



BPAY BATCH USER GUIDE

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INTRODUCTION

National Australia Bank Limited ('NAB') is pleased to offer your organisation NAB BPAY Batch ('BPAY Batch') to enable your organisation to process BPAY Batch payments through the BPAY system.

To obtain the best results from your BPAY Batch solution, we suggest you read this guide in conjunction with the entire BPAY Batch Payer Terms. If after reading these materials, you have any further questions, please contact NAB, per the details in Appendix E of this guide.

Role of the User Guide

This guide describes various aspects of the BPAY Batch solution and provides the following information:

- An overview of how BPAY Batch operates;
- Preactivation responsibilities for BPAY Batch Payers; and
- Operating procedures for BPAY Batch Payers, including reconciliation instructions.

We trust you will find this guide useful and will refer to specific sections of it on an ongoing basis. This User Guide is supplementary to the BPAY Batch Payer Terms. If there is any inconsistency between the BPAY Batch Payer Terms and this User Guide the terms of the BPAY Batch Payer Terms prevail over this User Guide.

SERVICE OVERVIEW

What is BPAY Batch?

BPAY Batch is a payment solution that allows you to process bulk payments through the BPAY system for your organisation or on behalf of other related entities in association with your business activities.

BPAY Batch Transaction Flow

The BPAY Batch solution consists of four major components:

File Creation

- Your organisation creates a file containing the individual details of the BPAY Batch Payment Instructions. Refer Appendix A for full details on the file format.

File Lodgement

- The BPAY Batch file is transmitted to NAB for processing via the Financial File Transfer module of NAB Connect/Direct Link. Refer to the Operating Procedures in this guide for full information on this process.
- NAB forwards the payment instructions contained in the file to BPAY for processing.
- You should ensure that when you lodge your file there are sufficient Available Funds to avoid file rejection or, if applicable, it is within your authorised limit, otherwise processing may be delayed and the file may not be processed.
- Your Available Funds will be the total value of cleared funds in your account, including any approved formal overdraft limit and excluding any set-off arrangement.
- You may debit up to 5 accounts in each file that you lodge.
- Increases to your limits must be negotiated directly with your Banker.

Results File Delivery

- NAB receives notification of which payment instructions have been successfully processed, and which have not, and passes this information back to your organisation in a file via the Financial File Transfer module of NAB Connect/Direct Link. This file is called a Results File – refer Appendix B for file format information. Refer to the Operating Procedures (Step 2) for information on how to receive Results Files.

Debit To Your Account

- Your organisation will receive a single debit from your nominated bank account for all BPAY Batch files received before cut off time on a business day. This debit from your account will be the total of all successfully processed transactions. Where your file has been successfully processed using Available Funds in your bank account (or multiple accounts), NAB will reserve the full value of each file in your bank accounts and credit back the value of any failed transactions which you may see in your intra-day account balances. The overnight process will adjust to display the net value of successful transactions. Please refer to the Operating Procedures for BPAY Batch Payers (Step 3). This guide contains full instructions on this process.

PRE ACTIVATION RESPONSIBILITIES FOR BATCH PAYERS

In order for your organisation to be a BPAY Batch Payer the following tasks will need to be completed prior to using your facility:

- Complete and execute (where appropriate) the following documents;
 - BPAY Batch Letter of Offer – contains details of the pricing for the BPAY Batch service.
 - BPAY Batch Payer Terms – contains the legal terms and conditions for BPAY Batch between your organisation and NAB.
 - NAB Connect/Direct Link documentation to add/amend the Financial File Transfer service. (These documents will be forwarded separately to your BPAY Batch documents).
- Obtain a BPAY Batch Payer ID from NAB.
- Ensure your organisation becomes familiar with the BPAY Batch service.

PREPARING A TEST BPAY BATCH FILE

A preactivation responsibility for your organisation is to produce a correctly formatted test BPAY Batch file. Appendix A contains the file specifications.

Your organisation will need to submit a test file to ensure file formats have been produced correctly. Whilst no value will be passed for this file, it is important to include valid BPAY Biller codes and debit account details to ensure NAB is able to fully test this file.

Once you have sent a correctly formatted test file, NAB will respond with a Results File based on your test file details. This Results File will allow your organisation to confirm that you have correctly prepared your systems to import and reconcile a correctly formatted BPAY Batch Results File.

Test files should not be sent through NAB Connect/Direct Link. Test files can be sent to your Transactional Banking contact, or to your Implementation contact.

Operating Procedures

Once your organisation has completed the pre activation responsibilities, you may begin processing BPAY Batch transactions.

Step 1 – Sending a BPAY Batch file to NAB

NAB processes files throughout the day to give your organisation greater flexibility when transmitting BPAY Batch files. To ensure cut off times are met, files should be sent by no later than 5.00pm (AEST).

For instructions on how to upload and process a BPAY Batch file via NAB Connect/Direct Link, refer to the support guide '[Upload and Process Financial Files](#)' or contact the NAB Connect Customer Service Centre on 1300 888 413.

Multiple Debit accounts in a file

You are able to debit up to and including all 5 of your nominated accounts in a single file. There is no particular order you need to list your payments within your file when debiting from multiple accounts.

File Dates

- Files must contain the current date and should not be future dated.
- Where a file contains a future date, the date of processing will be the date that the file has been submitted.
- Files with processing dates up to 2 business days prior to the current date will be processed.

File Rejection Scenarios

If a file cannot be processed for any reason due to technical failures, insufficient funds or insufficient limit, you will receive assistance from NAB.

- Any payments with processing dates older than 2 business days prior to the file submission date will cause the file to reject.
- If you send the same file twice, it may be identified as a duplicate and be rejected.
- Your file may reject due to your account having insufficient funds to process the file. Ensure your account has enough cleared funds upon submission of your file to avoid rejection. If you are debiting multiple accounts in a file, all accounts must have Available Funds, or the file will reject. If you do not have sufficient funds but you have a formal limit, your whole file will be processed using your formal limit.
- Files may be rejected where they are above the value of any formal limit that has been pre-approved by NAB.

Upon receipt of your BPAY Batch file, NAB forwards the payment instructions contained in the file to the BPAY system for authorisation and processing.

Note: Check digits and validation routines for both the Biller Code and Customer Reference Number are calculated and matched against the details received. Payment Instructions will not be processed unless these details match correctly. Once a file has been uploaded to NAB, acknowledgement files will be generated and available in your mailbox. For Direct Link customers these files provide detail on the processing status of the BPAY Batch file. For NAB Connect customers, this status is reflected in the Upload files Register.

Step 2 – Receiving Results Files

If a BPAY Batch file has been processed successfully, your Results Files will be available for downloading from NAB 1 hour after submission (files lodged prior to 5.00pm).

For instructions on how to view and export a BPAY Batch results file via NAB Connect/Direct Link, refer to the support guide '[View and export a financial file](#)' or contact the NAB Connect Customer Service Centre on 1300 888 413.

Note:

- Within the Results File, each payment instruction successfully processed by NAB will be issued with a Transaction Reference Number (TRN) – refer Appendix B for additional information.
- Any unsuccessful payment instruction that fails BPAY Biller validation will contain a reason code indicating why that Instruction could not be processed – refer Appendix B for additional information.

- The naming format of the Results File is YYDDNNN.bpb, where 'YYDDD' is the Julian Date. 'NNN' is a running number, beginning at 001, and increasing to 002, 003, etc should your company send additional files on a particular day. The 'bpb' file extension indicates that the file is a BPAY Batch Results File.
- Results Files will include the total number and value of successfully processed payment instructions, and the total number and value of any unsuccessful payment instructions. The total value of successfully processed payment instructions, net of any reversals or error corrections, will match the debit to your account.

More information on the format of Results Files can be found in Appendix B.

Step 3 – BPAY Batch reconciliation process

The Results File should be used to reconcile your BPAY Batch payments.

If required, you can import the Results File into your accounts payable application that created your original BPAY Batch file.

Where your file processes using Available Funds, you will see a real time debit recorded in your account balance with the narrative "BPAY Batch Payment". If any payments within your file fail BPAY Biller validation, this amount will be credited back to your account on the same day with the narrative "Reversal of BPAY Batch Payment".

Any intra-day debits and credits will net off overnight and you will see one debit on your account per business day. i.e., should you send two BPAY Batch files by 5:00pm AEST, a single debit will appear on your nominated account.

Your nominated NAB account will be debited overnight (assuming the cut off time of 5:00pm AEST was met) with the narrative "BPAY Batch Payment".

Changes to your details

NAB maintains a database that contains key details of all BPAY Batch Payers. As a general rule, you should provide NAB with one month's written notice before the introduction of any significant changes.

Details that require NAB to update your details include changes to:

- the purpose for which you use BPAY Batch as a payment mechanism,
- the accounts you wish to use to debit BPAY Batch payments from,
- the accounts you wish to use to debit BPAY Batch fees from,
- trading name or full legal name of your business, or
- any address changes to your business/ mailing address.

Charging of BPAY Batch fees

The BPAY Batch Letter of Offer, contains the establishment fee and the ongoing transaction fees.

The establishment fee is debited from your nominated account upon return of the Letter of Offer.

Transaction fees will be debited from your nominated account on a daily basis. Transaction Fees are detailed individually for each file processed. The narrative on your bank statement will be 'BPAY Batch Fee'.

Error Correction Instructions

Should you initiate a payment instruction that contains an incorrect Customer Reference Number, incorrect BPAY Biller Code, or incorrect payment amount details, an error correction may be required.

On approval, NAB may raise an error correction Instruction, which will result in an adjustment to your bank account.

Error correction instructions will be passed via your Results File. Refer appendix B for additional information.

BPAY Batch trace request/investigation

In the event that you cannot identify a transaction from your Results File, NAB can arrange for a trace request to be completed.

Please use the information in Appendix D and contact the NAB Connect Customer Service Centre on 1300 888 413 to investigate any transaction.

Implementation period

The expected timeframe for your organisation to complete the discussed preactivation tasks, and for NAB to register your organisation as a new BPAY Batch Payer is usually 2 weeks. This will extend to 3–5 weeks where your organisation also applies for a formal limit.

Activation date

Upon receiving all executed documentation, NAB will advise you of your planned activation date.

APPENDIX A – BPAY BATCH FILE FORMAT

The BPAY Batch file can be sent to NAB up to 5.00pm (AEST) at the latest for same day processing. Files received after this cut-off time may be rejected and will need to be resubmitted the following Banking Business Day with the Processing Date changed to reflect that day's details.

This file has fixed length record of 144 bytes.

The file extension is .bpb

Header Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	1
BPAY Batch User ID	Char	2-17	16	Allocated and advised by NAB. Required for NAB internal processing. This number remains constant for all files sent to NAB. Left justified with trailing spaces.
Customer Short Name	Char	18-37	20	Customer Short Name
Processing Date	Num	38-45	8	Current date (CCYYMMDD) – please note: files with processing dates up to 2 business day prior to the current date will be processed.
Rest of record	Char	46-144	99	Spaces

Detail Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	2
Biller Code	Num	2-11	10	Leading zeros required.
Payment Account BSB	Num	12-17	6	BSB of Account Number of Payer. This Field will always contain BPAY Batch customer BSB.
Payment Account Number	Num	18-26	9	Account Number of Payer. This field will always contain BPAY Batch customer NAB Account Number.
Customer Reference Number	Char	27-46	20	Customer Reference number. Left justified with trailing spaces.
Amount	Num	47-59	13	The amount of the Payment, 2 digits of cents implied. Should have leading zeros.
Lodgement Reference #1	Char	60-69	10	Additional information which may be required by Customer. This information will not be stored in NAB's systems but will be returned in the file going back to customer for their own internal use.
Lodgement Reference #2	Char	70-89	20	As above
Lodgement Reference #3	Char	90-139	50	As above
Rest of record	Char	140-144	5	Spaces

Trailer Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	9
Total Number of Payments	Num	2-11	10	Total number of payments in the file, i.e. Number of Detail records. Should have leading zeros.
Total Value of Payments	Num	12-24	13	Total value of the file, two implied decimal places. Should have leading zeros.
Rest of record	Char	25-144	120	Spaces

APPENDIX B – BPAY BATCH RESULTS FILE FORMAT

The BPAY Batch Results File will be placed into the electronic mailbox accessed via NAB Connect/Direct Link.

This file has fixed length record of 219 bytes.

The naming format of the Results File is YYDDDDNNN.bpb, where ‘YYDDDD’ is the Julian Date. ‘NNN’ is a running number, beginning at 001, and increasing to 002, 003, etc should your company send additional files on a particular day.

The ‘bpb’ file extension indicates that the file is a BPAY Batch file.

Header Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	1
BPAY Batch Customer Id	Char	2-17	16	Allocated and advised by NAB. Required for NAB internal processing. This number remains constant for all BPAY Batch files sent to NAB.
Customer Short Name	Char	18-37	20	Customer Short Name
Processing Date	Num	38-45	8	Current date which is same as file transmission date (CCYYMMDD).
Rest of record	Char	46-219	174	Spaces

Detail Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	2
Biller Code	Num	2-11	10	Leading zeros.
Payment Account BSB	Num	12-17	6	BSB of account number of payer. This field will always contain BPAY Batch customer BSB.
Payment Account Number	Num	18-26	9	Account number of payer. This field will always contain BPAY Batch customer NAB account Number.
Customer Reference Number	Char	27-46	20	Customer Reference number.
Amount	Num	47-59	13	The amount of the Payment, 2 digits of cents implied.
Lodgement Reference #1	Char	60-69	10	Additional information which may be required by customer. This information will not be stored in NAB’s systems but will be returned in the file going back to customer for their own internal use.
Lodgement Reference #2	Char	70-89	20	As above
Lodgement Reference #3	Char	90-139	50	As above
Return Code	Char	140-143	4	0000 = successful 1001 = invalid Biller Code 1002 = payment method not available to Biller 1003 = invalid CRN 1005 = Payment Amount less than acceptable Biller Minimum 1006 = Payment amount more than acceptable Biller Maximum 1010 = unspecified error 1012 = invalid CRN length 1014 = payment amount is incorrect 1015 = payment date is incorrect 2001 = invalid account
Return Code Description	Char	144-193	50	Description of return code
Transaction Reference Number	Char	194-214	21	Transaction Reference Number generated by NAB. This field will have the following format: NABCCYYMMDDPHHMMSSTTT Where: • CCYYMMDD – process date • P – payment method, set to 5 for BPAY Batch • HHMMSSTTT – txn timestamp
Rest of record	Char	215-219	5	Spaces

Trailer Record

Description	Field Format	Position	Length	Values/Notes
Record Type	Char	1	1	9
Total Number of Successfully Processed Payments	Num	2-11	10	
Total Value of Successfully Processed Payments	Num	12-24	13	Two decimal places implied.
Total Number of Declined Payments	Num	25-34	10	
Total Value of Declined Payments	Num	35-47	13	Two decimal places implied.
Total Number of Transactions in the File	Num	48-57	10	Should be equal to: number of successful payments + number of declined payments.
Total File Value	Num	58-70	13	Two decimal places implied. Should be equal to: value of successful payments + value of declined payments.
Rest of record	Char	71-219	149	Spaces

APPENDIX C – DIRECT LINK ACKNOWLEDGEMENT FILES

The Direct Link Acknowledgement files will be placed into the electronic mailbox accessed via NAB Connect/Direct Link.

These files are designed to provide the processing status of the BPAY Batch file for Direct Link customers, who are not able to access this information via the NAB Connect Upload files register.

The .ack file extension indicates that the file is an acknowledgement file.

BPAY Batch Acknowledgement files will contain one of the following 3 statuses.

Message Acknowledgement Type	Issue Type (description)
Pending	File is being held for appropriate authorisation. Authorisation requirements will depend on what has been configured for your mailbox.
Received	BPAY Batch File has been received for processing.
Rejected	The file has either been rejected by an authorising user or an administrator. Administrator rejections include files not conforming to the standard file format or naming conventions.

Example BPAY Batch Acknowledgement File:

```
<?xml version="1.0" encoding="UTF-8"?>  
<MessageAcknowledgement type="RECEIVED">  
<DateTime>2015-02-17T15:18:01+1100</DateTime>  
<CustomerId>CUST101</CustomerId>  
<CompanyName>Mullin Company</CompanyName>  
<MessageDetails>  
<OriginalMessageId>50041844</OriginalMessageId>  
<Datatype>DTBPB</Datatype>  
<DatatypeDescription>DT:BPB incoming BPay Batch files</DatatypeDescription>  
<OriginalFilename>bpb2.bpb</OriginalFilename>  
</MessageDetails>  
<Issues>  
<Issue type="RECEIVED">BPay Batch file RECEIVED for processing</Issue>  
</Issues>  
</MessageAcknowledgement>
```

APPENDIX D – PAYMENT TRACE REQUEST

BPAY Batch Trace Request – To be used when a payment trace or recall is required.

Please contact the NAB Connect Customer Service Centre: 1300 888 413 – Option 1 (NAB Connect), Option 2 (Direct Link) – with the following information:

Customer Details:	
Company name	
Contact name	
Contact telephone number	
Contact email address (optional)	
BPAY Batch ID	
Batch Details:	
Date processed	
Batch amount	
Debit BSB & Account number	
Transaction Details:	
Biller code	
Biller name	
Customer reference number	
Amount	

If request is to recall payment, please specify reason:

001 – Payment duplicated, 002 – Incorrect payment, 003 – Incorrect biller, 004 – Overpayment

APPENDIX E – BPAY BATCH CONTACT LIST

Query	Contact
NAB Connect/Direct Link Product Enquiries	NAB Connect Customer Service Centre: 1300 888 413 – Option 1 (NAB Connect), Option 2 (Direct Link)
Unidentified transaction assistance	Refer form in appendix D
Integrating Results File with your systems/software	Your systems/software specialist
File formats	https://nab.com.au/nabc-content/nab-connect-help/file-formats
General information	www.nab.com.au/

NAB Connect Customer Service Centre:

Australia wide

8.00am – 6.30pm AEST Monday – Friday

Ph 1300 888 413