

more
than
money



BPAY Batch User Guide

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Contents

Introduction	3
BPAY® Batch process	3
File creation	3
File lodgement	3
Results File delivery	3
Debit to your account	3
Preactivation checklist	4
Preparing a test BPAY Batch file	4
Using BPAY Batch	5
Sending a BPAY Batch file to us	5
Multiple Debit accounts in a file	5
File dates	5
File rejection scenarios	5
Receiving Results Files	5
Reconciliation process	6
Changes to your details	6
Charging of BPAY Batch fees	6
Error correction instructions	6
BPAY Batch trace request	6
Implementation period	6
Activation date	6
Appendix A – BPAY Batch file format	7
Header Record	7
Detail Record	7
Trailer Record	7
Appendix B – BPAY Batch results file format	8
Header Record	8
Detail Record	8
Trailer Record	9
Appendix C – Direct link acknowledgement files	10
Appendix D – Payment trace request	11
Appendix E – BPAY Batch contact list	12

Introduction

NAB BPAY Batch is a fast and easy way for you to process BPAY Batch payments through the BPAY system. The BPAY Batch payment solution lets you process bulk payments through a single transactional file – both for your organisation or on behalf of other related entities in association with your business.

Getting started is easy. We suggest reading this guide along with the BPAY Batch Payer Terms.

If there are any inconsistencies between this guide and the BPAY Batch Payer Terms, the terms of the BPAY Batch Payer Terms will apply to the extent of any inconsistency.

We're here to help

If you have questions, you can get in touch with us using the details in [Appendix E](#).

BPAY Batch process

There are four parts in the BPAY Batch process:



1

File creation

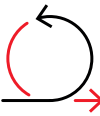
Your organisation creates a file containing the individual details of the BPAY Batch payment instructions. [Appendix A](#) has the full details on the file format.



2

File lodgement

- The BPAY Batch file is transmitted to us for processing via the Financial File Transfer module of NAB Connect/NAB Direct Link. Refer to the [Using BPAY Batch](#) section in this guide for full information on this process.
- We forward the payment instructions in the file to BPAY for processing.
- When you lodge your file, always make sure there are sufficient Available Funds or it's within your authorised limit, otherwise files may be rejected and not processed.
- Your Available Funds is the total value of cleared funds in your account, including any approved formal overdraft limit and excluding any Set-off Arrangement.
- You can debit up to five accounts in each file that you lodge.
- You should discuss any requirements to change your limits with your Banker.



3

Results File delivery

- We receive notification of which payment instructions have and haven't been successfully processed.
- We'll pass this information back to your organisation in a Results File via the Financial File Transfer module of NAB Connect/NAB Direct Link. [Appendix B](#) has file format information and the [Using BPAY Batch](#) section has instructions on receiving Results Files.



4

Debit to your account

- Your organisation will receive a single debit from your nominated account for all BPAY Batch files received before cut-off time on a business day. A business day is a day other than a Saturday, Sunday or a national public holiday. This debit from your account will be the total of all successfully processed transactions.
- When your file has been successfully processed using Available Funds in your account (or multiple accounts), we'll reserve the full value of each file in your accounts and credit back the value of any failed transactions (which you may see in your intra-day account balances). The overnight process will adjust to display the net value of successful transactions. The [Using BPAY Batch](#) section has details of this process.

Preactivation checklist

Before using your facility, you'll need to do the following to enable your organisation to be a BPAY Batch Payer:

1. Complete the following documents:
 - **BPAY Batch Letter of Offer**, which has details of the pricing for the BPAY Batch service.
 - **BPAY Batch Payer Terms**, which has the legal terms and conditions for BPAY Batch between your organisation and us.
 - **NAB Connect/NAB Direct Link documentation**, for adding/amending the Financial File Transfer service. These documents will be forwarded separately to your BPAY Batch documents.
2. Get a BPAY Batch Payer ID from NAB.
3. Make sure your organisation is familiar with how BPAY Batch works.

Preparing a test BPAY Batch file

Before you get started, there are a few preactivation steps you need to complete:

Step 1: Create a test BPAY Batch file

You'll need to make sure the test file has been formatted correctly. [Appendix A](#) outlines the file specifications.

Step 2: Submit a test file

This is to make sure that file formats have been produced correctly. While no value will be passed for this file, it's important to include valid BPAY Biller codes and debit account details so that we're able to fully test this file. Test files should be sent to your Transactional Banking or Implementation contact, **not** through NAB Connect/NAB Direct Link.

Step 3: Wait for a response from us

We'll send you a Results File based on your test file details. The Results File lets you confirm that you've correctly prepared your systems to import and reconcile a correctly formatted BPAY Batch Results File.

Once you've completed these steps, you can now start processing BPAY Batch transactions.

Using BPAY Batch

Sending a BPAY Batch file to us

We process files throughout the day to give your organisation greater flexibility when transmitting BPAY Batch files. Files should be sent by no later than 6.00pm AEST/AEDT to make sure cut-off times are met.

Instructions for uploading and processing a BPAY Batch file via NAB Connect/NAB Direct Link can be found directly on the [NAB website](#), or search the [NAB website](#) for 'Upload and process financial files'. You can also contact the NAB Connect Customer Service Centre on 1300 888 413 (Monday to Friday 7.30am – 8.00pm, Saturday 9.00am – 6.00pm, AEST/AEDT).

Multiple Debit accounts in a file

You're able to debit up to and including all five of your nominated accounts in a single file. There's no particular order you need to list your payments within your file when debiting from multiple accounts.

File dates

- Files must contain the current date and shouldn't be future dated.
- Where a file contains a future date, the date of processing will be the date that the file has been submitted.
- Files with processing dates up to two business days prior to the current date will be processed.

File rejection scenarios

If a file cannot be processed for any reason due to technical failures, insufficient funds or insufficient limit, we're here to help.

Here are some things to keep in mind:

- Any payments with processing dates older than two business days prior to the file submission date will cause the file to reject.
- If you send the same file twice, it may be identified as a duplicate and be rejected.
- Your file may reject due to your account having insufficient funds to process the file, so make sure your account has enough cleared funds when you submit your file to avoid rejection. If you're debiting multiple accounts in a file, all accounts must have Available Funds, or the file will reject. If you don't have sufficient funds but you have a formal limit, your whole file will be processed using your formal limit.
- Files may be rejected where they are above the value of any formal limit that we've pre-approved.

When we receive your BPAY Batch file, we'll forward the payment instructions in the file to the BPAY system for authorisation and processing.

Tip:

Always check that digits and validation routines for both the Biller Code and Customer Reference Number are calculated and matched against the details received. Payment Instructions won't be processed unless these details match correctly.

Don't forget to check your mailbox - once a file has been uploaded to us, acknowledgement files will be available in your mailbox. For NAB Direct Link customers, these files provide details on the processing status of the BPAY Batch file. For NAB Connect customers, this status is reflected in the Upload Files Register.

Receiving Results Files

If a BPAY Batch file has been successfully processed, your Results Files will be available for downloading from NAB one hour after submission for files lodged prior to 6.00pm AEST/AEDT.

Instructions on how to view and export a BPAY Batch results file via NAB Connect/NAB Direct Link can be found directly on [NAB website](#), or search the [NAB website](#) for 'View and export a financial file'. You can also contact the NAB Connect Customer Service Centre on 1300 888 413 (Monday to Friday 7.30am – 8.00pm, Saturday 9.00am – 6.00pm, AEST/AEDT).

Things to know when reading your results file

- Each payment instruction successfully processed by us will be issued with a Transaction Reference Number (TRN).
- Any unsuccessful payment instruction that fails BPAY Biller validation will contain a reason code indicating why that instruction couldn't be processed.
- The name format for the Results File is DTBPBR_REPORT_YYYYMMDD_HHMMSS_JOBXXXX.bpb where: "YYYYMMDD" is the date (year, month, day), "HHMMSS" is the time (hour, minute, second), and "JOBXXXX" is the unique file reference number. The 'bpb' file extension indicates that the file is a BPAY Batch Results File

- Results Files will include the total number and value of successfully processed payment instructions and the total number and value of any unsuccessful payment instructions. The total value of successfully processed payment instructions, net of any reversals or error corrections, will match the debit to your account.

You can find more information on the format of Results Files in [Appendix B](#).

Reconciliation process

- You should use the Results File to reconcile your BPAY Batch payments.
- If you need to, you can import the Results File into your accounts payable application that created your original BPAY Batch file.
- If your file processes using Available Funds, you'll see a real-time debit recorded in your account balance with the description 'BPAY Batch Payment'. If any payments within your file fail BPAY Biller validation, this payment amount will be credited back to your account on the same day with the description 'Reversal of BPAY Batch Payment'.
- Any intra-day debits and credits will net off overnight and you'll see one debit on your account per business day. For example, if you send two BPAY Batch files by 6.00pm AEST /AEDT, a single debit will appear on your nominated account.
- Your nominated NAB account will be debited overnight (assuming the cut off time of 6.00pm AEST/AEDT was met) with the description 'BPAY Batch Payment'.

Changes to your details

We keep a database with the key details of all BPAY Batch Payers. So that we have your most up-to-date details, you'll need to give us one month's written notice before you make any significant changes to your details, such as:

- The purpose for which you use BPAY Batch as a payment mechanism.
- The accounts from which you want to debit BPAY Batch payments.
- The accounts from which you want to debit BPAY Batch fees.
- Trading name or full legal name of your business.
- Any address changes to your business, including mailing address.

Charging of BPAY Batch fees

An establishment fee is debited from your nominated account when you return your Letter of Offer.

Transaction fees will be debited from your nominated account on a daily basis. Transaction Fees are detailed individually for each file processed. The description on your bank statement will be 'BPAY Batch Fee'.

You'll find more details about these fees in your BPAY Batch Letter of Offer.

Error correction instructions

If you initiate a payment instruction that has incorrect details for the Customer Reference Number, BPAY Biller Code, or payment amount details, an error correction may be required.

An error correction instruction will result in an adjustment to your bank account.

Error correction instructions will be passed via your Results File. You can find more information in [Appendix B](#).

BPAY Batch trace request

If you can't identify a transaction from your Results File, you can ask us to arrange a trace request by contacting the NAB Connect Customer Service Centre on 1300 888 413 (Monday to Friday 7.30am – 8.00pm, Saturday 9.00am – 6.00pm, AEST/AEDT). [Appendix D](#) has details of the information you'll need to have ready when you contact us.

Implementation period

The expected timeframe for your organisation to complete the discussed preactivation tasks and for us to register your organisation as a new BPAY Batch Payer is usually two weeks. This will extend to three to five weeks if your organisation also applies for a formal limit.

Activation date

We'll let you know your planned activation date when we receive your completed documents.

Appendix A – BPAY Batch file format

Cut-off time: BPAY Batch files must be sent to us by 6.00pm AEST/AEDT for same day processing. Files received after this time may not be processed until the following business day

File fixed length record: of 144 characters

File extension: .bpb (this indicates that the file is a BPAY Batch file)

Header Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	1
BPAY Batch User ID	Char	2-17	16	Allocated and advised by us. Required for our internal processing. This number remains constant for all files sent to us. Left justified with trailing spaces.
Customer Short Name	Char	18-37	20	Customer Short Name.
Processing Date	Num	38-45	8	Current date (YYYYMMDD). Files with processing dates up to two business day prior to the current date will be processed.
Rest of record	Char	46-144	99	Spaces.

Detail Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	2
Biller Code	Num	2-11	10	Leading zeros required.
Payment Account BSB	Num	12-17	6	BSB of Account Number of Payer. This Field will always contain BPAY Batch customer BSB.
Payment Account Number	Num	18-26	9	Account Number of Payer. This field will always contain BPAY Batch customer NAB Account Number.
Customer Reference Number	Char	27-46	20	Customer Reference number. Left justified with trailing spaces.
Amount	Num	47-59	13	The amount of the Payment, two digits of cents implied. Should have leading zeros.
Lodgement Reference #1	Char	60-69	10	Additional information which may be required by you. This information won't be stored in our systems but will be returned in the file going back to you for your own internal use.
Lodgement Reference #2	Char	70-89	20	As above.
Lodgement Reference #3	Char	90-139	50	As above.
Rest of record	Char	140-144	5	Spaces.

Trailer Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	9
Total Number of Payments	Num	2-11	10	Total number of payments in the file, ie. Number of Detail records. Should have leading zeros.
Total Value of Payments	Num	12-24	13	Total value of the file, two implied decimal places. Should have leading zeros.
Rest of record	Char	25-144	120	Spaces.

Appendix B – BPAY Batch Results file format

The BPAY Batch Results File will be placed into the electronic mailbox accessed via NAB Connect/NAB Direct Link.

Results File naming format: DTBPBR_REPORT_YYYYMMDD_HHMMSS_JOBXXXX.bpb where: “YYYYMMDD” is the date (year, month, day), “HHMMSS” is the time (hour, minute, second) and “JOBXXXX” is the unique file reference number.

File extension: .bpb (this indicates that the file is a BPAY Batch file)

Header Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	1
BPAY Batch Customer Id	Char	2-17	16	Allocated and advised by us. Required for our internal processing. This number remains constant for all BPAY Batch files sent to us.
Customer Short Name	Char	18-37	20	Customer Short Name.
Processing Date	Num	38-45	8	Current date which is same as file transmission date (YYYYMMDD).

Detail Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	2
Biller Code	Num	2-11	10	Leading zeros.
Payment Account BSB	Num	12-17	6	BSB of Account Number of payer. This field will always contain BPAY Batch customer BSB.
Payment Account Number	Num	18-26	9	Account Number of payer. This field will always contain BPAY Batch customer NAB Account Number.
Customer Reference Number	Char	27-46	20	Customer Reference number.
Amount	Num	47-59	13	The amount of the Payment, two digits of cents implied.
Lodgement Reference #1	Char	60-69	10	Additional information which may be required by you. This information won't be stored in our systems but will be returned in the file going back to you for your own internal use.
Lodgement Reference #2	Char	70-79	10	As above.
Lodgement Reference #3	Char	80-89	10	As above.
Return Code	Char	140-143	4	0000 = successful 1001 = invalid Biller Code 1002 = payment method not available to Biller 1003 = invalid CRN 1005 = Payment Amount less than acceptable Biller Minimum 1006 = Payment amount more than acceptable Biller Maximum 1010 = unspecified error 1012 = invalid CRN length 1014 = payment amount is incorrect 1015 = payment date is incorrect 2001 = invalid account
Return Code Description	Char	144-193	50	Description of return code.

Description	Field Format	Position	Length	Values/Notes
Transaction Reference Number	Char	194-214	21	Transaction Reference Number generated by NAB. This field will have the following format: NABYYYYMMDDPHHMSSTTT Where: <ul style="list-style-type: none"> • YYYYMMDD – process date • P – payment method, set to 5 for BPAY Batch • HHMSSTTT – txn timestamp

Trailer Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	9
Total Number of Successfully Processed Payments	Num	2-11	10	
Total Value of Successfully Processed Payments	Num	12-24	13	Two decimal places implied.
Total Number of Declined Payments	Num	25-34	10	
Total Value of Declined Payments	Num	35-47	13	Two decimal places implied.
Total Number of Transactions in the File	Num	48-57	10	Should be equal to number of successful payments plus number of declined payments.
Total File Value	Num	58-70	13	Two decimal places implied. Should be equal to value of successful payments plus value of declined payments.

Appendix C – NAB Direct Link acknowledgement files

The Direct Link Acknowledgement Files will be placed into the electronic mailbox accessed via NAB Connect/NAB Direct Link.

These files provide the processing status of the BPAY Batch file for NAB Direct Link customers who aren't able to access this information in the NAB Connect Upload files register.

File extension: .ack (this indicates that the file is an Acknowledgement File)

BPAY Batch Acknowledgement files will contain one of the following three statuses:

Message Acknowledgement Type	Issue Type (description)
Pending	File is being held for appropriate authorisation. Authorisation requirements will depend on what has been configured for your mailbox.
Received	BPAY Batch File has been received for processing.
Rejected	The file has either been rejected by an authorising user or an administrator. Administrator rejections include files not conforming to the standard file format or naming conventions.

Example of BPAY Batch Acknowledgement File:

```
<?xml version="1.0" encoding="UTF-8"?>
<MessageAcknowledgement type="RECEIVED">
<DateTime>2015-02-17T15:18:01+1100</DateTime>
<CustomerId>CUST101</CustomerId>
<CompanyName>Mullin Company</CompanyName>
<MessageDetails>
<OriginalMessageId>50041844</OriginalMessageId>
<Datatype>DTBPB</Datatype>
<DatatypeDescription>DT:BPB incoming BPay Batch files</DatatypeDescription>
<OriginalFilename>bpb2.bpb</OriginalFilename>
</MessageDetails>
<Issues>
<Issue type="RECEIVED">BPay Batch file RECEIVED for processing</Issue>
</Issues>
</MessageAcknowledgement>
```

Appendix D – Payment trace request

This request should be used when a payment trace or recall is required. To do this, contact the NAB Connect Customer Service Centre on 1300 888 413 (Monday to Friday 7.30am – 8.00pm, Saturday 9.00am – 6.00pm, AEST/AEDT) – Option 1 (NAB Connect and NAB Direct Link) and have the information below ready.

If your request is to recall a payment, please specify one of the following reasons:

- 001 – Payment duplicated
- 002 – Incorrect payment
- 003 – Incorrect biller
- 004 – Overpayment

Customer Details:
Company name
Contact name
Contact telephone number
Contact email address (optional)
BPAY Batch ID
Batch Details:
Date processed
Batch amount
Debit BSB & Account number
Transaction Details:
Biller code
Biller name
Customer reference number
Amount

Appendix E – BPAY Batch contact list

Query	Contact
NAB Connect/Direct Link Product Enquiries	NAB Connect Customer Service Centre: 1300 888 413 – Option 1 (NAB Connect and NAB Direct Link) Monday to Friday 7.30am – 8.00pm, Saturday 9.00am – 2.00pm, AEST/AEDT
Unidentified transaction assistance	Refer form in Appendix D
Integrating Results File with your systems/ software	Your systems/software specialist.
File formats	nab.com.au/nabc-content/nab-connect-help/file-formats