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 payments to one-off payments, we've made it easy to process payments. NAB Direct Link saves you time and money and is scalable across your business.

With NAB Direct Link you can make payments directly from your compatible financial software package, such as SAP, Oracle, by linking it to NAB's payment systems. It allows for fully automatic straight through processing (STP) to minimise manual payments, receivables and reconciliation procedures.

How it differs from other NAB electronic solutions

NAB Direct Link delivers straight through processing. It has been designed to automatically process 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.

Multiple layers of security

NAB Direct Link creates an environment where security and control rely on your financial software package and Secure File Transfer Protocol (SFTP) client software, rather than manually uploading files into our electronic banking platforms. Making processing payments with NAB Direct Link safe, fast, and efficient.

NAB Direct Link uses multiple layers of security to help keep your data safe, including SFTP, Pretty Good Privacy (PGP) encryption, IP address/es and Mailbox ID.

Why use NAB Direct Link

Save Time

✓ Efficient STP with end-to-end connectivity between your financial software package and NAB using SFTP

✓ Automatically process large or one-off payment files

✓ Automatically receive reporting files from NAB

✓ STP virtually eliminates the need for manual reconciliation

Reduce Operational Risk

✓ Automating processing reduces manual upload and authorisation by using your existing financial software packages user controls.

✓ Payment authorisation via NAB Connect is offered for Direct Credit, Direct Debit, International Funds Transfer, BPAY Batch, NAB Business Payables Service and BNZ Domestic files, giving greater visibility and control of these payments

Leverage of Investment

✓ Leverage your financial software package investment to add end to end connectivity between you and NAB

✓ Reduces the need for proprietary banking platforms

Reduce Costs

✓ Fully automatic STP virtually eliminates the need for manual reconciliation

Strong Security

✓ Multiple layers of security help ensure your connection to NAB as well as your payments are protected, keeping you and your information safe

Here's how it works

Use your SFTP client software to manage the connection to NAB which is secured by SSH key authentication, source IP address listing and PGP file encryption.

Payment processing options are

- Straight through processing or
- Authorise selected payment types via NAB Connect. This enables you to view and authorise your payments before releasing them to NAB for processing if your financial software package doesn't have authorisation capability or you want an added layer of security.

NAB Direct Link will also send you Acknowledgments that we have received your file and at various stages of processing so you will also know the status of your files.

Connect with NAB Direct Link

Link with us using your existing financial software package or SFTP client.

Automatic payment processing

Payments are created using your existing financial software package. These payments are sent directly to our system and processed by us.

Easily see payment status

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

Automate reporting and reconciliation

We'll prepare your NAB account and transaction reports. Your financial software package may automatically download and reconcile these reports.

Payment and Reporting Services

Payment Services

The following payments are accepted:

- ✓ Direct Credit
- ✓ Direct Debit
- ✓ BPAY® Batch
- ✓ Batch Credit Card
- ✓ Government Direct Entry System (GDES)
- ✓ RTGS (Real Time Gross Payments)
- ✓ International Funds Transfer
- ✓ NAB Business Payables Service
- ✓ Remittance processing
- ✓ NZ Domestic Payments

Reporting Services

The following reports are available:

- ✓ Account Information File (NAI or BAI2)
- ✓ NAB Transact
- ✓ Direct Entry Returns (Dishonour) (based on Trace Account or DE ID)
- ✓ BPAY®
- ✓ Merchant (EB165)
- ✓ Foreign Currency Merchant (FX165)
- ✓ NBFI
- ✓ NAB Business Payables Service
- ✓ Remittance Processing
- ✓ Term Deposit (TD) Summary
- ✓ HICAPS
- ✓ BPAY® Batch Authorisation Report

Recommended for

NAB Direct Link is recommended for businesses

- with a high volume of transactions or high value transactions that require host-to-host transmission
- who have a financial software package and want to maximise their investment by linking directly to NAB to perform payments
- with an outstanding internal risk and audit process to accept STP of payment files
- who have an IT team and technology resources to support with implementing NAB Direct Link

What's needed to start

You will need

- SFTP client software
- SSH Keys
- PGP Keys
- IP address/es

Our implementation teams will work with your IT team to help setup your connection with NAB Direct Link.

Find out more

Visit nab.com.au/directlink and complete the online enquiry form OR contact your NAB Business Banking Representative.