



Australian Government



Problem Definition:

NPP Service Values Alignment

Purpose and Context

This document provides early public visibility of planned changes to the Consumer Data Right Data Standards arising from New Payments Platform (NPP) Release 10.

The Data Standards Body has assessed the issue and determined that a standards change is required. The detailed changes and their implementation impacts will be developed during the Discover phase of the Standards Development and Delivery Framework.

This document is for information only. It does not contain draft standards, seek feedback or constitute formal consultation.

Key Issue

Australian Payments Plus (AP+) has announced NPP Release 10, which includes the harmonisation of Osko Service 1 with the NPP Single Credit Transfer (SCT) business service. As part of this transition, participants are required to cease sending X2P1 transactions from December 2026, with X2P1 intended to be decommissioned by May 2027. Following harmonisation, Osko payments will be processed using SCT.

The CDR Banking Data Standards use the `NppPaymentService` enumeration to identify the NPP service associated with a transaction. The current values are X2P1, BSCT, CATSCT and IFTI. SCT is not currently represented within the enumeration.

In addition, the standards currently include IFTI as an NPP payment-service value for international fund transfers. However, IFTI describes the regulatory nature of an international transfer, whereas SCTXBRDR is the NPP business service used to process the Australian domestic leg of cross-border payment transactions. The broader review of NPP payment-service values also provides an opportunity to consider the representation of NPP cross-border services as part of the same standards change.

Rationale and Drivers

The current NPP payment-service values, descriptions and terminology will no longer accurately reflect the NPP service model following Release 10.

The CDR Banking Data Standards use NPP payment-service information to support the representation of payment transactions. As the NPP service model evolves, it is important that the standards continue to provide a clear and consistent representation of the services associated with those transactions.

Without amendment, the standards will not clearly and consistently represent relevant NPP payment services. This could result in inconsistent interpretation or implementation across CDR data holders and accredited data recipients.

Intended Direction

The standards change is intended to support the clear and consistent representation of relevant NPP payment-service information following Release 10. It is expected to:

- retain an appropriate representation of historical X2P1 transactions
- update the `NppPaymentService` enumeration used by the `service` field in the `BankingTransactionDetailV3` schema to enable the representation of SCT and SCTXBRDR
- update relevant `NppPaymentService` descriptions and terminology to reflect the post-Release 10 service model
- update the `purposeCode` field description in `BankingTransactionDetailV3`, which currently refers specifically to Osko and X2P1

Timing and Next Steps

The standards change is currently targeted for the April 2027 CDR standards release to support alignment with the NPP Release 10 transition ahead of the intended decommissioning of X2P1 in May 2027. This timing remains subject to change based on the outcomes of consultation, detailed design, impact assessment, decision-making and other requirements of the standards development process.

During Discover, the DSB will develop the detailed standards changes and assess their implementation impacts. The proposed changes will then progress through the applicable validation, consultation and decision-making processes.

Further public information will be published when the proposed standards changes are ready for consultation.