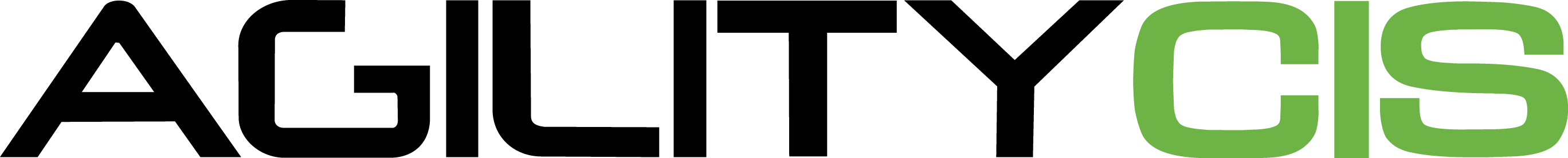
JACANA-68

Mass Market NAB CC



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SYSTEM

DESIGN

SPECIFICATION

26/05/2017

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# Document Control

## Information

|  |  |
| --- | --- |
| Reference Number | JACANA-68 |
| Design Stakeholders | Mily Balasubramanian |
| Document Author | Tristan Whitley |

## Version Control

|  |  |  |
| --- | --- | --- |
| Version | Date | Description |
| 0.1 | 01/05/2017 | Initial draft |
| 0.2 | 25/05/2017 | Updated post sign-off of NAB Requirements spec |
| 1.0 | 26/05/2017 | Final Version |
| 1.1 | 31/05/2017 | Updated based on feedback from Jacana Energy |

## Glossary

|  |  |
| --- | --- |
| Term | Definition |
| C&I | Commercial & Industrial |
| CCA | Contact Centre Agent |
| CVV | Card Verification Value |
| DCIS | Department of Corporate and Information Services |
| EFT | Electronic Funds Transfer |
| IVR | Interactive Voice Response |
| NAB | National Australia Bank |
| NAB Transact | NAB payment gateway to allow online credit card processing |
| OSS | Online self- service portal. |
| ROS | Retail Operating System |
| SCCA | Senior Contact Centre Agent |
| SFTP | Secure File Transfer Protocol |

# Overview

## Background

As a part of the C&I implementation phase, payment interfaces for accepting EFT, Cheque, BPAY and Direct Debit to Bank Account payments have been implemented in ROS. Refunds process for these payment channels have also been implemented as a part of the C&I implementation phase.

There are currently no options to support Credit Card payments from NAB.

## Purpose

This document provides the technical specification for changes to the existing NAB interfaces to accommodate one-off credit card payments via the following methods:

* Jacana Energy Website
* OSS
* IVR

This document will set out how the Engage system will be configured to meet the requirements captured in the corresponding Requirements Specification (**Requirements Spec – NAB Credit Card**) document.

## Objectives

The objectives of this system design are:

* The configuration to support the NAB Credit Card payment process
* Updates to the Multi-Account file interface to support Credit Card payments.

## Assumptions & Exclusions

| ID | Type | Comment |
| --- | --- | --- |
|  | Exclusion | Direct debit via credit card. This includes the storing of some form of Token in ROS. |
|  | Exclusion | Credit card surcharges |
|  | Assumption | The Customer Reference Number provided in the NAB Multi Account file for payments made through the Jacana Energy website will be an 11-digit number, consisting of the 10 digit Customer Account Number, and check digit using MOD10V01. Where the Customer Account Number is not 10 digits long, the number will be padded with leading zeros before applying the check sum. |

No further assumptions or exclusions have been identified.

# Requirements

## Online Credit Card Payments

| Req ID | Description | Section |
| --- | --- | --- |
|  | Ability to redirect the customer to the NAB Pay By Web page from the OSS when customer attempts to make a payment.  Ability to allow the customer to enter an amount on an OSS page, so that the amount can be passed to the NAB hosted payments page.  The OSS page will present users with 2 options:   * To pay the entire account balance * To pay a user nominated amount.   Where the OSS user chooses to pay the entire account balance, the account balance is automatically populated for the user (the user will still be able change the amount when making a payment through the OSS). The account balance /payment amount will be presented to the user and sent to the NAB Portal once the user has agreed.  Where the OSS user chooses to the pay a nominated amount, a field for the user to enter an amount is presented. The field will contain validations to ensure the amount entered is a valid data format.   * Field validations at minimum, will include checks to ensure number entered is positive, numeric, greater than $1.   Ability to open the NAB Pay By Web page is a new window from the OSS.  Note: At this point, should the customer wish to not proceed with the payment, the customer must be able to close the NAB Pay By Web and continue using the OSS.  Ability to pre-populate the following on the NAB Pay By Web page when the customer is re-directed from the OSS:   * The Customer Reference Number field with the customer’s BPAY reference number (10 digit customer account number, and check digit using MOD10V01. Where the customer account number is not 10 digits long, the number will be padded with leading zeros). * Payment Amount   Once the payment has been processed by NAB, the NAB Pay by Web page is expected to provide the user with the results of the transaction. Where the payment is successful, the NAB Pay by Web page will provide the user with a receipt/transaction reference number. Where the payment was not successful, the user will be provided with a message clearly indicating the payment was not successful on the NAB Pay by Web page. The user is then directed to [www.jacanaenergy.com.au/paid](file:///C:\Users\tristanw\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\XNHQQGV9\www.jacanaenergy.com.au\paid). If the payment was not successful, the user will be able to attempt to pay again from the NAB Pay By Web page that was opened. For all successful payments, a message indicating to the user that the account balance may not be reflective of the payment until the following day will be displayed to when the customer is re-directed.  ***Note****: The customer will not be able to see an updated account balance in the OSS immediately after the payment.*  Once the customer has made a payment, they should be able to close the NAB Pay By Web page window and continue using the OSS. | *OSS specific changes will be documented separately.* |
|  | Ability to import online credit card payments via the ‘Import NAB Multi Account file’ interface. | 4.1.1 Credit Card Payments |
| 4.2.1 Receipts |
| 4.3.1 Accounts Receivable – Transaction List |
| 4.4.1 NAB Multi-Account File Interface |
| 4.6.1 Receipt Batch Types |
|  | Ability to distinguish card types based on the information from the Transaction Reference 3 field of the Multi Account file. | 4.4.1 NAB Multi-Account File Interface |
|  | The following details will be captured from the Multi-Account file:   * **Transaction Reference Number** – will determine the account against which the payment is received. * **Payment Instruction** – Will determine transaction type   + ‘05’ – Payment   + ‘25’ – Refund   + ‘35’ – Chargeback * **Transaction Reference 2** – Will determine payment channel – Online/Web payments or IVR   + All Online / Web payments are expected begin with ‘PBW’ * **Transaction Reference 3** – The card type and masked card number will be store against the payment and will be visible to ROS user through the ‘Transaction List’ tab of the ‘Accounts Receivable’ screen. * **Error Correction** – Captured (if any) in the payment notes * **Amount** * **Payment Date** * **Payment Time** * **Bank Transaction ID** – Will be used to uniquely identify Online transactions. The value captured must be reportable. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to distinguish online payments from other payment types on customer account. | 4.4.1 NAB Multi-Account File Interface |
|  | Refund transactions on Online payments from the NAB Multi Account file will be ignored | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to identify Chargebacks on Online payments (using the Transaction Type) from the NAB Multi Account file. When a chargeback is received, the credit card payment is reversed. The ‘Credit Card - Chargeback’ adjustment reason will be added to the account to dishonour the original payment. The ‘Bank Transaction ID’ field will be used as the reference field to identify the original payment. The adjustment automatically added (even if the original payment cannot be identified in ROS as may be the case with transitional/migrated payments). | 4.4.1 NAB Multi-Account File Interface |
|  | ROS will automatically add the double posting in the Pronto Interface file for Chargebacks. | 4.5.1 General Ledger Pronto Detail Report |
| 4.6.2 Adjustment Reason |
|  | The chargeback adjustment reasons will not be user selectable.  The original payment receipt number will be added into the notes section of adjustment.  Reversal Adjustment Details:   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Adjustment Reason Details | | | | | | Cash Disbursement GLs | | | Adjustment Reason Code | Adjustment Reason Description | Statement Description | Cust Transaction Multiplier | DR Account | CR Account | DR Account | CR Account | | CC\_CHGBCK | Credit Card – Chargeback | Credit Card Payment Reversal | Increases Customer Balance | 1110 | 3201 | 3201 | 1010 | | 4.3.1 Accounts Receivable – Transaction List |
| 4.6.2 Adjustment Reason |
|  | Ability identify transactions that are error corrections on Online payments (the ‘Error Correction’ field will be used to indicate such transactions in the NAB Multi Account file). Where an error correction is received, the original payment is dishonoured using the ‘Credit Card – Error Correction’ adjustment reason. The ‘Bank Transaction ID’ field will be used as the reference field to identify the original payment. The adjustment automatically added (even if the original payment cannot be identified in ROS as may be the case with transitional/migrated payments). | 4.4.1 NAB Multi-Account File Interface |
| 4.6.2 Adjustment Reason |
|  | ROS will automatically add the double posting in Pronto Interface file for error correction. | 4.5.1 General Ledger Pronto Detail Report |
|  | The Error Correction adjustment reason will not be user selectable.  The original payment receipt number will be added into the notes section of adjustment.  Reversal Adjustment Details:   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Adjustment Reason Details | | | | | | Cash Disbursement GLs | | | Adjustment Reason Code | Adjustment Reason Description | Statement Description | Cust Transaction Multiplier | DR Account | CR Account | DR Account | CR Account | | CC\_ERRCOR | Credit Card – Error Correction | Credit Card Payment Reversal | Increases Customer Balance | 1110 | 3201 | 3201 | 1010 | | 4.4.1 NAB Multi-Account File Interface |
| 4.6.2 Adjustment Reason |
|  | Ability to automatically allocate payment to a ROS customer account if the account details can be matched correct | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to automatically post to Accounts Receivable suspense where payment is unable to be allocated to a customer. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to identify payments from the Multi Account file that have already been applied in ROS. The ‘Bank Transaction ID’ field from the Multi Account file will be used to uniquely identify payment transactions. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to trigger an email to the Jacana Support team (and other nominated email addresses) in case the Multi Account file contains payments with Transaction Reference 2 beginning with codes other than ‘BPY’, ‘PBP’, ‘PBW’ | 4.4.1 NAB Multi-Account File Interface |
|  | It will contain the following Validations and Errors:   |  |  | | --- | --- | | Interface Validation Rules | Outcome | | Incorrect Online payment file formatting | File is automatically moved to an error directory. No records loaded. A notification is generated to nominated email addresses/group email addresses for users to review the errored file. | | Interface is run multiple times | The payment file is picked up only once. Once the file is picked up it is archived. Running the interface multiple times will not have an impact on files that have already been processed. | | Unexpected crash occurs in Engage when the file is loaded. | No records loaded. The user reload the same file. Files are expected to be imported if they are in the correct folder and not archived. | | Duplicate file is received from DCIS that contains missing data from original file e.g. BPay data | Check contents and only process new transactions contained in the file. Duplicate transactions are skipped. | | 4.4.1 NAB Multi-Account File Interface |

## IVR Credit Card Payments

| Req ID | Description | Section |
| --- | --- | --- |
|  | Ability to import IVR credit card payment files provided by NAB via the ‘Import NAB Multi Account Interface’. The payment file received is saved in the Multi\_account folder and is to be archived once the file is picked up by the interface. | 4.1.1 Credit Card Payments |
| 4.2.1 Receipts |
| 4.3.1 Accounts Receivable – Transaction List |
| 4.4.1 NAB Multi-Account File Interface |
| 4.6.1 Receipt Batch Types |
|  | If there has been an error when trying to process the file, then the file is to be moved to the error folder. | 4.4.1 NAB Multi-Account File Interface |
|  | The following details will be captured from the Multi-Account file:   * **Transaction Reference Number** – will determine the account against which the payment is received. * **Payment Instruction** – Will determine transaction type   + ‘05’ – Payment   + ‘25’   + ‘35’ – Chargeback * **Transaction Reference 2** – Will determine payment channel – Online/Web payments or IVR   + All IVR are expected begin with ‘PBP’ * **Transaction Reference 3** – The card type and masked card number will be store against the payment and will be visible to ROS user through the ‘Transaction List’ tab of the ‘Accounts Receivable’ screen. * **Error Correction** – Captured (if any) in the payment notes * **Amount** * **Payment Date** * **Payment Time** * **Bank Transaction ID** – Will be used to uniquely identify IVR transactions. The value captured must be reportable. | 4.4.1 NAB Multi-Account File Interface |
|  | The IVR payment reference number will the customer’s BPAY reference number. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to automatically allocate to a ROS customer account if the account details can be matched correctly. | 4.4.1 NAB Multi-Account File Interface |
|  | Refund transactions on IVR payments from the NAB Multi Account file will be ignored | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to identify Chargebacks on IVR Payments (using the Transaction Type) from the NAB Multi Account file. When a chargeback is received, the credit card payment is dishonoured. The ‘Credit Card - Chargeback’ adjustment reason will be added to the account to dishonour the original payment. The ‘Bank Transaction ID’ field will be used as the reference field to identify the original payment. The is adjustment automatically added (even if the original payment cannot be identified in ROS as may be the case with transitional/migrated payments). | 4.4.1 NAB Multi-Account File Interface |
| 4.6.2 Adjustment Reason |
|  | ROS will automatically add the double posting in the Pronto Interface file for Chargebacks. | 4.5.1 General Ledger Pronto Detail Report |
| 4.6.2 Adjustment Reason |
|  | The chargeback adjustment reasons will not be user selectable.  The original payment receipt number will be added into the notes section of adjustment.  Reversal Adjustment Details:   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Adjustment Reason Details | | | | | | Cash Disbursement GLs | | | Adjustment Reason Code | Adjustment Reason Description | Statement Description | Cust Transaction Multiplier | DR Account | CR Account | DR Account | CR Account | | CC\_CHGBCK | Credit Card – Chargeback | Credit Card Payment Reversal | Increases Customer Balance | 1110 | 3201 | 3201 | 1010 | | 4.4.1 NAB Multi-Account File Interface |
| 4.6.2 Adjustment Reason |
|  | Ability identify transactions that are error corrections on IVR payments (the ‘Error Correction’ field will be used to indicate such transactions in the NAB Multi Account file). Where an error correction is received, the original payment is dishonoured using the ‘Credit Card – Error Correction’ adjustment reason. The ‘Bank Transaction ID’ field will be used as the reference field to identify the original payment. The adjustment is automatically added (even if the original payment cannot be identified in ROS as may be the case with transitional/migrated payments). | 4.4.1 NAB Multi-Account File Interface |
|  | ROS will automatically add the double posting for error correction. | 4.5.1 General Ledger Pronto Detail Report |
| 4.6.2 Adjustment Reason |
|  | The Error Correction adjustment reasons will not be user selectable:   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Adjustment Reason Details | | | | | | Cash Disbursement GLs | | | Adjustment Reason Code | Adjustment Reason Description | Statement Description | Cust Transaction Multiplier | DR Account | CR Account | DR Account | CR Account | | CC\_ERRCOR | Credit Card – Error Correction | Credit Card Payment Reversal | Increases Customer Balance | 1110 | 3201 | 3201 | 1010 | | 4.4.1 NAB Multi-Account File Interface |
| 4.6.2 Adjustment Reason |
|  | Ability to distinguish IVR payments from other payment types on customer account. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to automatically post to Accounts Receivable suspense where payment is unable to be allocated to a customer. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to distinguish card types based on the information from the Transaction Reference 3 field of the NAB Multi Account file. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to identify payment from the NAB Multi Account file that have already been applied in ROS. The ‘Bank Transaction ID’ field from the NAB Multi Account file will be used to uniquely identify payment transactions | 4.4.1 NAB Multi-Account File Interface |
|  | It will contain the following Validations and Errors:   |  |  | | --- | --- | | Interface Validation Rules | Outcome | | Incorrect IVR payment formatting | File is automatically moved to an error directory. No records loaded. A notification is generated to nominated email addresses/group email addresses for users to review the errored file. | | Interface is run multiple times | The payment file is picked up only once. Once the file is picked up it is archived. Running the interface multiple times will not have an impact on files that have already been processed. | | Unexpected crash occurs in Engage when the file is loaded. | No records loaded. The user reload the same file. Files are expected to be imported if they are in the correct folder and not archived. | | Duplicate file is received from DCIS that contains missing data from original file e.g. BPay data | Check contents and only process new transactions contained in the file. Duplicate transactions are skipped. | | 4.4.1 NAB Multi-Account File Interface |

## Refunds Processing for Credit Card Payments

| Req ID | Description | Section |
| --- | --- | --- |
|  | Ability to distinguish credit card refunds from other refund request types. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to exclude credit card refund adjustments from being picked up in the Direct Entry files. | *No change required* |
|  | Ability to exclude credit card refunds from creating cash disbursement General Ledger Transactions. | 4.5.1 General Ledger Pronto Detail Report |
|  | Ability to ignore credit card refund transactions (Payment Instruction Type codes ‘25’) received on the Multi Account file. | 4.4.1 NAB Multi-Account File Interface |
|  | Ability to identify credit card refund adjustments that have been approved.   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Adjustment Reason Details | | | | | | | Adjustment Reason Code | Adjustment Reason Description | Statement Description | Cust Transaction Multiplier | DR Account | CR Account | | REFUND\_CC | Refund – Credit Card | Refund – Credit Card | Increases Customer Balance | 1110 | 3201 | | 4.6.2 Adjustment Reason |
|  | Ability to automatically create the ‘Process Credit Card Refund in NAB Transact Portal’ activity on accounts once a refund adjustments has been approved. The ‘Process Credit Refund in NAB Transact Portal’ activity will be created on all accounts where the refund adjustment was approved the previous business day.   |  |  | | --- | --- | | Activity Details | | | **Activity Name** | Process Credit Card Refund in NAB Transact Portal | | **Assignee** | Finance Team | | **Default Text** | Credit Card Refund adjustment has been approved. Refund is required to be granted to customer through NAB Transact Portal. | | 4.6.2 Adjustment Reason |
| 4.6.4 Segments |
| 4.6.5 Scheduled Tasks |

# System Design

## System Process

### Credit Card Payments

Credit card payments, both Web and IVR, will come through the NAB Multi-Account file imported as a daily batch. This means that even if a payment is successful, it will not show on an account until a new file is loaded (overnight).

Actual credit card numbers will not be stored in ROS, only masked credit card details.

### Credit Card Refunds

Credit card refunds will be done manually. An automated process will be made to raise an activity for all credit card refunds approved on the previous business day, however there will be no automated process for passing these refunds directly to NAB.

### Nightly Direct Debit Process

A modification will be made to this process so that if there is a masked credit card number against a customer and they are paying by recurring Credit Card payments, it will be recorded against the receipt generated. Whilst this change is not specifically in the requirements, it is required for consistency.

## Engage Data Model

### Receipts

2 new columns will be added to the Receipt table to accommodate the following data:

* Masked credit card number
* Additional notes

### Customer Account

A new column will be added to the Customer Account table to store the masked credit card number. This field will not be added to the main screen, however the data structure will be created to support it in the future.

## Engage User Interface

### Accounts Receivable – Transaction List

The Notes column on this screen will be enhanced for Receipts and will be made up of the following and only show when populated:

* **Reference –** This is existing
* **External Reference –** Thiswill contain the Bank Transaction ID for credit card payments and for payments made to a virtual account with multiple customer accounts associated (and went to suspense), this will contain the Virtual Account number.
* **Credit Card** – This will be the masked credit card number
* **Notes** – This is any other additional information for a receipt.

## Engage Interfaces

### NAB Multi-Account File Interface

The Multi-Account file interface will be enhanced to support the loading of 2 new payment types:

| **Type** | Receipt Batch Type | Comment |
| --- | --- | --- |
| **PBW** | WEB – Web Payments | This is expected for payments made through OSS and the Jacana Energy Website |
| **PBP** | IVR – IVR Payments | This is expected for payments made through IVR |

When loading credit card payments through one of the new types above, it will do one of the following:

* Create a receipt if the “Payment Instruction Type” is “05” and the error correction code is “000”
* Create a “CC\_ERRCOR” adjustment if the “Payment Instruction Type” is “05” and the error correction is not “000”
* Create a “CC\_CHGBCK” adjustment if the “Payment Instruction Type” is “35”. In this case the “Bank Transaction ID” will match the original transaction (although it will not be validate this reference).
* Ignore the line if it doesn’t match one of the above criteria

The interface will not load refunds (will be created manually) or surcharges.

The following details will be loaded from the file:

| **Field** | File Position | Comment |
| --- | --- | --- |
| **Transaction Reference Number** | 13 - 32 | This is expected to be the Customer Account Number matching the BPAY Format. It will be loaded against the “Reference” field against the receipt. |
| **Transaction Reference Number 3** | 56 – 76 | The first 2 characters will be used to identify the type of credit card that was used. The next 12 characters will be stored as the masked credit card number. |
| **Error Correction Reason** | 77 – 79 | If this is a value other than “000”, it will be stored against the new notes field for the associated receipt. |
| **Amount** | 80 – 91 | This is the amount of the receipt in cents. |
| **Payment Date** | 92 – 99 | This is the date that will be used against the receipt |
| **Bank Transaction ID** | 114 – 143 | This will be stored as the “External Reference” and is intended to be used as part of the refund process to identify the payment to refund. |

Loading payments through this mechanism will follow the normal receipt allocation process where it will try to match it against the Customer Account Number (based on Transaction Reference Number, otherwise it will go to the Suspense account. The leading zeros and the checksum will be stripped off from the reference number provided in the Transaction Reference Number field from the NAB Multi Account file to obtain the ROS Customer Account Number.

Receipts will only be created where the “Bank Transaction ID” does not yet exist against another WEB or IVR payment in ROS.

A change has been to the name of the Receipt Batches that are created through this process. They will now be named “NAB Multi-Account - <ReceiptBatchTypeDescription>”. A new Receipt Batch will be created for each Multi-Account file per Receipt Batch Type (although if there are no payments of a particular type, that particular Receipt Batch will not be created)

If a Source is received that is not supported (PBW, PBP, BPY), an email will be sent to the email to the email addresses configured on the “NAB\_NOTIF\_EMAIL” system parameter.

The email will have the subject of “*Multi-Account File Contained Unsupported Source Codes*” and have the following body:

*The following unsupported Source Codes have been received from NAB - <Unsupported Source Code list from file>.*

*Multi-Account file: <Filename>*

*Database: <Database Name>*

*Date: DD/MM/YYYY*

*Resolution:*

*Review Multi-Account file. Contact payment interface provider to understand why we have received the additional codes.*

*(The current implementation supports payments with codes 'BPY', 'PBW', and 'PBP' only on the Multi-Account file)*

## Engage Reports

### General Ledger Pronto Detail Report

An update is required to this report such that the new “CC\_CHGBCK” and “CC\_ERRCOR” adjustments handle double-posting (using Account 3201).

## Engage Configuration

### Receipt Batch Types

The following new Receipt Batch Type(s) will be created:

|  |  |
| --- | --- |
| Receipt Batch Type | Description |
| WEB | Web Payments |
| IVR | IVR Payments |

### Adjustment Reason

The following new Adjustment Reason(s) will be created:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Adjustment Reason Code | Adjustment Reason Description | Statement Description | Cust Transaction Multiplier | DR Account | AR Account | User Select |
| REFUND\_CC | Refund – Credit Card | Refund – Credit Card | Increases Customer Balance | 1110 | 3201 | Y |
| CC\_CHGBCK | Credit Card – Chargeback | Credit Card Payment Reversal | Increases Customer Balance | 11101 | 10101 | N |
| CC\_ERRCOR | Credit Card – Error Correction | Credit Card Payment Reversal | Increases Customer Balance | 11101 | 10101 | N |

1 These accounts will appear differently in the Pronto Detail Report where it will double post with the Account 3201.

### Activity Types

The following new Activity Type(s) will be created:

|  |  |  |  |
| --- | --- | --- | --- |
| Activity Code | Activity Name | Assignee | Default Text |
| CC\_REF\_ADJ | Process Credit Card Refund in NAB Transact Portal | Finance Department | Credit Card Refund adjustment has been approved. Refund is required to be granted to customer through NAB Transact Portal. |

### Segments

The following new segment(s) will be created:

|  |  |  |
| --- | --- | --- |
| Segment Name | Description | Criteria |
| Approved Credit Card Refunds | Selects customers who had a credit card refund approved the previous day. | Select Customer Accounts where:   * They have a “REFUND\_CC” adjustment which was approved on the previous business day |

### Scheduled Tasks

The following new Scheduled Task(s) will be created:

|  |  |  |  |
| --- | --- | --- | --- |
| Name | Description | Schedule | Comment |
| Credit Card Refunds to be Processed | Schedule to generate activities for all customers who had a credit card refund adjustment approved from the previous business day. | Every weekday at 6am | Runs the “Approved Credit Card Refunds” segment and will generate a “CC\_REF\_ADJ” activity for each refund found. |

# Appendix

|  |  |  |
| --- | --- | --- |
| # | Description | Detail |
| 1 | NAB Multi-Account File Specification |  |
| 2 | GL Codes for Refunds | |  |  | | --- | --- | | GL Code | Description | | 0000003201 | Corporate: Customer refunds | | 0101013201 | MM: Resi - Customer refunds | | 0101023201 | MM: Resi - Customer refunds | | 0101033201 | MM: Resi - Customer refunds | | 0101043201 | MM: Resi - Customer refunds | | 0101053201 | MM: Resi - Customer refunds | | 0101063201 | MM: Resi - Customer refunds | | 0101073201 | MM: Resi - Customer refunds | | 0101083201 | MM: Resi - Customer refunds | | 0101093201 | MM: Resi - Customer refunds | | 0101103201 | MM: Resi - Customer refunds | | 0102013201 | MM: SME - Customer refunds | | 0102023201 | MM: SME - Customer refunds | | 0102033201 | MM: SME - Customer refunds | | 0102043201 | MM: SME - Customer refunds | | 0102053201 | MM: SME - Customer refunds | | 0102063201 | MM: SME - Customer refunds | | 0102073201 | MM: SME - Customer refunds | | 0102083201 | MM: SME - Customer refunds | | 0102093201 | MM: SME - Customer refunds | | 0102103201 | MM: SME - Customer refunds | | 0204013201 | C&I: - Customer refunds | | 0204023201 | C&I: - Customer refunds | | 0204033201 | C&I: - Customer refunds | | 0204053201 | C&I: - Customer refunds | | 0205023201 | C&I: CSOs: - Customer refunds | | 0205043201 | C&I: CSOs: - Customer refunds | |