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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	Open	<p>Updates to incorporate the RSA Data and Payment Standards 2013.</p> <p>Technical updates to schedules incorporating industry and internal review.</p> <p>Updates to align with release of new versions of taxonomy and schematron.</p>
1.2	10 December 2013	1 July 2013	October 16	<p>Technical updates to schedules incorporating industry and internal review.</p> <p>Updates to align with release of new versions of taxonomy and schematron.</p>
1.3	17 December 2015	October 16	30 April 2017	To align with Rollover MIGs v2.0
2.0	22 August 2016	1 May 2017	Open	<p>Update to incorporate guidance note G21 (Use of Payment Reference Number).</p> <p>Update to align with Schedule 4a, 4b and 6 version 2.0.</p>
2.1	6 June 2025	1 July 2026	Draft	Update to incorporate New Payments Platform payment type
3.0	6 August 2025	1 July 2026	Open	Version 3.0 published
3.1	10 February 2026	1 July 2026	Open	Update to clarify Rollovers

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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 RSA¹ 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); or
 - (ii) BPAY; or
 - (iii) the New Payments Platform (NPP).

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); or
 - (ii) if an employer uses BPAY, and the superannuation entity is not a self managed superannuation fund, – using BPAY; or
 - (iii) using the NPP.
- (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, BPAY or NPP) 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.

¹ Retirement Savings Accounts.

2.2 PAYMENT REFERENCE NUMBER

- (a) Each payment MUST have a *payment reference number* (PRN) that is included in the data message that relates to the payment.
- (b) The PRN for non-BPAY payments is an 18-character identifier (that may be alphanumeric) generated using either method in section 2.2.1.
- (c) In the case of a BPAY payment, the PRN 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 PRN is an 18-character identifier (that may be alphanumeric) that MUST be generated using a method outlined in section 2.2.1.

2.2.1 Generating the PRN

When a payment is made, the sender of the payment MUST generate a PRN using either:

(a) Concatenation method

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 PRN is: 410832497710914001.

(b) Composite method

Under this method, the sender of the payment concatenates the following two data items:

- (i) Australian Business Number (ABN) of the party making the payment;
- (ii) A random seven-digit sequence.

The seven-digit sequence MUST NOT be repeated during the same financial year.

Example

The sending entity's ABN is 96538794226, and the entity's software randomly generates a seven-digit sequence of 9805337.

The resulting PRN is: 965387942269805337.

(c) Customised method

Under this method, the sender of the payment MUST:

- (i) generate a unique 18-character PRN using a customised method²; and
- (ii) be able to provide assurance, if requested by the Regulator, on the process used to generate the PRN; 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.

Note: when using the customised method, the sender should not include leading spaces in the contributions PRN. Trailing spaces should be used if necessary to meet the 18-character requirement. A customised PRN should be unique for the sender within a 12-month period.

² Allowable characters for the 18 character payment reference number are limited to the following characters:

- For interactions in Schedule 4a v2.0: (0-9, a-z, A-Z, +, -, @, SP(space), \$, !, %, &, (,), *, ., /, #, =, :, ;, ?, ', [,], _, ^).
- For interactions in Schedule 4b v2.0: (0-9, a-z, A-Z, _)

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 method in section 2.2.1; 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	For Rollover: PaymentMechanism.PaymentReferenceNumber.Identifier For Contributions: PaymentRecord.PaymentReference.Number
Amount	PaymentRecord.Payment.Amount

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 and the receiving party MUST determine the payment reference number, and include this in the Contribution Transaction Request (CTR) and payment transaction (where possible).

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

2.5 NPP³

If a payment is made using NPP, the sender of the payment MUST:

- (a) Provide a unique 18-character payment reference number that has been generated using either method in section 2.2.1;
- (b) The PRN must pass through unencumbered; and
- (c) Include the payment reference number in the payment information field using the schema as specified below.

ISO element name	Guidance	Data Message Transaction Element
End to End Identification	Payment Reference Number (PRN)	PaymentRecord.PaymentReference.Number

2.5.1 NPP PayTo

- (a) A receiving party MAY offer direct debit arrangements under the NPP (PayTo).
- (b) If this option is offered, the employer and the receiving party MUST determine the payment reference number, and include this in the Contribution Transaction Request (CTR) and payment transaction (where possible).

2.5.2 Contributions

From 1 July 2026, the receiver must accept and process a contribution made using NPP.

2.5.3 Rollovers

The sender must only use NPP to send a rollover payment where the receiver has indicated they can accept that NPP payment.

³ Implementation Note: From 1 July 2026, the receiving entity of a NPP payment must receive and process that payment. Prior to 1 July 2026, receiving entities can opt in to receiving a NPP payment through a register published on the Contribution standard v3.0 page on the Software Developers site.