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Related work:

This document is related to:

- *Universal Business Language Version 2.2*. Edited by G. Ken Holman. 09 July 2018. OASIS Standard.
<http://docs.oasis-open.org/ubl/os-UBL-2.2/UBL-2.2.html>. Latest version: ~~http://docs.oasis-open.org/ubl/UBL-2.2.html~~.

Abstract:

This Committee Notes and its associated examples provide support for solution implementers to support different payment means.

Status:

This is a Non-Standards Track Work Product. The patent provisions of the OASIS IPR Policy do not apply.

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1 Introduction

1.1 Context

The payment means complex UBL type is referenced in several UBL documents, viz, CreditNote, DebitNote, FreightInvoice, Invoice, Order, Orderchange, OrderResponse, Quotation, Reminder, RemittanceAdvice, SelfBilledCreditNote, SelfBilledInvoice and Statement.

This Committee Note has been provided to support solution implementers with meaningful examples of how to implement a variety of payment means currently available around the world.

1.2 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 [RFC2119].

1.3 References (non-normative)

- [RFC2119]** Bradner, S., Key words for use in RFCs to Indicate Requirement Levels, BCP 14, RFC 2119, March 1997, <http://www.rfc-editor.org/info/rfc2119>.
- [UBL-2.2]** *Universal Business Language Version 2.2*. Edited by G. Ken Holman. 09 July 2018. OASIS Standard. <http://docs.oasis-open.org/ubl/os-UBL-2.2/UBL-2.2.html>. Latest version: <http://docs.oasis-open.org/ubl/UBL-2.2.html>.
- [UN/ECE 4461]** *United Nations Economic Commission for Europe, Payment Means Code*, <https://www.unece.org/trade/untdid/d10a/tred/tred4461.htm>

2 Guidance on the use of Payment Means

2.1 Introductory note

There are two broad uses of payment means information

- a) Communication of payee information as part of a request for payment
- b) Confirmation of prior payment arrangements where payer relevant information is communicated

In all the examples outlined in this document the UN/ECE 4461 code list has been used as the Payment Means Code. Jurisdictions MAY define their own code lists as relevant.

2.2 Communication of payee information

2.2.1 Automated clearing house credit

2.2.1.1 General uses

An automated clearing house is an electronic network for generally low value domestic financial transactions. There are several examples.

2.2.1.2 Australian BPAY

BPAY is a popular payment means supported by all major Australian Banks. The below example demonstrates how UBL information elements can be used to convey the required BPAY attributes, specifically the **Biller Code** and the **Reference Number**.

```
<cac:PaymentMeans>
  <cbc:ID>EFT</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">2</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode>BPAY</cbc:PaymentChannelCode>
  <cbc:InstructionID schemeName="BPAY
Ref">1000000001</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID schemeName="BPAY Biller Code">0001</cbc:ID>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

2.2.1.3 Real-time payments platforms (using any variant of payment alias)

2.2.1.3.1 About real-time payments platforms

To make an instant, irrevocable payment without a real-time payment system, the current options are a debit or credit card. These cards serve as a proxy for a user's account. Real-time payment systems are emerging at a rapid pace. Alias or proxy services are emerging in a number of countries to provide simplicity for consumers and to protect the recipient's bank account details. Examples include the Paym in the UK, SWISH in Sweden for mobile transactions and NPP in Australia. Generally, these systems are not designed to handle bulk transactions such as payroll, rather simply to process single, instantaneous payments. An example of an alias is the PayID used by the New Payments Platform (NPP) in Australia, which includes:

2.2.1.3.2 PayID Type: ABN

```
<cac:PaymentMeans>
  <cbc:ID>OSKO</cbc:ID>
```

```

<cbc:PaymentMeansCode listID="UN/ECE 4461">2</cbc:PaymentMeansCode>
<cbc:PaymentChannelCode>NPP</cbc:PaymentChannelCode>
<cbc:InstructionID>888276612262653</cbc:InstructionID>
<cac:PayeeFinancialAccount>
  <cbc:ID>12345678910</cbc:ID>
</cac:PayeeFinancialAccount>
</cac:PaymentMeans>

```

2.2.1.3.3 PayID Type: Email

```

<cac:PaymentMeans>
  <cbc:ID>OSKO</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">2</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode>NPP</cbc:PaymentChannelCode>
  <cbc:InstructionID>888276612262653</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>payee@company1.com.au</cbc:ID>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>

```

2.2.1.3.4 PayID Type: Phone Number

```

<cac:PaymentMeans>
  <cbc:ID>OSKO</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">2</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode>NPP</cbc:PaymentChannelCode>
  <cbc:InstructionID>888276612262653</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>0411111111</cbc:ID>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>

```

2.2.2 Bank Transfer

2.2.2.1 Introduction

The following examples demonstrate how UBL information elements can be used to convey the required information to support a direct credit into a bank account across international boundaries.

2.2.2.2 EFT

The following example demonstrates how UBL information elements can be used to convey the required information to support a direct credit into a domestic bank in the UK. If in a country where the financial institution branch is identified using a different methodology, for example bank state branch (BSB), the "SORTCODE" scheme name would be replaced with "BSB":

```

<cac:PaymentMeans>
  <cbc:ID>EFT</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">2</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode>SORTCODE</cbc:PaymentChannelCode>
  <cbc:InstructionID>888276612262653</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>83918920</cbc:ID>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>

```

```

    <cac:FinancialInstitutionBranch>
      <cbc:ID schemeName="SORTCODE">403534</cbc:ID>
      <cbc:Name>HSBC BANK PLC</cbc:Name>
      <cac:Address>
        <cbc:ID>1</cbc:ID>
        <cbc:AddressTypeCode>Street</cbc:AddressTypeCode>
        <cbc:CityName>Oxford</cbc:CityName>
        <cbc:PostalZone>OX13HY</cbc:PostalZone>
        <cbc:CountrySubentity>Oxfordshire</cbc:CountrySubentity>
        <cac:AddressLine>
          <cbc:Line>65 Conmarket St</cbc:Line>
        </cac:AddressLine>
        <cac:Country>
          <cbc:IdentificationCode listName="Country
Identification Code" listAgencyID="5">UK</cbc:IdentificationCode>
        </cac:Country>
      </cac:Address>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>

```

It should be noted that most banks have or are moving away the use of sort codes in favour of the IBAN method reflected in 2.2.2.3. Some banks use virtual sort codes for domestic transfers and hence the bank name and address may not be relevant. They would be relevant for international transfers.

2.2.2.3 IBAN

```

<cac:PaymentMeans>
  <cbc:ID>EFT</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">30</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode>IBAN</cbc:PaymentChannelCode>
  <cbc:InstructionID>888276612262653</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>GB86HBUK40353483918920</cbc:ID>
    <cac:FinancialInstitutionBranch>
      <cac:FinancialInstitution>
        <cbc:ID>HBUKGB4108P</cbc:ID>
      </cac:FinancialInstitution>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>

```

2.2.2.4 SWIFT

```

<cac:PaymentMeans>
  <cbc:ID>EFT</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">30</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode>SWIFT</cbc:PaymentChannelCode>
  <cbc:InstructionID>888276612262653</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>GB86HBUK40353483918920</cbc:ID>
    <cac:FinancialInstitutionBranch>
      <cbc:ID>08P</cbc:ID>
      <cac:FinancialInstitution>
        <cbc:ID schemeName="SWIFTBIC">HBUKGB4108P</cbc:ID>
        <cbc:Name>HSBC BANK PLC</cbc:Name>
      </cac:FinancialInstitution>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>

```



```

        <cbc:ID>1</cbc:ID>
        <cbc:AddressTypeCode>Street</cbc:AddressTypeCode>
        <cbc:CityName>Oxford</cbc:CityName>
        <cbc:PostalZone>OX13HY</cbc:PostalZone>
        <cbc:CountrySubentity>Oxfordshire</cbc:CountrySubentity>
        <cbc:AddressLine>
            <cbc:Line>65 Conmarket St</cbc:Line>
        </cbc:AddressLine>
        <cbc:Country>
            <cbc:IdentificationCode listName="Country
Identification Code" listAgencyID="5">UK</cbc:IdentificationCode>
        </cbc:Country>
    </cac:Address>
</cac:FinancialInstitution>
</cac:FinancialInstitutionBranch>
</cac:PayeeFinancialAccount>
</cac:PaymentMeans>

```

2.2.3 GIRO

General Interbank Recurring Order (GIRO) is an automated electronic payment service is a payment transfer from one bank account to another bank account and initiated by the payer, not the payee. It is a much earlier form of bank transfer which has been mostly replaced by automated clearing houses and real-time payment systems. At one time it was a system operated by post offices. It is still used in some countries but SWIFT Bank Identification code (BIC) is used to identify the payee bank. The subset of SWIFT BICs can be found here

https://abs.org.sg/docs/library/swift_bic_codes.pdf

```

<cbc:ID>GIRO001</cbc:ID>
<cbc:PaymentMeansCode listID="UN/ECE 4461">95</cbc:PaymentMeansCode>
<cbc:PaymentChannelCode>SWIFT</cbc:PaymentChannelCode>
<cbc:InstructionID>888276612262653</cbc:InstructionID>
<cbc:PayeeFinancialAccount>
    <cbc:ID>40353483918920</cbc:ID>
    <cbc:FinancialInstitutionBranch>
        <cbc:ID>9548</cbc:ID>
    </cbc:FinancialInstitutionBranch>
    <cbc:FinancialInstitution>
        <cbc:ID schemeName="SWIFTBIC">HSBCSGS2XXX</cbc:ID>
        <cbc:Name>HSBC BANK Singapore Limited</cbc:Name>
        <cbc:Address>
            <cbc:ID>1</cbc:ID>
            <cbc:AddressTypeCode>Street</cbc:AddressTypeCode>
            <cbc:CityName>Singapore</cbc:CityName>
            <cbc:PostalZone>048623</cbc:PostalZone>
            <cbc:AddressLine>
                <cbc:Line>50 Raffles Place</cbc:Line>
            </cbc:AddressLine>
            <cbc:Country>
                <cbc:IdentificationCode listName="Country Identification Code"
listAgencyID="5">SG</cbc:IdentificationCode>
            </cbc:Country>
        </cbc:Address>
    </cbc:FinancialInstitution>

```

```
</cac:FinancialInstitutionBranch>
</cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

2.2.4 Electronic Wallet e.g. PayPal, AfterPay or other vendors.

Many vendors now provide online payment gateways that enable a user to view a web UI and enter card or online payment account information. The following example highlight how this information MAY be conveyed to the end user:

```
<cac:PaymentMeans>
  <cbc:ID>Online Payment Gateway</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">ZZZ</cbc:PaymentMeansCode>
  <cbc:InstructionNote>https://mypaymentgateway.example.com/resource</cbc:InstructionNote>
</cac:PaymentMeans>
```

Some payment gateways MAY require additional information beyond a URI. In this circumstance, the FinancialAccount ABIE can be used to provide this information.

2.2.5 Payment via transfer of Cryptocurrency asset/token

2.2.5.1 Introduction

Cryptocurrencies are growing in popularity and are an accepted means of payment for many businesses. As such the below example has been provided to demonstrate how UBL can be used to provide the information required to facilitate a payment to a specified cryptocurrency address.

It is RECOMMENDED that the schemeName attribute uses the generally accepted abbreviation for the target crypto-currency.

2.2.5.2 Direct Payment to Cryptocurrency Address

```
<cac:PaymentMeans>
  <cbc:ID>BTC</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">ZZZ</cbc:PaymentMeansCode>
  <cac:PayeeFinancialAccount>
    <cbc:ID schemeName="Bitcoin">1BoatSLRhtKNngkdXEeobR76b53LEtTpyT</cbc:ID>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```

2.2.6 Payment via other methods

2.2.6.1 Introduction

Although electronic payment means are the preferred method of payment in some regions, many organisations continue to support legacy payment means. As such, the following examples have been provided for completeness.

2.2.6.2 Payment via Phone

```
<cac:PaymentMeans>
```

```

<cbc:ID>Phone</cbc:ID>
<cbc:PaymentMeansCode listID="UN/ECE 4461">ZZZ</cbc:PaymentMeansCode>
<cbc:InstructionNote>Call 1300 111 111 to pay by Visa or
Mastercard.</cbc:InstructionNote>
</cac:PaymentMeans>

```

2.2.6.3 Payment In-Person

```

<cac:PaymentMeans>
<cbc:ID>In-Person</cbc:ID>
<cbc:PaymentMeansCode listID="UN/ECE 4461">ZZZ</cbc:PaymentMeansCode>
<cbc:InstructionNote>Pay in person at any of our
locations.</cbc:InstructionNote>
</cac:PaymentMeans>

```

2.2.6.4 Payment Via Cheque

```

<cac:PaymentMeans>
<cbc:ID>Cheque</cbc:ID>
<cbc:PaymentMeansCode listID="UN/ECE 4461">20</cbc:PaymentMeansCode>
<cbc:InstructionID>888276612262653</cbc:InstructionID>
<cbc:InstructionNote>Cheque payable to Company1. Post to Locked Bag 12345
GPO Canberra ACT 2601</cbc:InstructionNote>
</cac:PaymentMeans>

```

2.2.6.5 Payment Via Bank Cheque

```

<cac:PaymentMeans>
<cbc:ID>Bank-Cheque</cbc:ID>
<cbc:PaymentMeansCode listID="UN/ECE 4461">23</cbc:PaymentMeansCode>
<cbc:InstructionID>888276612262653</cbc:InstructionID>
<cbc:InstructionNote>Cheque payable to Company1. Post to Locked Bag 12345
GPO Canberra ACT 2601</cbc:InstructionNote>
</cac:PaymentMeans>

```

2.2.6.6 Instruction to establish Direct Debit

Direct debit payments are a preferred method of payment for many companies. As such, suppliers who wish to market the availability of Direct Debit capabilities to new or existing customers can use the PaymentMeans ASBIE in the following way:

```

<cac:PaymentMeans>
<cbc:ID>EFT</cbc:ID>
<cbc:PaymentMeansCode listID="UN/ECE 4461">49</cbc:PaymentMeansCode>
<cbc:InstructionID>888276612262653</cbc:InstructionID>
<cbc:InstructionNote>Call 1300 111 111 or visit www.company1.com.au to
arrange regular automatic payments.</cbc:InstructionNote>
</cac:PaymentMeans>

```

Note: the presentation of this information to the end customer is the responsibility, and at the discretion of the receiving software solution.

2.3 Confirmation of prior payment arrangements

2.3.1 Introduction

Many suppliers will have Direct Debit arrangements in place with their customers. Suppliers who undertake cyclical invoicing will often send an invoice to a customer several days in advance of the date on which the PayableAmount is deducted from the Payer's Financial Account.

2.3.2 Payment Via Pre-Arranged Direct Debit

2.3.2.1 EFT

The following example demonstrates how UBL information elements can be used to convey the required information to support a direct DEBIT into a domestic bank in the UK. If in a country where the financial institution branch is identified using a different methodology, for example bank state branch (BSB), the "SORTCODE" scheme name would be replaced with "BSB":

```
<cac:PaymentMeans>
  <cbc:ID>EFT</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">49</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode>SORTCODE</cbc:PaymentChannelCode>
  <cbc:InstructionID>888276612262653</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>83918920</cbc:ID>
    <cac:FinancialInstitutionBranch>
      <cbc:ID schemeName="SORTCODE">403534</cbc:ID>
      <cbc:Name>HSBC BANK PLC</cbc:Name>
      <cac:Address>
        <cbc:ID>1</cbc:ID>
        <cbc:AddressTypeCode>Street</cbc:AddressTypeCode>
        <cbc:CityName>Oxford</cbc:CityName>
        <cbc:PostalZone>OX13HY</cbc:PostalZone>
        <cbc:CountrySubentity>Oxfordshire</cbc:CountrySubentity>
        <cac:AddressLine>
          <cbc:Line>65 Conmarket St</cbc:Line>
        </cac:AddressLine>
        <cac:Country>
          <cbc:IdentificationCode listName="Country
Identification Code" listAgencyID="5">UK</cbc:IdentificationCode>
        </cac:Country>
      </cac:Address>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
  <cac:PaymentMandate>
    <cbc:ID>EFTDDI1007</cbc:ID>
    <cac:PayerFinancialAccount>
      <cbc:ID>XXXX920</cbc:ID>
      <cac:FinancialInstitutionBranch>
        <cbc:ID schemeName="SORTCODE">403534</cbc:ID>
        <cbc:Name>HSBC BANK PLC</cbc:Name>
        <cac:Address>
          <cbc:ID>1</cbc:ID>
          <cbc:AddressTypeCode>Street</cbc:AddressTypeCode>
          <cbc:CityName>Oxford</cbc:CityName>
          <cbc:PostalZone>OX13HY</cbc:PostalZone>
          <cbc:CountrySubentity>Oxfordshire</cbc:CountrySubentity>
          <cac:AddressLine>
            <cbc:Line>65 Conmarket St</cbc:Line>
          </cac:AddressLine>
          <cac:Country>
            <cbc:IdentificationCode listName="Country
```

```

Identification Code" listAgencyID="5">UK</cbc:IdentificationCode>
      </cac:Country>
    </cac:Address>
  </cac:FinancialInstitutionBranch>
</cac:PayerFinancialAccount>
<cac:ValidityPeriod>
  <cbc:StartDate>2018-07-01</cbc:StartDate>
  <cbc:EndDate>2019-06-01</cbc:EndDate>
</cac:ValidityPeriod>
</cac:PaymentMandate>
</cac:PaymentMeans>

```

Note: the payer's account number SHOULD be obscured to minimise security risks.

2.3.2.2 IBAN Method

```

<cac:PaymentMeans>
  <cbc:ID>EFT</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">49</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode>IBAN</cbc:PaymentChannelCode>
  <cbc:InstructionID>888276612262653</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>GB86HBUK40353483918920</cbc:ID>
    <cac:FinancialInstitutionBranch>
      <cac:FinancialInstitution>
        <cbc:ID>HBUKGB4108P</cbc:ID>
      </cac:FinancialInstitution>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
  <cac:PaymentMandate>
    <cbc:ID>IBANDDI1007</cbc:ID>
    <cac:PayerFinancialAccount>
      <cbc:ID>xxxxxx920</cbc:ID>
      <cac:FinancialInstitutionBranch>
        <cac:FinancialInstitution>
          <cbc:ID>HBUKGB4108P</cbc:ID>
        </cac:FinancialInstitution>
      </cac:FinancialInstitutionBranch>
    </cac:PayerFinancialAccount>
    <cac:ValidityPeriod>
      <cbc:StartDate>2018-07-01</cbc:StartDate>
      <cbc:EndDate>2019-06-01</cbc:EndDate>
    </cac:ValidityPeriod>
  </cac:PaymentMandate>
</cac:PaymentMeans>

```

Note: the payer's account number SHOULD be obscured to minimise security risks.

2.3.3 Payment via Credit or Debit Card

The PaymentMeans ASBIE can be used in the following way to fulfil the scenario for Credit and Debit Card:

```

<cac:PaymentMeans>
  <cbc:ID>DirectDebit</cbc:ID>
  <cbc:PaymentMeansCode listID="UN/ECE 4461">48</cbc:PaymentMeansCode>
  <cac:CardAccount>

```

```
<cbc:PrimaryAccountNumberID>4558 XXXX XXXX
XX01</cbc:PrimaryAccountNumberID>
<cbc:NetworkID>VISA</cbc:NetworkID>
</cac:CardAccount>
</cac:PaymentMeans>
```

Note: the payer's account number SHOULD be obscured to minimise security risks.

The NetworkID could contain values from an enumerated list, for example Visa, Mastercard, American Express, Discover, Diners, JCB, UnionPay

2.3.4 Prepaid-Payments – Partial or Complete

It is common for invoices to include information on prepaid amounts including deposits. Solution implementers SHOULD use the UBL PrepaidPayment ASBIE to reflect these amounts.

The following example describes a pre-payment of \$200.00 Dollars received by the supplier on the 3rd of December 2018. The InstructionID BBIE has been used to provide additional details including the payment reference received by the supplier.

```
<cac:PrepaidPayment>
  <cbc:ID>EFT</cbc:ID>
  <cbc:PaidAmount currencyID="USD">200.00</cbc:PaidAmount>
  <cbc:ReceivedDate>2018-12-03</cbc:ReceivedDate>
  <cbc:PaidDate>2018-12-01</cbc:PaidDate>
  <cbc:PaidTime>2</cbc:PaidTime>
  <cbc:InstructionID>REF:888276612262653</cbc:InstructionID>
</cac:PrepaidPayment>
```

In addition, the PrepaidAmount BBIE SHOULD be populated within the LegalMonetaryTotal ASBIE.

```
<cac:LegalMonetaryTotal>
  <cbc:LineExtensionAmount currencyID="AUD">100.00</cbc:LineExtensionAmount>
  <cbc:TaxExclusiveAmount currencyID="AUD">100.00</cbc:TaxExclusiveAmount>
  <cbc:TaxInclusiveAmount currencyID="AUD">110.00</cbc:TaxInclusiveAmount>
  <cbc:PrepaidAmount currencyID="AUD">55.00</cbc:PrepaidAmount>
  <cbc:PayableAmount currencyID="AUD">55.00</cbc:PayableAmount>
</cac:LegalMonetaryTotal>
```

Appendix A. Acknowledgments

The following individuals have participated in the creation of this specification and are gratefully acknowledged:

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Appendix B. Revision History

Revision	Date	Editor	Changes Made
01	11 May 2019	Matt & Levine	Initial version in OASIS format and first instance of incorporating payment types feedback collected from members
02	22 May 2019	Levine	Fixed various structural issues with the examples, eg address Revised to include usage of payment mandate in section
03	06 June 2019	Levine	Revised to include CardAccount under PaymentMandate and removed editorials/working sections
04	20 June 2019	Levine	Incorporated feedback from Pacific Calls.
<u>05</u>	<u>27 November</u>	<u>Levine</u>	<u>Incorporated feedback from first public review.</u>