more than money

NAB Direct Link

Real Time Gross Settlement (RTGS) Test Plan

October 2026

Table of Contents

1. Introduction **3**

1.1 Overview 3

1.2 Folder Description and Functionality 3

1.3 Payment Acknowledgement files 3

2. Test Cases – Real Time Gross Settlement (RTGS) **4**

2.1 Valid RTGS File 4

2.2 Invalid RTGS File 4

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 Real Time Gross Settlement (RTGS) 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 RTGS 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 - RTGS_Payment.txt.PROCESSED.ACK.pgp

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

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

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

2. Test Cases – Real Time Gross Settlement (RTGS)

2.1 Valid RTGS File

Step	Test Description	Expected Outcome	Pass/Fail Date	Notes
1.	Connect to NAB Direct Link and submit a valid RTGS payment file.	File is accepted by NAB Direct Link for processing in the **DTRTGS** folder.	☐ Pass ☐ Fail Date _____	
2.	Reconnect to retrieve the Acknowledgement file for the submitted RTGS payment file.	The Acknowledgement file is received to **DTRTGSA** folder with file name *originalfilename.status.ACK*. **Expected status**: you should receive an Acknowledgement file showing status **PROCESSED**, indicating the file has been received by NAB Direct Link and successfully processed.	☐ Pass ☐ Fail Date _____	

2.2 Invalid RTGS File

Step	Test Description	Expected Outcome	Pass/Fail Date	Notes
1.	Connect to NAB Direct Link and submit an invalid RTGS payment file.	File is accepted by NAB Direct Link for processing in the **DTRTGS** folder.	☐ Pass ☐ Fail Date _____	
2.	Reconnect to retrieve the Acknowledgement file for the submitted RTGS payment file.	The Acknowledgement file is received to **DTRTGSA** folder with file name *originalfilename.status.ACK*. **Expected status:** you should receive an Acknowledgement file showing status **REJECT**, indicating the file has been rejected.	☐ Pass ☐ Fail Date _____	

©2026 National Australia Bank Limited ABN 12 004 044 937 AFSL and
Australian Credit Licence 230686 A184713-0926