more
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International Payment

NAB Connect File Format Specifications

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Contents

1. Functional Description

International Payment File Format

Some payroll and accounting systems can be modified to create files that can be imported into NAB Connect. To import an International Funds Transfer file into NAB Connect, it must have the correct file format.

International Payment file format Record Types

- Each import file can be up to 5MB in size
- Each payment can have one or more payment legs as long as it satisfies the leg validation requirements.
- Fields are fixed length.
- All records are delimited by CRLF (Hex 0D0A).
- Where a field specification indicates 'non case sensitive' it means that this field can have text in upper or lower case eg. FILE or File or file would all be acceptable.

1.1 General Structure

01 Header Record	One per file
02 Payment Header	One per Payment
03 Payment Record	One per payment
55 Payment Detail Record – Payment leg	One or more per payment
79 Payment trailer record	One per payment
89 Payment Trailer	One per payment
99 File Trailer Record	One per file

1.2 Character Set

Allowable Characters	Example
Letters	a, b, c ……A, B, C ……
Digits	1, 2, 3 ….
Space	
Parentheses	(and)
Plus Sign	+
Minus Sign	-
Slash	/
Apostrophe	'
Question mark	?
Full Stop	.
Comma	,

1.3 Currency List

Currency description	Currency Code	Decimal places required
Australian Dollars	AUD	2
Bahraini Dinars	BHD	3
Bangladesh Taka	BDT	2
Canadian Dollars	CAD	2
CFP Francs	XPF	2
Chinese Renminbi	CNY	2
Czech Koruna	CZK	2
Danish Kroner	DKK	2
Euro	EUR	2
Fijian Dollars	FJD	2
Hong Kong Dollars	HKD	2
Hungarian Forint	HUF	2
Indian Rupees	INR	2
Israeli Shekel	ILS	2
Indonesian Rupiah	IDR	0
Japanese Yen	JPY	0
Jordanian Dinars	JOD	3
Kenyan Shillings	KES	2
Kuwaiti Dinars	KWD	3
Mexican Peso	MXN	2
Norwegian Kroner	NOK	2
New Zealand Dollars	NZD	2
Omani Rial	OMR	3
Pakistani Rupees	PKR	2
Papua New Guinea Kina	PGK	2
Philippine Pesos	PHP	2
Polish Zloty	PLN	2
Saudi Arabian Riyals	SAR	2
Singapore Dollars	SGD	2
Solomon Islands Dollars	SBD	2
South African Rand	ZAR	2
Sri Lankan Rupees	LKR	2
Swedish Kronor	SEK	2
Swiss Francs	CHF	2
Thai Baht	THB	2
United Arab Emirates Dirham	AED	2
United Kingdom Pound Sterling	GBP	2
United States Dollars	USD	2
Vanavatu Vatu	VUV	2
Western Samoa Tala	WST	2

1.4 Country List

Country Name	Country Code
Afghanistan	AF
Albania	AL
Algeria	DZ
American Samoa	AS
Andorra	AD
Angola	AO
Anguilla	AI
Antigua and Barbuda	AG
Argentina	AR
Armenia	AM
Aruba	AW
Australia	AU
Austria	AT
Azerbaijan	AZ
Bahamas	BS
Bahrain	BH
Bangladesh	BD
Barbados	BB
Belarus	BY
Belgium	BE
Belize	BZ
Benin	BJ
Bermuda	BM
Bhutan	BT
Bolivia, Plurinational State of	BO
Bosnia and Herzegovina	BA
Botswana	BW
Bouvet Island	BV
Brazil	BR
British Indian Ocean Territory	IO
Brunei Darussalam	BN
Bulgaria	BG
Burkina Faso	BF
Burundi	BI
Cambodia	KH
Cameroon	CM
Canada	CA
Cape Verde	CV
Cayman Islands	KY
Central African Republic	CF
Chad	TD

Country Name	Country Code
Chile	CL
China	CN
Christmas Island	CX
Cocos (Keeling) Islands	CC
Colombia	CO
Comoros	KM
Congo	CG
Congo, The Democratic Republic of the	CD
Cook Islands	CK
Costa Rica	CR
Cote D’ivoire	CI
Croatia	HR
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Djibouti	DJ
Dominica	DM
Dominican Republic	DO
Ecuador	EC
Egypt	EG
El Salvador	SV
Equatorial Guinea	GQ
Eritrea	ER
Estonia	EE
Ethiopia	ET
Falkland Islands (Malvinas)	FK
Faroe Islands	FO
Fiji	FJ
Finland	FI
France	FR
French Guiana	GF
French Polynesia	PF
French Southern Territories	TF
Gabon	GA
Gambia	GM
Georgia	GE
Germany	DE
Ghana	GH
Gibraltar	GI
Greece	GR
Greenland	GL

Country Name	Country Code
Grenada	GD
Guadeloupe	GP
Guam	GU
Guatemala	GT
Guernsey, C.I.	GG
Guinea	GN
Guinea-Bissau	GW
Guyana	GY
Haiti	HT
Heard Island and McDonald Islands	HM
Holy See (Vaticancity State)	VA
Honduras	HN
Hong Kong	HK
Hungary	HU
Iceland	IS
India	IN
Indonesia	ID
Iraq	IQ
Ireland	IE
Isle Of Man	IM
Israel	IL
Italy	IT
Jamaica	JM
Japan	JP
Jersey	JE
Jordan	JO
Kazakhstan	KZ
Kenya	KE
Kiribati	KI
Korea, Republic Of	KR
Kuwait	KW
Kyrgyzstan	KG
Lao People’s Democratic Republic	LA
Latvia	LV
Lebanon	LB
Lesotho	LS
Liberia	LR
Libya	LY
Liechtenstein	LI
Lithuania	LT

Country Name	Country Code
Luxembourg	LU
Macao	MO
Macedonia, The Former Yugoslav Republic of	MK
Madagascar	MG
Malawi	MW
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Martinique	MQ
Mauritania	MR
Mauritius	MU
Mayotte	YT
Mexico	MX
Micronesia (Federated States of)	FM
Moldova, Republic of	MD
Monaco	MC
Mongolia	MN
Montserrat	MS
Morocco	MA
Mozambique	MZ
Myanmar	MM
Namibia	NA
Nauru	NR
Nepal	NP
Netherlands	NL
Netherlands Antilles	AN
New Caledonia	NC
New Zealand	NZ
Nicaragua	NI
Niger	NE
Nigeria	NG
Niue	NU
Norfolk Island	NF
Northern Mariana Islands	MP
Norway	NO
Oman	OM
Pakistan	PK
Palau	PW
Palestine, State of	PS
Panama	PA

Country Name	Country Code
Papua New Guinea	PG
Paraguay	PY
Peru	PE
Philippines	PH
Pitcairn	PN
Poland	PL
Portugal	PT
Puerto Rico	PR
Qatar	QA
Reunion	RE
Romania	RO
Russian Federation	RU
Rwanda	RW
St Helena,Ascension and Tristan Da Cunha	SH
Saint Kitts and Nevis	KN
Saint Lucia	LC
Saint Pierre and Miquelon	PM
Saint Vincent and The Grenadines	VC
Samoa	WS
San Marino	SM
Sao Tome and Principe	ST
Saudi Arabia	SA
Senegal	SN
Seychelles	SC
Sierra Leone	SL
Singapore	SG
Slovakia	SK
Slovenia	SI
Solomon Islands	SB
Somalia	SO
South Africa	ZA
Spain	ES
Sri Lanka	LK
Suriname	SR
Svalbard and Jan Mayen	SJ
Eswatini	SZ
Sweden	SE
Switzerland	CH
Taiwan	TW
Tajikistan	TJ
Tanzania, United Republic of	TZ

Country Name	Country Code
Thailand	TH
Timor-Leste	TL
Togo	TG
Tokelau	TK
Tonga	TO
Trinidad and Tobago	TT
Tunisia	TN
Turkey	TR
Turkmenistan	TM
Turks and Caicos Islands	TC
Tuvalu	TV
Uganda	UG
Ukraine	UA
United Arab Emirates	AE
United Kingdom	GB
United States Of America	US
United States Minor Outlying Islands	UM
Uruguay	UY
Uzbekistan	UZ
Vanuatu	VU
Venezuela (Bolivarian Republic of)	VE
Viet Nam	VN
Virgin Islands, British	VG
Virgin Islands (U.S.)	VI
Wallis and Futuna	WF
Western Sahara	EH
Yemen	YE
Zambia	ZM
Zimbabwe	ZW
Serbia	RS
Montenegro	ME

1.5 Payment file specifications

The Tables below detail the specification for each record. The last column “If invalid’ indicates how an error in the record will be processed by NAB Connect:

- Reject – indicates that the error is fatal and the file will not be imported. Such errors need to be corrected in the ‘source’ application or mainframe system and the file re- imported.
- Payment Requires repair – indicates that the file will be imported with the invalid fields. Such errors should be rectified by the user from either the ‘source’ system or from within NAB Connect.
- Not Validated – Data is not required in these fields, if populated data will be used however in event that data isn’t populated NAB Connect will impose default value.
- Not Used – relates to legacy file format

Header Record

Char Pos	Field Size	Field Description	User Specification	If invalid
1-2	2	Indicator	Must be ‘01’.	Reject
3-22	20	File name	Must be left blank	Reject
23-25	3	Number of messages (payments)	Must be numeric commencing at 001. Padded/filled with leading zero/s.	Reject

Payment Header

Char Pos	Field Size	Field Description	User Specification	If invalid
1-2	2	Indicator	Must be ‘02’.	Reject
3-5	3	Message type	Must be ‘IFT’	Reject
6-9	4	Number of payments	Must be ‘0001’.	Reject

Payment Record

Char Pos	Field Size	Field Description	User Specification	If invalid
1-2	2	Indicator	Must be ‘03’.	Reject
3-5	3	Pay currency code		Reject
6-20	15	Payment amount	Mandatory for payments containing multiple settlement legs. For single leg payments this field must be populated where the payment leg amount is populated and must contain same value. Numeric containing decimal point Padded/filled with leading zero/s and must be in the value range of 0.01 and 999,999,999,999.	Reject
			If decimal point is in wrong place If non numeric	Reject

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Char Pos	Field Size	Field Description	User Specification	If invalid
21-28	8	Value Date	Mandatory must be a business day in the format DDMMCCYY. For all rates source with exception of Real Time Rate the value date must be between today and (today plus 3 business days. Where payment contains a real time rate then the value day must be a business day and be: today for non efx clients. between today and (today plus two business days). For efx clients	Reject Payment requires Repair Payment requires Repair
29-44	16	Your reference	Optional and can only contain characters in character set	Payment requires Repair
45-79	35	Beneficiary Name	Mandatory and characters in character set If Beneficiary name is longer than 35 characters, continue in Extended Beneficiary name field in Char Pos 1002-1030	Payment requires Repair
80-114	35	Beneficiary address 1	Mandatory and can only contain characters in character set	Payment requires Repair
115-124	10	Beneficiary Address 2	Optional – can only contain characters in character set	Payment requires Repair
125-149	25	Town Name	Mandatory and can only contain characters in character set, excluding Parentheses ()	Payment requires Repair
150-165	16	Blank	Leave blank	If invalid – Requires repair
166-167	2	Beneficiary address country	Mandatory and must contain the country (ISO code) of the beneficiary. Can only contain 2 uppercase characters A to Z.	Payment requires Repair
168-184	17	Blank	Leave blank	If invalid – Requires repair
185-218	34	Beneficiary Account number	Mandatory and can only contain characters in character set	Payment requires Repair
219-358	140	Blank	Leave blank	If invalid – Requires repair
359-361	3	Purpose of the remittance	Not Required	Not Used
362-362	1	Overseas Bank Charges	Must be one of the following values (not case sensitive): 'B' (Beneficiary) OR 'R' (Remitter) If no value is contained in this field it will be set to B	Not validated

Char Pos	Field Size	Field Description	User Specification	If invalid
363-397	35	Remitter Name	Mandatory if the Refinance Indicator is set to '1' in any of the Payment Detail records. Must not be populated if the refinance indicator is set to '0' in any of the Payment detail records. The remitter name field must contain the refinance entity's NAB Customer number. Can only be numeric padded out with leading zeros.	Payment requires Repair
398-400	3	Refinance days	Mandatory if Refinance indicator has been set to '1' in any payment detail record '55'. Containing Refinance days or Refinance date (or both). Can only be numeric in the range of 007-365 padded out with leading zeros.	Reject
401-408	8	Refinance date	If the refinance indicator has been set to '1' in any payment detail record '55'. Refinance date or refinance Days or both must be populated. If populated must a valid business day in the format DDMMCCYY	Reject
409-443	35	Additional Instructions to Beneficiary Line 1	Mandatory – Remittance information for the beneficiary. Can only contain characters in character set	Payment requires Repair
444-478	35	Additional instructions to Beneficiary Line 2	Optional – can only contain characters in character set	
479-513	35	Additional instructions to Beneficiary Line 3	Optional – can only contain characters in character set	
514-548	35	Additional instructions to Beneficiary Line 4	Optional – can only contain characters in character set	
549-823	275	Additional instructions to NAB	This field must be blank	
824-825	2	Beneficiary Bank Country Code	Mandatory and must contain the country (ISO code) of the beneficiary bank. Can only contain 2 uppercase characters A to Z.	Payment requires Repair
826-836	11	Beneficiary BIC (i.e. bank SWIFT Code)	Mandatory and can only contain characters in character set Note: SWIFT BIC must be either 8 or 11 characters in length.	Payment requires Repair
837-838	2	Routing type	If populated, must be one of the following values: FW – Fed Wire FW – ABA Number FW – Routing Code SC – Sort Code CH – CHIPS Number Must be populated if the 'Routing Code' is populated.	Reject

Char Pos	Field Size	Field Description	User Specification	If invalid
839-858	20	Routing code	Must be populated if the ‘Routing type’ is populated and must be alphanumeric	Payment requires Repair
859-893	35	Originating Applicant Details 1		Not used
894-928	35	Originating Applicant Details 2		Not used
929-963	35	Originating Applicant Details 3		Not used
964-998	35	Originating Applicant Details 4		Not used
999-1001	3	Number of Detail Records	Numeric and matches the number of payment detail records included in the payment.	Reject
			Mandatory and numeric padded with leading zeros.	Reject
			No. of detail records must be 001 if either: the ‘Pay Currency Code’ is AUD OR the ‘Pay Amount’ field is blank	Reject
			If the Refinance Indicator is set to ‘1’ in any of the Payment Detail records, the no. of detail records must be between 001 and 007.	Payment requires Repair
			Must be 001 if : Refinance Indicator is set to ‘1’ and ‘Payment Method’ is REF and Debit Currency Code on any of the Payment Detail records is a foreign currency	Payment requires Repair
1002-1030	29	Extended Beneficiary Name	Mandatory and can only contain characters in character set. Allow an additional 29 characters to capture the Extended Beneficiary name. Any unused characters must be padded with spaces. Note: The combined maximum length of Beneficiary Name + Extended Beneficiary Name is 64 characters.	Payment requires Repair

Payment Detail Record

Char Pos	Field Size	Field Description	User Specification	If invalid
1-2	2	Indicator	Must be ‘55’.	Reject
3-5	3	Payment Method	Must be one of the following values: AUD, BTC, FEC, NFA, REF, RTR, EFX. For payment methods AUD, BTC, FEC, RTR, and EFX, the account currency must be AUD	Reject
6-8	3	Payment Leg Currency Code	Currency code for payment, case sensitive	Reject
9-23	15	Payment Leg Amount	Value must be in the range of 0.01 – 999,999,999,999,999 padded with leading zeros. For a multiple settlement leg payment utilising EFX or FEC either the Debit amount or the Payment leg amount must be populated but not both.	Reject Reject
24-34	11	FX Rate	Must be blank for all Payment methods except for FEC and EFX To contain numbers and decimal point padded out with leading zeros. Must be between 0.000001 and 9,999,999,999	Reject
35-40	6	Debit Account BSB	Debit Account must be a NAB Account registered to NAB Connect.	Payment requires Repair
41-75	35	Debit Account Number	Mandatory I refinance indicator is ‘0”, must be blank if refinance indicator is ‘1’.debit account number must be 9 digits or 10 Characters	Payment requires Repair
76-78	3	Debit Currency Code	Mandatory	Reject

Char Pos	Field Size	Field Description	User Specification	If invalid
79-93	15	Debit Amount	To contain numbers and a decimal point, padded with leading zeros. If populated, can contain numbers and a decimal point, padded with leading zeros. Must be kept blank for all ; -Single leg payments with exception of FEC, EFX and RTR payment methods -Multileg payments with exception of EFX and FEC payment methods For a single leg payment utilising FEC, EFX and RTR either the Debit amount or the Payment leg amount must be populated but not both. For a multiple settlement leg payment utilising EFX or FEC either the Debit amount or the Payment leg amount must be populated but not both.	Reject
94-94	1	Refinance Indicator	Mandatory and must be one of the following values: '1' – Refinance required '0' – Refinance not required	Reject
95-154	60	Text to NAB for PAY account		Not used
155-160	6	FEC number	Mandatory if 'Payment method' is FEC, leave blank for all other payment methods. Must be 5 numeric characters	Payment requires Repair
161-175	15	EFX number	Mandatory if 'Payment method' is EFX, leave blank for all other payment methods. Must be 9 numeric characters	Payment requires Repair

Payment Trailer Record

Char Pos	Field Size	Field Description	User Specification	If invalid
1-2	2	Indicator	Must be ‘79’.	Reject

Payment Trailer

Char Pos	Field Size	Field Description	User Specification	If invalid
1-2	2	Indicator	Must be ‘89’.	Reject

File Trailer Record

Char Pos	Field Size	Field Description	User Specification	If invalid
1-2	2	Indicator	Must be ‘99’.	Reject
3-22	20	File name		
23-30	8	Date created	If populated must be in the format DDMMCCYY	Reject

Example

Below is an example of the International payment file.

```
01IFTAUDabcbabab01.TXT002
02IFT0001
03USD000000000006.0010072026YOUR REFERENCE  benfi1                            BENEFICIARY  ADDRESS1           BENADDR2  TOWN
   AU                 123456798

                                                                              B                                              ADDITIONAL INSTRUCTIONS
   ADDITIONAL INSTRUCTIONS             ADDITIONAL INSTRUCTIONS

                                   AU BENEBIC

005
EXTENDED BENENAME
55FECUSD000000000001.000000.74946008300111223344 5                          AUD               0
15111
55FECUSD000000000001.000000.749460083001112233445                          AUD               0
15112
55FECUSD000000000001.000000.749460083001112233445                          AUD               0
15113
55FECUSD000000000001.000000.739600083001112233445                          AUD               0
41046
55FECUSD000000000002.000000.738900083001112233445                          AUD               0
41045
79
89
```

For samples of files that are available/used in conjunction with NAB Connect, visit the NAB Connect File format guides in the NAB Connect Help pages