

Cuscal's Payer Services for NPP Mandated Payments Service

Cuscal

MPS Developer webinar

27 October 2020





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INTRODUCTION

Introduction and overview for this webinar

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CUSCAL PAYER SERVICES OVERVIEW

Overview of Cuscal's Solution design, your design considerations, minimum requirements we require from you, guidance and recommendations

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PAYER SOLUTION OVERVIEW

Overview of the technical specifications and release plan to provide guidance on the type of services you need to build and expose

04

CUSCAL TIMELINES

Walkthrough of the timeframes in terms of engagement, implementation and delivery

05

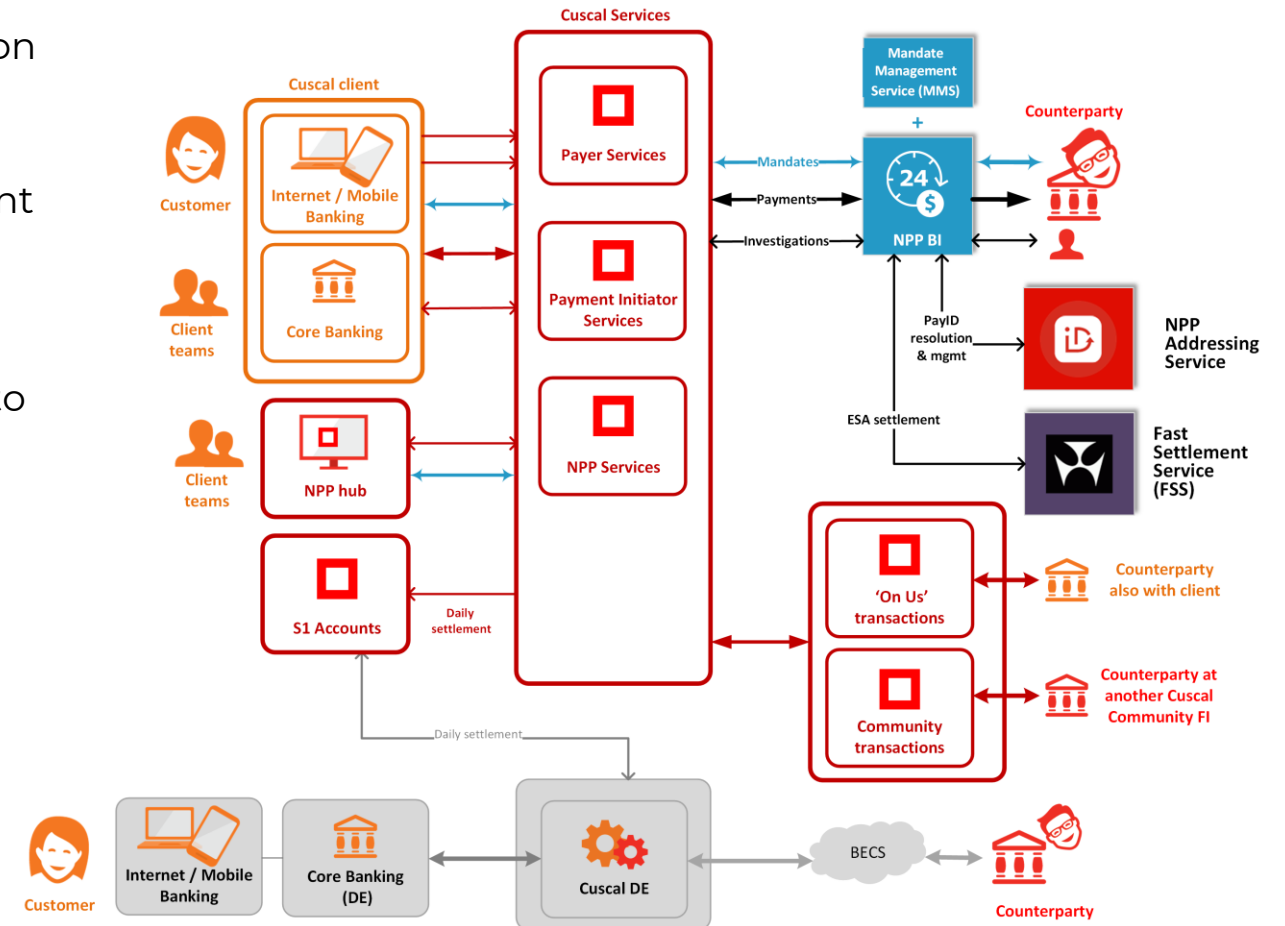
NEXT STEPS

Opportunity for you to ask any questions regarding the solution design, technical specifications and next steps

Introduction

Leveraging our knowledge and experience in implementing industry-first solutions, we have designed a plan to enable your successful implementation and operational readiness

- Our holistic design and delivery approach differentiates our solution
- Our managed services will help to reduce compliance development costs and vendor management overheads.
- Our New API-based “Customer Channel Services” will enable you to easily integrate your mobile and/or online customer channels without complex systems development.
- You can leverage scalable services and provide your customers with a better client experience through increased visibility and control of their payment arrangements.



Cuscal's MPS Payer Services Overview

Cuscal Payer services overview

- ❑ Orchestration of mandate-related notifications and messaging between Cuscal, our Payer clients and the NPP Mandate Management System (MMS).
- ❑ Easy plug-in Customer Channel Services for the client's digital customer channels, including:
- ❑ Debtor authorisation of mandates received from a Creditor / Initiating Party,
- ❑ Immediate suspension/unsuspension and cancellation of mandates, and
- ❑ The ability to change the debtor account/PayID used to make mandated payments.
- ❑ Cuscal's existing NPP Payments Services support mandated payments and payment returns (e.g. Stand-In Processing), plus new Payment Initiation messaging.
- ❑ (Optional) Clients can choose to allow their Payer customers to create mandates (i.e. standing orders).

Cuscal managed service overview

- ❑ Our existing Cuscal NPP hub has been updated to support mandate data and mandate searches.
- ❑ Disputes and payment exceptions.
- ❑ Cuscal's Operational Services can provide back-office support to client teams.
- ❑ We provide client reports to facilitate reconciliation of mandates and mandated payments.
- ❑ Cuscal works with our clients to ensure that their solution meets the rules and industry codes for mandates and mandated payments.
- ❑ Implementation is simplified using Cuscal's Customer Channel services and RESTful APIs.

Cuscal's Payer Solution Overview

Cuscal Mandate Payer Services

Mandate Operations	Cuscal REST API Services
<u>Query mandate</u>	GET npp/mandates/payer/v2/mandates/{mandateId}
<u>Query mandate details</u>	GET npp/mandates/payer/v2/mandates/details
<u>Query mandate actions</u>	GET npp/mandates/payer/v2/mandates/{mandateId}/actions
<u>Approve a mandate action</u>	PATCH npp/mandates/payer/v2/mandates/{mandateId}/actions/{actionId}
<u>Amend a mandate</u>	PATCH npp/mandates/payer/v2/mandates/{mandateId}
<u>Status change</u>	PATCH npp/mandates/payer/v2/mandates/{mandateId}/status
<u>Port Initialisation</u>	POST npp/mandates/payer/v2/mandates/port
<u>Port Finalisation</u>	POST npp/mandates/payer/v2/mandates/port/{portId}
<u>Inbound notifications</u>	POST /b2b/npp/mandates/payer/v2/mandates/{mandateId}/notifications
<u>Mandate payments</u>	POST /b2b/npp/payments/payer/v2/mandate/{mandateId}/instructions/{PmtIdInstrId}

Cuscal Documentation

What are these documents?

- ❑ Along with **Cuscal Product documentation**, Cuscal will be providing our Technical **API swagger** definitions via the Cuscal Developer Hub.
- ❑ Cuscal will also publish a **MPS solution – Developer Guide** to help clients during their build phase.

Where can I see them?

- ❑ Cuscal will be exposing the API swaggers via the **Cuscal Developer Hub** to enable clients to understand the MPS functional offering.
- ❑ Detailed instructions on how to access the technical documentation were provided in the comms for the Cuscal NPP MPS Developer webinar we sent last week.
- ❑ If you do not have access to the Developer Hub, please request your nominated administrator to create access rights for you.

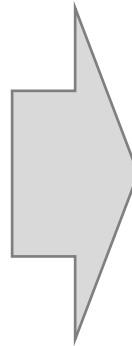
When am I getting them?

- ❑ A light executable version of each API swagger will be released after every sprint.
- ❑ The light version of the API swaggers released are not final and are subject to minor changes through the maturing phase over the next couple of months, based on internal design improvements and client feedback.
- ❑ API operations will release and re-release during the API development phase as the APIs transition from light basic services to fully matured industrial level services.

Query Mandate

POST npp/mandates/payer/v2/mandates/details

- ❑ The purpose of this operation is to run an enquiry on the MMS to retrieve a list of mandates that match a selection criteria.
 - Mandate ID
 - Payer Customer account
 - Payer Customer PayID
- ❑ This query will return a maximum of 50 results for each account/PayID and status combination in the request.
- ❑ If the number of results exceeds this limit then this will be indicated in the response
- ❑ If more than 50, a bulk request must be performed



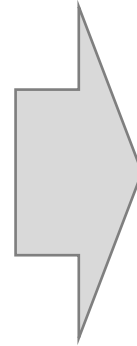
Payment agreements	
Active	Inactive
Gymtime Membership	Action required
CarLoans Your car loan	Active
Gas Energy Gas bill	Active
Movies Plus Subscription	Active
PayLater Instalment purchases	Active
Transfer from another bank	
Transfer to another bank	

- M The customer **MUST** be able to see all their payment agreements in a common place.
- S The payments agreements **SHOULD** be grouped and sorted in a logical order for customers to easily locate a payment agreement.
- M The financial institution **MAY** choose their own methods to group and display payment agreements.
- S The payment agreement awaiting customer action **SHOULD** be made visible and easy to identify.
- M The Payee or Payment Initiator and the status of the payment agreement **MUST** be displayed.
- S The payment agreements **SHOULD** be clearly differentiated by the description.
- M The financial institution **MAY** choose to display additional information like amount and frequency in view screen.
- M The financial institution **MAY** choose to provide additional features to customers like advanced search, tags or filters.

Query Mandate details

GET `npp/mandates/payer/v2/mandates/{mandateId}`

- ❑ The purpose of this operation is to retrieve the details of a specific mandate in its current state.
- ❑ The response may optionally include the details of any pending actions for the mandate

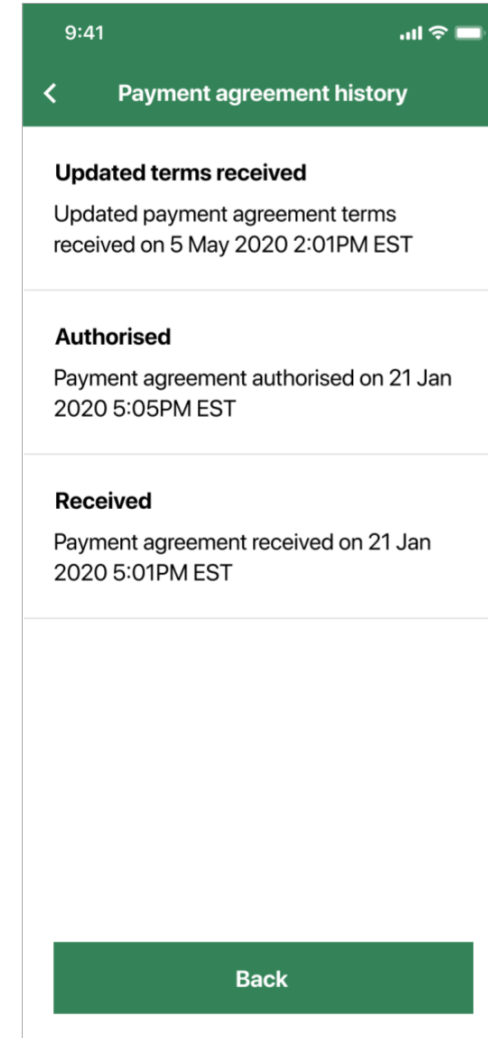
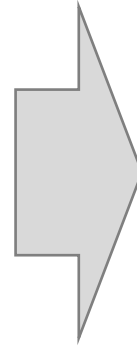


9:41	Signal strength, Wi-Fi, and battery icons
< Payment agreement	
Payee	Telco
Description	Internet and mobile
Amount	Up to \$500.00 per transaction
Frequency	Billed monthly on the 3rd
Linked account	Everyday Account BSB: 040-981 Acc No: 7487 4728
Start date	15 April 2020
End date	1 August 2021
First payment due	3 May 2020
Status	Active
View full details	
Options	
View payment agreement history	

Query Mandate Actions

GET /npp/mandates/payer/v2/mandates/{mandateId}/actions

- ❑ The purpose of this operation is to retrieve a selection of the actions performed on a mandate.
- ❑ A servicer can retrieve all action history of a mandate from the moment the mandate was created up to the moment that the mandate is ported away from the servicer.
- ❑ Action history will not include the details of the new servicer in the action where the mandate is ported away from the requesting servicer. The current servicer of a mandate can retrieve the full action history.
- ❑ Action history can be retrieved for a specific time range using optional query parameters.
- ❑ If a time range is provided using the 'from' and 'to' request parameters, then the 'from' time must not be later than the 'to' time. Request parameter 'pendingOnly' can be set to retrieve only the pending actions.
- ❑ Pending actions can also be retrieved in Get mandate operation, along with mandate details.



- S** — Customers **SHOULD** have access to the payment agreement history.
- S** — The recorded date and time of the payment agreement events **SHOULD** be displayed to the customer
- M** — For 'Updated payment terms received' event, the financial institution **MAY** choose to display payments terms with the updated response.
- M** — The financial institution **MAY** choose the sequence they want to display the payment history log.

Approve a Mandate

PATCH `npp/mandates/payer/v2/mandates/{mandateId}/actions/{actionId}`

- ❑ The purpose of this operation is to provide a resolution to a pending mandate action by confirming, declining or recalling it.
- ❑ The supported resolutions are dependent on the type of action being performed.

Payment agreements

Active	Inactive
Gymtime Membership	Action required
CarLoans Your car loan	Active
Gas Energy Gas bill	Active
Movies Plus Subscription	Active
PayLater Instalment purchases	Active

Transfer from another bank

Transfer to another bank

Authorisation requested

This payment agreement needs to be actioned by **4 Sep 2020 5PM EST**

Please check the below details are correct:

Payee	Gymtime
Description	Membership
Amount	\$280.00

View full details

Authorise payment agreement

Decline payment agreement

Authorisation requested

This payment agreement needs to be actioned by **4 Sep 2020 5PM EST**

Please check the below details are correct:

Authorise payment agreement

Are you sure you want to authorise this payment agreement?

Yes, authorise

Back

Linked Account BSB: 040-981
Acc No: 7487 4728

Start date 4 Sep 2020

End date 4 Sep 2021

First payment due 15 Sep 2020

Payment agreement authorised

✓

Your payment agreement with Gymtime is authorised

- The description for this agreement is: Membership
- Gymtime can now debit this account for the payment agreement
- We will send you an email confirming this agreement

Return to managed payments

Payment agreements

Active	Inactive
CarLoans Your car loan	Active
Gas Energy Gas bill	Active
Gymtime Membership	Active
Movies Plus Subscription	Active
PayLater Instalment purchases	Active

Transfer from another bank

Transfer to another bank

Amend a Mandate

PATCH `npp/mandates/payer/v2/mandates/{mandateId}`

- ❑ The purpose of this operation is to amend an existing mandate by Debtor.
- ❑ All amends by the debtor participants are applied unilaterally and the amendment will be applied immediately.

9:41

Payment agreements

Active

Inactive

CarLoans Your car loan	Active
Gas Energy Gas bill	Active
Gymtime Membership	Active
Movies Plus Subscription	Active
Telco Internet and mobile	Paused

Transfer from another bank

Transfer to another bank

9:41

< Payment agreement

Payee

Gymtime

Description

Membership

Amount

\$280.00

Frequency

Billed monthly on the 15th

Linked account

Everyday Account
BSB: 080-389
Acc No: 8898 1087

Start date

4 Jun 2020

End date

4 Jun 2021

First payment due

15 Jun 2020

Status

Active

View full details

Options

9:41

< Options

Notifications and reminders

☒ Notify me when payments are taken

☒ Remind me 7 days before payments are due

Manage payment agreement

Change linked account

Cancel agreement

Pause agreement

Transfer to another bank

9:41

< Change linked account

Everyday account

080-389 | 8898 1087

Savings

080-389 | 8898 8989

☒

PayID

alphabet@google.com

PayID

0412 345 789

Confirm changes

Discard changes

9:41

Linked account updated

☒

Your payment agreement with Gymtime has been successfully modified

• Payments will now be taken from your "Savings" account

• Gymtime has been notified of this change

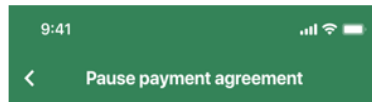
• We will send you an email confirming these changes

Return to managed payments

Mandate Status Change

PATCH npp/mandates/payer/v2/mandates/{mandateId}/status

- ❑ The purpose of this operation is to change the status of a mandate.
- ❑ A status change is always performed as a unilateral operation.
- ❑ The status can only be changed when the mandate is currently active or suspended.



Before you pause a payment agreement

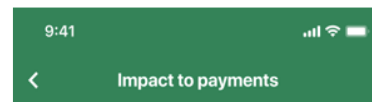
You must read what happens when you pause a payment agreement before continuing.

Impact to payments >

Your contractual agreement >

Pause

Back

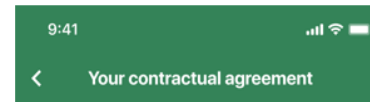


When you pause a payment agreement:

- The payee will temporarily not be able to debit payments from your account for this payment agreement.
- Information relating to the payment agreement will remain in the payment agreement history.
- This does not pause any other payment agreements you have with the payee.

I understand

Back

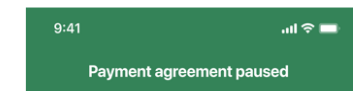
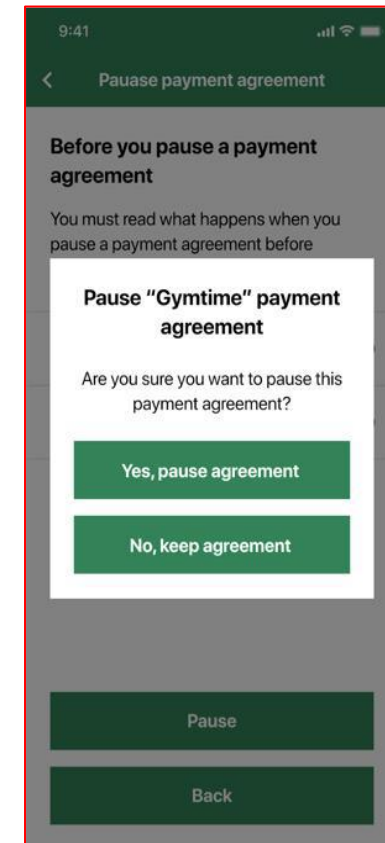


When you pause a payment agreement:

- Gymtime will be notified that you have paused the payment agreement.
- You should check your contractual obligations with Gymtime before pausing the payment agreement, and verify whether you can stop the payment agreement temporarily until you resume.

I understand

Back



Your payment agreement with Gymtime is paused

Gymtime can no longer debit your account for payments relating to "Platinum plan" until you resume.

- Gymtime has been notified that you have paused this payment agreement
- You should check your contractual obligations with Gymtime and may still be required to pay them
- We will send you an email confirming these changes
- In order to resume just go to the payment agreement details and follow the instructions

Return to managed payments

Mandate Porting - Initialisation

POST npp/mandates/payer/v2/mandates/port

❑ The purpose of this operation is to Initiate a porting request

9:41

Payment agreements

Active

Inactive

CarLoans

Your car loan

Active

Gas Energy

Gas bill

Active

Telco

Internet and mobile

Active

Gymtime

Membership

Paused

Transfer from another bank

Transfer to another bank

9:41

< Transfer payment agreements

How to transfer your payment agreements

For future payments to be debited from an account with another financial institution follow these steps:

1.

Select the payment agreements to transfer

2.

Create a transfer ID

3.

Provide your other financial institution with the transfer ID and follow their instructions to complete the process

We will not transfer the history of your agreements and associated payments.

Your transfer ID will expire after 14 days.

Next

Cancel transfer

9:41

< Transfer payment agreements

Select the payment agreements to transfer

Payment agreement

Status

☐

CarLoans

Your car loan

Active

☐

Gas Energy

Gas bill

Active

☐

Telco

Internet and mobile

Active

☐

Gymtime

Membership

Paused

☐

Create transfer ID

Cancel transfer

9:41

< Transfer payment agreements

Select the payment agreements to transfer

Payment agreement

Status

☒

CarLoans

Your car loan

Active

☒

Gas Energy

Gas bill

Active

☒

Telco

Internet and mobile

Active

☒

Gymtime

Membership

Paused

☒

Create transfer ID

Cancel transfer

9:41

Transfer payment agreements

✓

Your transfer ID is ready

Transfer ID

1234ABCD

Copy

Email transfer ID

SMS transfer ID

Payments will continue to be debited from your current bank account until the transfer process is complete with the other financial institution

Keep your transfer ID in a secure and safe place

Return to managed payments

Mandate Porting - Finalisation

POST `npp/mandates/payer/v2/mandates/port/{portId}`

□ The purpose of this operation is to finalise a porting request with a PortingID

<div>9:41</div> <div>Payment agreements</div> <div>You have no active payment agreements</div> <div>Select the button below to transfer payment agreements to this bank.</div> <div>Transfer from another bank</div> <div>Transfer to another bank</div>	<div>9:41</div> <div>< Transfer payment agreements</div> <div>How to transfer payment agreements to this bank</div> <div>Payment agreements can be transferred to this bank by following these steps:</div> <div><ol style="list-style-type: none">1. Read "What will happen to your payments" below2. Provide a valid transfer ID3. Select the payment agreements and which accounts you want future payments to be debited from4. Approve the transfer</div> <div>What will happen to your payments ></div> <div>Next</div> <div>Cancel transfer</div>	<div>9:41</div> <div>< Transfer payment agreements</div> <div>What will happen to your payments</div> <div>When a payment agreement is successfully transferred:</div> <div><ul style="list-style-type: none">• The payee will be notified of the transfer• Future payments will be debited from the account you have selected</div> <div>I understand</div> <div>Cancel transfer</div>	<div>9:41</div> <div>< Transfer payment agreements</div> <div>How to transfer payment agreements to this bank</div> <div>Payment agreements can be transferred to this bank by following these steps:</div> <div><ol style="list-style-type: none">1. Read "What will happen to your payments" below2. Provide a valid transfer ID3. Select the payment agreements and which accounts you want future payments to be debited from3. Approve the transfer</div> <div>What will happen to your payments ✓</div> <div>Next</div> <div>Cancel transfer</div>	<div>9:41</div> <div>< Transfer payment agreements</div> <div>Enter your transfer ID</div> <div>Transfer ID</div> <div>1234ABCD</div> <div>I don't have a transfer ID or my transfer ID is not valid</div> <div>Continue</div> <div>Cancel transfer</div>
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Mandate Porting - Finalisation

POST `npp/mandates/payer/v2/mandates/port/{portId}`

❑ The purpose of this operation is to finalise a porting request with a PortingID

9:41

< Transfer payment agreements

Select the account/PayID that you want to associate with your payment agreements.

Payment agreement	Account/PayID
CarLoans Your car loan	Select ▼
Gas Energy Gas bill	Select ▼
Telco Internet and mobile	Select ▼
Gymtime Membership	Select ▼

Confirm transfer

Cancel transfer

9:41

< Transfer payment agreements

Select the account/PayID that you want to associate with your payment agreements.

Select account or PayID

Everyday Account
080-389 | 88981087

Savings
080-389 | 88988989

PayID
+61 123456789

Do not transfer

Confirm transfer

Cancel

9:41

< Transfer payment agreements

Select the account/PayID that you want to associate with your payment agreements.

Payment agreement	Account/PayID
CarLoans Your car loan	Savings
Gas Energy Gas bill	Savings
Telco Internet and mobile	Everyday Account
Gymtime Membership	PayID

Confirm transfer

Cancel transfer

9:41

Transfer payment agreements

✓

Your payment agreements have been successfully transferred

- Payees will be notified of the transfer
- Effective immediately all payments for these agreements will be debited from the accounts you have selected
- We will send you an email confirming these changes
- The transfer ID is valid for 14 days and can be used to transfer other payment agreements

Return to managed payments

9:41

Payment agreements

Active	Inactive
CarLoans Your car loan	Active
Gas Energy Gas bill	Active
Telco Internet and mobile	Active
Gymtime Membership	Paused

Transfer from another bank

Transfer to another bank

Inbound Notifications

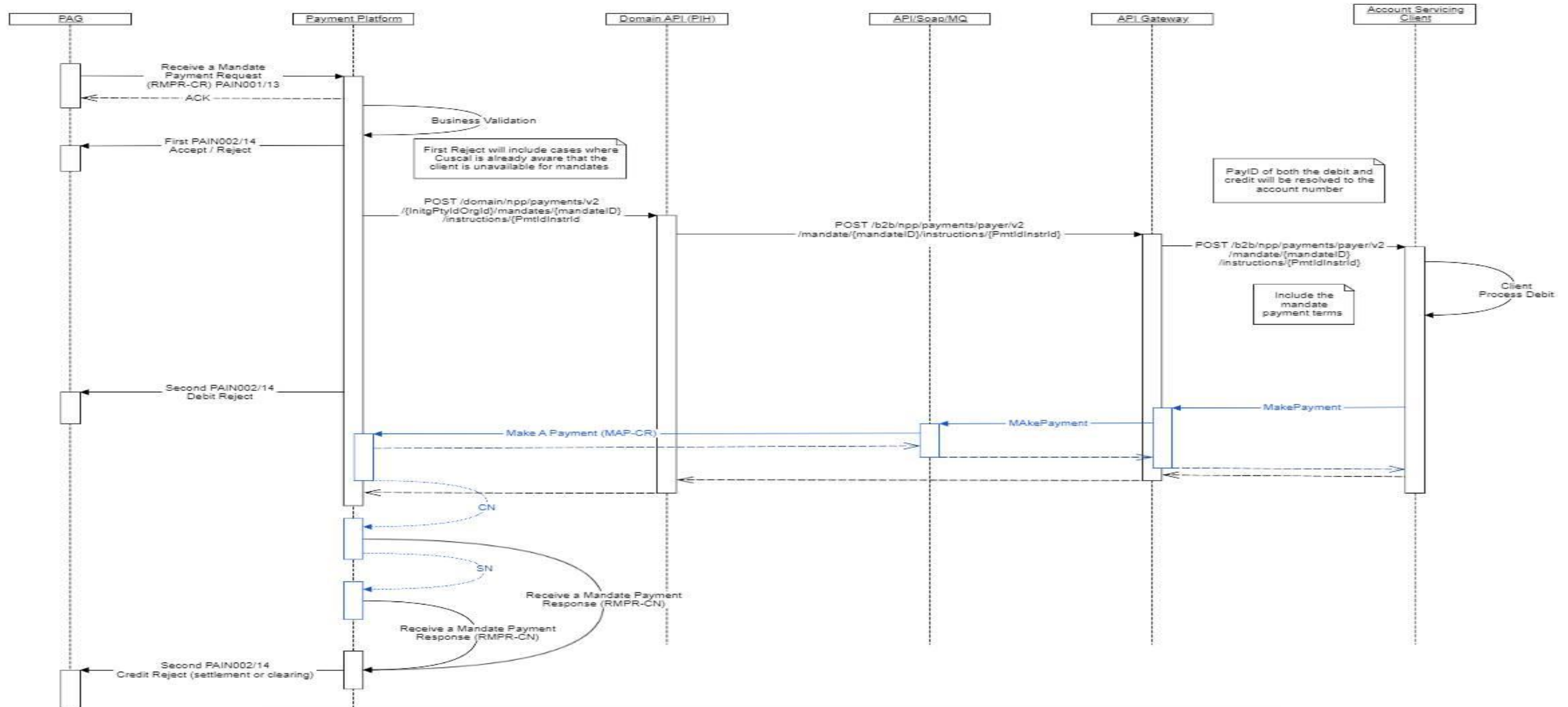
POST /b2b/npp/mandates/payer/v2/mandates/{mandateId}/notifications

- ❑ The purpose of this operation is to provide the Customer of an incoming mandate notification.
- ❑ The response may include the details of pending actions on the mandate or any change of details on the mandate.



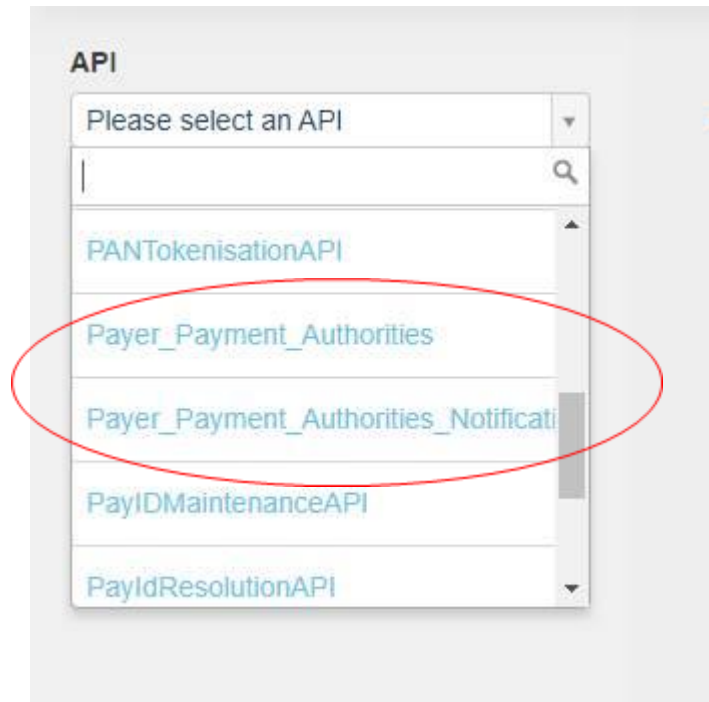
Mandate Payments

POST /b2b/npp/payments/payer/v2/mandate/{mandateId}/instructions/{PmtIdInstrId}



Developer Portal View

Where can I find the API swaggers?



API

Payer_Payment_Authorities

App/API Key

Select an App/API Key

Create an Application

Authentication Type

None

Edit

Payer_Payment_Authorities

Draft Version - 20/10/2025. This API defines the end-points for the Cuscal NPP Mandate Management Service (MMS). This API will be periodically released during the early development phase.

Payer_Payment_Authorities

This document represents the specification for the Cuscal Payment Authorities API. It forms part of the Cuscal API Platform and exposes a subset of functionality from the broader range of services that Cuscal provides. This document is intended as a point of reference for the design of front-end applications that need to access the functionality of the NPP Mandated Payments Service. The intent is to capture all details needed by a client application to locate the Cuscal Payment Authorities API and successfully call its exposed operations. _Note: A payment authority is referred by NPPA/Swift as a 'mandate' and the same terminology has been followed in this API documentation. _ This API exposes below operations: - Search Mandate - Get Mandate - Amend Mandate - Amend Mandate Status - Resolve Mandate Action - Get Mandate Actions (This list will be updated when more operations are added to the API) **Changes in 1.0.7** - Swagger file changed back to 2.0 **Changes in 1.0.6** - Swagger file changed to OAS 3.0 standard - Operation 'summary:' for all operations changed - New 401 response code is added - x-traceId description in the response headers updated - swagger title updated - Enum updated for some fields - Removed cx_debtor_ultimate_party_name_display, cx_debtor_party_name_display and cx_payment_execute_not_before_time_display **Changes in 1.0.5** - Header fields name changed to append 'x-' - Update header field payerClientId description to 'Internal Use Only' - Cuscal will inject this value' in all operations - Amend mandate status operation added - Get mandate action operation added - Included x-traceId in response header

Contact the developer

Cuscal Licence

Mandate : Mandate API Documentation

Show/Hide List Operations Expand Operations

POST /mandates/details Search Mandate

GET /mandates/{mandateId} Get Mandate

PATCH /mandates/{mandateId} Amend Mandate

GET /mandates/{mandateId}/actions Get Mandate Actions

PATCH /mandates/{mandateId}/actions/{actionId} Resolve Mandate Action

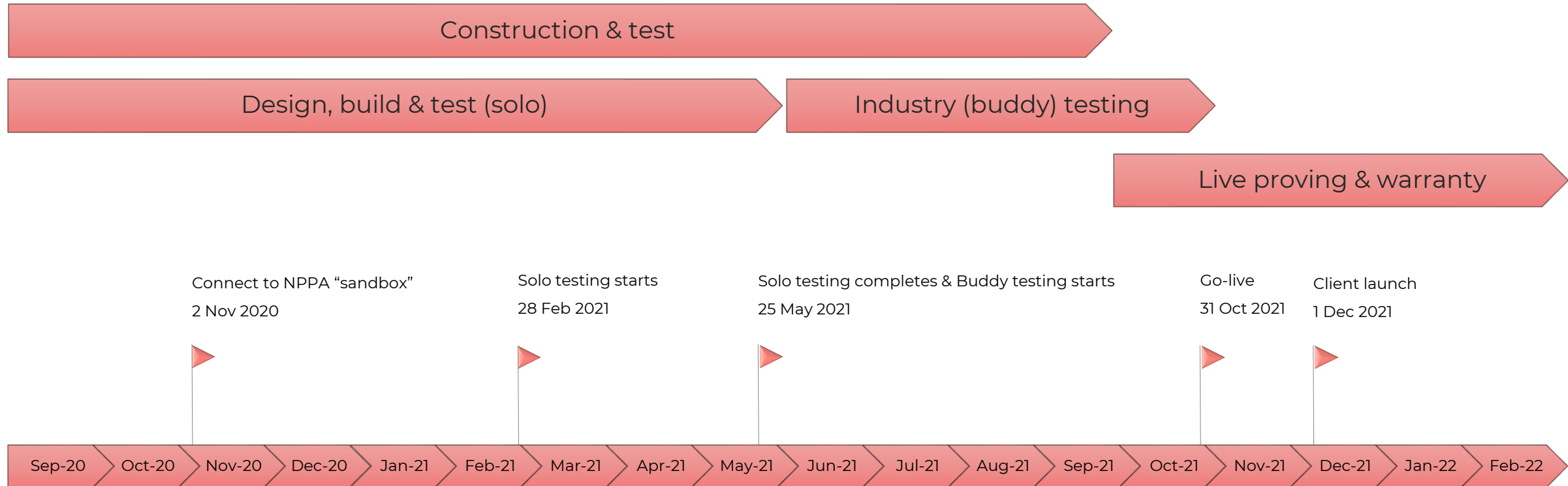
PATCH /mandates/{mandateId}/status Amend Mandate Status

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Help

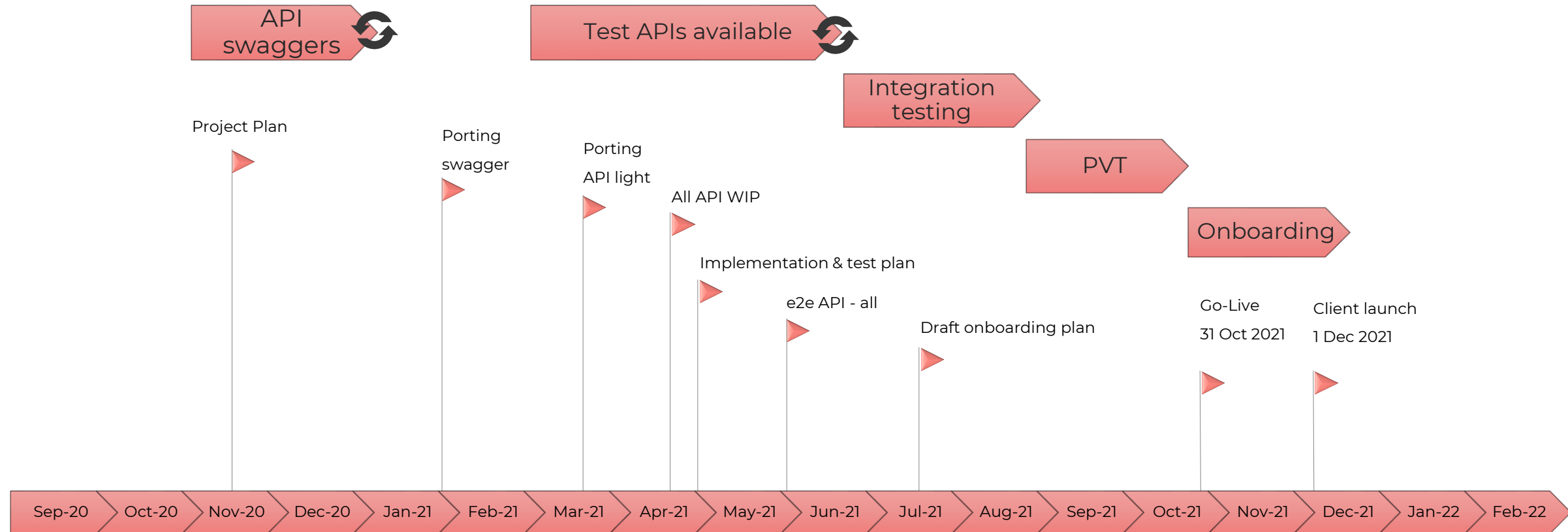
Cuscal – NPPA delivery timeframes

The below schedule shows the phases of Cuscal -NPPA milestone dates that will drive our client delivery milestones (shown on next slide)



Cuscal – Client delivery timeframes

The below schedule shows the key milestone dates for Cuscal and Client



Next steps

Feedback

- ❑ A feedback form will be circulated by Wednesday 28 October for clients and service providers to populate with any questions or feedback.
- ❑ Clients are expected to share their questions by 10 November
- ❑ Cuscal will provide responses to each question and share the consolidated document to all clients and service providers.
- ❑ Cuscal may schedule a follow up session with the client and/or service provider if more information is required.

Online workshops will be scheduled

- ❑ Mandate Operation – Session 1
- ❑ Mandate Operation – Session 2
- ❑ Mandate Payments & Impact to existing NPP solution
- ❑ HUB solution and Investigations
- ❑ Testing Approach
- ❑ Connectivity and Onboarding



Q&A





APPENDIX



Cuscal NPPA MPS API Services

Cuscal Mandate Initiator Services

- ❑ POST npp/mandates/initiator/v2/mandates/validate
- ❑ POST npp/mandates/initiator/v2/mandates
- ❑ PATCH npp/mandates/initiator/v2/mandates/{mandateId}
- ❑ PATCH npp/mandates/initiator/v2/mandates/{mandateId}/status
- ❑ PATCH npp/mandates/initiator/v2/mandates/actions/{actionId}
- ❑ POST npp/payments/v2/mandates/{mandateId}/instructions
- ❑ GET npp/payments/v2/mandates/{mandateId}/instructions/{PmtIdInstrId}/status
- ❑ GET npp/payments/v2/mandates/{mandateId}/instructions

Cuscal Outbound

- ❑ POST /b2b/npp/mandates/initiator/v2/mandates/{mandateId}/notifications