more than money

NAB Direct Link

New Zealand Direct Entry 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 New Zealand 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**.

Ask your Implementation Specialist or NAB Relationship Manager for the file specifications document. It includes an example of a valid New Zealand Direct Entry file and explains common causes of rejection.

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 a file with the same name is uploaded more than once, the second file will have a unique number added onto the name to help differentiate each Acknowledgement.

Example:

File 1 - NZ_Direct_Entry.txt.PROCESSED.ACK.pgp

File 2 - NZ_Direct_Entry.txt.PROCESSED_1.ACK.pgp

The following table outlines the expected behaviour for Acks for the New Zealand (NZ) Direct Entry service in NAB Direct Link.

Acknowledgement Status	Additional Information
1st Ack **Processed** or **Rejected**	Available after you submit the file.

Note: New Zealand Direct Entry with authorisation via NAB Connect cannot be tested in the Staging environment. In Production, you will receive an additional Acknowledgement showing **PENDING** when the payment file has been received and is available in NAB Connect to approve or reject.

BNZ Available funds checking cannot be tested in the Staging environment. In Production, you will receive an Acknowledgement showing **DECLINED** when the payment file has been received and fails this check. If you have any questions, please contact your Implementation Specialist.

2. Test Cases – NZ Domestic Payments

2.1 Valid NZ Domestic Payment

Step	Test Description	Expected Outcome	Pass/Fail Date	Notes
1.	Connect to NAB Direct Link and submit a valid NZ Direct Entry payment file.	File is accepted by NAB Direct Link for processing in the **DTPCB01** folder.	☐ Pass ☐ Fail Date _____	
2.	Wait ~5 minutes and reconnect to retrieve the Acknowledgement file for the submitted New Zealand Direct Entry payment file.	The Acknowledgement file is received to **DTGEN01A** folder with file name *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully received by NAB Direct Link and processed by BNZ.	☐ Pass ☐ Fail Date _____	

2.2 Invalid NZ Domestic Payment

Step	Test Description	Expected Outcome	Pass/Fail Date	Notes
1.	Connect to NAB Direct Link and submit an invalid NZ Direct Entry payment file.	File is accepted by NAB Direct Link for processing in the **DTPCB01** folder.	☐ Pass ☐ Fail Date _____	
2.	Reconnect to retrieve the Acknowledgement file for the submitted NZ Direct Entry payment file.	The Acknowledgement file is received to **DTGEN01A** 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 Valid NZ Domestic Payment – Duplicate File Approve Payment

Note: 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 NZ Direct Entry payment file that you have uploaded before.	File is accepted by NAB Direct Link for processing in the **DTPCB01** folder.	☐ Pass ☐ Fail Date _____	
2.	Reconnect to retrieve the initial Acknowledgement file for the submitted NZ Direct Entry payment file.	The Acknowledgement file is received to **DTGEN01A** folder with file name *originalfilename.status.ACK*. **Expected status:** first you should receive 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 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 and reconnect to receive the final Acknowledgement file.	The Acknowledgement file is received to **DTGEN01A** folder with file name *originalfilename.status.ACK*. **Expected status:** receipt of an Acknowledgement file showing status **PROCESSED**, indicating the file has been successfully processed by BNZ.	☐ Pass ☐ Fail Date _____	

2.4 Valid NZ Domestic Payment – Duplicate File Reject Payment

Note: 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 NZ Direct Entry payment file that you have uploaded before.	File is accepted by NAB Direct Link for processing in the **DTPCB01** folder.	☐ Pass ☐ Fail Date _____	
2.	Reconnect to retrieve the initial Acknowledgement file for the submitted NZ Direct Entry payment file.	The Acknowledgement file is received to **DTGEN01A** folder with file name *originalfilename.status.ACK*. Expected status: first you should receive 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 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 **DTGEN01A** 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 NZ Domestic Payment – Future Dated

Step	Test Description	Expected Outcome	Pass/Fail Date	Notes
1.	Connect to NAB Direct Link and submit a valid future dated NZ Direct Entry payment file.	File is accepted by NAB Direct Link for processing in the **DTPCB01** folder.	☐ Pass ☐ Fail Date _____	
2.	Reconnect to retrieve the initial Acknowledgement file for the submitted NZ Direct Entry payment file.	Acknowledgement file is received to **DTGEN01A** 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 and will advise file is Future Dated and will be processed on the value date.	☐ Pass ☐ Fail Date _____	
3.	On the value date, reconnect and retrieve the final Acknowledgement file.	The Acknowledgement file is received to **DTGEN01A** 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 by BNZ.	☐ Pass ☐ Fail Date _____	

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