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**Requirements Specification**

**ROS Project**

**NAB Interfaces Specification for**

**Credit Card Processing**

**Version 2.0**

**22/05/2017**

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# Introduction

## Purpose

This document provides requirements specification for the interface between Jacana Energy’s retail billing system (ROS) to transfer and receive credit card payments via Online/Web and IVR payment channels.

This document will:

* Provide background information on why the implementation is required
* Detail the requirements for the implementation, and
* Define and/or recommend how the solution should be provided, where appropriate

## Scope

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. This document does not cover details of these payment channels or their refunds process. Refer to ‘Requirements Spec - NAB V4.0’ for detailed requirements scope of these payment channels.

This document details the requirements for ROS to accept payments via the following channels (to be delivered as a part of the Mass Market implementation phase):

* Online Payments using Credit Card
* IVR Payments using Credit Card

The document also details requirements for processing credit card refunds.

The following are out of scope of this document:

* Credit Card surcharges
* Direct Debit to Credit Card payments processing

The document does not detail other configurations (such as scheduled tasks, call notes) that may be required to run the interfaces. It is implied that the interfaces will be used in conjunction with these configurations.

## Background

Jacana Energy is a government owned corporation that was formed on 1 July 2014. Jacana Energy was formed as the electricity retailing entity out of the separation of Power and Water Corporation (PWC) into separate retailing, generation (T-Gen) and transmission/distribution (PWC) entities.

As part of the implementation of payment channels for the C&I phase, Jacana Energy has established one real NAB account and multiple virtual accounts.

Jacana Energy accept payments via NAB through the following payment channels:



Interfaces for EFT, Cheque, Direct Debit to Bank Account and BPAY have been set up as part of the C&I implementation phase.

New interfaces are required to be implemented in the ROS system for Jacana Energy to be able to accept payments made via IVR and Online/Web payment channels.

## Audience

The audience for this document is:

* Jacana Energy
* Agility CIS – Jacana Energy Project Team
* NAB

## Related Documents

|  |  |  |
| --- | --- | --- |
| **Title** | **Version** | **Source** |
| Requirement Spec – NAB | V4.0 | Agility CIS |
| NAB Connect Consolidated File Format Specification\_V0.05 | V0.05 | NAB |
| NBFI File Format - Packed and Unpacked | n/a | NAB |
| NAB Multi-Account Transaction Report Format | V1.2.1 | NAB |
| Mass Market & Integration Blueprint | V1.0 | Agility CIS |
| Engage Technical Design Specification - NAB | V2.0 | Agility CIS |

## General Assumptions

The following assumptions apply:

* Jacana Energy will have one Real NAB account and multiple virtual accounts.
* Statements/Reconciliation details for Real and Virtual accounts will be provided by NAB daily.
* All credit card payments are provided in the NAB Multi Account file. The NAB Multi Account file will be placed in the ROS SFTP by DCIS.
* All data files from NAB will be provided in separate folders in the ROS SFTP as per the agreed directory structure, via DCIS.
* ROS will not capture or store any credit card information from the user when making Online or IVR credit card payments.
* Credit Card refunds will be processed by Jacana Energy via the NAB Transact Portal.
* Credit card payments through Visa and Master Cards only are accepted.
* Payments made using Online and IVR channels must be a minimum of $1.

## Dependencies

Delivery of payment files to NAB or ROS will depend on the availability and operation of DCIS processes.

## 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 Recognition |
| 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 |

# Requirements

## Background

Credit card payment transactions are provided in the following files:

* + NAB Multi Account – contains Online and IVR payments (in addition to BPAY Payments).
* BOXI reports – contains details regarding all NAB payments
  + NBFI – The NBFI file will contain all virtual account transactions. The file is also expected to contain a summary of payments via other channels such as IVR, online, BPAY, etc.

All these files are expected to be received daily through DCIS.

## Requirements Summary

ROS will require interfaces to accept payments made by the following channels:

1. Online Payments
2. IVR Payments

**2.2.1 Online Payments**

Online Payments can be made either via ROS OSS or via the Jacana Energy website. In both cases, customers will be directed to the NAB Pay by Web page (hosted by NAB) to make online payments.

When attempting to pay via the OSS, the user will be presented with 2 options in the OSS page - to either make a payment for the full account balance or enter an amount to pay. Where the user chooses the full account balance, the amount is automatically populated for the user. The user is presented with the total amount before it gets send to NAB. If the user at this point does not wish to pay the entire account balance, the user should be able to go back and choose the option to enter an amount to pay from the OSS. The user entered amount or the account balance (depending on the option chosen by the user) from the OSS page and the 11 digit customer reference number (10 digit customer account number and a check digit) will be used to pre-populate ‘Amount’ and the ‘Customer Reference Number’ fields of the NAB Pay by Web page respectively when the NAB Pay By Web page is opened in a new window to allow customer to make an online credit card payment. Where the customer’s account number is 10 digits long, the customer number will be padded with leading zeros.

(Note: The Customer Reference Number used for Online transactions will be the same the customer’s BPAY reference number. The BPAY reference number from ROS will be passed to the NAB Pay by Web page by the OSS when re-directing the user).

If the NAB Pay by Web page is opened in a new window from the OSS, the user will not be able to change the pre-populated account number and the pre-populated amount.

The customer is expected to be prompted for their Credit Card Number, Expiry Date and CVV in the NAB Pay by Web page. The NAB Pay by Web page will display the result of the transaction once the customer confirms to make a payment. The NAB Pay by Web page will display a receipt/transaction reference number if the transaction has been processed successful. The customer will then be directed to [‘www.jacanaenergy.com.au/paid](http://www.jacanaenergy.com.au/paid)’

The user will be able to cancel the payment on the NAB Pay By Web page at any time before they press the submit button. Should the customer not wish to proceed with the payment, they are able to close the NAB Pay By Web Page and continue using the OSS, without having to login again.

Where a customer is attempting to pay via the Jacana Energy website, the Customer Reference Number and the payment amount will be entered by the user manually in the NAB Pay by Web page. The Customer Reference Number will be the payment reference number provided to them on their bill (and is expected to be the same as their BPAY reference number).

The ’Customer Reference Number’ will be validated by the NAB Pay by Web page to ensure it matches the check digit requirements. The NAB Pay by Web page will restrict the amount to a minimum of $1.

All payments made online will be imported into ROS once the payment is received in the NAB Multi Account file. All Chargebacks and error corrections received on Online payments will automatically reverse the original payment in ROS.

An enhancement to the existing ‘Import NAB Multi Account File’ interface to import Online payments and apply the payments against the relevant accounts in ROS will be required.

**2.2.2 IVR Payments**

The Jacana Energy IVR will be used to process IVR credit card payments. The Customer must enter their payment reference number, payment amount and card details (Card number, expiry date and CVV) when making a payment using the IVR facility. The customer will receive a transaction number (payment confirmation/receipt number) for a successful transaction. The NAB IVR solution will ensure the payment amount is a minimum of $1.

IVR credit card payments are contained in the NAB Multi Account file.

All Chargebacks and error corrections received on IVR payments will automatically reverse the original payment in ROS.

An enhancement to the existing ‘Import NAB Multi Account File’ interface to import IVR payments and apply the payments against the relevant accounts in ROS will be required.

**2.2.3 Credit Card Refunds**

To process a credit card refund, an activity “Refund Request” is raised by a Contact Centre Agent (CCA) or the C&I team member. The activity is assigned to the Senior Contact Centre Agent (SCCA) for actioning as per Jacana Energy’s approved Instrument of Delegations. The activity is reviewed and updated with the request outcome and closed. If raised by the C&I team member, the activity may be assigned to the C&I Manager for actioning as per Jacana Energy’s approved Instrument of Delegations.

For Mass Market Accounts, a refund adjustment is raised in ROS by SCCA or the Credit team member (that closed the activity) based on the outcome of the request. However, for C&I accounts, the refund adjustment may be raised by C&I Manager or the C&I team member on advice from C&I manager. The adjustment remains in an unposted state until approved. A ROS user with the appropriate level of authority as per Jacana Energy’s approved ‘Instrument of Delegations’ reviews and approves the refund adjustment. The refund adjustment is automatically posted once approved and a refund General Ledger transaction created in ROS. Once the adjustment is posted, an activity will be raised and automatically assigned to the Finance Team for a ROS user to process the refund in the NAB Transact Portal.

ROS will automatically add one set of GLs to reflect the customer balance. However, given the cash disbursement for the refund is a manual step in the NAB Transact Portal, the General Ledger entries for cash disbursement from the bank account for credit card refunds will **not** be created from ROS – refer to section 3.3.1 for further details.

## NAB Transact File Processes

The NAB Transact File processing is described in the below diagram:



## ROS directory structure (for Online and IVR payment files)



# Detailed Solution Specification

## Online Payments

Online credit card payments are provided in the NAB Multi Account file imported daily (where there are payments) and uploaded automatically in ROS via the ‘Import NAB Multi Account File’ interface. Refer section [4.1](#_Multi_Account_File) of the [Appendix](#_Appendix) for file specification



## Assumptions

* The ROS online self-service (OSS) payment option will be integrated with the NAB Pay by Web page for online credit card payments processing.
* The reference number used to make payments will be a 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. This will be the same as the customer’s BPAY reference number.
* Customers will be able to see the account balance and an outstanding amount (if any) in the OSS portal before making a payment.
* Payments will be validated in real time and the customer provided with a receipt number by NAB Pay by Web page for successful payments.
* Customers will be advised of declined payments in the NAB Pay by Web page and will be given the option to retry. Declined credit card payment transactions are not expected to be present on the NAB Multi Account file.
* Where the NAB Pay by Web page is not available, an error message clearly stating an error to the customer is displayed.
* Existing functionality of the ‘Import NAB Multi Account Interface’ enables
* Restriction of access to the interface via security permissions.
* Scheduling interface run via a Scheduled Task.
* Archiving once the file is picked up by the interface.
* The file to be moved to the error folder if there was an error with processing the payment.
* The ‘Pay Now’ button on the Jacana Energy website will re-direct customers to the same NAB Pay by Web page as the OSS.
* The Customer Reference Number that is expected to be entered by the customer when paying directly through the Jacana Energy website (using the ‘Pay Now’ button) will be the customer’s BPAY reference number. This will ensure the reference number entered is consistent with OSS.
* Each account of a Billing group will be provided with an OSS login and password. Where a customer is attempting to make a bulk payment (for a Group bill), the payment will be allocated only to the account number (OSS login account) used while in the NAB Pay by Web page while making a payment. ROS will not split the receipt automatically for Online payments for Group bill accounts. Should a customer have to make a bulk payment for a set of accounts, the customer is expected to use the EFT payment channel (Note: the customer will need to be provided with a virtual account in such cases). Refer to the NAB Requirements spec V4.0 for detailed description on EFT payment flows.

## Dependencies

* Online Payment files are placed in the agreed ROS folder for processing, via DCIS.
* Daily files from NAB are received in a timely manner through DCIS.

## Requirements

* 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 Pay by Web page 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 opened 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:///\\minol.local\dfs\MINOL_DATA\Business%20Folders\Projects\Projects%20in%20Progress\Jacana%20Energy\Documents\Requirements%20Specs\Mass%20Market\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.
* Ability to import online credit card payments via the ‘Import 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.
* The following details will be captured from the NAB 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.
* Ability to distinguish online payments from other payment types on customer account.
* Refund transactions on Online payments from the NAB Multi Account file will be ignored (Refer section [3.3](#_Refunds_Processing_for) for details of the process to follow for credit card refunds process)
* 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).
* ROS will automatically add the double posting in the Pronto Interface file for Chargebacks.
* The chargeback 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\_CHGBCK | Credit Card – Chargeback | Credit Card Payment Reversal | Increases Customer Balance | 1110 | 3201 | 3201 | 1010 |

* 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).
* ROS will automatically add the double posting in Pronto Interface file for error correction.
* The Error Correction adjustment reason 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 |

* Ability to automatically allocate payment to a ROS customer account if the account details can be matched correctly.
* Ability to automatically post to Accounts Receivable suspense where payment is unable to be allocated to a customer.
* Ability to identify payments 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.
* Ability to trigger an email to the Jacana Support team (and other nominated email addresses) in case the NAB Multi Account file contains payments with Transaction Reference 2 beginning with codes other than ‘BPY’, ‘PBP’, ‘PBW’

## Interface File Validation

| **Validation Rule** | **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 reloads 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. |

## 

## IVR Credit Card Payments

## Process flow

IVR credit card payments files are expected to be provided daily (where there are payments) by NAB. The payment files are expected to be uploaded automatically in ROS via the ‘Import NAB Multi-Account File’ interface. Refer section [4.1](#_Multi_Account_File) of the [Appendix](#_Appendix) for file specification



## 

## Assumptions

* The IVR payment option will be integrated with NAB’s Pay By Phone (PBP) processing capability.
* Customers will be able to use following details to make a payment:
  + Payment reference number (The reference number used to make payments will be a 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. This will be the same as the customer’s BPAY reference number.
* The IVR solution will provide customers with the following options:
* To pay the entire account balance
* To pay a user nominated amount
* Where the customer chooses to pay the entire account balance, the customer will be clearly advised of the amount before making the payment
* Payments will be validated in real time and the customer provided with a receipt number for successful transactions.
* Customers will be advised of declined payments and will be given the option to retry. Declined IVR payment transactions are not expected to be present on the NAB Multi Account file.
* The IVR solution will ensure the payment amount is a minimum of $1.
* Existing functionality of the ‘Import NAB Multi Account Interface’ enables
* Restriction of access to the interface via security permissions.
* Scheduling interface run via a Scheduled Task.
* Archiving once the file is picked up by the interface.
* The file to be moved to the error folder if there was an error with processing the payment.
* Where a customer is attempting to make a bulk payment (for a Group bill) through IVR, the payment will be allocated only to the account number used for authentication. ROS will not split the receipt automatically on IVR payments on Group bill accounts. Should a customer have to make a bulk payment for a set of accounts, the customer is expected to use the EFT payment channel (Note: the customer will need to be provided with a virtual account in such cases).

## Dependencies

* IVR Payment files are placed in the agreed ROS folder for processing, via DCIS.
* Daily files from NAB are received in a timely manner through DCIS.

## Requirements

* 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 (see section [2.4](#_ROS_directory_structure) for directory structure) and is to be archived once the file is picked up by the interface.
* If there has been an error when trying to process the file, then the file is to be moved to the error folder.
* The following details will be captured from the NAB 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 payments 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.
* The IVR payment reference number will be the same as the customer’s BPAY reference number.
* Ability to automatically allocate to a ROS customer account if the account details can be matched correctly.
* Refund transactions on IVR payments from the NAB Multi Account file will be ignored (Refer section [3.3](#_Refunds_Processing_for) for details of the process to follow for credit card refunds process)
* 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).
* ROS will automatically add the double posting in the Pronto Interface file for Chargebacks.
* The chargeback adjustment reasons will not be user selectable.
* The original payment receipt number will be added into the notes section of the 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 |

* 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).
* ROS will automatically add the double posting in the Pronto Interface file for error correction.
* 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 |

* Ability to distinguish IVR payments from other payment types on customer account.
* Ability to automatically post to Accounts Receivable suspense where payment is unable to be allocated to a customer.
* Ability to distinguish card types based on the information from the Transaction Reference 3 field of the NAB Multi Account file.
* 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.

## Interface File Validation

| **Validation Rule** | **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 should 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 can reload the same file. Files are expected to be imported as long as they are in the correct folder and not archived. |
| Duplicate file is received from DCIS that contains missing data from original file eg BPay data | Check contents and only process new transactions contained in the file. Duplicate transactions are skipped. |

## Refunds Processing for Credit Card Payments

## Process Flow

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Credit Card Refunds Process:

The process for Standard refunds processing will be:

1. An activity “Refund Request” is raised in ROS by CCA or the C&I team member. The activity is assigned by the CCA to the SCCA for actioning as per Jacana Energy’s approved Instrument of Delegations. If the activity was raised by the C&I team member, it will be assigned to the C&I Manager for actioning as per Jacana Energy’s approved Instrument of Delegations
2. The activity is updated with the approval/rejection details and closed.
3. If the refund request was not approved (from step 2), the customer is notified and no adjustment is added in ROS. No further processing for rejected refunds is done in ROS.
4. If the refund request was approved, a refund adjustment is raised in ROS (by the activity reviewer – i.e. for mass market accounts, the SCCA or a member of the credit team based on the refund amount. For C&I account, the C&I Manager or C&I team member on advice from the C&I Manager). The adjustment remains in an unposted state until approved.

When raising a refund adjustment, the payment channel of the original payment can be easily identified on the account based on the receipt batch type of the original payment (eg. Online, IVR etc.). The SCCA or credit team member will raise refund adjustments (of type Refund – Credit Card).

The adjustment is approved as per Jacana Energy’s approved Instrument of Delegations.

1. Once approved in ROS, the refund adjustment is automatically posted (and will appear on the customer’s next invoice).
2. The ‘Process Credit Card Refund in NAB Transact Portal’ activity is raised automatically and assigned to the Finance Team to process refund adjustment in the NAB Transact Portal, once the adjustment is posted.
3. Once the refund adjustment is processed in the NAB Transact Portal, the Finance team will add a manual journal to Pronto for Cash disbursement.
4. ROS will generate General Ledger transactions for the refund on customer account in ROS.

**Note**: ROS will not generate General Ledger transactions for the cash disbursement for Credit Card Refunds.

## Assumptions

* A manual journal will be added in Pronto once the refund has been granted to the customer through the NAB Transact Portal.
* The NAB Multi Account file will not be used to create Credit Card refund adjustments in ROS.
* Credit Card Refund adjustments will always be manually added by users following the credit card refunds process.
* A chargeback or a refund cannot be reversed on the credit card once actioned in the NAB Transact Portal.

## Dependencies

* Refund requests are raised as unposted adjustments and are approved in ROS

## Requirements

* Ability to distinguish credit card refunds from other refund request types.
* Ability to exclude credit card refund adjustments from being picked up in the Direct Entry files.
* Ability to exclude credit card refunds from creating cash disbursement General Ledger Transactions.
* Ability to ignore credit card refund transactions (Payment Instruction Type codes ‘25’) received on the NAB Multi Account file (the adjustment will be added by the user following the credit card refunds process detailed in the Process Flow section).
* 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 |

* 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. |

## Validations and errors

None.

# Appendix

## NAB Multi Account File Specification



## GL Codes for Refunds

|  |  |
| --- | --- |
| 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 |