Merchant Reporting EB165/FX165

**NAB Connect and NAB Direct Link
File format Specifications**

February 2024

Contents

1. Merchant reporting

1.1   Functional Description

NAB will provide you with a daily file of your EFTPOS transactions for NAB EFTPOS (EB165) or Multi Currency facilities (FX165)

This file will provide a breakdown or individual transactions which comprise the bulk merchant credit received to your account.

1.2   NAB EFTPOS (EB165) File format

The ASCII EFTPOS Settlement file contains the following format:

File Header Record

Col	Field Name	Length	Type
1	Record Type (H)	1	CHAR
2	Organisation Name	30	CHAR
32	Processing Date	8	NUM

Transaction Detail Record

Col	Field Name	Length	Type
1	Record Type (D)	1	CHAR
2	Posting Date	8	NUM
10	Group Number	5	NUM
15	Head Office Number	5	NUM
20	Merchant Number	15	CHAR
35	Terminal Number	8	CHAR
43	Message Type	4	CHAR
47	Card Number	19	CHAR
66	Process Code	6	NUM
72	Transaction Amount	12	NUM
84	STAN (future use)	6	CHAR
90	Transaction Time	6	NUM
96	Transaction Date	8	NUM
104	RRN	12	CHAR
116	Merchant Name	20	CHAR
136	Merchant Address	20	CHAR
156	Cash Amount	12	NUM

Terminal Summary Record

This record will contain transaction statistics for the given NAB Terminal within the current posting date.

Col	Field Name	Length	Type
1	Record Type (A)	1	CHAR
2	Posting Date	8	NUM
10	Group Number	5	NUM
15	Head Office Number	5	NUM
20	Merchant Number	15	CHAR
35	Terminal Number	8	CHAR

Col	Field Name	Length	Type
43	Number of DR/CR Cashout Transactions	10	NUM
53	Amount of DR/CR Cashout Transactions	16	NUM
69	Number of DR Purchase Transactions	10	NUM
79	Amount of DR Purchase Transactions	16	NUM
95	Number of DR Refund Transactions	10	NUM
105	Amount of DR Refund Transactions	16	NUM
121	Number of DR Purch/Cash Transactions	10	NUM
131	Net Number of DR Transactions	10	NUM
141	Net Amount of DR Transactions	X+16	NUM
158	Number of CR Purchase Transactions	10	NUM
168	Amount of CR Purchase Transactions	16	NUM
184	Number of CR Refund Transactions	10	NUM
194	Amount of CR Refund Transactions	16	NUM
210	Net Number of CR Transactions	10	NUM
220	Net Amount of CR Transactions	X+16	NUM
237	Total Number of Transactions	10	NUM
247	Total Amount of Transactions	X+16	NUM

Note: The 'X' portion will contain a one byte indication as to the sign of the total amount. A 'D' for debit (funds due to the bank) or a 'C' for credit (funds due to the merchant).

Merchant Summary Record

This record will contain transaction statistics for the given NAB Merchant over all the merchant's terminals within the current posting date.

Col	Field Name	Length	Type
1	Record Type (B)	1	CHAR
2	Posting Date	8	NUM
10	Group Number	5	NUM
15	Head Office Number	5	NUM
20	Merchant Number	15	CHAR
35	Number of Terminals	3	NUM
38	Number of DR/CR Cashout Transactions	10	NUM
48	Amount of DR/CR Cashout Transactions	16	NUM
64	Number of DR Purchase Transactions	10	NUM
74	Amount of DR Purchase Transactions	16	NUM
90	Number of DR Refund Transactions	10	NUM
100	Amount of DR Refund Transactions	16	NUM
116	Number of DR Purch/Cash Transactions	10	NUM
126	Net Number of DR Transactions	10	NUM
136	Net Amount of DR Transactions	X+16	NUM
153	Number of CR Purchase Transactions	10	NUM
163	Amount of CR Purchase Transactions	16	NUM
179	Number of CR Refund Transactions	10	NUM
189	Amount of CR Refund Transactions	16	NUM

Col	Field Name	Length	Type
205	Net Number of CR Transactions	10	NUM
215	Net Amount of CR Transactions	X+16	NUM
232	Total Number of Transactions	10	NUM
242	Total Amount of Transactions	X+16	NUM

Note: The 'X' portion will contain a one byte indication as to the sign of the total amount. A 'D' for debit (funds due to the bank) or a 'C' for credit (funds due to the merchant).

Business Unit Summary Record

This record will contain transaction statistics for the given NAB Business Units over all a particular Units' merchants within the current posting date.

Col	Field Name	Length	Type
1	Record Type (C)	1	CHAR
2	Posting Date	8	NUM
10	Group Number	5	NUM
15	Head Office Number	5	NUM
20	Number of Merchants	3	NUM
23	Number of DR/CR Cashout Transactions	10	NUM
33	Amount of DR/CR Cashout Transactions	16	NUM
49	Number of DR Purchase Transactions	10	NUM
59	Amount of DR Purchase Transactions	16	NUM
75	Number of DR Refund Transactions	10	NUM
85	Amount of DR Refund Transactions	16	NUM
101	Number of DR Purch/Cash Transactions	10	NUM
111	Net Number of DR Transactions	10	NUM
121	Net Amount of DR Transactions	X+16	NUM
138	Number of CR Purchase Transactions	10	NUM
148	Amount of CR Purchase Transactions	16	NUM
164	Number of CR Refund Transactions	10	NUM
174	Amount of CR Refund Transactions	16	NUM
190	Net Number of CR Transactions	10	NUM
200	Net Amount of CR Transactions	X+16	NUM
217	Total Number of Transactions	10	NUM
227	Total Amount of Transactions	X+16	NUM

File Trailer Record

Col	Field Name	Length	Type
1	Record Type (T)	1	CHAR
2	Organisation Name	30	CHAR
32	Transaction Quantity	10	NUM

Note: The 'X' portion will contain a one byte indication as to the sign of the total amount. A 'D' for debit (funds due to the bank) or a 'C' for credit (funds due to the merchant).

Processing Codes

Transaction Type	Process Code
Purchase Savings acct	1000
Purchase Cheque acct	2000
Purchase Credit acct	3000
Cashout Savings acct	11000
Cashout Cheque acct	12000
Purchase/cashback Savings acct	91000
Purchase/cashback Cheque acct	92000
Refund Savings acct	200010
Refund Cheque acct	200020
Refund Credit acct	200030

1.3 NAB EFTPOS (FX165) File format

The ASCII EFTPOS Settlement file contains the following format:

Customer File Header Record

Offset	Field Name	Length	Type
0	Record Type (H)	1	CHAR
1	Organisation Name (Cust# Name)	30	CHAR
31	Processing Date	8	NUM

Merchant Information Record

Offset	Field Name	Length	Type
0	Record Type (I)	1	CHAR
1	Organisation Name (Merchant Name)	30	CHAR
31	Processing Date	8	NUM
39	Merchant ID	9	CHAR

Transaction Detail Record

Offset	Field Name	Length	Type
0	Record Type (D)	1	CHAR
1	Transaction Date	8	NUM
9	Zeroes	5	NUM
14	Zeroes	5	NUM
19	Merchant Number (EB Number)	15	CHAR
34	Terminal Number	8	CHAR
42	spaces	4	CHAR
46	Card Number	19	CHAR
65	zeroes	6	NUM
71	Transaction Amount (Transaction Currency)	12	NUM
83	spaces	6	CHAR

Offset	Field Name	Length	Type
89	Transaction Time	6	NUM
95	Transaction Date	8	NUM
103	RRN	12	CHAR
115	Merchant Name (Currently Customer name, change to store DBA)	20	CHAR
135	spaces	20	CHAR
155	Zeroes	12	NUM
167	Transaction Currency	3	CHAR
170	Transaction Currency Exponent	1	CHAR
171	Multi- Currency Process Code (00-sale; 24-Refund)	2	CHAR
173	Merchant Store Number	9	NUM
182	Settlement Date	8	CHAR
190	AUD Equivalent (will be Zeroes for non DCC)	12	NUM

Currency (Terminal) Summary Record

This record will contain transaction statistics for the given NAB Terminal within the current posting date.

Offset	Field Name	Length	Type
0	Record Type (A)	1	CHAR
1	Settlement Date	8	NUM
9	Zeroes	5	NUM
14	Zeroes	5	NUM
19	Merchant Number	15	CHAR
34	Spaces	8	CHAR
42	Zeroes	10	NUM
52	Zeroes	16	NUM
68	Zeroes	10	NUM
78	Zeroes	16	NUM
94	Zeroes	10	NUM
104	Zeroes	16	NUM
120	Zeroes	10	NUM
130	Zeroes	10	NUM
140	Space (1) + zeroes (16)	X+16	NUM
157	Number of CR Purchase Transactions	10	NUM
167	Amount of CR Purchase Transactions	16	NUM
183	Number of CR Refund Transactions	10	NUM
193	Amount of CR Refund Transactions	16	NUM
209	Net Number of CR Transactions	10	NUM
219	Net Amount of CR Transactions	X+16	NUM
236	Total Number of Transactions	10	NUM
246	Total Amount of Transactions	X+16	NUM
263	Spaces	30	CHAR
293	Settlement Currency	3	CHAR
296	Settlement Currency Exponent	1	CHAR

Offset	Field Name	Length	Type
297	Settlement Amount	16	NUM
313	Debit Credit Indicator	1	CHAR
314	Transaction Currency Exponent	1	CHAR
315	Transaction Currency	3	CHAR

Note: The 'X' portion will contain a one byte indication as to the sign of the total amount. A 'D' for debit (funds due to the bank) or a 'C' for credit (funds due to the merchant).

Store (Merchant) Summary Record

This record will contain transaction statistics for the given NAB Merchant over all the merchant's terminals within the current posting date.

Offset	Field Name	Length	Type
0	Record Type (B)	1	CHAR
1	Settlement Date	8	NUM
9	Zeroes	5	NUM
14	Zeroes	5	NUM
19	Merchant Number	15	CHAR
34	Zeroes	3	NUM
37	Zeroes	10	NUM
47	Zeroes	16	NUM
63	Zeroes	10	NUM
73	Zeroes	16	NUM
89	Zeroes	10	NUM
99	Zeroes	16	NUM
115	Zeroes	10	NUM
125	Zeroes	10	NUM
135	Space (1) + zeroes (16)	X+16	NUM
152	Zeroes	10	NUM
162	Zeroes	16	NUM
178	Zeroes	10	NUM
188	Zeroes	16	NUM
204	Zeroes	10	NUM
214	Space (1) + zeroes (16)	X+16	NUM
231	**Total Number of Transactions**	**10**	**NUM**
241	Space (1) + zeroes (16)	X+16	NUM
258	Space	30	CHAR
288	Settlement Currency	3	CHAR
291	Settlement Currency Exponent	1	CHAR
292	Settlement Amount	16	NUM
308	Debit Credit Indicator	1	CHAR
309	Merchant Store Number	9	NUM

Note: The 'X' portion will contain a one byte indication as to the sign of the total amount. A 'D' for debit (funds due to the bank) or a 'C' for credit (funds due to the merchant).

Merchant ID (Business Unit) Summary Record

This record will contain transaction statistics for the given NAB Business Units over all a particular Units' merchants within the current posting date.

Offset	Field Name	Length	Type
0	Record Type (C)	1	CHAR
1	Settlement Date	8	NUM
9	Zeroes	5	NUM
14	Zeroes	5	NUM
19	Zeroes	3	NUM
22	Zeroes	10	NUM
32	Zeroes	16	NUM
48	Zeroes	10	NUM
58	Zeroes	16	NUM
74	Zeroes	10	NUM
84	Zeroes	16	NUM
100	Zeroes	10	NUM
110	Zeroes	10	NUM
120	Spaces (1) + zeroes (16)	X+16	NUM
137	Zeroes	10	NUM
147	Zeroes	16	NUM
163	Zeroes	10	NUM
173	Zeroes	16	NUM
189	Zeroes	10	NUM
199	Spaces (1) + zeroes (16)	X+16	NUM
216	Total Number of Transactions	10	NUM
226	Spaces (1) + zeroes (16)	X+16	NUM
243	Spaces	30	CHAR
273	Settlement Currency	3	CHAR
276	Settlement Currency Exponent	1	CHAR
277	Settlement Amount	16	NUM
293	Debit Credit Indicator	1	CHAR
294	Merchant ID	9	CHAR

File Trailer Record

Offset	Field Name	Length	Type
0	Record Type (T)	1	CHAR
1	Organisation Name	30	CHAR
31	Transaction Quantity	10	NUM

Note: The 'X' portion will contain a one byte indication as to the sign of the total amount. A 'D' for debit (funds due to the bank) or a 'C' for credit (funds due to the merchant).