

# Snapshot: NPP and Securities

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**Speed**  
payments in near real-time



**Always on**  
24 hours a day, seven days a week, 365 days a year



**Data enriched**  
more remittance information with payments



**Simple addressing (PayID)**  
use an easy-to-remember identifier

The New Payments Platform is a fast, versatile, data-rich payments system available any time of the day, any day of the year.

## Opportunity for the Securities Industry

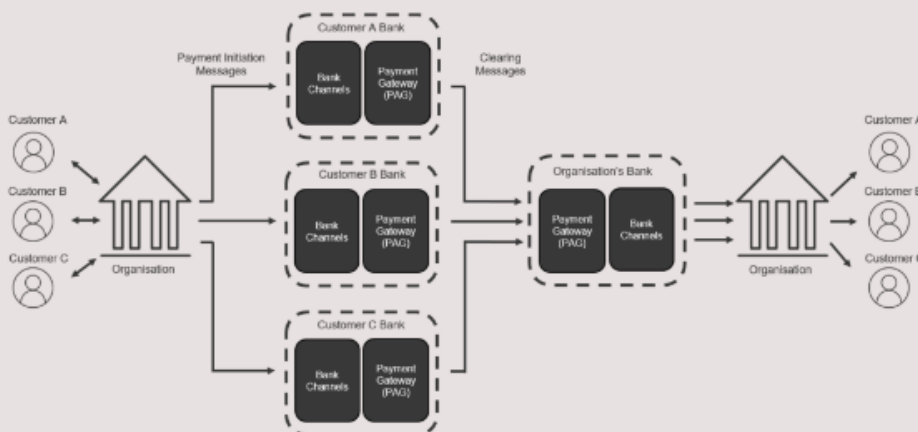
The New Payments Platform presents a significant opportunity for the securities industry. The Platform's combination of faster funds availability and enriched data capability could drive considerable operational and process efficiency improvements.

The New Payments Platform could enable:

- Ability to combine payment and key customer data, including statements (in the message itself or via a link to an externally hosted document)
- Faster payment of dividend payments, 24x7
- Improved automation and operational efficiency (e.g. lower exception handling)
- Ability to utilise the Platform's addressing service – PayID – for dividend payments
- A more streamlined and efficient process for corporate actions with electronic data capture and a request for payment

The New Payments Platform uses the ISO 20022 message schema, which is the global standard for electronic data interchange between financial institutions. This ISO messaging can be used to enhance current capabilities and processes, driving greater automation and straight through processing.

## Securities Example – Capital Raising



1. Payment initiation messages could be sent from third parties, containing structured customer data elements, e.g. Member ID, unit number, investment amount etc.
2. These structured investment data elements are carried through into the clearing message or referenced via a url to an external data source
3. Payments can be cleared and settled in close to real-time, 24x7
4. Third party would receive both the payment confirmation and customer investment data linked together
5. Third party could pass on a corporate statement with investment confirmation