

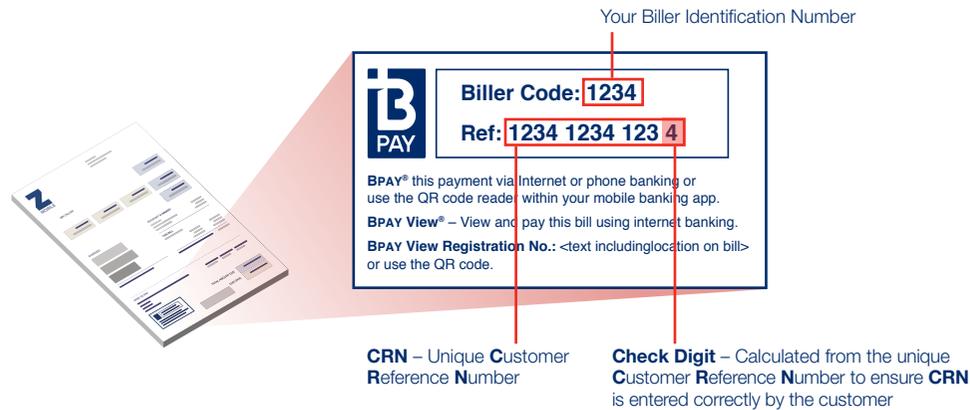


# BPAY Customer Reference Number (CRN)

## Quick Reference Guide

### What is the Customer Reference Number (CRN)?

The CRN is a unique number allocated to a customer's invoice that identifies both the customer and the account to be paid.



### How does the Customer Reference Number (CRN) work?

- Biller creates CRN using existing mechanism or BPAY CRN Generator Tool
- Biller prints CRN on customer bill
- Customer enters CRN when paying bill with BPAY, which is validated using rules in the Biller Master File at their Payer Institution, using the Check Digit to ensure CRN is entered correctly
- If Customer enters CRN incorrectly, they are notified immediately and prompted to re-enter
- Customer successfully completes BPAY payment

### What is Variable CRN?

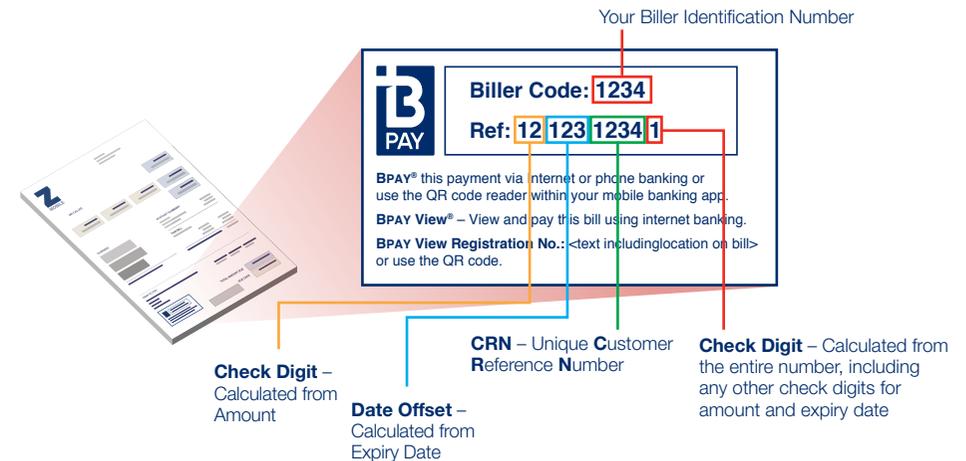
Variable CRN enables Billers to track Payments relating to specific periods, bills, invoices or transactions, where the CRN changes with every billing period

- Variable CRN ensures that the payer has to enter their CRN every time they make a BPAY Payment through their online Banking
- It is a prerequisite for Intelligent CRN (iCRN)

### What is Intelligent CRN (iCRN)?

Intelligent CRN enables Billers to fix the following as part of the CRN:

- Amount only
- Expiry date by which the Payment has to be made (payment will not be accepted if made after that date); or
- Both Amount and Expiry date





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### CRN FAQs

#### Where is the Customer Reference Number located?

The CRN is located on the customer's bill, to the right-hand side of the BPAY logo.

#### What is a Check Digit?

The Check Digit is calculated from the Customer Reference Number itself and is used for error detection to ensure that the customer enters the CRN correctly. Every BPAY CRN contains a Check Digit usually at the end of the CRN.\*

#### What happens if the customer enters an incorrect CRN?

Generally they will be notified immediately when they have entered an incorrect CRN via a message within their Internet Banking. If not, they need to contact by their Financial Institution the funds will be refunded using the Biller Initiated for Error Correction Process.

#### How does a Biller create CRNs?

Billers can either use their existing method to create CRNs, the BPAY CRN Generator Tool, or the CRN API. The BPAY CRN Generator Tool is available via the BPAY Operations Portal and is also contained in the most recent Validation Routines Package or by contacting the BPAY Customer Relationship Team (CRT): [crt@bpay.com.au](mailto:crt@bpay.com.au) or 1800 146 201

\*Check digit not required where mobile numbers are used as CRNs.

#### What is the CRN API?

The CRN API is a piece of software that can be integrated into Biller's Accounting system to enable them to generate BPAY CRNs and iCRNs. For further information and to obtain all relevant documentation on the API, Biller Institutions should contact BPAY: [product.management@bpay.com.au](mailto:product.management@bpay.com.au)

#### CRN Biller Benefits

Feature	Benefit
Unique reference number that identifies the account to be paid	Enables easy account reconciliation
Can utilise existing account number as basis of the BPAY CRN	Saves the Biller time as they can utilise existing account numbers and only need to run the CRN creation tool to add the check digit
Variable CRN – Ensures the customers enters the CRN each time they make a BPAY Payment within Internet Banking	Gives the Biller flexibility to track and manage payments more effectively. These payments could relate to a specific period, bill, invoice or transaction rather than a customer ensuring accurate allocation of funds
Intelligent CRN – Billers can fix the payment amount and/or expiry date, of the BPAY payment, as part of the CRN	Provides a more flexible CRN enabling usage by a wider range of Billers who require this functionality for legal and/or compliance reasons