more than money

# NAB Direct Link

## Direct Entry - straight through processing (STP) Test Plan

**October 2026**

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# 1. Introduction

## 1.1 Overview

Use these test cases in the NAB Direct Link Staging environment before you move to Production.

You will test that you can send correctly formatted Direct Entry payment files, then receive and find the related Acknowledgement files. These are key checks before Production access.

If you have an issue during testing, contact your Implementation Specialist.

## 1.2 Folder Description and Functionality

For details about folders in the Secure File Transfer Protocol (SFTP) client server, see the **NAB Direct Link file type information matrix**.

To get examples of a valid and invalid Direct Entry file, see the **Australian Direct Entry Payments and Dishonour report file specifications**.

## 1.3 Payment Acknowledgement files

Payment Acknowledgement files (Ack) generally follow the naming convention of **Originalfilename.PGP.status.ACK.** The status tag in the file name indicates the status of the submitted payment file (e.g. Processed, Rejected etc).

If you upload a file with the same name more than once, NAB Direct Link adds a unique number to the second Acknowledgement file name so you can tell them apart.

Example:

File 1 - Direct_Credit.txt.ACCEPTED.ACK.pgp

File 2 - Direct_Credit.txt.ACCEPTED_1.ACK.pgp

The following table outlines the expected behaviour for Acks for the Direct Entry service in NAB Direct Link.

| Acknowledgement Status | Additional Information |
|---|---|
| **1st Ack**<br>**Accepted** or **Rejected** | Available after you submit the file. |
| **2nd Ack**<br>**Processed** | Available after the payment file has been processed.<br>When a file is processed successfully, NAB Direct Link also creates a Disbursement report. |

# 2. Test Cases – Direct Credit

## 2.1 Valid Credit File

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit a valid Direct Entry (Credit) payment file. | File is accepted by NAB Direct Link for processing in the **DTDC** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the submitted Direct Entry (Credit) payment file. | The Acknowledgement file is received to **DTDCA** folder with file name *originalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file with status **ACCEPTED**, indicating the file has been successfully received. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **3.** | Wait ~5 minutes then reconnect to retrieve the final Acknowledgement file and Disbursement report.<br>The Staging environment does not validate Direct Entry User ID, this will be confirmed by your Implementation Specialist. | The Acknowledgement file is received to **DTDCA** folder with file name *originalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file is successfully processed.<br>**Disbursement report** is received to the **DTDCR** folder with file name *originalfilename.DISBURSEMENT.RPT.*<br>**Note:** Check the Disbursement report to confirm each transaction has processed as expected. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

## 2.2 Invalid Credit file

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit an invalid Direct Entry (Credit) payment file. | File is accepted by NAB Direct Link for processing in the **DTDC** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the submitted Direct Entry (Credit) payment file. | The Acknowledgement file is received to **DTDCA** folder with file name *originalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **REJECTED**, indicating the file has been rejected. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

## 2.3 Duplicate Credit file – Approve Payment

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit a valid Direct Entry (Credit) payment file that you have uploaded before. | File is accepted by NAB Direct Link for processing in the **DTDC** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the previously submitted Direct Entry (Credit) payment file. | The Acknowledgement file is received to **DTDCA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** first you should receive an Acknowledgement file showing status **ACCEPTED**, followed by another Acknowledgement file showing status **PENDING**, indicating the file has been held by NAB Direct Link. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **3.** | Contact your Implementation Specialist and request them to approve the payment on your behalf. | Your Implementation Specialist will confirm the test payment file details with you and approve the file. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **4.** | Wait ~5 minutes then reconnect to receive the final Acknowledgement file and Disbursement report. | The Acknowledgement file is received to **DTDCA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed.<br>**Disbursement report** is received to the **DTDCR** folder with file name *originalfilename.DISBURSEMENT.RPT*.<br>**Note:** Check the Disbursement report to confirm each transaction has processed as expected. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

## 2.4 Duplicate Credit file – Reject Payment

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit a valid Direct Entry (Credit) payment file that you have uploaded before. | File is accepted by NAB Direct Link for processing in the **DTDC** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the previously submitted Direct Entry (Credit) payment file. | The Acknowledgement file is received to **DTDCA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** first you should receive an Acknowledgement file showing status **ACCEPTED**, followed by another Acknowledgement file showing status **PENDING**, indicating the file has been held by NAB Direct Link. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **3.** | Contact your Implementation Specialist and request them to reject the payment on your behalf. | Your Implementation Specialist will confirm the test payment file details with you and reject it. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **4.** | Wait ~5 minutes and reconnect to receive the final Acknowledgement file. | The Acknowledgement file is received to **DTDCA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **DECLINED**, indicating the file has been cancelled. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

## 2.5 Valid Credit file – Future Dated

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit a valid future dated Direct Entry (Credit) payment file. | File is accepted by NAB Direct Link for processing in the **DTDC** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the submitted Direct Entry (Credit) payment file. | The Acknowledgement file is received to **DTDCA** folder with file name o*riginalfilename.status.ACK.*<br>**Expected status:** you should receive an Acknowledgement file showing status **ACCEPTED**, indicating the file has been successfully received and will advise file is Future Dated and will be processed on the value date. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **3.** | On the value date, reconnect and retrieve the final Acknowledgement file and Disbursement report.<br>The Staging environment does not validate Direct Entry User ID, this will be confirmed by your Implementation Specialist. | The Acknowledgement file is received to **DTDCA** folder with file name o*riginalfilename.status.ACK.*<br>**Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed.<br>**Disbursement report** is received to the **DTDCR** folder with file name *originalfilename.DISBURSEMENT.RPT.*<br>**Note:** Check the Disbursement report to confirm each transaction has processed as expected. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

# 3. Test Cases – Direct Debit

## 3.1 Valid Debit file

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit a valid Direct Entry (Debit) payment file. | File is accepted by NAB Direct Link for processing in the **DTDD** Folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the submitted Direct Entry (Debit) payment file. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **ACCEPTED**, indicating the file has been successfully received. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **3.** | Wait ~5 minutes and reconnect to receive the final Acknowledgement file and Disbursement report.<br>The Staging environment does not validate Direct Entry User ID, this will be confirmed by your Implementation Specialist. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed.<br>**Disbursement report** is received to the **DTDDR** folder with file name *originalfilename.DISBURSEMENT.RPT*.<br>**Note:** Check the Disbursement report to confirm each transaction has processed as expected. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

## 3.2 Invalid Debit file

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit an invalid Direct Entry (Debit) payment file. | File is accepted by NAB Direct Link for processing in the **DTDD** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the submitted Direct Entry (Debit) payment file. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **REJECTED**, indicating the file has been rejected. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

## 3.3 Duplicate Debit file – Approve Payment

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect and submit a valid Direct Entry (Debit) payment file that you have uploaded before. | File is accepted by NAB Direct Link for processing in the **DTDD** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the submitted Direct Entry (Debit) payment file. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK.*<br>**Expected status:** First you should receive an Acknowledgement file showing status **ACCEPTED**, followed by another Acknowledgement file showing status **PENDING**, indicating the file has been held by NAB Direct Link. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **3.** | Contact your Implementation Specialist request them to approve the payment on your behalf. | Your Implementation Specialist will confirm details of the test payment file with you and approve the payment. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **4.** | Wait ~5 minutes and reconnect to receive final Acknowledgement file and Disbursement report. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK.*<br>**Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed.<br>**Disbursement report** is received to the **DTDDR** folder with file name *originalfilename.DISBURSEMENT.RPT.*<br>**Note:** Check the Disbursement report to confirm each transaction has processed as expected. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

## 3.4 Duplicate Debit file – Reject Payment

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit a valid Direct Entry (Debit) payment file that you have uploaded before. | File is accepted by NAB Direct Link for processing in the **DTDD** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the submitted Direct Entry (Debit) payment file. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** first you should receive an Acknowledgement file showing status **ACCEPTED,** followed by an Acknowledgement file showing status **PENDING**, indicating the file has been held by NAB Direct Link. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **3.** | Contact your Implementation Specialist to reject the payment on your behalf. | Your Implementation Specialist will confirm details of the test payment file with you and reject it. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **4.** | Wait ~5 minutes and reconnect to receive the final Acknowledgement file. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **DECLINED**, indicating the file has been cancelled. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

## 3.5 Valid Debit file – Future Dated

**Note:** Direct Entry files must be self-balanced.

| Step | Test Description | Expected Outcome | Pass/Fail Date | Notes |
|---|---|---|---|---|
| **1.** | Connect to NAB Direct Link and submit a valid future dated Direct Entry (Debit) payment file. | File is accepted by NAB Direct Link for processing in the **DTDD** folder. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **2.** | Reconnect and retrieve the first Acknowledgement file for the Direct Entry (Debit) payment file. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **ACCEPTED**, indicating the file has been successfully received and will advise file is Future Dated and will be processed on the value date. | ☐ Pass ☐ Fail<br>Date<br>_____ | |
| **3.** | On the value date, reconnect and retrieve the final Acknowledgement file and Disbursement report.<br>The Staging environment does not validate Direct Entry User ID, this will be confirmed by your Implementation Specialist. | The Acknowledgement file is received to **DTDDA** folder with file name o*riginalfilename.status.ACK*.<br>**Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed.<br>**Disbursement report** is received to the **DTDDR** folder with file name *originalfilename.DISBURSEMENT.RPT*.<br>**Note:** Check the Disbursement report to confirm each transaction has processed as expected. | ☐ Pass ☐ Fail<br>Date<br>_____ | |

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