BPAY Master Biller Quick Reference Guide

Overview

A BPAY Master Biller acts on behalf of 'Sub Billers' by facilitating the collection of BPAY Payment information for them

- They manage BPAY Payments on behalf of the Sub Billers for a fee
- A Master Biller has one or more Biller codes to which BPAY Payments are made

There are 2 Options for BPAY Master Biller

1. The Sub Biller can use the Master Biller's Biller Code and their Sub Biller identifier as part of their CRN
2. The Sub Biller can obtain their own unique Biller Code from their Master Biller

In Option 1. Master Biller is required to have one Biller Code for each industry group that they will provide services to (e.g. rent, schools, dentist, etc.)

Sign up process

1	Master Biller signs 'Master Biller Agreement', form U BROP
2	Master Biller is assigned one or more Biller Code(s)
3	Master Biller signs up Sub Billers with Sub Biller agreement, must include Biller code details and account details for settlement
4	Details page of each Sub Biller passed to BI
5	BI reports details of Sub Billers to Scheme as requested by Management Committee

Master Biller benefits

Feature	Benefit
Master Biller charges Sub Billers transaction fees	Additional Revenue Source, makes Sub Billers more 'sticky'
Daily Bank reconciliation file	Master Biller has visibility of Sub Biller BPAY payments volume and value
Payments through BPAY	Transactions are cleared funds overnight, no charge-backs, low cost
Automated reconciliation of Accounts Receivables	BPAY CRNs facilitate automated reconciliation
Easier identification of Sub Billers using own Biller Code	Improves the payment investigation process
Outsourced Billing services	Offers opportunity for 'Value Added' billing services to Sub Billers
Can offer Sub Billers more flexibility with their own Biller Codes	Provides Sub Billers flexibility with CRN format and min and max payment amounts

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Flow of information and funds

Payer

Payer Institution

BROP

Central Interchange Processor (CIP)

Biller Institution

Master Biller

Sub-Biller

1. Payer makes BPAY Payment

2. Payer Institution collates information and transmits to BPAY

3. BPAY sends payments data to appropriate Biller Institution

4. Biller Institution passes **payment and/or information** to Master Biller or to Sub Biller directly, depending on their agreement

5. Master Biller passes **payment and/or information** to Sub Biller to enable Account Reconciliation

Option 1
Biller Code = Master Biller Code
CRN = Sub Biller identifier (n digits) + Payer Identifier (n digits) + check digit

Option 2
Biller Code = Sub Biller Code
CRN = Payer Identifier (n digits) + check digit