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# DATA AND PAYMENT STANDARDS - PAYMENT METHODS

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## VERSION CONTROL

| Version | Release date | Operative from | Operative up to and including | Description of changes |
|---------|--------------|----------------|-------------------------------|------------------------|
| 1.0 | 9 January 2013 | 1 July 2013 | 11 June 2013 | N/A |
| 1.1 | 12 June 2013 | 1 July 2013 | 9 December 2013 | Updates to incorporate the RSA Data and Payment Standards 2013.<br><br>Technical updates to schedules incorporating industry and internal review.<br><br>Updates to align with release of new versions of taxonomy and schematron. |
| 1.2 | 10 December 2013 | 1 July 2013 | | Technical updates to schedules incorporating industry and internal review.<br><br>Updates to align with release of new versions of taxonomy and schematron. |

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**Note on terminology**

The key words "MUST", "MUST NOT", "REQUIRED", "SHALL", "SHALL NOT", "SHOULD", "SHOULD NOT", "RECOMMENDED", "MAY", and "OPTIONAL" in this document are to be interpreted as described in RFC 2119 **http://www.ietf.org/rfc/rfc2119.txt**. The use of the word "mandatory" is to be read as "MUST".

# 1.    PURPOSE

This document specifies the payment methods entities must use to comply with the Superannuation Data and Payment Standards 2012 and the RSA[1] Data and Payment Standards 2013 (the Standards).

> Note: A reference to 'the Standard' in this document is a reference to whichever Standard is applicable to the entity.

# 2.    PAYMENT METHODS

## 2.1    ELECTRONIC PAYMENT METHODS

### 2.1.1    Employers sending contributions

(a) Employers MUST send payments of contributions using one of the following methods:

    (i)      the Bulk Electronic Clearing System Direct Entry System (BECS DE) maintained by the Australian Payment Clearing Association; or

    (ii)     BPAY maintained by BPAY Pty Ltd.

### 2.1.2    Trustee of a superannuation entity or RSA provider

(a) The trustee of a superannuation entity or RSA provider MUST be able to send and receive payments electronically:

    (i)      using the Bulk Electronic Clearing System Direct Entry System (BECS DE) maintained by the Australian Payment Clearing Association; or

    (ii)     if an employer uses BPAY maintained by BPAY Pty Ltd – using BPAY.

(b) Other than as provided for in subparagraph 2.1.2(a)(ii), the trustee of a superannuation entity or RSA provider MUST NOT otherwise use BPAY to send and receive payments electronically.

### 2.1.3    Alternative payment methods

(a) By mutual agreement between the sending and receiving party, an alternative electronic payment method (that is, other than BECS DE or BPAY) MAY be used if the party otherwise complies with the Standard.

(b) If an alternative payment method is used it must comply with section 2.2.

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[1] Retirement Savings Accounts.

## 2.2    PAYMENT REFERENCE NUMBER

(a) Each payment MUST have a *payment reference number* that is included in the data message that relates to the payment.

(b) In the case of a BECS payment, the payment reference number is an 18 character identifier (that may be alphanumeric) generated using either the method in section 2.3.1.1 or the method in section 2.3.1.2.

(c) In the case of a BPAY payment, the payment reference number is the customer reference number issued by, or on behalf of, the relevant superannuation entity.

(d) If an alternative payment method is used in accordance with section 2.1.3, the payment reference number is an 18 character identifier (that may be alphanumeric) that MUST be generated using either the method in section 2.3.1.1 or the method in section 2.3.1.2.

## 2.3    BECS DIRECT ENTRY

### 2.3.1    BECS direct credit

(a) If a payment is made using BECS direct credit, the sender of the payment MUST:

(i)    provide a unique 18 character payment reference number that has been generated using either the method in section 2.3.1.1 or the method in section 2.3.1.2; and

(ii)    include the payment reference number and the amount of the payment (in Australian dollars) in the data message the payment relates to using the following schema:

| BECS DE Element | Data Message Transaction Element |
|---|---|
| Lodgment reference | PaymentMechanism.PaymentReferenceNumber.Identifier |
| Amount | PaymentRecord.Payment.Amount |

### 2.3.1.1    Concatenation method

(a) Under this method, the sender of the payment concatenates the following three data items:

(i)    Australian Business Number (ABN) of the party making the payment;

(ii)    month and day (mmdd) of the date used on the payment; and

(iii)    a three digit sequence number.

*Example*

The sending entity's ABN is 41083249771, the date of the payment is 14th September 2011 and this is the first payment of the day.

The unique reference number would include the ABN of 41083249771, the date of the payment being 0914, and 001 as it is the first payment.

The resulting payment reference number is: 410832497710914001.

### 2.3.1.2  Customised method

(a) Under this method, the sender of the payment MUST:

> (i)    generate a unique 18 character payment reference number using a customised method[2]; and
>
> (ii)   be able to provide assurance, if requested by the Regulator, on the process used to generate the payment reference number; and
>
> (iii)  ensure, to the extent that it is within the control of the sender, that the receiving entity can use the number to reconcile the payment to the data message.

Note: message exchanges between the financial institutions and the delivery of a statement from the financial institution to the receiving party of the payment are not defined within this document and are a matter between those parties.

### 2.3.2  BECS direct debit

(a) A receiving party MAY offer direct debit arrangements under the BECS system as an alternative method for employers.

(b) If this option is offered, the employer SHOULD enter the payment reference number in the payment reference field of the data message as per section 6.4.4 of the *Data and Payment Standards - Contributions Message Implementation Guide* document referred to in Schedule 4(a) to the Standard.

## 2.4    BPAY

(a) If an employer is making a payment using BPAY, the employer MUST include the Biller Code, Customer Reference Number and the amount of the payment (in Australian dollars) using the following schema:

| BPAY Data Element | Data Message Transaction Element |
|---|---|
| Biller code | PaymentMechanism.BpayBiller.Code |

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[2] Allowable characters for the 18 character payment reference number are limited to the following characters:
- o  Contribution Transaction Request  (0-9, a-z, A-Z, +, -, @, SP(space) , $, !, %, &, (, ), *, ., /, #, =, :, ;, ?, ,,', [, ], _, ^).
- o  Rollover Transaction Request (0-9, a-z, A-Z, _)

| Customer reference number | PaymentMechanism.CustomerReference.Number |
|---|---|
| Amount | PaymentRecord.Payment.Amount |