

# International Payment

**NAB Connect File Format Specifications**

November 2025

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# 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 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	<p>Mandatory for payments containing multiple settlement legs.</p> <p>For single leg payments this field must be populated where the payment leg amount is populated and must contain same value.</p> <p>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.</p> <p>If decimal point is in wrong place If non numeric</p>	<p>Reject</p> <p>Reject Reject</p>

Char Pos	Field Size	Field Description	User Specification	If invalid
21-28	8	Value Date	<p>Mandatory must be a business day in the format DDMMCCYY.</p> <p>For all rates source with exception of Real Time Rate the value date must be between today and (today plus 3 business days.</p> <p>Where payment contains a real time rate then the value day must be a business day and be:</p> <p>today for non efx clients.</p> <p>between today and (today plus two business days). For efx clients</p>	<p>Reject</p> <p>Payment Requires Repair</p> <p>Payment requires Repair</p>
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	Payment requires Repair
80-114	35	Beneficiary address 1	Mandatory and can only contain characters in character set	Payment requires Repair
115-149	35	Beneficiary Address 2	Optional – can only contain characters in character set	Payment requires Repair
150-165	16	Blank	Leave blank	If invalid – Requires repair
166-167	2	Beneficiary address country	<p>Mandatory and must contain the country (ISO code) of the beneficiary.</p> <p>Can only contain 2 uppercase characters A to Z.</p>	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
219-253	35	Beneficiary Bank Name	<p>If this field is populated, ‘Beneficiary Bank Address 1’ and ‘Beneficiary Bank Country Code’ must be populated and ‘Beneficiary BIC Address’ must not be populated.</p> <p>Can only contain characters in character set.</p>	Payment requires Repair
254-288	35	Beneficiary Bank Address 1	<p>If this field is populated, ‘Beneficiary Bank Name’ and ‘Beneficiary Bank Country Code’ must be populated and ‘Beneficiary BIC Address’ must not be populated.</p> <p>Can only contain characters in character set.</p>	Payment requires Repair
289-323	35	Beneficiary Bank Address 2	<p>If this field is populated, ‘Beneficiary Bank Name’ and ‘Beneficiary Bank Country Code’ must be populated and ‘Beneficiary BIC Address’ must not be populated.</p> <p>Can only contain characters in character set.</p>	Payment requires Repair
324-358	35	Beneficiary Bank Address 3	<p>If this field is populated, ‘Beneficiary Bank Name’ and ‘Beneficiary Bank Country Code’ must be populated and ‘Beneficiary BIC Address’ must not be populated.</p> <p>Can only contain characters in character set.</p>	Payment requires Repair
359-361	3	Purpose of the remittance	Not Required	Not Used

Char Pos	Field Size	Field Description	User Specification	If invalid
362-362	1	Overseas Bank Charges	<p>Must be one of the following values (not case sensitive):</p> <p>‘B’ (Beneficiary)</p> <p>OR</p> <p>‘R’ (Remitter)</p> <p>If no value is contained in this field it will be set to B</p>	Not validated
363-397	35	Remitter Name	<p>Mandatory if the Refinance Indicator is set to ‘1’ in any of the Payment Detail records.</p> <p>Must not be populated if the refinance indicator is set to ‘0’ in any of the Payment detail records.</p> <p>The remitter name field must contain the refinance entity’s NAB Customer number.</p> <p>Can only be numeric padded out with leading zeros.</p>	Payment requires Repair
398-400	3	Refinance days	<p>Mandatory if Refinance indicator has been set to ‘1’ in any payment detail record ‘55’.</p> <p>Containing Refinance days or Refinance date (or both).</p> <p>Can only be numeric in the range of 007-365 padded out with leading zeros.</p>	Reject
401-408	8	Refinance date	<p>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.</p> <p>If populated must a valid business day in the format DDMMCCYY</p>	Reject
409-443	35	Additional Instructions to Beneficiary Line 1	<p>Mandatory – Remittance information for the beneficiary.</p> <p>Can only contain characters in character set</p>	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	<p>Mandatory and must contain the country (ISO code) of the beneficiary bank.</p> <p>Can only contain 2 uppercase characters A to Z.</p>	Payment requires Repair

Char Pos	Field Size	Field Description	User Specification	If invalid
826-836	11	Beneficiary BIC Address (i.e. bank SWIFT Code)	If this field is populated, 'Beneficiary Bank Country Code' must be populated and 'Beneficiary Bank Name', 'Beneficiary Bank Address 1', 'Beneficiary Bank Address 2' and 'Beneficiary Bank Address 3' must not be populated. Can only contain characters in character set.	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
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.  Mandatory and numeric padded with leading zeros.  No. of detail records must be 001 if either: the 'Pay Currency Code' is AUD  OR the 'Pay Amount' field is blank  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.  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	Reject  Reject  Reject  Payment requires Repair  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	<p>To contain numbers and a decimal point, padded with leading zeros.</p> <p>If populated, can contain numbers and a decimal point, padded with leading zeros.</p> <p>Must be kept blank for all ;</p> <p>-Single leg payments with exception of FEC, EFX and RTR payment methods</p> <p>-Multileg payments with exception of EFX and FEC payment methods</p> <p>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.</p> <p>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.</p>	Reject
94-94	1	Refinance Indicator	<p>Mandatory and must be one of the following values:</p> <p>'1' – Refinance required</p> <p>'0' – Refinance not required</p>	Reject
95-154	60	Text to NAB for PAY account		Not used
155-160	6	FEC number	<p>Mandatory if 'Payment method' is FEC, leave blank for all other payment methods.</p> <p>Must be 5 numeric characters</p>	Payment requires Repair
161-175	15	EFX number	<p>Mandatory if 'Payment method' is EFX, leave blank for all other payment methods.</p> <p>Must be 9 numeric characters</p>	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 '79'.	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 DDM MCCYY	Reject

Example

Below is an example of the International payment file.

01IFTAUDabcbabab01.TXT002				
02IFT0001				
03USD0000000000006.0010122018YOUR REFERENCE benf11				
BENEFICIARY	ADDRESS	AU	123456798	erwerwt
abc		efg	jkl	B
ADDITIONAL INSTRUCTIONS	ADDITIONAL INSTRUCTIONS		vxz	ADDITIONAL
INSTRUCTIONS				
AU				
005				
55FECUSD000000000001.000000.749460083001112233445			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				
02IFT0001				
03USD0000000000005.5010122018YOUR REFERENCE benf12				
BENEFICIARY	ADDRESS	AU	123456798	erwerwt
abc		efg	jkl	B
ADDITIONAL INSTRUCTIONS	ADDITIONAL INSTRUCTIONS		vxz	ADDITIONAL
INSTRUCTIONS				
AU				
005				
55EFXUSD000000000001.100000.749460083001112233445			AUD	0
1234567				
55FECUSD000000000001.100000.749460083001112233445			AUD	0
78945				
55FECUSD000000000001.100000.749460083001112233445			AUD	0
12397				
55FECUSD000000000001.100000.739600083001112233445			AUD	0
89471				
55FECUSD000000000001.100001.738900083001112233445			AUD	0
12345				
79				
89				
99IFTAUD01.TXT	09122018			

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