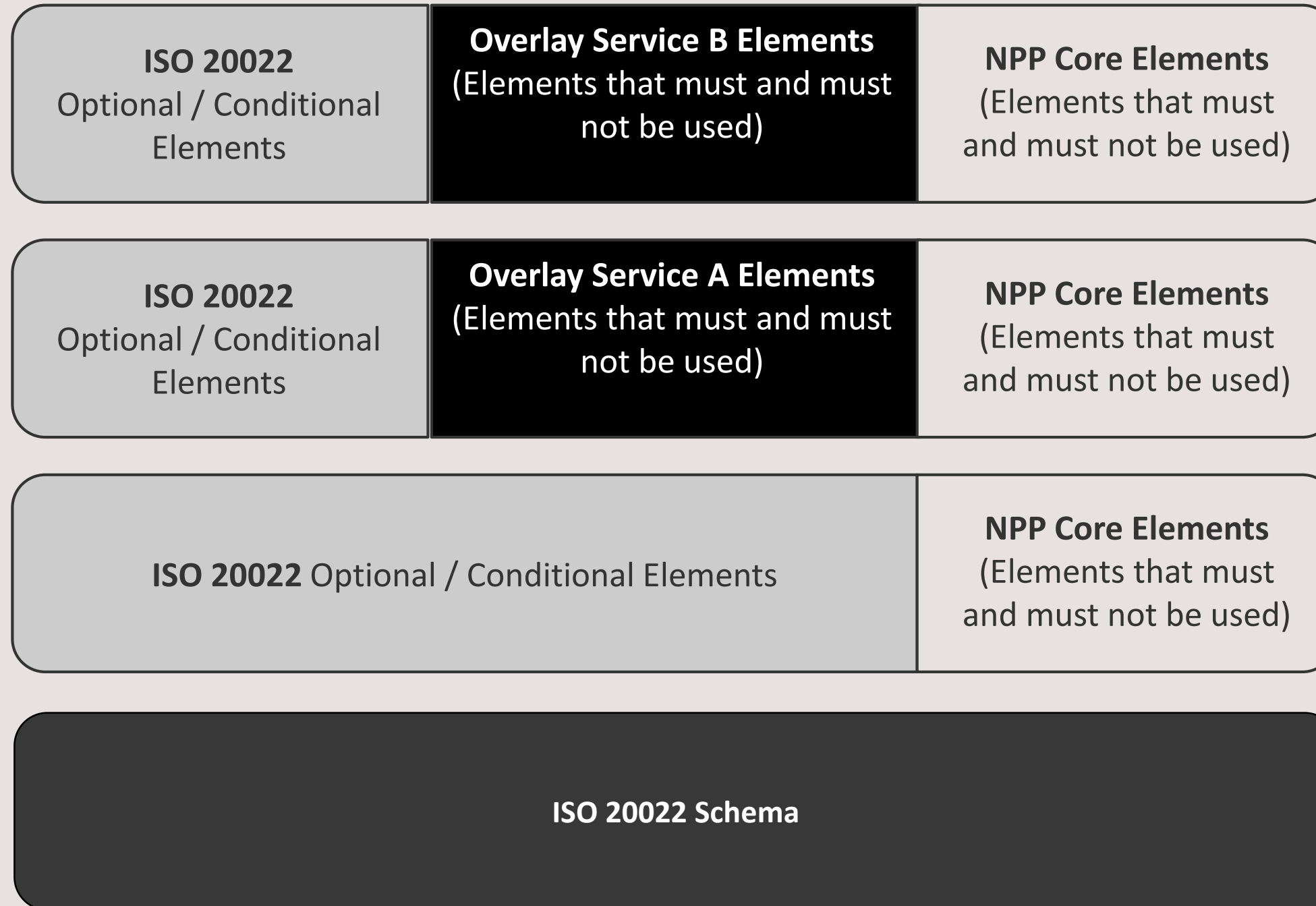
Overall Messaging Flows for Clearing & Settlement



Example of a Payment

1. A payer initiates a payment through a bank channel such as on-line banking, mobile phone, branch, etc. These bank channels may make direct use of the addressing database (1A) to resolve smart addresses such as phone number, email address or ABN into a BSB and account number.
2. The payer's bank sends a message with all the relevant payment details, subject to any overlay requirements, to the payee's bank using its Payment Gateway (PAG).
3. The payee's bank clears the payment by checking the payment details and sends a response back to the payer's bank via its PAG, confirming it is able to credit the payee.
4. The payer's bank PAG then automatically initiates settlement by sending a settlement request to the RBA's Fast Settlement Service (FSS) which transfers value between the two banks Exchange Settlement Accounts in real-time.
5. The FSS then returns a settlement confirmation to both banks indicating if the settlement request has been settled.
6. The payee's bank credits the customer sometime after either a valid clearing message or positive settlement notification has been received, subject to any specific overlay requirements.
7. Based on individual bank requirements, the FSS can optionally return a periodic balance report.

NPP Message Usage Framework



Future Overlays
Core BI + Overlay Mandatory and Conditional/Optional Elements

Message Innovation Layer

Future Overlays
Core BI + Overlay Mandatory and Conditional/Optional Elements

NPP Core Usage
To assist development of messages only not exchanged

Message Foundation Layer

Standard ISO 2022
Message Definition

Users of the Basic Infrastructure (BI) can build on the foundation layers of ISO 2022 NPP message usage to develop innovative services through Overlays

**Thank
you**

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