Australian Direct Entry Payments and Dishonour report

NAB Direct Link
File format specifications
September 2025

Table of Contents

1. Overview

- Domestic Australian account payments are processed using the Australian Banking Association (ABA) file format and used by all major Australian financial institutions to specify payments to be made from one bank account to one or more bank accounts

- Bulk payments can be credit or debit payments

- A common use case for Direct Entry is for processing payroll as these are bulk payments sent to multiple payee accounts

- Credit payments are approved and processed based on available funds held (utilising NAB Connect)

- All files must have a Direct entry user ID (DE User ID) to comply with the file format. Each NAB Direct Link facility must have their own DE User ID

- Direct Entry payments can be configured via two different payment flows.

  1. Straight Through Processing (STP)

  2. Authorisation via NAB Connect

- There are generally three types of issues preventing payments from processing successfully:

  1. Payment formatting errors

  2. Insufficient clearing funds or approved limits

  3. General account closures or debit blocks

- Payment files can be future dated up to 90 days in advance

- Payment files with a value date of up to 7 days in the past can be submitted for processing

- The Lodgement reference in a direct entry file is what appears in a beneficiary / payees account statement. It is recommended that the information included in the lodgement reference be a unique payment identifier.

2. File Specifications

- The file format is a fixed record length ASCII (American Standard Code for Information Interchange)
- Record length is 120 characters (bytes) long and separated from the next record by a carriage return/line feed (CR/LF)
- Strings of characters within the line represent specific pieces of information. For example, in a Detail Record line the characters at positions 21-30 represent the amount to be paid to or received from your customer.
- Each file contains 3 main blocks of records
  - Descriptive Record (**Type 0**) - one only per User ID
  - Detail Records (**Type 1**) - one or more
  - File Total Record (**Type 7**) - one only per User ID
- Each file can only contain 1 block of each record type

2.1 Record Descriptions

Record Type '0' – Descriptive Record

The first record in the file is the Descriptive Record

Character Position	Field Size	Field Description	User Specification
1	1	Record Type 0	Must be '0'
2-18	17	Blank.	Must be left blank
19-20	2	Reel Sequence Number	Must be numeric commencing at 01 Right justified Zero filled
21-23	3	Name of User Financial Institution	Must be an approved financial institution abbreviation. (Refer to AusPayNet website)
24-30	7	Blank.	Must be left blank
31-56	26	Name of User supplying file.	Left justified Must be left blank BECS EBCDIC character set valid Must not be all blank Should be User preferred name
57-62	6	Number of User supplying file.	Must be User Identification Number, which is assigned by AusPayNet and User Financial Institutions Must be numeric Right justified Zero filled
63-74	12	Description of entries on file (for example "Payroll")	BECS EBCDIC character set valid Should accurately describe contents of file Left justified Can be left if needed
75-80	6	Date to be processed (i.e. the date transactions are released to all financial institutions).	Must be numeric and in the format of DDMMYY Must be a valid date Zero filled
81-120	40	Blank.	Must be left blank

2.1.1 Record Type '1' – Detailed Records

Character Position	Field Size	Field Description	User Specification
1	1	Record Type 1	Must be '1'
2-8	7	BSB Number in format xxx-xxx	Must be numeric with a hyphen in character position 5
			Character positions 2 to 4 must be a valid 2 or 3 digit institution identifier issued by APCA
			(refer to AusPayNet website)
9-17	9	Account number to be credited/debited	Alpha-Numeric (26 letters of the alphabet)
			Hyphens & blanks only are valid
			Must not contain all blanks or all zeros
			Leading zeros, which are part of an account number, must be shown
			Edit out hyphens where account number exceeds nine characters
			Right justified
			Leave blank
18	1	Indicator	Must be a space
			or
			the letter 'N', 'T','W','X' or 'Y'
			• 'N' – for new or varied BSB number or name details
			• 'T' – for a drawing under a Transaction Negotiation Authority
			Withholding Tax Indicators:
			• 'W' – dividend paid to a resident of a country where a double tax agreement is in force
			• 'X' – dividend paid to a resident of any other country
			• 'Y' – interest paid to all non-residents. Where applicable, the amount of withholding tax is to appear in character positions 113-120
19-20	2	Transaction Code	Must only be valid industry standard transaction codes, numeric only
			Please refer to transaction codes for a full list
21-30	10	Amount	Numeric only
			Must be greater than zero
			Show in cents without punctuations
			Right justified
			Zero filled
			Unsigned
31-62	32	Title of account to be debited/credited	BECS EBCDIC character set valid
			Must not contain all blanks
			Left justified
			Leave blank
			Desirable format:
			• Surname followed by blank
			• Given names with a space between each name

Character Position	Field Size	Field Description	User Specification
63-80	18	Lodgement Reference (Reference as submitted by the User, indicating details of the origin of the entry, e.g. Payroll Number, Invoice, Unique Customer Identifier). **NOTE:** This field is used by financial institutions for statement narrative	BECS EBCDIC character set valid Left justified Leave blank
81-87	7	BSB Number in format xxx-xxx *Trace: to enable retracing of the entry to its source if necessary.	Must be numeric with a hyphen in character position 84 Character positions 81-83 must be a valid 2 or 3 digit Institution identifier issued by AusPayNet (refer to AusPayNet website "BSB Numbers in Australia")
88-96	9	Account Number *Trace: to enable retracing of the entry to its source if necessary.	Alpha-Numeric (26 letters of the alphabet) Hyphens & blanks only are valid Must not contain all blanks or all zeros Leading zeros, which are part of an account number, must be shown Edit out hyphens where account number exceeds nine characters Right justified Leave blank
97-112	16	Name of Remitter (Name of originator of the entry. This may vary from Name of User.)	BECS EBCDIC character set valid. Must not contain all blanks Left justified Leave blank **NOTE:** This field is used by financial institutions for statement narrative. When a Detail Record is used for a financial institution drawing under a Transaction Negotiation Authority, this field must contain the name of the Lodgement financial institution
113-120	8	Amount of withholding tax	Numeric only Show in cents without punctuation Right justified Zero filled Unsigned

*Trace - A Trace Account is used by the beneficiary bank to return the funds to the remitter in the event that they cannot be applied to the beneficiary's account. The trace account must be the User's own account or an account which the User has authority to operate and/or use as a Trace Record. In many cases, the Trace Record is also used to satisfy the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) concerning the inclusion of Tracing Information in electronic funds transfer instructions. Please refer to Part 5 of the Act for details.

Note: For a self-balanced file, the very last line of this section is required to be a balancing entry for a self-balanced direct entry file.

2.1.2 Record Type '7' – File Total Record

Character Position	Field Size	Field Description	User Specification
1	1	Record Type 7	Must be '7'
2-8	7	BSB Number in format xxx-xxx	Must be numeric with a hyphen in character position 5 Character positions 2 to 4 must be a valid 2 or 3 digit institution identifier issued by APCA (refer to AusPayNet website "BSB Numbers in Australia")
9-20	12	Blank	Must be left blank
21-30	10	File (User) Net Total Amount	Numeric only Show in cents without punctuation Right justified Zero filled Unsigned Should be all zeros
31-40	10	File (User) Credit Total Amount	Numeric only Show in cents without punctuation Right justified Zero filled Unsigned Should equal debit total
41-50	10	File (User) Debit Total	Numeric only Show in cents without punctuation Right justified Zero filled Unsigned Should equal credit total
51-74	24	Blank	Must be left blank
75-80	6	File (User) count of Record Type 1	Numeric only Right justified Zero filled
81-120	40	Blank	Must be left blank

2.1.3 Coded Character Set

Only the BECS EBCDIC Character Bit Structure is valid, this includes the following most commonly used characters:

- Numeric 0 to 9
- Alphabetic Uppercase A to Z and Lowercase a to z
- Special characters

Special Characters

Symbol	Meaning	Symbol	Meaning
+	Addition (plus) sign	-	Subtraction (minus) sign or hyphen
@	At sign	:	Colon
SP	Space	;	Semicolon
!	Exclamation mark	=	Equal sign
^	Circumflex	?	Question mark
$	Dollar sign	.	Period or decimal point
%	Percentage sign	#	Number sign (pound or hash)
&	Ampersand	_	Low line (underscore)
'	Apostrophe	,	Comma
(	Left parenthesis	[	Left square bracket
)	Right parenthesis	]	Right square bracket
*	Asterisk	/	Solidus (right slash)

Unprintable characters will be replaced with a period ('.')

2.1.4 Transaction Codes

Code	Transaction type (Debit/Credit)	Transaction Description
13	Debit	Debit Items
50	Credit	Credit Items
51	Credit	Australian Government Security Interest
52	Credit	Basic Family Payments/Additional Family Payment
53	Credit	Pay
54	Credit	Pension
55	Credit	Allotment
56	Credit	Dividend
57	Credit	Debenture/Note of Interest

2.2 File Examples

2.2.1 Standard Direct Entry File

```
0                   01NAB NAB SAMPLE DIRECTENTRYFILE001122PAYROLL   010122
1063-210   123456 530000073023Beneficiary A         720056     083-000987654321NAB SAMPLE    00000000
1063-001   123456 530000054000Beneficiary B         820226     083-000987654321NAB SAMPLE    00000000
1192-901123456789 530000082679Beneficiary C         820226     083-000987654321NAB SAMPLE    00000000
1402-728123456789 530000092360Beneficiary D         881195     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000090167Beneficiary E         930671     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000088248Beneficiary F         950850     083-000987654321NAB SAMPLE    00000000
1012-009123456789 530000112655Beneficiary G         961566     083-000987654321NAB SAMPLE    00000000
1012-009123456789 530000111970Beneficiary H         760094     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000066060Beneficiary I         810330     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000032724Beneficiary J         810330     083-000987654321NAB SAMPLE    00000000
1402-728123456789 530000087646Beneficiary K         820282     083-000987654321NAB SAMPLE    00000000
1012-003123456789 530000099018Beneficiary L         820298     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000010000Beneficiary M         850993     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000076274Beneficiary N         850993     083-000987654321NAB SAMPLE    00000000
1012-009123456789 530000082755Beneficiary O         891271     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000084486Beneficiary P         900831     083-000987654321NAB SAMPLE    00000000
1062-919123456789 530000071411Beneficiary Q         800186     083-000987654321NAB SAMPLE    00000000
1033-009123456789 530000038000Beneficiary R         840765     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000054288Beneficiary R         840765     083-000987654321NAB SAMPLE    00000000
1063-009123456789 530000064000Beneficiary S         851119     083-000987654321NAB SAMPLE    00000000
1062-912123456789 530000067348Beneficiary T         851119     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000077852Beneficiary U         861115     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000056832Beneficiary V         880003     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000086264Beneficiary W         901394     083-000987654321NAB SAMPLE    00000000
1062-133123456789 530000098653Beneficiary X         930115     083-000987654321NAB SAMPLE    00000000
1032-731123456789 530000061640Beneficiary Y         940484     083-000987654321NAB SAMPLE    00000000
1553-056123456789 530000097501Beneficiary Z         951245     083-000987654321NAB SAMPLE    00000000
1062-009123456789 530000020000Beneficiary 1         820045     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000061839Beneficiary 2         820045     083-000987654321NAB SAMPLE    00000000
1014-009123456789 530000102798Beneficiary 3         850165     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000101877Beneficiary 4         740170     083-000987654321NAB SAMPLE    00000000
1402-728123456789 530000090913Beneficiary 5         700079     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000110067Beneficiary 6         610039     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000045826Beneficiary 7         610039     083-000987654321NAB SAMPLE    00000000
1484-009123456789 530000063537Beneficiary 8         860780     083-000987654321NAB SAMPLE    00000000
1484-009123456789 530000020000Beneficiary 9         880468     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000072321Beneficiary 10        880468     083-000987654321NAB SAMPLE    00000000
1766-125123456789 530000074751Beneficiary 11        890253     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000057070Beneficiary 12        740028     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000085480Beneficiary 13        740028     083-000987654321NAB SAMPLE    00000000
1033-009123456789 530000087447Beneficiary 14        911017     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000063144Beneficiary 15        911494     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000078000Beneficiary 16        860146     083-000987654321NAB SAMPLE    00000000
1192-901123456789 530000074078Beneficiary 17        860146     083-000987654321NAB SAMPLE    00000000
1063-210   123456 530000080865Beneficiary 18        930846     083-000987654321NAB SAMPLE    00000000
1553-009123456789 530000065853Beneficiary 19        931059     083-000987654321NAB SAMPLE    00000000
1012-009123456789 530000070063Beneficiary 20        931170     083-000987654321NAB SAMPLE    00000000
1062-905123456789 530000065808Beneficiary 21        670066     083-000987654321NAB SAMPLE    00000000
1083-000987654321 130003509591NAB SAMPLE DIRECTENTRYFILE CR DE EXAMPLE 083-000987654321NAB SAMPLE    00000000
7999-999        00000000000035095910003509591                  000049
```

2.2.2   Self-Balanced Direct Credit File

```
0               01NAB     NAB TEST           1234569Credit     011223
1083-047111111111 500000000001 Beneficiary 1              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047222222222 500000000001 Beneficiary 2              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047333333333 500000000001 Beneficiary 3              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047444444444 500000000001 Beneficiary 4              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047555555555 500000000001 Beneficiary 5              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047123456789 130000000005 NAB TEST 1                 FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
7999-999          00000000000000000050000000005              000006
```

2.2.3   Self-Balanced Direct Debit

```
0               01NAB     NAB TEST           123456DrDebit     011223
1083-047111111111 130000000001 Beneficiary 1              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047222222222 130000000001 Beneficiary 2              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047333333333 130000000001 Beneficiary 3              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047444444444 130000000001 Beneficiary 4              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047555555555 130000000001 Beneficiary 5              FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
1083-047123456789 500000000005 NAB TEST 1                 FOR DEMONSTRATION 083-047123456789NAB SAMPLE   TEST00000000
7999-999          00000000000000000050000000005              000006
```

3. Validations

3.1 General Validation Controls

The Payment Validation process contains the following validation controls:

- Record length is 120 characters
- Checks that the record is terminated with CRLF (Carriage Return/Line Feed)
- Checks that the first character of a record is a valid record type (i.e. 0, 1, or 7)
- Checks that the records are in sequence (i.e. 0, 1, 7)
- Checks that a file has either multiple debit records with one credit record or multiple credit records with one debit record. Multiple debit and credit records are not allowed within a single file
- Checks that the file complies with the BECS character set. Characters outside the BECS character set will be replaced with a period ('.')
- Checks that the trace account number for the payment is configured for the customer
- Checks that the customer has a debit or credit account configured to match the balancing record for the payment
- Maximum line items (25,000 lines)

NAB will create compensating transactions for payments where an invalid BSB and/or account is found within a file being validated. This is to ensure rejected payments do not cause rejection of other payments within a Direct Entry file. Compensating transaction information will be found in the resulting disbursement report provided by NAB available for each file.

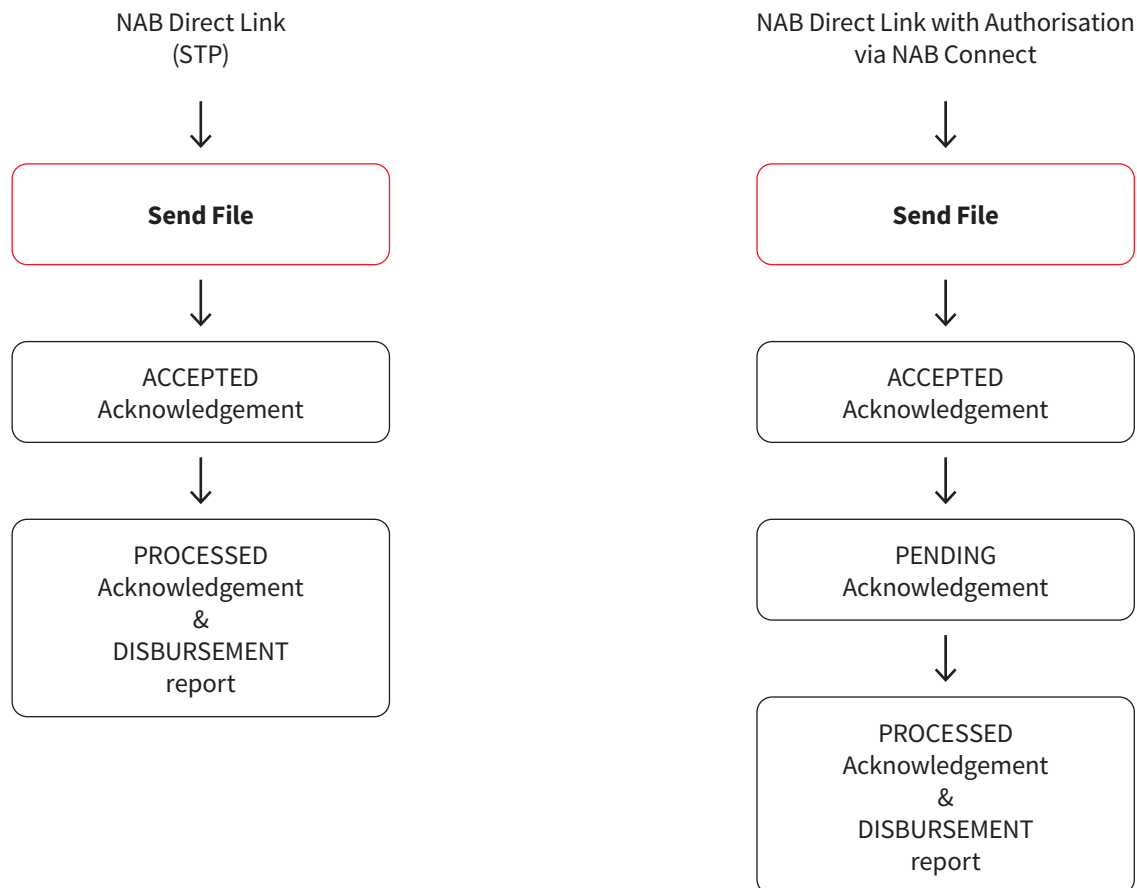If any matches are found, the payment is held and must be approved/declined by NAB support.

- Direct entry payments sent using STP are held at NAB Support
- Direct entry payments sent via NAB Direct Link and requiring NAB Connect authorisation will notify the NAB Connect Authoriser that the payment is a potential duplicate, requiring action.

4. Acknowledgement Files

Each submitted payment file will undergo validation before being processed and Acknowledgement files are generated to provide status updates.

The name of these files is: <original payment filename>.<status>.ACK

Along the payment journey, certain Acknowledgements may be generated more than once.

NAB Direct Link (STP)	NAB Direct Link with Authorisation via NAB Connect
↓	↓
Send File	**Send File**
↓	↓
ACCEPTED Acknowledgement	ACCEPTED Acknowledgement
↓	↓
PROCESSED Acknowledgement & DISBURSEMENT report	PENDING Acknowledgement
	↓
	PROCESSED Acknowledgement & DISBURSEMENT report

4.1   Format

Element	Description
<PaymentsAcknowledgement>	Contains information about the originating customer See "payment statuses" for definitions of possible "type" attributes
<PaymentId>	Contains the message number of the payment instruction
<OriginalMessageId>	Contains the message number of the original file
<DateTime>	Contains the date & time the Acknowledgement was generated in the format yyyy/mm/dd
<CustomerId>	Contains the NAB Direct Link Mailbox ID
<CompanyName>	Contains the registered NAB Direct Link customer name
<UserMessage>	Short description of the current status of the file
<DetailedMessage>	Long description of the current status of the file
<OriginalFilename>	Contains the original file name
<Issues>	Contains the total history of the payment processing
<Issue>	Contains a payment processing event. Has a "type" attribute that classifies the event type as generated by the processing system

4.2   Acknowledgement Status

- The status will be populated into the filename of the Acknowledgement provided
- For example, if an original payment file was submitted for processing labelled "TestPayment.aba", the resulting processed Acknowledgement will be labelled "TestPayment.aba.asc.PROCESSED.ACK"
- .asc is populated into the filename as this indicates the file is PGP encrypted by NAB

There are 3 payment Acknowledgement types:

Acknowledgement Type	Reason
info	Standard Acknowledgement
warn	File has not processed, and requires intervention Generally, this is when a payment is required to be approved
error	File has not been processed, review payment file, resolve and resubmit

There are 5 possible Acknowledgement statuses returned by NAB Direct Link. The <UserMessage> field indicates the specific status of the payment file.

Status	Type	Filename extension	Description
Accepted	Info	ACCEPTED.ACK	Information about the status of the payment
Processed	Info	PROCESSED.ACK	Confirmation of successful processing of the payment
Rejected	Error	REJECTED.ACK	Notification of failure to process the payment
Pending	Warn	PENDING.ACK	Payment has been held and requires intervention
Declined	Info	DECLINED.ACK	Notification of payment being declined

4.3   Examples of common messages

Acknowledgement Type	User Message	Detailed Message	Filename Extension
info	Payment status is FUTURE DATED	Payment has been successfully validated and will be processed on the value date	ACCEPTED.ACK
warn	Payment 9999999 has been held	Payment 9999999 has completed validation and has been held due to the following issues	PENDING.ACK
warn	Payment status is REQUIRES APPROVAL	Payment has breached customer controlled limit and requires customer approval	PENDING.ACK
warn	Payment status is REQUIRES AUTHORISATION	Payment requires customer authorisation. Log into NAB Connect to review and authorise payment	PENDING.ACK
warn	Payment status is REQUIRES BANK APPROVAL	Payment has exceeded the bank controlled limit and requires approval	PENDING.ACK
info	Payment status is PROCESSED	Payment has been successfully processed	PROCESSED.ACK
info	Payment status is PROCESSED WITH INVALID TRANSACTIONS	Payment has been successfully processed and invalid item have been returned to customer's account	PROCESSED.ACK
error	Payment 99999999 has been rejected	Payment 99999999 has completed validation and has been automatically rejected due to the following issues	REJECTED.ACK
error	Payment status is DELETED	Payment has been deleted and has not been processed	REJECTED.ACK
error	Payment status is CANCELLED	Payment has been cancelled by the system and has not been processed	REJECTED.ACK
error	Payment status is REJECTED	Payment has been rejected and has not been processed	REJECTED.ACK

4.4   Acknowledgement Examples

Accepted Acknowledgement – Payment validated

```
<PaymentsAcknowledgement type="info">

<PaymentId>12346578</PaymentId>

<OriginalMessageId>987654321</OriginalMessageId>

<DateTime>2024/01/01</DateTime>

<CustomerId>TESTDL</CustomerId>

<CompanyName>SAMPLE CUSTOMER</CompanyName>

<UserMessage>Payment 987,645,321 has been successfully validated.</UserMessage>

<DetailedMessage>Payment 987,645,321 has been successfully validated and will be forwarded to the processing
system.</DetailedMessage>

<OriginalFilename>DTDCS.txt</OriginalFilename>

</PaymentsAcknowledgement>
```

Rejected Acknowledgement – Value date in the past

```
<PaymentsAcknowledgement type="error">

<PaymentId>12345678</PaymentId>

<OriginalMessageId>987654321</OriginalMessageId>

<DateTime>2024/01/01</DateTime>

<CustomerId>TESTDL</CustomerId>

<CompanyName>SAMPLE CUSTOMER</CompanyName>

<UserMessage>Payment status is REJECTED</UserMessage>

<DetailedMessage>Payment has been rejected and has not been processed.</DetailedMessage>

<OriginalFilename>SampleDD.txt</OriginalFilename>

<Issues>

<Issue type="290049">Uploaded Interchange 999999 for Customer 222222 and Payment Type DL _ DIRECTDEBIT.</Issue>

<Issue type="2025">Payment 44444444 was successfully uploaded by Direct Link Host [TESTDL].</Issue>

<Issue type="2025">Payment 44444444 was successfully uploaded by Direct Link Host [TESTDL].</Issue>

<Issue type="104506">Payment failed validation and requires repair.</Issue>

<Issue type="190108">The value date is more than 7 days in the past.</Issue>

<Issue type="180004">Repair is not allowed for this payment. Payment has been rejected.</Issue>

</Issues>

</PaymentsAcknowledgement>
```

Pending Acknowledgement – Requires approval

```
<PaymentsAcknowledgement type="warning">

<PaymentId>12345678</PaymentId>

<OriginalMessageId>987654321</OriginalMessageId>

<DateTime>2024/01/01</DateTime>

<CustomerId>TESTDL</CustomerId>

<CompanyName>SAMPLE CUSTOMER</CompanyName>

<UserMessage>Payment status is REQUIRES APPROVAL</UserMessage>

<DetailedMessage>Payment has breached customer controlled limit and requires customer
approval.</DetailedMessage>

<OriginalFilename>SampleDC.txt</OriginalFilename>

<Issues>

<Issue type="290049">Uploaded Interchange 999999 for Customer 222222 and Payment Type DL _ DIRECTCREDIT.</Issue>

<Issue type="2025">Payment 44444444 was successfully uploaded by Direct Link Host [TESTDL].</Issue>

<Issue type="2025">Payment 44444444 was successfully uploaded by Direct Link Host [TESTDL].</Issue>

<Issue type="104503">Payment successfully validated.</Issue>

<Issue type="181002">Payment has passed Account Validation.</Issue>

<Issue type="6010">Payment is ready for authorisation - 1 authorisations required.</Issue>

<Issue type="181202">Payment cannot be authorised. The sum of the payments for 01/01/2024 exceeds the limit of
1000000.00 for Direct Link - Direct Credit payments.</Issue>

<Issue type="180053">Payment requires customer approval.</Issue>

</Issues>

</PaymentsAcknowledgement>
```

Pending Acknowledgement – Duplicate

```
<PaymentsAcknowledgement type="warning">

<PaymentId>12345678</PaymentId>

<OriginalMessageId>987654321</OriginalMessageId>

<DateTime>2024/01/01</DateTime>

<CustomerId>TESTDL</CustomerId>

<CompanyName>SAMPLE CUSTOMER</CompanyName>

<UserMessage>Payment 987,645,321 has been held.</UserMessage>

<DetailedMessage>Payment 987,645,321 has completed validation and has been held due to the following
issues.</DetailedMessage>

<OriginalFilename>SampleDC.txt</OriginalFilename>

<Issues>

<Issue type="warning">This payment is a possible duplicate payment of existing Payment Id 22222.</Issue>

</Issues>

</PaymentsAcknowledgement>
```

Processed Acknowledgement – Payment processed - STP

```
<PaymentsAcknowledgement type="info">

<PaymentId>12345678</PaymentId>

<OriginalMessageId>987654321</OriginalMessageId>

<DateTime>2024/01/01</DateTime>

<CustomerId>TESTDL</CustomerId>

<CompanyName>SAMPLE CUSTOMER</CompanyName>

<UserMessage>Payment status is PROCESSED</UserMessage>

<DetailedMessage>Payment has been successfully processed.</DetailedMessage>

<OriginalFilename>SampleDD.txt</OriginalFilename>

<Issues>

<Issue type="290049">Uploaded Interchange 999999 for Customer 222222 and Payment Type DL _ DIRECTDEBIT.</Issue>

<Issue type="2025">Payment 44444444 was successfully uploaded by Direct Link Host [TESTDL].</Issue>

<Issue type="2025">Payment 44444444 was successfully uploaded by Direct Link Host [TESTDL].</Issue>

<Issue type="104503">Payment successfully validated.</Issue>

<Issue type="181002">Payment has passed Account Validation.</Issue>

<Issue type="181259">Payment is configured for straight through processing. Manual authorisation is not
required.</Issue>

<Issue type="130012">Limit check has failed.</Issue>

<Issue type="130003">Referred to banker automatically.</Issue>

<Issue type="180055">Payment approved by Bank User [7777777].</Issue>

<Issue type="140000">Funds have been reserved.</Issue>

<Issue type="181301">Payment is ready to be submitted for processing.</Issue>

<Issue type="194501">Disbursement Report for Direct Link - Direct Debit Payment: 44444444 sent to mailbox
TESTDL</Issue>

</Issues>

</PaymentsAcknowledgement>
```

Processed Acknowledgement – Payment processed – Authorisation via NAB Connect

```
<PaymentsAcknowledgement type="info">

<PaymentId>12345678</PaymentId>

<OriginalMessageId>987654321</OriginalMessageId>

<DateTime>2024/01/01</DateTime>

<CustomerId>TESTDL</CustomerId>

<CompanyName>SAMPLE CUSTOMER</CompanyName>

<UserMessage>Payment status is PROCESSED</UserMessage>

<DetailedMessage>Payment has been successfully processed.</DetailedMessage>

<OriginalFilename> SampleDD.txt</OriginalFilename>

<Issues>

<Issue type="290049">Uploaded Interchange 999999 for Customer 222222 and Payment Type DL _ DIRECTDEBIT.</Issue>

<Issue type="2025">Payment 44444444 was successfully uploaded by Direct Link Host [TESTDL].</Issue>

<Issue type="2025">Payment 44444444 was successfully uploaded by Direct Link Host [TESTDL].</Issue>

<Issue type="104503">Payment successfully validated.</Issue>

<Issue type="181002">Payment has passed Account Validation.</Issue>

<Issue type="6010">Payment is ready for authorisation - 1 authorisations required.</Issue>

<Issue type="181200">Payment has passed limit check.</Issue>

<Issue type="181200">Payment has passed limit check.</Issue>

<Issue type="6014">Payment has been fully authorised.</Issue>

<Issue type="181253">User [5555555555] has authorised the payment.</Issue>

<Issue type="130010">Limit check passed.</Issue>

<Issue type="130001">Funds have been reserved.</Issue>

<Issue type="181301">Payment is ready to be submitted for processing.</Issue>

<Issue type="194501">Disbursement Report for Direct Link - Direct Debit Payment: 44444444 sent to mailbox TESTDL</Issue>

</Issues>

</PaymentsAcknowledgement>
```

5. Disbursement Reports

Overview

This report assists with confirming the processing of your payment file and identify failed/compensated direct entry payments for reconciliation purposes.

Information provided:

- Transaction summary for disbursed items
- Transaction details for disbursed items
- Failed items summary and details

A disbursement report is generated for each file submitted for processing with the following filenames:

Format	Actual file naming convention
CSV	<original filename>.DISBURSEMENT.RPT
Formatted	<original filename>.DISBURSEMENT.RPT.TXT

5.1   File Layout

Header

Format	Description
Record	00
Bank Name	"NATIONAL AUSTRALIA BANK"
Product Name	"Direct Link"
Report Name	"Direct Link – Direct Credit Disbursement Report" or "Direct Link – Direct Debit Disbursement Report"
Run Date	[date of report generation DDMMYYYY]
Run Time	[time of report generation HHMMSS]
Fund ID	[Mailbox ID]
Customer Name	[DE user name]
Import File Name	[original file name from CPH envelope]
Payment Date	[value date]
Batch No Links	[Payment ID]
Export File Name/s	[NAB Connect "file name" field]
DE User ID	[DE user ID]
MEID	Not used
File Name of Report	[filename of report]

Credit Payment

Field	Data source
Record	53
Payment Type: DNN	"DNN"
Lodgement Ref	[Reference]
Amount	[Amount]
Currency	[Currency]
Credit/Debit	"CR"
Title of Account	[Account Name]
BSB Number	[BSB]
Account No	[Account No]

Value Summary 1

Field	Data source
Record	54
Sub-trancode UVD	"UVD"
Number of items DEC	[total number of credit items]
Total of items DEC	[total value of credit items]

Debit Payment

Field	Data source
Record	57
Payment Type: DNN	"DNN"
Lodgement Ref	[Reference]
Amount	[Amount]
Currency	[Currency]
Credit/Debit	"DR"
Title of Account	[Account Name]
BSB Number	[BSB]
Account No	[Account No]

Value Summary 2

Field	Data source
Record	58
Sub-trancode UVD	"UVD"
Number of items DED	[total number of debit items]
Total of items DED	[total value of debit items]

Failed Items

Field	Data Source
Record	61
Sub-trancode UXD	"UXD"
Payment Type	"DEN"
Lodgement Ref	[Lodgement ref]
Amount	[Amount]
Currency	[Currency]
Credit/Debit	["Dr" or "Cr"]
Title of Account	[Title of Account]
BSB Number	[BSB]
Account No	[Account]
Failed reason code	[not used]
Reason for rejection	[reason from payment history]

Failed Summary

Field	Data Source
Record	62
Sub-trancode UXD	"UXD"
Number failed items	[total number of invalid items]
Total of failed items	[total value of invalid items]
Failed item treatment option 1/2/3	Always "1"
Text: This amount was <failed items treatment>	"Failed items will be returned as individual items to your trace account"

Trailer

Field	Data Source
Record	99
Net File Total	[net file total, should be zero as always balanced file]
Credit File Total	[total credit value]
Debit File Total	[total debit value]
Total number of records in file	[total number of transactions with status of Processed]

Disclaimer

Field	Data Source
Record	100
Disclaimer Text	"© National Australia Bank Limited ABN 12 004 044 937"

Sample Report

CSV

```
00,NATIONAL AUSTRALIA BANK,Direct Link,Direct Link - Direct Credit Disbursement Report,01022024,103330,TESTDL,Automation,DLTESTFILE.txt,01012024,253015413,DCTEST,123456,,Direct Link Test,DLTESTFILE.txt.dis
53,DNN,DebitLodgementRef,1000,AUD,CR,Test NAB Account,123-456,123456789
53,DNN,DebitLodgementRef,1000,AUD,CR,Test NAB Account,123-456,123456789
54,UVD,2,2000
57,DNN,DebitLodgementRef,3000,AUD,DR,Other Test Account,999-999,987654321
58,UVD,1,3000
62,UXD,0,0,1,Failed items will be returned as individual items to your trace account.
99,0,3000,3000,3
100,(c) 2012 National Australia Bank Limit ABN 12 004 044 937
```

Formatted

```
        NATIONAL AUSTRALIA BANK                              Run Date:    01/01/2024
        DIRECT LINK - DIRECT CREDIT DISBURSEMENT REPORT      Run Time:    10:48:23


Mailbox ID:                   DLTEST       DE User Name:    Sample Customer   Filename:    DLTEST.txt
DE User ID:                   132465       Payment ID:      13265478
Value date:                   01/02/2024   Description:     Desc

Disbursed Items
Account Name:                 BSB:         Account No:      Amount:       Currency:     CR/DR        Reference:
Sample customer               000-000      987654321        $1500.00      AUD           CR           Pay account
Sample custoemr2              000-001      564123897        $1500.00      AUD           DR           Pay to acc

Value Summary for Disbursed Items
                              No of Items  Total
Direct Credit                 1            $1500.00
Direct Debit                  1            $1500.00

Failed Items
Account Name:                 BSB:         Account No:      Amount:       Currency:     CR/DR        Reference:       Reason:

Failed Items Summary
                              No of Items  Total
Failed Items Totals           0            $0.00

Failed items will be returned as individual items to your trace account.

File Summary
                              Net File Value   Credit File Value   Debit File Value              Records
Totals                        $0               $1500.00            $1500.00                      2

End of Report
```

6. Direct Entry Returns Report (Dishonour)

The Direct Entry (DE) Returns report is used to communicate details of the electronic return of credit or debit items transactions.

There are 2 different report types that may be configured. For either report type the actual file format remains the same.

The file format is a fixed record length and uses lines of information 120 characters in length.

Report Type	File Name convention	Notes
By DE User ID	DTRET01_123456_ YYYYMMDD _ nnnnnnnn.1.txt Where: 123456 = Direct Entry User ID Y=Year M=Month D=Day nnnnnnnn = internal NAB reference number (unique per file)	• Contains Direct Entry return information for previous business day based on the Direct Entry User ID (DEID) that the original Payment file was processed under. • Limited to reporting on only one DEID per report file
By Trace Account	DTRET02_YYYYMMDD_null.txt Where: Y=Year M=Month D=Day	• Contains Direct Entry return information for previous business day based on trace account(s) configured to NAB Direct Link Mailbox. • Will report Direct Entry return information based upon trace account(s) regardless of the DEID used in original Payment file, provided trace account(s) were specified as part of original payment file. • This report type may contain both Debit and Credit transaction information.

6.1   DE Returns Report format

6.1.1   File Structure

The DE Returns file consists of a single header record, followed by multiple detail records, then a single file trailer record. Each record is terminated with a Carriage Return (0x0D) and Line Feed (0x0A).

All records are fixed width and padded as detailed in the following sections.

Record	Remarks	Description	Length
HEADER	File Header	One per File	120
DETAIL	Transaction Detail Record	One or more per file	120
TRAILER	File Trailer	One per file	120

6.1.2   File Layout: Record Type 0 – Descriptive Record (Header)

Starting Byte	Field Length	Field Description	Source / Value
1	1	Record Id	Must be '0'
2	17	Not used	Spaces
19	2	Reel Sequence Number	'01'
21	3	Mnemonic of financial institution initiating return e.g. NAB	Must be an AusPayNet approved three character mnemonic.
24	7	Not used	Spaces
31	26	Mnemonic of the sending member e.g. NAB	The three character mnemonic of the sending member only, not its full name. Must be an AusPayNet approved financial institution abbreviation. Left justified, leave blank.
57	6	Direct Entry User id.	Must be numeric.
63	12	Description of entries on file (e.g. DE Returns)	Description of file. Spaces if description not available.
75	6	Date of return (the date transactions are returned to initiating financial institution)	DDMMYY format
81	40	Not used	Spaces

6.1.3   File Layout: Record Type 2 – Detail Record

Starting Byte	Field Length	Field Description	Source / Value
1	1	Record Id	Must be '2'
2	7	BSB Code (including hyphen "-")	Positions 81-87 of the original type 1 (credit/debit) record (Trace BSB).
9	9	Credit/Debit Account Number	Positions 88-96 of the original Type 1 Detail Record (Trace Acc).
18	1	Return Code	Valid industry return code. Numeric. One of : 1 Invalid BSB number 2 Payment stopped 3 Account closed 4 Customer deceased 5 No account or incorrect account number 6 Refer to customer 7 [deleted – not used] 8 Invalid User ID Number 9 Technically invalid
19	2	Transaction Code	Position 19 – 20 of the original type 1 record.
21	10	Amount	Positions 21 – 30 of the original type 1 record.
31	32	Account Name	Positions 31 – 62 of the original type 1 record. NOTE: BECS EBCDIC character set valid *however* other financial institutions may return this information in UPPER CASE.
63	18	Lodgement Reference	Positions 63 – 80 of the original type 1 record. NOTE: BECS EBCDIC character set valid *however* other financial institutions may return this information in UPPER CASE.
81	7	Trace BSB Code including hyphen	Positions 2 – 8 of the original type 1 record.
88	9	Trace Account Number	Positions 9 – 17 of the original type 1 record. NOTE: Where account number less than 9 digits this will be displayed as right justified and will be 0 (zero) filled
97	16	Remitter Name	Positions 97 – 112 of the original type 1 record. NOTE: BECS EBCDIC character set valid *however* other financial institutions may return this information in UPPER CASE.
113	2	Original day of processing (dd format)	Positions 75 – 76 of the original type 0 record.
115	6	Original User's ID Number	Positions 57 – 62 of the original type 0 record.

6.1.4   File Layout: Record Type 7 – File Total Record (Trailer)

Starting Byte	Field Length	Field Description	Source / Value
1	1	Record Id	Must be '7'
2	7	BSB Code	'999-999'
9	12	Not used	Spaces
21	10	Total File Net Amount	Calculated as (File Credit Amount – File Debit Amount). Right justified, zero filled, in cents. Value is unsigned. i.e absolute value of (credits – debits)
31	10	Total File Credit Amount	Calculated as total credit amount of transaction types '50 – 99' in record id '2'; right justified and zero filled, in cents.
41	10	Total File Debit Amount	Calculated as total debit amount of transaction type '00 – 49' in record id '2'; right justified and zero filled, in cents.
51	24	Not used	Spaces
75	6	Total Record Count	Total number of records of type '2'. Right justified, zero filled.
81	40	Not used	Spaces

Reconciliation against original Direct Entry payment file

- Some strings of characters within Detail record line(s) represent specific pieces of information which sometimes refer to your original Direct Entry payment file. For example, the characters at positions 21 – 30 refer to positions 21 – 30 of the original Type 1 record (the amount paid to or received from your customer).

- In some of these fields other financial institutions may return information in UPPER CASE which may not match the case of the field within your original Direct Entry payment file. For example, in a Detail record the Account Name at positions 31 – 62, the Lodgement Reference at positions 63 – 80 and the Remitter details at positions 97 – 112.

Account length

The beneficiary/payee account number will be reported as a 9-digit account number in any transaction records within this report. Where a beneficiary/payee account number is less than 9 digits in the original Direct Entry Payment file, this information will be displayed as right justified, 0 (zero) filled within the Direct Entry Returns Report (Record Type 2 - Detail Record position 88-96).

6.2 Examples

6.2.1 Example: Direct Entry Returns Report (*by DE ID*)

```
0              01NAB      NAB             012345DE Returns  021123
2083-0471234567895130000018622Beneficiary 1         111111      083-047111111111NAB SAMPLE  TEST01012345
2083-0471234567896130000042350Beneficiary 2         222222      083-047222222222NAB SAMPLE  TEST01012345
2083-0471234567896130000002500Beneficiary 3         333333      083-047333333333NAB SAMPLE  TEST01012345
2083-0471234567896130000089937Beneficiary 4         444444      083-047444444444NAB SAMPLE  TEST01012345
2083-0471234567896130000019022Beneficiary 5         555555      083-047555555555NAB SAMPLE  TEST01012345
2083-0471234567896130000030995Beneficiary 6         666666      083-047666666666NAB SAMPLE  TEST01012345
2083-0471234567896130000006293Beneficiary 7         777777      083-047777777777NAB SAMPLE  TEST01012345
2083-0471234567896130000007008Beneficiary 8         888888      083-047888888888NAB SAMPLE  TEST01012345
2083-0471234567896130000052436Beneficiary 9         999999      083-047999999999NAB SAMPLE  TEST01012345
2083-0471234567896130000027619Beneficiary 1         121212      083-047111111111NAB SAMPLE  TEST01012345
7999-999           00002967820000000000000296782              000010
```

- File contains 10 detail (type '2') records
- DE User Id : 012345
- Original Lodgement Date: 1st of the month
- Total file Net amount : 0000296782
- Total file Credit amount :   0000000000
  Total file Debit amount :   0000296782

6.2.2 Example: Direct Entry Returns Report (*by Trace Account*)

```
0              01NAB      NAB             000000DE Returns  021123
2083-0471234567895130000018622Beneficiary 1         111111      083-047111111111NAB SAMPLE  TEST01111111
2083-0471234567896130000042350Beneficiary 2         222222      083-047222222222NAB SAMPLE  TEST01111111
2083-0471234567896130000002500Beneficiary 3         333333      083-047333333333NAB SAMPLE  TEST01111111
2083-0471234567896130000089937Beneficiary 4         444444      083-047444444444NAB SAMPLE  TEST01111111
2083-0471234567896130000019022Beneficiary 5         555555      083-047555555555NAB SAMPLE  TEST01111111
2083-0471234567896130000030995Beneficiary 6         666666      083-047666666666NAB SAMPLE  TEST01111111
2083-0471234567896130000006293Beneficiary 7         777777      083-047777777777NAB SAMPLE  TEST01111111
2083-0471234567896130000007008Beneficiary 8         888888      083-047888888888NAB SAMPLE  TEST01111111
2083-0471234567896130000052436Beneficiary 9         999999      083-047999999999NAB SAMPLE  TEST01111111
2083-0471234567896130000027619Beneficiary 1         121212      083-047111111111NAB SAMPLE  TEST01111111
7999-999           00002967820000000000000296782              000010
```

File contains 10 detail (type '2') records

- DE User Id's : 111111
- Original Lodgement Date 1st of the month
- Total file Net amount : 0000296782
- Total file Credit amount :   0000000000
  Total file Debit amount :   0000296782