more than money

NAB Direct Link

Direct Entry - with NAB Connect Authorisation Test Plan

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1. Introduction

1.1 Overview

Use these test cases in the NAB Direct Link staging environment. They help you understand how to use the NAB Direct Link platform.

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 questions or issues while 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.**

For examples of a valid Direct Entry file and what may cause an invalid file, refer to the **Australian Direct Entry Payments and Dishonour report file specifications**.

1.3 Payment Acknowledgement Files

Payment Acknowledgement files (Ack) generally follow the naming convention **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 **Accepted** or **Rejected**	Available after you submit the file.
2nd Ack **Pending**	Available once the payment file is in NAB Connect for authorisation.
3rd Ack **Processed**	Available once the payment is approved. When a file is processed successfully, NAB Direct Link also creates a Disbursement report.

Note: The Staging environment simulates approved payments only.

2. Test Cases – Direct Credit

2.1 Valid Credit File – Authorise 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.	File is accepted by NAB Direct Link for processing in the **DTDC** folder.	☐ Pass ☐ Fail Date _____	
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*. **Expected status:** you should receive an Acknowledgement file showing status **ACCEPTED**, indicating the file has been successfully received. **Expected status for a file ready for authorisation via NAB Connect:** you should receive an Acknowledgement file showing status **PENDING**.	☐ Pass ☐ Fail Date _____	
3.	Contact your Implementation Specialist to monitor the payment file.	Your Implementation Specialist will confirm details of the test payment file and monitor it's processing in the Staging environment.	☐ Pass ☐ Fail Date _____	
4.	Wait ~5 minutes and reconnect to receive final Acknowledgement file and Disbursement report for previously submitted Direct Entry (Credit) payment file. 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*. **Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file is successfully authorised and processed. **Disbursement report** is received to the **DTDCR** folder with file name *originalfilename.DISBURSEMENT.RPT.* **Note:** Check the Disbursement report to confirm each transaction has processed as expected.	☐ Pass ☐ Fail Date _____	

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 Date _____	
2.	Reconnect and retrieve the first Acknowledgement file for the submitted Direct Entry (Debit) payment file.	The Acknowledgement file is received to **DTDCA** folder with file name *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **REJECTED**, indicating the file has been rejected.	☐ Pass ☐ Fail Date _____	

2.3 Duplicate Credit file – Approve Payment

Note: Direct Entry files must be self-balanced. Complete this test only if duplicate checking is enabled for this service.

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 Date _____	
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 *originalfilename.status.ACK*. **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 Date _____	
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 Date _____	
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 *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed. **Disbursement report** is received to the **DTDCR** folder with file name *originalfilename.DISBURSEMENT.RPT*. **Note:** Check the Disbursement report to confirm each transaction has processed as expected.	☐ Pass ☐ Fail Date _____	

2.4 Duplicate Credit file – Reject Payment

Note: Direct Entry files must be self-balanced. This test applies if you have duplicate checking enabled for this service.

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 has been uploaded before.	File is accepted by NAB Direct Link for processing in the **DTDC** folder.	☐ Pass ☐ Fail Date _____	
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 *originalfilename.status.ACK*. **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 Date _____	
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 Date _____	
4.	Wait ~5 minutes and reconnect to receive the final Acknowledgement file.	The Acknowledgement file is received to **DTDCA** folder with file name *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **DECLINED**, indicating the file has been cancelled.	☐ Pass ☐ Fail Date _____	

2.5 Valid Credit file – Future Dated

Note: Direct Entry files must be self-balanced.

Test No.	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 Date _____	
2.	Reconnect and retrieve the first Acknowledgement file for previously submitted Direct Entry (Credit) payment file.	The Acknowledgement file is received to **DTDCA** folder with file name *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **ACCEPTED**, indicating the file has been successfully received. **Expected status for a file ready for authorisation via NAB Connect:** you should receive an Acknowledgement file with status **PENDING.**	☐ Pass ☐ Fail Date _____	
3.	Contact your Implementation Specialist to monitor the payment file.	Your Implementation Specialist will confirm details of the test payment file and monitor it's processing in the Staging environment.	☐ Pass ☐ Fail Date _____	
4.	On the value date, reconnect and retrieve the final Acknowledgement file and Disbursement report. 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*. **Expected status:** receipt of an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed. **Disbursement report** is received to the **DTDCR** folder with file name *originalfilename.DISBURSEMENT.RPT*. **Note:** Check the Disbursement report to confirm each transaction has processed as expected.	☐ Pass ☐ Fail Date _____	

3. Test Cases – Direct Debit

3.1 Valid Debit file – Authorise 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.	File is accepted by NAB Direct Link for processing in the **DTDD** Folder.	☐ Pass ☐ Fail Date _____	
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 *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **ACCEPTED**, indicating the file has been successfully received. **Expected status for a file ready for authorisation via NAB Connect:** you should receive an Acknowledgement file showing status **PENDING**.	☐ Pass ☐ Fail Date _____	
3.	Contact your Implementation Specialist to monitor the payment file.	Your Implementation Specialist will confirm details of the test payment file and monitor it's processing in the Staging environment.	☐ Pass ☐ Fail Date _____	
4.	Wait ~5 minutes and reconnect to receive the final Acknowledgement file and Disbursement report. 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 *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully authorised and processed. **Disbursement report** is received to the **DTDDR** folder with file name *originalfilename.DISBURSEMENT.RPT.* **Note:** Check the Disbursement report to confirm each transaction has processed as expected.	☐ Pass ☐ Fail Date _____	

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 Date _____	
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 *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **REJECTED**, indicating the file has been rejected.	☐ Pass ☐ Fail Date _____	

3.3 Duplicate Debit file – Approve Payment

Note: Direct Entry files must be self-balanced. This test applies if you have duplicate checking enabled for this service.

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 Date _____	
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 *originalfilename.status.ACK*. **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 Date _____	
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 payment.	☐ Pass ☐ Fail Date _____	
4.	Wait ~5 minutes and reconnect to receive the final Acknowledgement file and Disbursement report.	The Acknowledgement file is received to **DTDDA** folder with file name *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed. **Disbursement report** is received to the **DTDDR** folder with file name *originalfilename.DISBURSEMENT.RPT.* **Note:** Check the Disbursement report to confirm each transaction has processed as expected.	☐ Pass ☐ Fail Date _____	

3.4 Duplicate Debit file – Reject Payment

Note: Direct Entry files must be self-balanced. This test applies if you have duplicate checking enabled for this service.

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 Date _____	
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 *originalfilename.status.ACK.* **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 Date _____	
3.	Contact your Implementation Specialist to reject the payment on your behalf.	Your Implementation Specialist will confirm details of the test payment file and reject it.	☐ Pass ☐ Fail Date _____	
4.	Wait ~5 minutes and reconnect to receive the final Acknowledgement file.	The Acknowledgement file is received to **DTDDA** folder with file name *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **DECLINED**, indicating the file has been cancelled.	☐ Pass ☐ Fail Date _____	

3.5 Valid Debit file – Authorised Payment Future Dated

Note: Direct Entry files must be self-balanced.

Test No.	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 Date _____	
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 *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **ACCEPTED**, indicating the file has been successfully received. **Expected status for a file ready for authorisation via NAB Connect:** you should receive an Acknowledgement file showing status **PENDING**.	☐ Pass ☐ Fail Date _____	
3.	Contact your Implementation Specialist to monitor the payment file.	Your Implementation Specialist will confirm details of the test payment file and monitor it's processing in the Staging environment.	☐ Pass ☐ Fail Date _____	
4.	On the value date, reconnect and retrieve the final Acknowledgement file and Disbursement report. 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 *originalfilename.status.ACK.* **Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed. **Disbursement report** is received to the **DTDDR** folder with file name *originalfilename.DISBURSEMENT.RPT.* **Note:** Check the Disbursement report to confirm each transaction has processed as expected.	☐ Pass ☐ Fail Date _____	

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