

more
than
money



NAB DIRECT LINK



Online business banking NAB DIRECT LINK

Connect with NAB Direct Link and minimise manual payment processing with a secure, customisable and scalable payment process.

SECURE PAYMENTS MADE SIMPLE

NAB Direct Link is an automated solution for business payments and reporting. From large volume electronic payments to one-off payments, we've made it easy to get payments done. NAB Direct Link saves you time and money, and it's scalable across your business too.

With NAB Direct Link you can make payments directly from your compatible payment or enterprise resource planning (ERP) system by linking it to NAB's payment systems. It allows for fully automatic straight-through processing to minimise manual payments, receivables and reconciliation procedures.

NAB Direct Link creates an environment where security and control relies on your business systems (ERP) and Secure File Transfer Protocol (SFTP) client software, rather than manually uploading files into our electronic banking platforms. Using your ERP or SFTP connection, processing payments with NAB Direct Link is fast and efficient.

HOW IT DIFFERS FROM OTHER NAB ELECTRONIC SOLUTIONS?

NAB Direct Link delivers straight through processing. It has been designed to automatically process larger payment files, with the ability to handle payment file sizes in the hundreds of thousands. NAB account information and receivables reports can also be downloaded automatically by your payment or ERP system. This drives efficiency and reduces risk by reducing the need for manual reconciliation.

HERE'S HOW IT WORKS?



- 1 **Connect with NAB Direct Link**

Link with us using your existing enterprise resource planning system (ERP) or Secure File Transfer Protocol (SFTP).



- 2 **Automatic payment processing**

Payments are created using your existing payment or ERP system. These payments are sent directly to our system and processed by us.



- 3 **Easily see payment status**

Access to NAB Direct Link channel reports and payment acknowledgements make it easy to confirm payment status.



- 4 **Automate reporting and reconciliation**

We'll prepare your NAB account and transaction reports. Your payment or ERP system will automatically download and reconcile these reports.

Reasons to use NAB Direct Link

- ✓ Automated payments processing.
- ✓ Efficient straight-through processing with end-to-end connectivity between your ERP and NAB using SFTP.
- ✓ Send large payment files or one-off payments.
- ✓ Direct reporting to your payment or ERP system. With SFTP you can automatically receive statement data downloads and benefit from an extensive range of reports.
- ✓ Three layers of security including SFTP and PGP encryption which secures your connection with NAB protecting you and your customer’s information.
- ✓ For greater visibility and control of your payments, you can link NAB Direct Link and NAB Connect. See additional reporting, add payments authorisation and use self-service functionality with NAB Connect.

Payment and Reporting Options

Files for the following payments are accepted:

- ✓ Direct credits and debits (Australia and NZ)
- ✓ Government Direct Entry Systems (GDES)
- ✓ NAB Business Payables
- ✓ BPAY Batch
- ✓ Real Time Gross Settlement (RTGS)
- ✓ Batch credit cards

Your notes

✓ International (using eFX, Dealer Spot Rate, Bank to Convert, NAB Foreign Currency Account, Forward Exchange contract and AUD payments to international beneficiaries)

✓ NAB Business Payables

We’ll prepare reporting for you such as:

- ✓ Account information (NAI or BAI 2 Format)
- ✓ Direct Entry returns
- ✓ BPAY®
- ✓ Locked Box
- ✓ Merchant (EB165)
- ✓ NAB Business Payables (Outsourced Accounts Payable to NAB)
- ✓ Off System BSB (formerly known as Virtual Account)
- ✓ NAB Transact
- ✓ HICAPS
- ✓ DT: RP (remittance processing report)
- ✓ AIF (All Items File)
- ✓ NBFi Report
- ✓ FX165

For more information

Please complete the online enquiry form at nab.com.au/directlink