Corporate and Investment Banking

Registered Mandates

Host-to-Host File Specification

Version: 1.05
Date: 1 April 2025

Version: 1.05

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Gender

Throughout this document the user/reader is referred to as he/him. We mean this to include she/her equally.

This Manual must be read in conjunction with the Electronic Banking Suite Terms and Conditions as well as the User Manual

Contents

CHANGE LOG:

Change	Description	Date
Conversion of DebiCheck mandates to RM is no longer allowed. The DebiCheck mandate must be cancelled, and a new RM mandate must be initiated.	Remove Requirement: DebiCheck and migrated mandates can be converted to RM by amending the mandate using authentication code "0997", authentication by the payer is not required.	11 November 2024
RM Participating Banks	Added Section E as part of Appendix Q: RM Participating Banks	24 February 2024
RM Collection Processing	Added Section F as part of Appendix Q: RM Collection Processing	24 February 2024
RM Cut-Off Times	Added Section G as part of Appendix Q: RM Cut-Off Times	24 February 2024
RM Permitted Characters	Added Section H as part of Appendix Q: RM Permitted Characters	24 February 2024
Debtor Identification	Company Registration Number should include "/" Format: 2024/30080/07	1 April 2025

1. OVERVIEW

1.1. REGISTERED MANDATE - RM

Seamless migration of RMS mandates will be done by ABSA, there is no work to be done by creditor.

A creditor will not be required to attempt an AC mandate registration prior to registering a RM Mandate.

RM does not require authentication from the payer.

When an RM mandate is registered, the paying bank, must send a notification to the payer as soon as possible, notifying the payer that a mandate has been registered.

Juristic accounts are allowed for debits against accounts with multiple signatories irrespective of account type.

RM can be upgraded to DebiCheck by amending the mandate using the authentication code "0227" in the mandate amendment request, this requires the payer to authenticate the mandate. If the payer authenticates the mandates by accepting the terms of the mandate, the mandate will be converted to DebiCheck. If the mandate request is ignored or if authentication is declined by the payer, the mandate will remain an RM mandate. (Juristic and multi-signatory accounts cannot be converted to DebiCheck)

If a mandate is amended and must continue as an RM mandate, authentication code "0997" must be used in the amendment request. (Mandate authentication code in DebiCheck "0226" is replaced with "0997" in the RM payment system)

DebiCheck mandates and Migrated mandates cannot be converted to RM, the DebiCheck and or Migrated mandate must be cancelled, and a new RM mandate must be created.

First presentment of RM payment instructions to be presented in the evening window.

Payment Priority in the night window is in the following order:
AC Tracking (first)
RM Debits and RM Tracking (second)
EFT Debits (third)

Clearing is a same day service.

Tracking will be randomised from 12h00 to 23h59. Collections can be tracked up to a maximum of 10 days, the number of tracking days can be selected when sending a collection request.

RM collections are fully disputable, collections can be disputed up to 12 months from the collection date.

If RM and DebiCheck collections are sent in a single file, settlement of successful collections will appear by the payment type e.g. RM and DebiCheck transactions will be returned in separate response files.

1.2. GENERAL

This document defines the transmission layouts for data moving between the Electronic Banking Suite User and Absa, via Host-to-Host. RMS Mandate Initiation file specification will be used with a few minor changes e.g. RM will allow mandates and collections against juristic accounts, company registration number field to be added if required and mandate amendment authentication code "0997" to be added and updated error messages.

1.3. TRANSMISSION

The contents of the transmission will include data for multiple services offered to the Electronic Banking Suite User by Absa.

The Absa Client Control Application, LD, will access the data transmitted by the Electronic Banking Suite User, and all accepted data will be distributed to the service applications being accessed by the Electronic Banking Suite User. LD will in turn control and package data collected by / sent to the Electronic Banking Suite User from the Absa service applications.

1.4. TECHNICAL

Transmission file names:

Electronic Banking Suite User to Absa:
To be determined by Absa and the Electronic Banking Suite User and must not contain spaces.
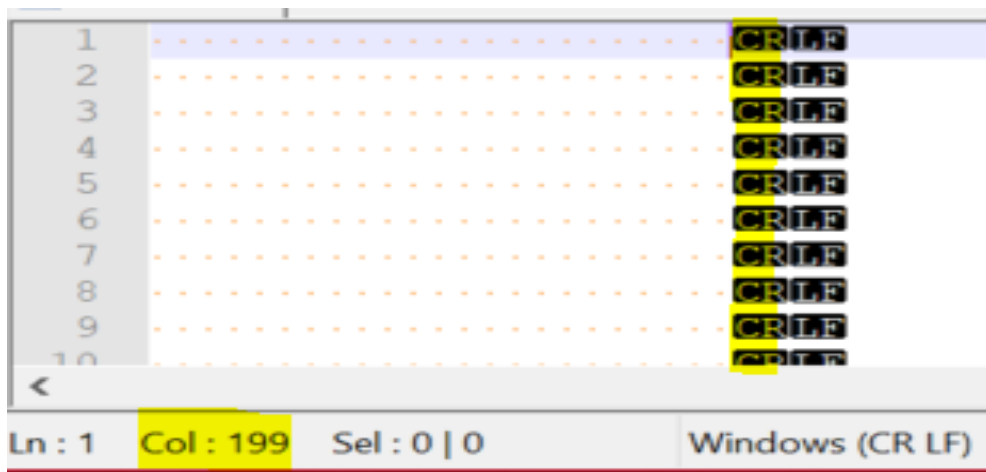
Absa to Electronic Banking Suite User:
REPLY.MMDDHHMMSS
OUTPUT.MMDDHHMMSS

Record Length:

Option	Description
S	Straight ASCII - no End of Line / End of File (x'0D0A') special characters
1	End of Line and End of File characters (x'0D0A') in last two bytes of each record except for the Transmission Trailer record
2	End of Line and End of File characters (x'0D0A') in last two bytes of each record
3	End of Line and End of File characters (x'0D0A') in last two bytes of each record except for the Transmission Trailer record with (x'0D0A0D0A')

Example Option 2:
End of Line and End of File characters (x'0D0A') in last two bytes of each record
(Last filler = 198 CR = 199 LF = 200)

2. LD AND ABSA SERVICE INFORMATION, AND FILE LAYOUTS

2.1.   TRANSMISSION/S

- Each TRANSMISSION must have a minimum of a Transmission Header Record and Transmission Trailer Record.
- Should a transmission be received with only a Transmission Header Record and Transmission Trailer Record in it, it will be accepted as a valid transmission. A message indicating that the transmission file was empty, but accepted will be returned to the Electronic Banking Suite User.

2.2.   TRANSMISSION DATA

- "Live data" will be accepted only once a satisfactory "Test data" run for an Electronic Banking Suite User, per service, has been completed.
- Both the Electronic Banking Suite User and Absa must be satisfied with the results of the test runs before the service will be allowed to run as "Live".
- Should the Electronic Banking Suite User change the status of the Record Status Identifier in their data from "Test" to "Live ", without Absa setting a parameter authorising this change, the incoming data will be processed as "Test data", and not as "Live data".
- A transmission status applies to the entire transmission data content.
- For each Transmission Header record (Record Identifier "000"), there must be a Transmission Trailer record (Record Identifier "999").

2.3.   ACCOUNT TYPE CORRECTION

- Account type Correction takes place on all transactions, in all the Input files to Absa.
- In the event of an account type being incorrect, the system will correct the account type, reply on the account that was correct.
- The corrected Account details continues for processing.
  Note: The correction of the account type does not guarantee the success of the transaction as the transaction is dependent on other system validations at Creditor and Debtor bank.

2.4.   CDV (CHECK DIGIT VERIFICATION)

- The CDV check routine is performed on all transactions in all files sent to Absa.
- In the event of a transaction failing the CDV routines, the transaction will be informed on the REPLY file, and not be processed further.
- Transactions passing CDV does not guarantee the success of a transaction, as the transactions are dependent on other system validations at Creditor and Debtor bank.

2.5.   FILE STRUCTURE:

Each file submitted requires the same basic structure:

- Transmission Header
- Generation Header Record
- Transaction /s records
- Generation Trailer
- Transmission Trailer

2.6. SEQUENCE NUMBER COUNTERS:

- Each file regardless of transaction type uses the same codes and requires the counters to follow the counter rules per file submitted.

2.7. CHARACTER CASE

- Please keep all characters in LD as UPPERCASE on all fields.

2.8. FILE FIELD DESCRIPTION

- All Numeric fields must be right justified with leading zeroes. All Alpha fields must be left justified with trailing blanks, unless specified differently.

- Debtor Bank must perform duplicate transaction checking using the following fields:

- Debtor Account Number
- Contract Reference Number
- Creditor Abbreviated Name (Short name)
- Sequence Type

2.9. RECORD STATUS FIELD

The Record Status field can be used in the following combinations:

1	Transmission status Data Processing Effect:	"L" None Transmission accepted, Transmission number updated, Report returned noting that there was no data in transmission
2	Transmission status Data Processing Effect	"L" "L" for at least 1 set and "T" for at least 1 set (i.e. a live transmission consisting of both Live and Test data) At least 1 set of data must be accepted for the transmission to be accepted. If all sets are rejected, transmission number will be rejected; transmission number will not be updated. If the transmission is accepted, transmission number will be updated.
3	Transmission status Data Processing Effect	"L "T" for all data sets Transmission accepted, unless all sets are found to have errors
4	Transmission status Data Processing Effect	"T" "L" The data will be treated as "Test data". The data will be processed through the data validation portion of the process. Transmission Number will not be updated.
5	Transmission status Data Processing Effect	"T" "T" The data will be treated as "Test data". The data will be processed through the data validation portion of the process. Transmission Number will not be updated.

2.10. RECORD IDENTIFIER AND DESCRIPTION

Record Identifier	Service	DESCRIPTION
	Transmission Header	
000		Transmission Header

	RM Mandate Initiation	
080		RM Mandate Initiation User set header record
080		RM Mandate Initiation User set transaction record – Line 01
09		RM Mandate Initiation User set transaction record – Line 02
09		RM Mandate Initiation User set transaction record – Line 03
09		RM Mandate Initiation User set transaction record – Line 04
09		RM Mandate Initiation User set transaction record – Line 05
080		RM Mandate Initiation User set trailer record

	Mandate Amendment	
080		Mandate Amendment User set header record
080		Mandate Amendment User set transaction record – Line 01
10		Mandate Amendment User set transaction record – Line 02
10		Mandate Amendment User set transaction record – Line 03
10		Mandate Amendment User set transaction record – Line 04
10		Mandate Amendment User set transaction record – Line 05
080		Mandate Amendment User set trailer record

	Mandate Cancellation	
080		Mandate Cancellation User set header record
080		Mandate Cancellation User set transaction record – Line 01
11		Mandate Cancellation User set transaction record – Line 02
11		Mandate Cancellation User set transaction record – Line 03
080		Mandate Cancellation User set trailer record

	Collection Request	
080		Collection Request User set header record
080		Collection Request User set transaction record – Line 01
08		Collection Request User set transaction record – Line 02
08		Collection Request User set transaction record – Line 03
080		Collection Request User set trailer record

	Reply File	
900		Transmission Status
900		User Status
901		Rejected Message
901		Transmission Reject Reason

	Status Report – Output File	
080		Status Report Header record
081		Status Report User set header record – Line 01
081		Status Report User set header record – Line 02
082		Status Report User set transaction record – Line 01
082		Status Report User set transaction record – Line 02
082		Status Report User set transaction record – Line 03
082		Status Report User set transaction record – Line 04
085		Status Report User set transaction record – 085 error record
084		Status Report User set trailer record

080		Mandate Accepted Report – Output File
		Mandate Accepted Report Header record
081		Mandate Accepted Report User set header record
083		Mandate Accepted Report User set transaction record – Line 01
083		Mandate Accepted Report User set transaction record – Line 02
083		Mandate Accepted Report User set transaction record – Line 03
083		Mandate Accepted Report User set transaction record – Line 04
083		Mandate Accepted Report User set transaction record – Line 05
084		Mandate Accepted Report User set trailer record

999		Transmission Trailer
		Transmission Trailer Record

2.11.   RM FILES:

The Fixed length text files used in the Host Service of Registered Mandate is based on the following:

HOST FILE	RM Industry File
Status Report / Output File	PAIN.002
Collection File	PAIN.008
RM Mandate Initiation File	PAIN.009
Mandate Amend File	PAIN.010
Mandate Cancelation File	PAIN.011
Mandate Acceptance Report File	PAIN.012
Mandate Suspension	CAMT055
Bank Error: Payment Cancellation – Recalls	CAMT056
Resolution of Investigation Cancellation Response	CAMT029
Dispute (Payment Return)	PACS004
Mandate Information Request	MDTE001
Mandate Information Response	MDTE002

3. ASCII FILE LAYOUT

3.1. TRANSMISSION DETAIL

3.1.1. TRANSMISSION HEADER RECORD

Field Legend:
- Mandatory (M), Conditional (C), Optional (O), Alpha (A), Numeric (N), Alpha-Numeric (AN)

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"000"	- The value "**000**" identifies the record as a Transmission Header Record. - This must be the first record in the transmission or else an Error Message: "**Invalid Transmission record / Transmission record not found**" issued in the response.
Record Status	A	M	4	1	"T" or "L"	-The status of the record: "**T**" – Test data, "**L**" - Live data - Refer to the different combinations of transmission types and data content, in the Overview section of this document.
Transmission Date	N	M	5	8		- Date on which a transmission to/from the Electronic Banking Suite User took place. - FORMAT: "**CCYYMMDD**". - <u>Validation:</u> Must be the day's date on which the transmission is done. As the service is available 24 hours a day and the time on all systems are different, LD will accept a file with Yesterday's date, Today's date or Tomorrow's date, e.g. where an Electronic Banking Suite User's system time is ahead of Absa's system time. - Electronic Banking Suite User's date can be one day ahead of Absa's date or vice-versa.
Electronic Banking Suite User Code	N	M	13	5		- Allocated by Absa on service application. - <u>Validation:</u> **Zeros** - For all data transmissions which originates within Absa, i.e. files sent to an Electronic Banking Suite User / fetched by an Electronic Banking Suite User. - The allocated Electronic Banking Suite User Code for all data transmissions send by the Electronic Banking Suite User to Absa.
Electronic Banking Suite User Name	AN	O	18	30		- Allocated by Absa on service application. - Is usually in accordance with the Electronic Banking Suite User's Company name.
Transmission Number	N	M	48	7		- Identifies the transmission number so that duplication and lost transmissions can be identified and is parameterized within the Absa system. - <u>Validation:</u> Must be equal to the last successful transmission number stored on the Absa parameter file + 1. - <u>Exception:</u> When it is a REPLY file in respect of a REJECTED Electronic Banking Suite User file, this field will be 0000000.
Destination	N	M	55	5		- <u>Validation:</u> **Zeroes** – For data from an Electronic Banking Suite User transmitted to Absa. - LD User Code - For all data transmissions that originates within Absa, sent to an Electronic Banking Suite User / fetched by an Electronic Banking Suite User.
FILLER	A	M	60	119	Spaces	- Filler. Not Used.
For LD User's use	AN	O	179	20	Spaces	- For Electronic Banking Suite User's own use. The data in this field will be returned in the transmission Header of the Reply-file. - Space filled if not populated

3.1.2. TRANSMISSION TRAILER RECORD

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"999"	- The value "**999**" identifies the record as a Transmission Trailer.

Data Set Status	A	M	4	1	"T"
					or
					"L"
						-The status of the record can be either:
						   "**L**" - Live data,
						   "**T**" - Test data.

Number of records in transmission	N	M	5	9	N	- Total Number of Records in Transmission - Validated against the validation program, calculated total number of records within this transmission. This number includes the Header Record (**000**) and Trailer Record (**999**).
Filler	A	M	14	185	Spaces	- Filler. Not Used.

3.2. RM MANDATE INITIATION FLOW:
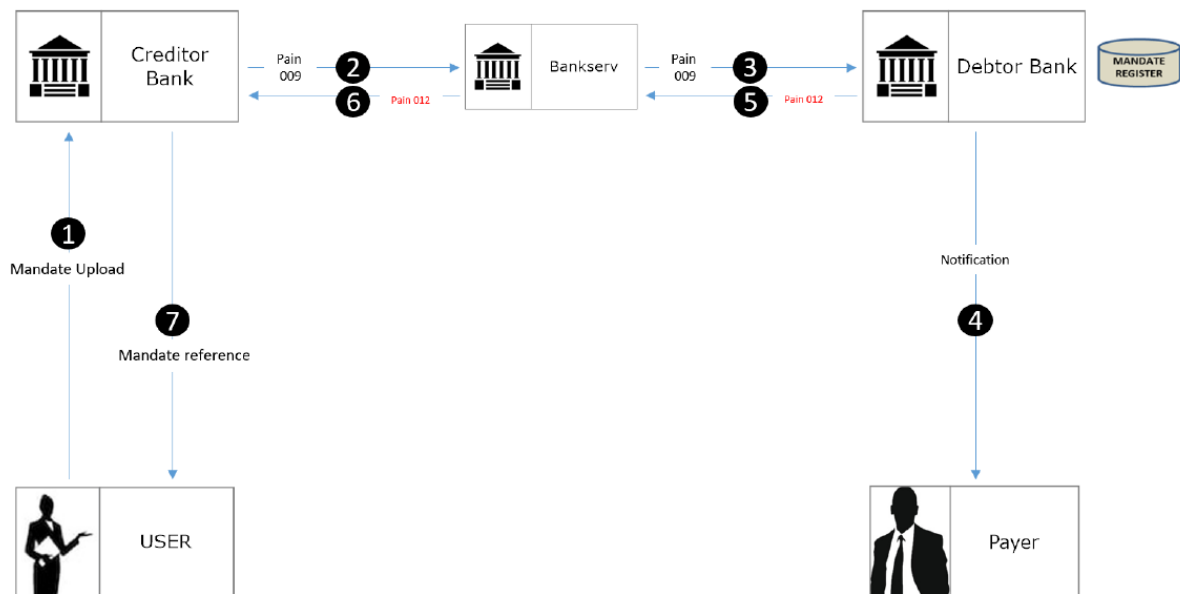
1 – RM mandate initiated sent from the user / corporate client to the creditor / sponsoring bank.

2 – Creditor bank send the mandate request information to Bankserv.

3 – Bankserv sends the mandate request information to the debtor bank, the debtor bank stores the mandate in the mandate register.

4 – The debtor bank sends a notification to the debtor / payer, no action is required by the payer.

5 – The debtor bank sends the automated accepted Pain.012 to Bankserv.

6 – Bankserv sends the Pain.012 to the credit / sponsoring bank.

7 – Creditor / sponsoring bank sends the Pain.012 to the user / corporate client which contains the mandate reference number which must be used for collection against the mandate.

3.3. PRE-PAYMENT – RM MANDATE INITIATION

Corporate Client	LD Corporate Channel	Absa Payments System	Bankserv	Debtor Bank	Debtor Channel

RM Mandate Initiation File → RM Mandate Initiation File → RM Mandate Initiation File → RM Mandate Initiation File → RM Mandate Initiation File → RM Mandate Initiation File →

← Reply File from LD Corporate Channel to Corporate Client.

← 1st Output File from Absa Payments System to Corporate Client.

← 2nd Output File from the Debtor's Bank to Corporate Client

← 3rd Output File. This is the Mandate Accepted Report which is sent to the Corporate Client.

Corporate Client	LD Corporate Channel	Absa Payments System	Bankserv	Debtor Bank	Debtor Channel
Absa Corporate Client will send an RM mandate Initiation file to Absa via LD Corporate Channel.	LD Corporate Channel will send the Corporate client a reply file. If the file was rejected the Corporate Client will resubmit. If the file was accepted, LD Corporate Channel will send the file to the Absa Payments System.	Absa Payment System will do validations and send back an output file with the accepted and/or rejected transaction back to the Corporate Client via LD Corporate Channel. All accepted transactions will be sent to the debtor channel via Bankserv.	Bankserv will send all the transaction to other banks.	The debtor's bank will validate the file and send back an output file with the accepted and/or rejected transactions.	The mandate will be registered at the debtor bank.. Mandate Acceptance report is sent to the Corporate Client with the mandate reference number. Notification of the mandate registered will be sent to the payer.

3.3.1. MANDATE INITIATION USER SET HEADER RECORD:

Mandate Initiation Input file may contain a minimum of one (1), and a maximum of Ten Thousand (10,000) RM transactions per file.

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" Indicates RM
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "**L**" - Live data "**T**" - Test data
BankServ Record Identifier	N	M	5	2	"04"	- It is the first record of a User Set. Should be the first record after a Transmission Header or a User Trailer Record.
BankServ User Code	AN	M	7	4		- Department code of the initiating party
First Sequence Number	N	M	11	6		- Sequentially assigned per BankServ User Code per transmission date. Start at "**000001**" each day and + 1 for subsequent transmission files submitted that day. - Sequence number re-sets to "**000001**"each new day - Right justified, left "0" filled. - Sequence numbers run across files (Mandate Initiation, Collections, Amendment, cancellation) associated with the same BankServ code. - Sequence numbers in subsequent files continue from the previous accepted Sequence number
User Generation Number	N	M	17	4		- The User Generation Number must be equal to the last accepted User Generation Number + 1. - Right justified, left "0" filled. - Generation number does **NOT** re-set to "**0001**" every day. If the number reaches "**9999**" it re-sets to "**0001**". - Generation numbers run across files (Mandate Initiation, Collections, Amendment, and cancellation) associated with the same BankServ code.
Service Type	A	M	21	8		- MDTERMS = RM Mandate Initiation
Account Type Correction	A	O	29	1		- "Y" will trigger the validation programme to try and determine the correct Account Type for the account number and branch code supplied
Filler	A	M	30	169	Spaces	- Filler. Not used

3.3.2. MANDATE INITIATION USER SET TRANSACTION RECORD: LINE "01"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	01	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" Indicates RM

Data Set Status	A	M	01	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values:
							    "**L**" - Live data
							    "**T**" - Test data.

Record Identifier	N	M	01	5	2	"09"	- Type of transaction: "**09**" RM Mandate – The record identifier for mandate initiation.
BankServ User Code	AN	M	01	7	4		- Department code of the initiating party Issued by Creditor Bank (BankServ Code)
Record Sequence Number	N	M	01	11	6		- User Sequence Number of first transaction must be equal to First Sequence number in User Header Record and thereafter incremented by 1. - Sequence number re-sets to "**000001**" each new day - Sequence numbers run across files (Mandate Initiation, Collections, Amendment, and Cancellation) associated with the same BankServ code. - Sequence numbers in subsequent files continue from the previous accepted Sequence number - Right justified, left "0" filled
Line Count	N	M	01	17	2	"01"	- This is the line count of transaction message
Creation Date and Time	AN	M	01	19	19		- Format: "**YYYY-MM-DDThh:mm:ss**" - Must be current date - May not be left blank Rule 009.008
Initiating Party	AN	O	01	38	35		- This is the name of the creditor or merchant. - Left justified, right space filled - Space filled when not used.
Client Reference	AN	M	01	73	35		- For use by creditor for internal referencing. - Left justified, right space filled. - Must be unique per transaction Rule 009.999
Contract Reference	AN	M	01	108	14		- This is the Creditor Contract number (for the Debtor) and may not change. This will appear on the statement and referenced in the stop payment. - Must be unique per transaction - Left justified, right space filled. - May not contain spaces in the reference or cannot be blank.
Tracking Indicator (Service Level)	A	M	01	122	1		- Valid values are "**T**" and "**F**" - If Tracking Indicator is "**True**", then tracking is enabled on an account – this means that the Debtor has given the authority to track the account in the event of a collection failure. - This means that for up to 10 days following

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
							the collection failure, ABSA can monitor the Debtors account, and as soon as money comes into the account, the collection can be re-submitted. - Tracking activates from 12h00 until 23h59. Rule 009.011

Instalment Occurrence (Sequence Type)	A	M	01	123	4		- Valid Codes include:
							  "**RCUR**" – Recurring
							  "**OOFF**" – Once Off
							
							Rule 009.013

Instalment Frequency	A	M	01	127	4		- <u>Frequency</u>:
							  Annual – "YEAR"
							  Monthly – "MNTH"
							  Quarterly – "QURT"
							  Semi Annual – "MIAN"
							  Weekly – "WEEK"
							  AdHoc – "ADHO"
							  Fortnightly – "FRTN"
							- The Collection Day must align to the Frequency required in the table of mandate frequency.
							
							Rule009.014

Mandate Initiation Date	AN	M	01	131	10		- Mandate Initiation Date must be the Current Date. - <u>Format</u>: "**YYYY-MM-DD**" - The date must be a valid date. - Element may not be Blank or Spaces Rule 009.015
First Collection Date	A	O	01	141	10		- See "**First Collection Amount (Initial Amount)**". If the First Collection Date is populated, then the First Collection Amount must also be populated - <u>Format</u>: "**YYYY-MM-DD**" - The "**First Collection Date**" (if populated) must be in the future, and a valid date. - If the field is not used, field is "Space" filled. - Rule 009.017 - Rule 009.018
Collection Currency	A	M	01	151	3	"ZAR"	- "**ZAR**" a constant as the Currency Code. - Field may not be left blank Rule 009.072
Instalment Amount – The collection amount	N	C	01	154	14		- **Conditional field:** "**Usage**" = Optional - If debit value type is populated as "**FIXED**" or "**VARIABLE**" then Instalment Amount must be greater than zero - Refer to: "**Debit Value Type**" - R100.01 must be written "**00000000010001**" ('0' filled) - Instalment amount may not be greater than "**Maximum Collection Amount**" - The instalment amount must be less than or equal to the Maximum Collection Amount Rule 009.020

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
							Rule 009.046
Collection Currency	A	M	01	168	3	"ZAR"	- "**ZAR**" a constant as the Currency Code. - Field may not be left blank - Rule 009.072
Maximum Collection Amount – Maximum amount of any instalment	N	M	01	171	14		- Mandatory for "**FIXED**", "**VARIABLE**" and "**Usage Based**" - R100.01 must be written "**00000000010001**" ('0' filled) - The Maximum Collection Amount cannot be greater than 1.5 times the Instalment Amount if Debit Value Type is "**FIXED**" or "**VARIABLE**". - <u>Example</u>: If R100.00 is the Instalment Amount, Maximum Collection Amount may not exceed R150.00 - The Maximum Collection Amount must be equal to, or greater than the Instalment Amount - Element may not be Blank or Spaces, and greater than zero "0" - Rule 009.024 - Rule 009.048 - Rule 009.062 - Rule 009.075
Filler	A	M	01	185	14	Spaces	- Filler. Not used

3.3.3. MANDATE INITIATION USER SET TRANSACTION RECORD: LINE "02"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	02	1	2	"09"	- Type of transaction: "**09**" RM Mandate Initiation – The record identifier is the same as mandate initiation.
Record Sequence Number	N	M	02	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01".
Line Count	N	M	02	9	2	"02"	- This is the line count of transaction message
Creditor Scheme ID (Creditor Scheme Name)	AN	O	02	11	11		- Creditor Scheme ID (Creditor Scheme Name). - Left justified, right space filled - Space filled when used.
Creditor Name	AN	M	02	22	35		- If Creditor Name equals to "**Ultimate Creditor Name**", add an additional character to the "**Creditor Name**" to differentiate the two to not break ISO standards - Field may not be blank or contain spaces in the name - Left justified, right space filled. - Refer: "**Ultimate Creditor Name (Ultimate Creditor Identifier)**" - Rule 009.038
Creditor Telephone Contact Details	AN	M	02	57	30		- Mobile or landline number needs to cater for the international standard (+27). - Format: "**+27-823509883**" - Field may not be left blank, or contain spaces between characters - Left justified, right space filled. - Rule 009.047
Creditor Email Contact Details	AN	O	02	87	90		- Email Address - Left justified, right space filled. - Space filled when used.
Creditor Bank (Creditor Branch Number)	N	M	02	177	6		- The 6-digit branch sort code is required to identify the bank. - Right justified, left "0" filled - Rule 009.025
Filler	A	M	02	183	16	Spaces	- Filler. Not used

3.3.4. MANDATE INITIATION USER SET TRANSACTION RECORD: LINE "03"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	03	1	2	"09"	- Type of transaction: "**09**" RM Mandate Initiation – The record identifier is the same as mandate initiation.
Record Sequence Number	N	M	03	3	6		- Record Sequence Number - This must be same sequence number defined in lines "01" and "02".
Line Count	N	M	03	9	2	"03"	- This is the line count of transaction message
Creditor Account Number	N	M	03	11	19		- This is a bank account number linked to the Creditor Profile - Fields may not be left blank, or contain spaces between numbers - Right justified, left "0" filled. - Rule 009.999 - Rule 009.026
Ultimate Creditor Name (Ultimate Creditor Identifier)	AN	O	03	30	35		- The underlying agreement lies with the Ultimate Creditor. - If "**Creditor Name**" equals the "**Ultimate Creditor Name**" they need to be differentiated as the field may not be equal - Refer: "**Creditor Name**" - Left justified, right space filled when used - Space filled when not used
Creditor Abbreviated "Shortname"	AN	M	03	65	10	-	- Abbreviated Ultimate Creditor Short Name - Field may not be left blank, and no spaces allowed in the name - Left justified, right space filled when ShortName is less than 10 characters - Rule 009.055
Entry Class	N	O	03	75	4	-	- Type of debit as determined by the creditor, Entry Class (Appendix F) - Right justified, "0" filled: Format – **0021**
Debtor Name	AN	M	03	79	35		- If "**Debtor Name**" equals to "**Ultimate Debtor Name**", add an additional character to the "**Debtor Name**" to differentiate the two to not break ISO standards - Field may not be blank - Left justified, right space filled. - Refer: "**Ultimate Creditor Name (Ultimate Creditor Identifier)**" - Rule 009.040

Debtor Identification	AN	M	03	114	35		- Values allowed:
							  <u>1 AN</u> = Document type
							  "P" = Passport
							  "I" = ID Document
							  "T" = Temporary residence ID
							  "O" = Organisation ID (Company Registration Number)
							  <u>1 AN</u> = "/"
							  <u>33AN</u> = Identification Document Number or Company Registration Number.
							- <u>Format</u>: I/7701159025087
							       O/2024/30080/07
							- Identification is required to be correct and True
							- Company Registration Number should include "/"
							- The Debtor identifier must match the character set allowed.
							- Field may not be left blank
							- Left justified, right space filled
							- Rule 009.027

Debtor Account Number	N	M	03	149	19		- This is a bank account number for the Debtor - Fields may not be blank - Right justified, left "0" filled. - Rule 009.028 - Rule 009.071

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION

Debtor Account Type	A	M	03	168	12		- Valid values:
							    "CACC" : Cheque;
							    "SVGS" : Savings;
							    "TRAN" : Transmission
							- The Debtor Account type must be a valid account type.
							- Rule 009.054

Debtor Bank (Debtor Branch Number)	AN	M	03	180	6		- Debtor Bank Branch Number - Field may not be blank - Right justified, left "0" filled. - Rule 009.029
Filler	A	M	03	186	13	Spaces	- Filler. Not used

3.3.5. MANDATE INITIATION USER SET TRANSACTION RECORD: LINE "04"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	04	1	2	"09"	- Type of transaction: "**09**" RM Mandate Initiation – The record identifier is the same as mandate initiation.
Record Sequence Number	N	M	04	3	6		- Record Sequence Number - This must be same sequence number defined in line "01, 02" and "03"
Line Count	N	M	04	9	2	"04"	- This is the line count of transaction message
Debtor Telephone Contact Details	AN	O	04	11	30		- Mobile number needs to cater for the international standard (+27). - Format: "**+27-823509883**" - Left justified, right space filled when used field may be left blank - May not contain spaces between characters - Space filled when not used - Rule 009.070
Debtor Email Contact Details	AN	O	04	41	90		- Left justified, right space filled when used - Space filled when not used
Ultimate Debtor Name	AN	O	04	131	35		- If "**Debtor Name**" equals the "**Ultimate Debtor Name**" they need to be differentiated as the field may not be exact - Refer: "Debtor Name" - Left justified, right space - Space filled when not used - Rule 009.041
Collection Day	N	M	04	166	2		- Contains a number for the day of the week or a day of the month per the frequency selected in "**Frequency Field**" - Refer to "**Frequency Table**" - Format: 01, 02, 03....20, 22, 22 etc. - Field to be in line with the "Frequency" type selected - The Collection Day must align with the Frequency required in the table of mandate frequency. - Rule 009.033
Date Adjustment Rule Indicator	A	M	04	168	1		- This field may contain: Yes "**Y**" - Allow all transactions for processing irrespective of the Collection Date. No "**N**" - Allow transaction if Action Date = Collection Day Rejection if Action Date ≠ Collection Day - No Validation on Collection Day - Rule 009.034
Adjustment Category	A	M	04	169	1		- This field may contain: "N" - Never, "Q" - Quarterly, "A" - Annually, "B" - Bi-annually or "R" – Repo - "Q,A,B,R" can only be used with "**Variable**" and "**Usage Based**" debit type value - Debit Value Type "**FIXED**" then "**N**" - When "**N**", Adjustment rate to be "0" filled - Rule 009.035 - Rule 009.039

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Adjustment Rate	N	C	04	170	8		- Adjustment rate to increase by Adjustment Category - Format: 00150000 = 1.5% - If Adjustment Category is "**N**", then adjustment rate field must be "0" filled. - Right justified, left "0" filled when used - Requires a value when "**Adjustment Category**" is "**Q, A, B**" - Either "Adjustment Rate" to be used or "**Adjustment Amount**". Both fields may not be populated with Adjustment Category "**Q, A, B**" - Rule 009.036 - Rule 009.066
Adjustment Amount Currency	A	M	04	178	3	"ZAR"	- "**ZAR**" a constant as the Currency Code. - Field may not be left blank - Rule 009.072
Adjustment Amount	N	C	04	181	14		- Adjustment Amount to increase by per Adjustment Category - 100.01 must be written "**00000000010001**" and "0" filled. - If Adjustment Category is "**N**", then adjustment rate field must be "0" filled. - Right justified, left "0" filled when used - Requires a value when "**Adjustment Category**" is "**Q, A, B**" - Either "**Adjustment Rate**" to be used or "**Adjustment Amount**". Both fields may not be populated with Adjustment Category "**Q, A, B**" - Rule 009.037 - Rule 009.066
Filler	A	M	04	196	4	Spaces	- Filler. Not used

3.3.6. MANDATE INITIATION USER SET TRANSACTION RECORD: LINE "05"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	05	1	2	"09"	- Type of transaction: "**09**" RM Mandate Initiation – The record identifier is the same as mandate initiation.
Record Sequence Number	N	M	05	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01, 02, 03" and "04".
Line Count	N	M	05	9	2	"05"	- This is the line count of transaction message
Collection Currency	A	M	05	11	3	"ZAR"	- "**ZAR**" a constant as the Currency Code. - Field may not be left blank - Rule 009.072
First Collection Amount	A	O	05	14	14		- If different from instalment amount. - R100.01 must be written "**00000000010001**" ('0' filled) - If the field is not used, then "0" filled. - If the "**First Collection Date**" is populated, then the "First Collection Amount" must be populated. - The First Collection Amount must be a valid amount - Rule 009.021 - Rule 009.068

Debit Value Type	AN	M	05	28	11		- Must contain:
							   "FIXED"
							   "VARIABLE"
							   "USAGE BASED"
							- Rule 009.032
							- Rule 009.039

Mandate Release Date	AN	O	05	39	10		- Mandate Release Date must be a future date - Format: "**YYYY-MM-DD**" - If not used, space filled.
Filler	A	M	05	49	150	Spaces	- Filler. Not used

3.3.7. MANDATE INITIATION USER SET TRAILER RECORD:

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" RM
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the record; It has only two possible values: "**L**" - Live data "**T**" - Test data.
BankServ Record Identifier	N	M	5	2	"92"	- Identifies the record to be a User Trailer Record
BankServ User Code	AN	M	7	4		- Department code of the initiating party
First Sequence Number	N	M	11	6		- Same as First Sequence Number on User Header Record Validation: Against First Sequence Number specified on the Mandate Initiation User Set Header Record - Right justified, left "0" filled - Must be equal to the First Sequence Number in the Header and First Transaction.
Last Sequence Number	N	M	17	6		- Request transaction: Same as the Sequence Number of the request transaction preceding this User Trailer Record. - Validation: Against the User Sequence number of the preceding Transaction. - Right justified, left "0" filled
No of mandate initiation records	N	M	23	12		- Number of mandate initiation request - Validation: Against the calculated number of Mandate Initiation contained in the user set
Filler	A	M	35	164	Spaces	- Filler. Not used

3.3.8. FIELD RULES:

Rule 009.008 – Creation Date and Time Creation date and time must be valid Error Code is 901007: Creation date and time in Group Header invalid Fatal error severity
Rule 009.011 – Tracking Indicator The Tracking Indicator must be "T" OR "F" Error Code is 901100: Tracking code Invalid Severity: Mandate initiation rejected
Rule 009.013 – Instalment Occurrence may only contain "OOFF" or "RCUR" The occurrence element must contain "OOFF" or "RCUR" Error Code is 901102: Invalid Instalment Occurrence Severity: Mandate initiation rejected
Rule 009.014 – Instalment Frequency The Instalment Frequency must be contained in the table of mandate frequency codes Error Code is 901103: Invalid Instalment Frequency Severity: Mandate initiation rejected
Rule 009.015 – Mandate Initiation Date The Mandate Initiation Date must be a valid date Error Code is 901104 Invalid Mandate Initiation Date on mandate Severity: Mandate initiation rejected
Rule 009.017 – First Collection Date Rule1 The mandate First Collection Date must be a valid date. Error Code is 901106: Invalid First Collection Date on mandate Severity: Mandate initiation rejected
Rule 009.018 – First Collection Date Rule2 The mandate First Collection Date must be in the future Error Code is 901072: First Collection Date on mandate is not in the future Severity: Mandate initiation rejected
Rule 009.020 – Instalment Amount If debit value type is populated and is "FIXED" or "VARIABLE" then Instalment Amount must be greater than zero Error Code is 901108: Invalid Instalment Amount on mandate Severity: Mandate initiation rejected
Rule 009.021 – First Collection Amount The First Collection Amount must be a valid amount Error Code is 901109: Invalid Initial Amount on mandate Severity: Mandate initiation rejected
Rule 009.024 – Maximum Collection Amount The Maximum Collection Amount must be greater than zero. Error Code is 901112: Invalid Maximum Collection Amount on mandate Severity: Mandate initiation rejected
Rule 009.025 – Creditor Agent The Credit Agent must be loaded at the automated clearing house. Error Code is 901113: Invalid Creditor Agent on mandate Severity: Mandate initiation rejected
Rule 009.026 – Creditor Account Number The Credit Account Number must be a valid account number – to be validated by Creditor Bank only. Error Code is 901114: Invalid Creditor Account number on mandate Severity: Mandate initiation rejected
Rule 009.027 – Debtor Identifier The Debtor identifier must match the character set allowed. Error Code is 901122: Invalid Debtor identifier on mandate Severity: Mandate initiation rejected
Rule 009.028 – Debtor Account Number The Debtor Account Number must be a valid account number. Error Code is 901115: Invalid Debtor Account number on mandate Severity: Mandate initiation rejected
Rule 009.029 – Debtor Agent The Debtor Agent must be a valid member code for AC Error Code is 901116: Invalid Debtor Agent on mandate Severity: Mandate initiation rejected

Rule 009.032 – Debit Value Type
The Debit Value Type must be populated with one of the following values:
  "FIXED"
  "VARIABLE"
  "USAGE BASED"
Error Code is 901119: Invalid Debit Value Type on mandate
Severity: Mandate initiation rejected

Rule 009.033 – Collection Day
The Collection Day must align to the Frequency required in the table of mandate frequency.
Error Code is 901120: Invalid Collection Day on mandate
Severity: Mandate initiation rejected

Rule 009.034 – Date Adjustment Rule Indicator
The Date Adjustment Rule must contain a "Y" or "N".
Error Code is 901121: Invalid Date Adjustment Rule Indicator on mandate
Severity: Mandate initiation rejected

Rule 009.035 – Adjustment Category
Adjustment Category must be populated for all Debit Value Types with one of the following values:
 "N"- Never,
 "Q"- Quarterly,
 "A"- Annually,
 "B"- Bi-annually or
 "R"- Repo
Error Code is 901125: Invalid Adjustment Category on mandate
Severity: Mandate initiation rejected

Rule 009.036 – Adjustment Rate/Adjustment Category Relationship1
If Adjustment Category is populated and not equal to "N" or "R", either the Adjustment Rate or the Adjustment Amount must be populated.
Error Code is 901190: Invalid Adjustment Rate or amount for category on mandate
Severity: Mandate initiation rejected

Rule 009.037 – Adjustment Amount/Adjustment Category Relationship2
If Adjustment Category is populated, and not equal to "N" or "R", either the Adjustment Amount or the Adjustment Rate must be populated.
Error Code is 901190: Invalid Adjustment Rate or amount for category on mandate
Severity: Mandate initiation rejected

Rule 009.038 – Creditor Name
The Creditor Name must not be blank or spaces.
Error Code is 901128: Invalid Creditor Name on mandate
Severity: Mandate initiation rejected

Rule 009.039 – Debit Value Type/Adjustment Category
If the Debit Value Type is "FIXED", then the Adjustment Category must be equal to "N"
Error Code is 901193: Invalid Adjustment Category for Debit Value Type "FIXED"
Severity: Mandate initiation rejected

Rule 009.040 – Debtor Name - may not be blank or contain spaces
The Debtor Name must be populated.
Error Code is 901147: Invalid Debtor Name on mandate
Severity: Mandate initiation rejected

Rule 009.041 – Ultimate Debtor/Debtor Relationship
The Ultimate Debtor must not equal the Debtor Name if provided.
Error Code is 901130: Invalid Ultimate Debtor on mandate
Severity: Mandate initiation rejected

Rule 009.042 – Contract Reference
The Contract Reference must not be spaces or blank
Error Code is 901131: Invalid Contract Reference on mandate
Severity: Mandate initiation rejected

Rule 009.046 – Instalment amount may not be greater than Maximum Collection Amount
The instalment amount must be less than or equal to the Maximum Collection Amount
Error Code is 901111: Instalment amount is greater than the Maximum Collection Amount
Severity: Mandate initiation rejected

Rule 009.047 – Creditor Telephone Contact Details
The Creditor Telephone Contact Details may not be spaces
Error Code is 901083: Invalid Creditor Contact Details
Severity: Mandate initiation rejected

Rule 009.048 –Maximum Collection Amount/Instalment Amount Type/Debit Value Type relationship rule
The Maximum Collection Amount cannot be greater than 1.5 times the Instalment Amount if Debit Value Type is "FIXED" or "VARIABLE".
Error Code is 901112: Invalid Maximum Collection Amount on mandate
Severity: Mandate initiation rejected

Rule 009.054: Debtor Account Type
The Debtor Account type must be a valid account type
Error code is 901068: The Debtor Account Type is invalid
Severity: Mandate initiation rejected

Rule 009.055: Creditor Abbreviated Short Name
The Creditor Abbreviated Short Name must not be spaces
Error code is 901170: Creditor Abbreviated Short Name may not be spaces
Severity: Mandate initiation rejected

Rule 009.062 –Maximum Collection Amount must be equal to or greater than the Instalment Amount
The Maximum Collection Amount must be equal to or greater than the Instalment Amount.
Error Code is 901112: Invalid Maximum Collection Amount on mandate
Severity: Mandate initiation rejected

Rule 009.066 – Adjustment Category/Adjustment Amount Relationship If Adjustment Category is equal to "N", the Adjustment Rate or the Adjustment Amount are not required. Error Code is 901190: Invalid Adjustment Rate or amount for category on mandate Severity: Mandate initiation rejected
Rule 009.068 – First Collection Amount/First Collection Date If the First Collection Date is populated, then the First Collection Amount must also be populated Error Code is 901195: If the First Collection Date is populated, then the First Collection Amount must also be populated Severity: Mandate initiation rejected
Rule 009.071 – Multiple Signatories not Allowed Multiple Signatories are not allowed on this account Error Code is 910006: Multiple signatories not allowed on account Severity: Mandate initiation rejected
Rule 009.072 – Currency Code Currency code must be "ZAR" for South Africa Error Code is 901198: Currency Code must be "ZAR" for South Africa Severity: Mandate initiation rejected
Rule 009.999 – Element may not be Blank or Spaces Element <Element Name> must not be blank or spaces. Error Code is 910099: Message Element <Message Element Name> must not be spaces Severity: Mandate initiation rejected

3.4. MANDATE MANAGEMENT – RM MANDATE AMENDMENT

Corporate Client	LD Corporate Channel	Absa Payments System	Bankserv	Debtor Bank	Debtor Channel

Mandate Amendment →   Mandate Amendment →   Mandate Amendment →   Mandate Amendment →   Mandate Amendment →   Mandate Amendment →

← Reply File from LD Corporate Channel to Corporate Client.

← 1st Output File from Absa Payments System to Corporate Client.

← 2nd Output File from the Debtor's Bank to Corporate Client

← 3rd Output File. This is the Mandate Acceptance Report which is sent to the Corporate Client with final status of the mandate amendment request.

Corporate Client	LD Corporate Channel	Absa Payments System	Bankserv	Debtor Bank	Debtor Channel
Absa Corporate Client will send a mandate Amendment file to Absa via LD Corporate Channel.	LD Corporate Channel will send Corporate client a reply file. If the file was rejected the Corporate Client will resubmit. If the file was accepted, LD Corporate Channel will send the file to the Absa Payments System.	Absa Payment System will do validations and send back an output file with the accepted and rejected transaction back to the Corporate Client via LD Corporate Channel. All accepted transactions will be sent to the debtor channel via Bankserv	Bankserv will send all the transaction to other banks.	The debtor's bank will validate the file and send back an output file with the accepted and/or rejected transactions.	If the mandate amendment was sent as 0997, authentication is not required, a notification will be sent to the payer. If the mandate was sent as 0227, authentication is required by the debtor.

3.4.1. MANDATE AMENDMENT USER SET HEADER RECORD:

(ENTER ALL MANDATORY FIELDS AND ONLY THE FIELDS THAT ARE CHANGING)

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" RM
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "**L**" - Live data "**T**" - Test data
BankServ Record Identifier	N	M	5	2	"04"	- It is the first record of a User Set. Should be the first record after a Transmission Header or a User Trailer Record.
BankServ User Code	AN	M	7	4		- Department code of the initiating party
First Sequence Number	N	M	11	6		- Sequentially assigned per BankServ User Code per transmission date. Start at "**000001**" each day and + 1 for subsequent files submitted that day. - Sequence number re-sets to "**000001**" each new day - Right justified, left "0" filled. - Sequence numbers run across files (Mandate Initiation, Collections, Amendment, and cancellation) associated with the same BankServ code. - Sequence numbers in subsequent files continue form the previous accepted Sequence number
User Generation Number	N	M	17	4		- The User Generation Number must be equal to the last accepted User Generation Number + 1. - Right justified, left "0" filled. - Generation number does not re-set to "**0001**" every day. If the number reaches "**9999**" it re-sets to "**0001**". - Generation numbers run across files (Mandate Initiation, Collections, Amendment, and cancellation) associated with the same BankServ code.
Service Type	A	M	21	8		- MDTEAMND
Account Type Correction	A	O	29	1		- "**Y**" will trigger the validation program to try and determine the correct Account Type for the Account Number and Bank Branch Code combination.
Filler	A	M	30	169	Spaces	- Filler. Not used

3.4.2.   MANDATE AMENDMENT USER SET TRANSACTION RECORD: LINE "01"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	01	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" RM
Data Set Status	A	M	01	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "**L**" - Live data "**T**" - Test data.
BankServ Record Identifier	N	M	01	5	2	"10"	- Type of transaction: "**10**" Mandate Amendment
BankServ User Code	AN	M	01	7	4		- Department code of the initiating party
Record Sequence Number	N	M	01	11	6		- User Sequence Number of first transaction must be equal to First Sequence number in User Header Record and thereafter incremented by 1. - Sequence number re-sets to "**000001**" each new day - Sequence numbers run across files (Mandate Initiation, Collections, Amendment, and Cancellation) associated with the same BankServ code. - Sequence numbers in subsequent files continue form the previous accepted Sequence number - Right justified, left "0" filled
Line Count	N	M	01	17	2	"01"	- This is the line count of transaction message
Creation Date and Time	AN	M	01	19	19		- Format: "**YYYY-MM-DDThh:mm:ss**" - May not be left blank - Rule 010.008
Initiating Party	AN	O	01	38	35		- This is the name of the creditor or merchant. - Left justified, right space filled when used.
Amendment Reason	AN	M	01	73	4		- Mandate Reason Code - Refer to "**Amendment Reason**" Table
Client Reference	AN	M	01	77	35		- For use by creditor for internal referencing - Left justified, right space filled. - Must be unique per transaction. As per Mandate
Contract Reference	AN	O	01	112	14		- Must be unique per transaction - Left justified, right space filled. - If not used, space filled - This is the Creditor Contract number and may not change. This will appear on the statement and will be referenced in Mandate Suspension, etc. - May not contain spaces when text "breaks" = "**TEST ACC**" to be "**TEST_ACC**" - The contract reference must match the original mandate - Rule 010.042
Tracking Indicator (Service Level)	A	O	01	126	1		- Valid values are "**T**" and "**F**" - If Tracking Indicator is "**True**", then tracking is enabled – this means that the Debtor has given ABSA the authority to track his account in the event of a collection failure. This means that for up to 10 days following the collection failure, ABSA can monitor the Debtors account, and as soon as money comes into the account, the collection can be re-submitted. - If Tracking Indicator is "**False"** – then Debtor has refused to allow the monitoring of his account. - If a transaction's Mandated Collection Date is collected on with fund not being available,

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
							the transaction will go into Tracking. - Rule 010.051

Instalment Occurrence	AN	M	01	127	4		- Valid Codes include:
							   "**OOFF**" – Once Off
							   "**RCUR**" – Recurring
							- Rule 010.067

First Collection Date	AN	O	01	131	10		- Format: "**YYYY-MM-DD**" - Please see "**First Collection Amount (Initial Amount)**" - The mandate First Collection Date can be a minimum of 3 days greater than load date. - If the First Collection Date is populated, then the First Collection Amount must also be populated - Space filled if not used - Rule 010.017 - Rule 010.048 - Rule 010.072
Collection Currency	A	M	01	141	3	"**ZAR**"	- "**ZAR**" a constant as the Currency Code. - Field may not be left blank
Instalment Amount	N	C	01	144	14		- Maximum Collection Amount <u>Conditional:</u> - Usage = Optional - Variable/Fixed = Mandatory and field must be greater than zero. - Refer to: "**Debit Value Type**" - Instalment Amount is mandatory for "**Fixed**" and "**Variable**" **Mandates**; optional for Usage based mandate types. - R100.01 must be written "**00000000010001**" and "0" filled. Right justified, left "0" filled. "0" filled if not used - Refer to "**First Collection Amount**" - Instalment amount may not be greater than "**Maximum Collection Amount**" - Rule 010.020 - Rule 010.021 - Rule 010.050 - Rule 010.072
Original Debtor Name DEBTOR NAME ON MANDATE INITIATION	A	M	01	158	35		- The originating Debtor name is mandatory. - Field may not be left blank - Left justified, right space filled - As per Mandate - Rule 010.040 - Rule 010.999
Debtor Authentication Required	N	O	01	193	4		- If the field is left blank, the mandate amendment will be sent as 0227 and will require authentication from the debtor. (Convert RM to DebiCheck) - If 0997 is entered, no authentication is required from the debtor. A notification will be sent to the debtor to inform of the change on the mandate. (RM amendment without authentication and conversion from DebiCheck or Migrated to RM. - If 0227 is entered, the mandate requires authentication from the debtor. (Convert RM to DebiCheck)
Filler	A	M	01	197	2	Spaces	- Filler. Not used

3.4.3. MANDATE AMENDMENT USER SET TRANSACTION RECORD: LINE "02"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	02	1	2	"10"	- Record Identifier: Mandate Amend
Record Sequence Number	N	M	02	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01"
Line Count	N	M	02	9	2	"02"	- This is the line count of transaction message
Creditor Scheme ID (Creditor Scheme Name)	AN	O	02	11	11		- Creditor Scheme ID (Creditor Scheme Name)
Creditor Name	AN	O	02	22	35		- If Creditor Name equals to Ultimate Creditor Name, add an additional character to the Creditor Name to differentiate the two to not break ISO standards as they both are mandatory fields
Creditor Telephone Contact Details	AN	O	02	57	30		- Mobile or landline number, needs to cater for the international standard (+27) - Format: "**+27-823509883**" - May not contain spaces in text
Creditor Email Contact Details	AN	O	02	87	90		
Creditor Bank (Creditor Branch Number)	AN	O	02	177	6		- The 6-digit branch sort code is required to identify the bank. - Rule 010.025
Filler	A	M	02	183	16	Spaces	- Filler. Not used

3.4.4. MANDATE AMENDMENT USER SET TRANSACTION RECORD: LINE "03"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	03	1	2	"10"	- Record Identifier: Mandate Amend
Record Sequence Number	N	M	03	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01" and "02"
Line Count	N	M	03	9	2	"03"	- This is the line count of transaction message
Creditor Account Number	N	O	03	11	19		- Creditor Bank Account Number - Rule 010.026 - Rule 010.999
Ultimate Creditor Name (Ultimate Creditor Identifier)	AN	O	03	30	35		- The underlying agreement lies with the Ultimate Creditor
Creditor Abbreviated Short Name	AN	M	03	65	10		- Abbreviated Ultimate Creditor Short Name - Field may not be left blank, and no spaces allowed in the name - Left justified, right space filled when Shortname is less than 10 characters - Rule 010.999
Entry Class	AN	M	03	75	4		- Type of debit as determined by the creditor, Entry Class. - Format: "**0021**" - Refer to "**Entry Class**" Table
Debtor Account Name	AN	O	03	79	35		- The originating account name is mandatory for RM

Debtor Identification	AN	O	03	114	35		- Values allowed:
							    <u>1 AN</u> = Document type
							    "P" = Passport
							    "I" = ID Document
							    "T" = Temporary residence ID
							    "O" = Organisation ID
							    (Company Registration Number)
							    <u>1 AN</u> = "/"
							    <u>33AN</u> = Identification Document Number or Company Registration Number.
							- Format: I/7701159025087
							- Identification is required to be correct and true
							- The Debtor identifier must match the character set allowed.
							
							- Field may not be left blank
							
							- Left justified, right space filled

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Debtor Telephone Contact Details	AN	O	03	149	30		- Telephone contact details of the debtor - Mobile or landline number needs to cater for the international standard (+27) - Format: "**+27-823509883**" **NB:** The contact number for the notifications will only be sent to the number registered at the Debtor Bank.
Collection Currency	A	M	03	179	3	"ZAR"	- "**ZAR**" a constant as the Currency Code. - Field may not be left blank
Maximum Collection Amount – Maximum amount of any instalment	N	O	03	182	14		- Mandatory for "**FIXED**", "**VARIABLE**" and "**USAGE BASED**" - R100.01 must be written "**00000000010001**" and "0" filled. Right justified, left filled - The Maximum Collection Amount cannot be greater than 1.5 times the Instalment Amount if Debit Value Type is "**FIXED**" or "**VARIABLE**". - The Maximum Collection Amount must be equal to or greater than the Instalment Amount.
Filler	A	M	03	196	3	Spaces	- Filler. Not used

3.4.5.   MANDATE AMENDMENT USER SET TRANSACTION RECORD: LINE "04"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	04	1	2	"10"	- Record Identifier: Mandate Amend
Record Sequence Number	N	M	04	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01, 02" and "03"
Line Count	N	M	04	9	2	"04"	- This is the line count of transaction message
Debtor Email Contact Details	AN	O	04	11	90		- Can be amended
Debtor Account Number	N	O	04	101	19		- Can be amended if for the same bank -- else new mandate is required. - Mande requires "**Cancellation**" for new mandate request - Rule 010.028 - Rule 010.074
Debtor Account Type	A	C	04	120	12		- Valid values: "CACC" : Cheque; "SVGS" : Savings; "TRAN" : Transmission - Can be amended. Refer to "**Debtor Account Number"** - Rule 010.055 - Rule 010.064
Debtor Bank (Debtor Branch Number)	N	C	04	132	6		- Debtor Bank Branch Number - Field may not be left blank - Right justified, left "0" filled. - Rule 010.029 - Rule 010.070
Collection Day	N	M	04	138	2		- Contains a number for the day of the week or a day of the month per the frequency selected in Frequency Field - Format: 01, 02, 03….20, 22, 22 etc. - Rule 010.033
Date Adjustment Rule Indicator	AN	O	04	140	1		- This field may contain: Yes "**Y**" - Allow all transactions for processing irrespective of the Collection Date No "**N**" - Allow transaction if Action Date = Collection Day or next processing day Upfront Rejection if Action Date ≠ Collection Day or next Processing Day - Rule 010.034
Adjustment Category	AN	O	04	141	1		- This field may contain: "N" - Never, "Q" - Quarterly, "A" - Annually, " B" - Bi-annually or "R" – Repo - "**Q,A,B,R**" can only be used with "**Variable**" debit type value - Rule 010.035 - Rule 010.039
Adjustment Rate	N	O	04	142	8		- Adjustment rate to increase or decrease by per Adjustment Category - Format: 0015000 = 1.5% - Right justified, left "0" filled when used - Requires a value when "Adjustment Category" is "Q, A, B" - Either "**Adjustment Rate**" to be used or "Adjustment Amount". Both fields may not be populated with Adjustment Category "**Q, A, B**" - Rule 010.036 - Rule 010.069

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Adjustment Amount Currency	A	O	04	150	3	"ZAR"	- "**ZAR**" must be specified as the Currency. - Field may not be left blank - Rule 010.075
Adjustment Amount	N	O	04	153	14		- Adjustment Amount to increase by per Adjustment Category - R100.01 must be written "**00000000010001**" and "0" filled. - Right justified, left "0" filled when used - Requires a value when "Adjustment Category" is "**Q, A, B**" - Either "Adjustment Rate" to be used or "Adjustment Amount". Both fields may not be populated with Adjustment Category "**Q, A, B**" - Rule 010.036 - Rule 010.069
Original Mandate Request Transaction Identifier	A	M	04	167	23		- This field is created by the originator of the message and is unique. - Received back from the "**Status Report"** file on the "**Mandate Initiation**" - Field "**Original Payment Information ID**" - Rule 010.045
Original Bank (Debtor Branch Number)	A	M	04	190	6		- Original Bank (Debtor Branch Number) - Rule 010.029 - Rule 010.070
Filler	A	M	04	196	3	Spaces	- Filler. Not used

3.4.6. MANDATE AMENDMENT USER SET TRANSACTION RECORD: LINE "05"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	05	1	2	"10"	- Record Identifier: Mandate Amend
Record Sequence Number	N	M	05	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01, 02, 03" and "04"
Line Count	N	M	05	9	2	"05"	- This is the line count of transaction message
Authentication Channel	AN	O	05	11	20		- Debtor Bank authorisation channel to Debtor
Mandate Reference Number	AN	M	05	31	22		- This is the original Mandate Reference Number, the unique mandate identification. This number must be unique in the industry for lifetime of mandate (including time in archives). - Format: "**123420170521FREEFORMAT**" - As received form the "**Mandate Initiation Status**" - Rule 010.045
Collection Currency	A	M	05	53	3	"ZAR"	- "**ZAR**" a constant as the Currency Code. - Field may not be left blank - Rule 010.075
First Collection Amount (Initial Amount)	N	O	05	56	14		- **If different from instalment amount**. - R100.01 must be written "**000000010001**" and "0" filled. - If the field is not used, then "0" filled. - Rule 010.072
Mandate Release Date	AN	O	05	70	10		- Mandate Release Date - Format: "**YYYY-MM-DD**" - If fields is not used, then field is space filled.
Ultimate Debtor Name	AN	O	05	80	35		- Ultimate Debtor Name
Original Client Reference	A	M	05	115	35		- For use by creditor for internal referencing. - Left justified, right space filled. - Must be unique per transaction - As Mandate " Field: Client Reference. - Rule 010.999
Original Creditor Name	A	M	05	150	35		- If Creditor Name equals to Ultimate Creditor Name, add an additional character to the Creditor Name to differentiate the two to not break ISO standards as they both are mandatory fields - As sent in on the Mandate - Field may not be left blank - Left justified, right space filled. - Rule 010.999
Filler	A	M	05	185	14	Spaces	- Filler. Not used

3.4.7. MANDATE AMENDMENT USER SET TRAILER RECORD:

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" RM
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
BankServ Record Identifier	N	M	5	2	"92"	- Identifies the record to be a User Trailer Record
BankServ User Code	AN	M	7	4		- Department code of the initiating party
First Sequence Number	N	M	11	6		- Same as First Sequence Number on User Header Record Validation: Against First Sequence Number specified on the User Header Record.
Last Sequence Number	N	M	17	6		- Same as User Sequence number on preceding Contra record Validation: Against the User Sequence number on preceding Contra record. - Request transaction: Same as the Sequence Number of the Request Transaction preceding this User Trailer Record. Validation: Against the User Sequence number of the preceding Request Transaction.
No of mandate amendment records	N	M	23	12		- RM Mandate amendment Request: Number of mandate amendment request Validation: Against the calculated number of mandate amendments
Filler	A	M	35	164	Spaces	- Filler. Not used

3.4.8. FIELD RULES:

Rule 010.008 – Creation Date and Time Creation date and time must be valid Error Code is 901007: Creation date and time in Group Header invalid File Fatal Error
Rule 010.017 – First Collection Date rule1 The mandate First Collection Date must be a valid date. Error Code is 901106: Invalid First Collection Date on mandate Severity: Mandate amendment rejected
Rule 010.020 – Instalment Amount If debit value type is populated and is "FIXED" or "VARIABLE" then Instalment Amount must be greater than zero Error Code is 901108: Invalid Instalment Amount on mandate Severity: Mandate amendment rejected
Rule 010.021 – Instalment Amount The Instalment Amount must be a valid amount Error Code is 901109: Invalid Instalment Amount on mandate Severity: Mandate amendment rejected
Rule 010.025 – Creditor Bank The Credit Bank must have a valid member code for AC. Error Code is 901113: Invalid Creditor Agent on mandate register Severity: Mandate amendment rejected
Rule 010.026 – Creditor Account Number The Credit Account Number must be a valid account number – to be validated by Creditor Bank only. Error Code is 901114: Invalid Creditor Account number on mandate Severity: Mandate amendment rejected
Rule 010.027 – Debtor Identifier The Debtor identifier must match the character set allowed. Error Code is 901122: Invalid Debtor identifier on mandate Severity: Mandate amendment rejected
Rule 010.028 – Debtor Account Number The Debtor Account Number must be a valid account number. Error Code is 901115: Invalid Debtor Account number on mandate Severity: Mandate amendment rejected
Rule 010.029 – Debtor Bank The Debtor Bank must be a valid member code on AC. Error Code is 901116: Invalid Debtor Agent on mandate Severity: Mandate amendment rejected
Rule 010.033 – Collection Day The Collection Day must align to the Frequency required in the table of mandate frequency. Error Code is 901120: Invalid Collection Day on mandate Severity: Mandate amendment rejected
Rule 010.034 – Date Adjustment Rule Indicator The Date Adjustment Rule must be "Y" or "N". Error Code is 901121: Invalid Date Adjustment Rule Indicator on mandate Severity: Mandate amendment rejected
Rule 010.035 – Adjustment Category Adjustment Category must be populated for all Debit Value Types with one of the following values: "N"- Never, "Q"- Quarterly, "A"- Annually, "B"- Bi-annually or "R"- Repo Error Code is 901125: Invalid Adjustment Category on mandate Severity: Mandate amendment rejected
Rule 010.036 – Adjustment Rate If Adjustment Category is populated and not equal to "N" or "R", either the Adjustment Rate or the Adjustment Amount must be populated. Error Code is 901190: Invalid Adjustment Rate or amount for category on mandate Severity: Mandate amendment rejected
Rule 010.039 – Debit Value Type/Adjustment Category If the Debit Value Type is "FIXED", then the Adjustment Category must be equal to "N" Error Code is 901193: Invalid Adjustment Category for Debit Value Type "FIXED" Severity: Mandate amendment rejected
Rule 010.040 – Debtor Name The Debtor Name must not be blank or contains spaces. Error Code is 901147: Invalid Debtor Name on mandate Severity: Mandate amendment rejected

Rule 010.042 – Contract Reference
The Contract Reference must not be blank or contain spaces.
Error Code is 901131: Invalid Contract Reference on mandate
Severity: Mandate amendment rejected

Rule 010.042 – Contract Reference
The Contract Reference must not be blank or contain spaces.
Error Code is 901131: Invalid Contract Reference on mandate
Severity: Mandate amendment rejected

Rule 010.045 – Mandate Amendment must be matched
The Mandate Reference Number must match the original mandate
Error Code is 901138: Mandate amendment not matched
Severity: Mandate amendment rejected

Rule 010.048 – Mandate collection date may not be amended to an earlier date
Mandate collection date amendment equals to today or earlier
Error Code is 901141: Mandate amendment date error
Severity: Mandate amendment rejected

Rule 010.050 – Instalment Amount may not be greater than Maximum Collection Amount
The instalment amount must be less or equal to than the Maximum Collection Amount
Error Code is 901111: Instalment amount is greater than the Maximum Collection Amount
Severity: Mandate amendment rejected

Rule 010.051 – Tracking Indicator
The Tracking Indicator must be "T" OR "F".
Error Code is 901100: Tracking code Invalid
Severity: Mandate amendment rejected

Rule 010.052 – Mandate Amendment reason code
The amendment reason code must be a valid code.
Error Code is 901159: The mandate amendment reason code is invalid.
Severity: Mandate amendment rejected.

Rule 010.055: Debtor Account Type
If the Debtor Account type is present, the Debtor Account Type must be a valid account type
Error code is 901068: The Debtor Account Type is invalid
Severity: Mandate amendment rejected

Rule 010.064: Debtor Account Type/Account Number
If the Debtor Account number is present, the Debtor Account Type must be populated
Error code is 901186: The Debtor Account Type and Account number are required on amendment
Severity: Mandate amendment rejected

Rule 010.067 – Instalment Occurrence may only contain "OOFF" or "RCUR"
The occurrence element must contain "OOFF" or "RCUR"
Error Code is 901102: Invalid Instalment Occurrence
Severity: Mandate amendment rejected

Rule 010.069 – Adjustment Category/Adjustment Amount Relationship
If Adjustment Category is equal to "N", the Adjustment Rate or the Adjustment Amount are not required.
Error Code is 901190: Invalid Adjustment Rate or amount for category on mandate
Severity: Mandate initiation rejected

Rule 010.070: Debtor Bank Branch Number/Account Number
If the Debtor Account number is present, the Debtor Bank Branch Number must be populated
Error code is 901191: The Debtor Bank Branch Number and Account number are required on amendment
Severity: Mandate amendment rejected

Rule 010.072 – First Collection Amount/First Collection Date
If the First Collection Date is populated, then the First Collection Amount must also be populated
Error Code is 901195: If the First Collection Date is populated, then the First Collection Amount must also be populated
Severity: Mandate amendment rejected

Rule 010.074 – Multiple Signatories not Allowed
Multiple Signatories are not allowed on this account
Error Code is 910006: Multiple signatories not allowed on account
Severity: Mandate amendment rejected

Rule 010.075 – Currency Code
Currency code must be "ZAR" for South Africa
Error Code is 901198: Currency Code must be "ZAR" for South Africa
Severity: Mandate amendment rejected

Rule 010.999 – Element may not be Blank or Spaces
Element <Element Name> must not be blank or spaces.
Error Code is 910099: Message Element <Message Element Name> must not be spaces
Severity: Mandate amendment rejected

3.5. RM MANDATE CANCELLATION

Corporate Client	LD Corporate Channel	Absa Payments System	Bankserv	Debtor Bank	Debtor Channel
Mandate Cancellation →	Mandate Cancellation →	Mandate Cancellation →	Mandate Cancellation →	Mandate Cancellation →	Mandate Cancellation →

← Reply File from LD Corporate Channel to Corporate Client.

← 1st Output File from Absa Payments System to Corporate Client.

← 2nd Output File from the Debtor's Bank to Corporate Client

| Absa Corporate Client will send a Mandate Cancellation request file to Absa via LD Corporate Channel. | LD Corporate Channel will send Corporate client a reply file. If the file was rejected the Corporate Client will resubmit. If the file was accepted, LD Corporate Channel will send the file to the Absa Payments System. | Absa Payment System will do validations and send back an output file with the accepted and rejected transaction back to the Corporate Client via LD Corporate Channel. All accepted transactions will be sent to the debtor channel via Bankserv | Bankserv will send all the transaction to other banks. | The debtor's bank will validate the file and send back an output file with the accepted and rejected transactions. | The debtor receives an SMS of the mandate cancellation, no authentication required. |

3.5.1. MANDATE CANCELLATION USER SET HEADER RECORD:

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" RM
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
BankServ Record Identifier	N	M	5	2	"04"	- It is the first record of a User Set. Should be the first record after a Transmission Header or a User Trailer Record.
BankServ User Code	AN	M	7	4		- Department code of the initiating party
First Sequence Number	N	M	11	6		- Sequentially assigned per BankServ User Code per transmission date. Start at "**000001**" each day and + 1 for subsequent transmission files submitted that day. - Sequence number re-sets to "**000001**" each new day - Right justified, left "0" filled. - Sequence numbers run across files (Mandate Initiation, Collections, Amendment, cancellation) associated with the same BankServ code. - Sequence numbers in subsequent files continue from the previous accepted Sequence number
User Generation Number	N	M	17	4		- The User Generation Number must be equal to the last accepted User Generation Number + 1. - Right justified, left "0" filled. - Generation number does NOT re-set to "0001" every day. If the number reaches "9999" it re-sets to "0001". - Generation numbers run across files (Mandate Initiation, Collections, Amendment, and cancellation) associated with the same BankServ code.
Service Type	A	M	21	8		- 3= MDTECANC
Account Type Correct	A	O	29	1		- "Y" will trigger the validation program to try and determine the correct Account Type for the account number and branch code supplied
Filler	A	M	30	169	Spaces	- Filler – Not Used.

3.5.2. MANDATE CANCELLATION USER SET TRANSACTION RECORD: LINE "01"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	1	1	3	"080"	- The Record Identifier identifies the LD service: "080" RM
Data Set Status	A	M	1	4	1		- Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data.
BankServ Record Identifier	N	M	1	5	2	"11"	- Type of transaction: **"11"** Mandate Cancellation
BankServ User Code	AN	M	1	7	4		- Department code of the initiating party Issued by Creditor Bank (BankServ Code)
Record Sequence Number	N	M	1	11	6		- User Sequence Number of first transaction must be equal to First Sequence number in User Header Record and thereafter incremented by 1. - Sequence number re-sets to "000001" each new day - Sequence numbers run across files (Mandate Initiation, Collections, Amendment, and Cancellation) associated with the same BankServ code.

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
							- Sequence numbers in subsequent files continue from the previous accepted Sequence number - Right justified, left "0" filled
Line Count	N	M	1	17	2	"01"	- This is the line count of transaction message
Creation Date and Time	AN	M	1	19	19		- Format: "YYYY-MM-DDThh:mm:ss" - Must be current date - May not be left blank - Rule 011.008
Initiating Party	AN	O	1	38	35		- This is the name of the creditor or merchant. - Left justified, right space filled - Space filled when not used. - Rule 011.024
Cancellation Reason	AN	M	1	73	4		- See Reason Code Table (Appendix G2)
Client Reference	AN	M	1	77	35		- For use by creditor for internal referencing. - Left justified, right space filled. - Must be unique per transaction - Rule 011.999
Contract Reference	AN	O	1	112	14		- This is the Creditor Contract number (for the Debtor) and may not change. This will appear on the statement and referenced in the stop payment. - Must be unique per transaction - Left justified, right space filled. - May not contain spaces in the reference or be blank. - Rule 011.012
Tracking Cancellation Indicator (Service Level)	AN	O	1	126	1		**Valid values are "T" and "F"** - If Tracking Indicator is "True", then tracking is enabled on an account – this means that the Debtor has given the authority to track the account in the event of a collection failure. - This means that for up to 10 days following the collection failure, ABSA can monitor the Debtors account, and as soon as money comes into the account, the collection can be re-submitted. - If Tracking Indicator is "False" – then Debtor has refused to allow the monitoring of his account. - Rule 011.011
Creditor Name	AN	M	1	127	35		- If Creditor Name equals to "**Ultimate Creditor Name**", add an additional character to the "Creditor Name" to differentiate the two to not break ISO standards - Field may not be blank or contain spaces in the name - Left justified, right space filled. - Refer: "Ultimate Creditor Name (Ultimate Creditor Identifier)" - Rule 011.015
Creditor Telephone Contact Details	AN	O	1	162	30		- Mobile or landline number needs to cater for the international standard (+27). - Format: "+27-823509883" - Field may not be left blank, or contain spaces between characters - Left justified, right space filled.
Filler	A	M	1	192	7	Spaces	- Filler. Not used

3.5.3. MANDATE CANCELLATION USER SET TRANSACTION RECORD: LINE "02"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	2	1	2	"11"	- Type of transaction: "**11**" Mandate Cancellation
Record Sequence Number	N	M	2	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01".
Line Count	N	M	2	9	2	"02"	- This is the line count of transaction message
Creditor Email Contact Details	AN	O	2	11	90		- Email Address - Left justified, right space filled. - Space filled when used.
Creditor Bank (Creditor Branch Number)	AN	O	2	101	6		- The 6-digit branch sort code is required to identify the bank. - Right justified, left "0" filled - Rule 011.013
Creditor Account Number	N	O	2	107	19		- This is a bank account number linked to the Creditor Profile - Fields may not be left blank, or contain spaces between numbers - Right justified, left "0" filled.
Ultimate Creditor Name (Ultimate Creditor Identifier)	AN	O	2	126	35		- The underlying agreement lies with the Ultimate Creditor. - If "Creditor Name" equals the "Ultimate Creditor Name" they need to be differentiated as the field may not be equal - Refer: "Creditor Name" - Left justified, right space filled when used - Space filled when not used
Creditor Abbreviated Short Name	AN	M	2	161	10		- Abbreviated Ultimate Creditor Short Name - Field may not be left blank, and no spaces in the name - Left justified, right space filled when Shortname is less than 10 characters - Rule 011.028
Filler	A	M	2	171	28	Spaces	- Filler. Not used

3.5.4. MANDATE CANCELLATION USER SET TRANSACTION RECORD: LINE "03"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	3	1	2	"11"	- Type of transaction: "11" Mandate Cancellation
Record Sequence Number	N	M	3	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01".
Line Count	N	M	3	9	2	"03"	This is the line count of transaction message
Debtor Name	AN	M	3	11	35		- The originating account name is mandatory for RM. Rule 011.025
Debtor Account Number	N	O	3	46	19		- Debtor Bank Account Number
Debtor Account Type	A	O	3	65	4		- Valid values: "CACC" : Cheque; "SVGS" : Savings; "TRAN" : Transmission - Rule 011.026
Filler	A	M	3	69	8		Space filled, not used.
Debtor Bank (Debtor Branch Number)	AN	M	3	77	6		- This is a bank account number for the Debtor - Fields may not be blank - Right justified, left "0" filled. - Rule 011.029

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Mandate Reference Number	AN	C	3	83	22		- This is the original Mandate Reference Number, the unique mandate identification. This number must be unique in the industry for lifetime of mandate (including time in archives). - Format: "123420170521FREEFORMAT" - As received form the "Mandate Initiation Status" - Rule 011.017
Debit Value Type	AN	O	3	105	11		- Must contain: "FIXED" "VARIABLE" "USAGE BASED"
Mandate Request Transaction Identifier	A	M		116	23		- This field is created by the originator of the message and is unique. - Received back from the "Status Report" file on the "Mandate Initiation" - Field "Original Payment Information ID" - Rule 011.020 - Rule 011.021 - Rule 011.022 - Rule 011.023
Filler	A	M	3	139	60	Spaces	- Filler. Not used

3.5.5. MANDATE CANCELLATION USER SET TRAILER RECORD:

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"080"	- The Record Identifier identifies the LD service: "080" RM
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
BankServ Record Identifier	N	M	5	2	"92"	- Identifies the record to be a User Trailer Record
User Code	AN	M	7	4		- Department code of the initiating party
First Sequence Number	N	M	11	6		- Same as First Sequence Number on User Header Record First Validation: Against First Sequence Number specified on the Mandate Initiation User Set Header Record - Right justified, left "0" filled - Must be equal to the First Sequence Number in the Header and First Transaction
Last Sequence Number	N	M	17	6		- First Request transaction: Same as the Sequence Number of the Request Transaction preceding this User Trailer Record. - Validation: Against the User Sequence number of the preceding Transaction. - Right justified, left "0" filled
No of mandate cancellation records	N	M	23	12		- Number of mandate initiation request - Validation: Against the calculated number of Mandate Cancelation Requests contained in the user set
Filler	A	M	35	164	Spaces	- Filler Not used

3.5.6. FIELD RULES:

Rule 011.008 – Creation Date and Time <CreDtTm> Creation date and time must be valid Error Code is 901007: Creation date and time in Group Header invalid File Fatal Error
Rule 011.011 – Tracking Cancellation Indicator If used must be "T" OR "F". Error Code is 901135: Tracking Cancellation Indicator Invalid Severity: Mandate cancellation rejected
Rule 011.012 – Contract Reference The contract reference must match the original mandate. Error code is 901093: Original Contract Reference is not matched Severity: Mandate cancellation rejection
Rule 011.013 – Creditor Bank The Credit Bank must have a valid member code for AC. Error Code is 901113: Invalid Creditor Agent on mandate register Severity: Mandate cancellation rejected
Rule 011.015 – Creditor Name The Creditor Name must not be blank or spaces. Error Code is 901128: Invalid Creditor Name on mandate Severity: Mandate cancellation rejection
Rule 011.017 – Mandate Reference Number The cancellation must be matched to the original mandate using Mandate Reference Number. Error Code is 901145: Mandate cancellation not matched using Mandate Reference Number Severity: Mandate cancellation rejection
Rule 011.020: Invalid Mandate Request Transaction Identifier Mandate Request identifier must have the correct structure. Error code is 902141: Mandate Request Identifier structure error file Fatal Error
Rule 011.021: Mandate Request Transaction Identifier may not be spaces The Mandate Request Transaction Identifier must be populated Error code is 901163: Mandate Request Transaction Identifier is spaces Severity: Mandate cancellation rejection
Rule 011:022 Bank in Mandate Request Transaction Identifier must be a valid bank The bank number in Mandate Request Transaction Identifier must be a valid bank Error code is 901164: Bank in Mandate Request Transaction Identifier is invalid Severity: Mandate cancellation rejection
Rule 011:023 Date in Mandate Request Transaction Identifier must be a valid date The date in Mandate Request Transaction Identifier must be a valid date Error code is 901165: Date in Mandate Request Transaction Identifier is invalid Severity: Mandate cancellation rejection
Rule 011.024: Initiating Party Initiating party is required Error code is 901085: Initiating Party may not be spaces Severity: Mandate cancellation rejection
Rule 011.025: Debtor name The debtor name must be populated Error code is 901147: Invalid debtor name on mandate Severity: Mandate cancellation rejection
Rule 011.026: Authentication type The authentication type must equal "REAL TIME" or "BATCH" or "PREAUTH" Error code is 901118: Invalid authentication type on mandate Severity: Mandate cancellation rejection
Rule 011.029 – Debtor Branch The Debtor Branch must be a valid branch code for AC Error Code is 901116: Invalid Debtor Agent on mandate Severity: Mandate cancellation rejected
Rule 011.028 –Creditor Abbreviated Short Name <Debtor Bank to apply> Creditor Abbreviated Short Name must match that held on the Mandate Register. Error Code is 901188: Creditor Abbreviated Short Name not matched Severity: Mandate cancellation rejected

Rule 011.999 – Element may not be Blank or Spaces
Element <Element Name> must not be blank or spaces.
Error Code is 910099: Message Element <Message Element Name> must not be spaces
Severity: Mandate cancellation rejection

3.6. RM COLLECTION REQUEST

Corporate Client	LD Corporate Channel	Absa Payments System	Bankserv	Debtor Bank	Debtor Account
Collection Request →	Collection Request →	Collection Request →	Collection Request →	Collection Request →	Collection Request →

← Reply File from LD Corporate Channel to Corporate Client.

← Output File from Absa Payments System to Corporate Client only if transaction rejected.

← Output File from the Debtor's Bank to Corporate Client only if transaction or file rejected at the Debtor Bank.

← Output File from the Debtor's Bank to Corporate Client, this file is sent on action date and on final response date for all transactions which passed the upfront validations.

					The debtor's account will be debited on action date, if there are sufficient funds in the account, the collection will be processed and returned as successful. If there are not sufficient funds in the account, the transaction will go into tracking. If tracking was not selected or there is still not sufficient funds in the account at the end of the tracking period, the transaction will be returned as unpaid.
Absa Corporate Client will send a Collection Request file to Absa via LD Corporate Channel.	LD Corporate Channel will send Corporate client a reply file. If the file was rejected the Corporate Client will resubmit. If the file was accepted, LD Corporate Channel will send the file to the Absa Payments System.	Absa Payment System will do validations and send back an output file with rejected transactions back to the Corporate Client via LD Corporate Channel. All accepted transactions will be sent to the debtor channel via Bankserv	Bankserv will send all the transaction to other banks.	The debtor's bank will validate the file and send back an output file with the rejected transactions.	

3.6.1. COLLECTION REQUEST USER SET HEADER RECORD:

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" DebiCheck
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "**L**" - Live data "**T**" - Test data
BankServ Record Identifier	N	M	5	2	"04"	- It is the first record of a User Set. Should be the first record after a Transmission Header or a User Trailer Record.
BankServ User Code	AN	M	7	4		- Department code of the initiating party
First Sequence Number	N	M	11	6		- User Sequence Number of first transaction must be equal to First Sequence number in User Header Record and thereafter incremented by 1. - Sequence number re-sets to "**000001**" each new day - Sequence numbers run across files (Mandate Initiation, Collections, Amendments and Cancellations) associated with the same BankServ code. - Sequence numbers in subsequent files continue form the previous accepted Sequence number - Right justified, left "0" filled
User Generation Number	N	M	17	4		- The User Generation Number must be equal to the last accepted User Generation Number + 1. - Right justified, left "0" filled. - Generation number does not re-set to 0001 every day. If the number reaches 9999 it re-sets to 0001. - Generation numbers run across files (Mandate Initiation, Collections, Amendment, and cancellation) associated with the same BankServ code.
Service Type	A	M	21	8		- 4= COLLREQ
Creation Date and Time	AN	M	29	19		- Format "**YYYY-MM-DDThh:mm:ss**"
Total No. Of transactions	N	M	48	15		- Total number of transactions.
Payment Information Identification	AN	M	63	20		- Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. - Creditor Bank Statement Description
Account Type Correction	A	O	83	1		- "**Y**" will trigger the validation programmed to try and determine the correct Account Type for the account number and branch code supplied
Filler	A	M	84	115	Spaces	- Filler. Not used

3.6.2. COLLECTION REQUEST USER SET TRANSACTION RECORD LINE "01":

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	01	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" DebiCheck

Data Set Status	A	M	01	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values:
							  "**L**" - Live data
							  "**T**" - Test data.

BankServ Record Identifier	N	M	01	5	2	"08"	- Type of transaction: "**08**" Collection Request
BankServ User Code	AN	M	01	7	4		- Department code of the initiating party
Record Sequence Number	N	M	01	11	6		- User Sequence Number of first transaction must be equal to First Sequence number in User Header Record and thereafter incremented by +1. - Sequence number re-sets to "**000001**" each new day - Sequence numbers run across files (Mandate Initiation, Collections, Amendment, and Cancellation) associated with the same BankServ code. - Sequence numbers in subsequent files continue form the previous accepted Sequence number - Right justified, left "0" filled
Line Count	N	M	01	17	2	"01"	- This is the line count of transaction message
Initiating Party	AN	M	01	19	35		- This is the name of the creditor or merchant.
Payment information	AN	M	01	54	35		- Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
Requested Collection Date	A	M	01	89	19		- Date and time at which the creditor requests that the amount of money is to be collected from the debtor. - Format "**YYYY-MM-DDTHH:MM:SS**" Must be three days in advance (Action Date) - Example: "**2017-07-05T11:11:09**" - Must be as per the "**Mandate Initiation**" - "**Frequency**" and "**Collection Day**" - Collection dates does not need to be moved by the Creditor as the date will be systematically moved according to the debtor bank processing capability (6 or 7 day processor)
Creditor Name	A	M	01	108	35		- This field determines the name of the creditor - As per "**Mandate Initiation - Creditor Name**"
Creditor Contact Details	AN	M	01	143	30		- Mobile or landline number needs to cater for the international standard (+27) - Format: "**+27-11999999**" - As per "Mandate Initiation - Creditor Telephone Contact Details"
Creditor Abbreviated Short Name	AN	M	01	173	10		- Creditor short name - As per Mandate Initiation
Filler	A	M	01	183	16	Spaces	- Filler. Not used

3.6.3. COLLECTION REQUEST USER SET TRANSACTION RECORD LINE "02":

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	02	1	2	"08"	- The Record Identifier identifies the LD service: "**08**" DebiCheck
Record Sequence Number	N	M	02	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01"
Line Count	N	M	02	9	2	"02"	- This is the line count of transaction message
Creditor Email Address	AN	M	02	11	90		- Email ID of the creditor - As per Mandate
Creditor Account Number	N	M	02	101	19		- Defines the account number of the creditor - Could differ from Mandate account number submitted - Additional Account number linked to the Abbreviated Shortname may be used
Creditor Bank Branch Number	N	M	02	120	6		- Defines the creditor bank branch number - As per Mandate
Tracking Period (Local Instrument)	A	M	02	126	2		- Tracking Period If "Tracking Indicator" on Mandate Initial = "**Y**" - Format: 01, 02, 03……maximum 10 days - No tracking = 00 - if "Tracking Indicator" on Mandate is "**N**"
Debit Sequence	A	M	02	128	4		- Debit Sequence Type - Ref "**Mandate Initiation**" - "**Debit Sequence Type**" - "**FRST**" - First - When "First Collection Date and Amount" in Mandate is populated. After this, "Sequence Type" to be used as per Mandate - "**OOFF**" - Once Off: Mandate field "Debit Sequence Type" is "OOFF" - "**RCUR**" Re-Occurring - If "First Collection Date and Amount" in Mandate not used, refer directly to "sequence type" - "**RPRE**" - Re-Presented: if previous transaction was unsuccessful, "RPRE" to be used. Afterward default back to "Sequence type" as per Mandate - "**FNAL**" - Final collection of the mandate. No more collections will be allowed against the mandate. If required to re-instate, mandate amendment to be completed with re-authorization
Entry Class	AN	M	02	132	4		- Debit Entry Class Codes - As per Mandate Initiation - Format: "**0021**"
Instructed Amount	N	M	02	136	14		- Actual Instalment amount to be debited - R100.01 must be written "**00000000010001**" ('0' filled) - Collection amount may not exceed the Instalment Amount specified on the Mandate with **RCUR** transaction. - Collection amount may exceed the Instalment amount on Representment Transactions
Currency	A	M	02	150	3	"**ZAR**"	- "**ZAR**" a constant as the Currency Code. - Field may not be left blank
Charge Bearer	A	M	02	153	4	"**SLEV**"	- This field must populate the value "**SLEV**" - Field may not be left blank
Mandate Reference Number	AN	M	02	157	22		- This is the original Mandate Reference Number, the unique mandate identification. This number must be unique in the industry for lifetime of mandate (including time in

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
							archives). - Received from "Mandate Acceptance Response" field "Mandate Reference Number"
Debtor Bank Branch Number	N	M	02	179	6		- Defines the Debtor bank branch number - As per "Mandate Initiation" transactions sent
Filler	A	M	02	185	14	Spaces	- Filler. Not used

3.6.4. COLLECTION REQUEST USER SET TRANSACTION RECORD LINE "03":

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	03	1	2	"08"	- The Record Identifier identifies the LD service: "**08**" DebiCheck
Record Sequence Number	N	M	03	3	6		- Record Sequence Number - This must be same sequence number defined in Line "01" and "02"
Line Count	N	M	03	9	2	"03"	- This is the line count of transaction message
Debtor Name	A	M	03	11	35		- This field defines the name of the debtor - As per Mandate
Debtor Account Number	N	M	03	46	19		- Account Number of the Debtor - As per Mandate

Account Type	A	M	03	65	35		- Account Type Table
							- As per Mandate
							   CURRENT populated for Cheque Account
							   SAVINGS populated for Savings Account
							   TRANSMISSION populated for Transmission Account

Contract Reference	AN	M	03	100	14		- This is the Creditor Contract number and may not change. This will appear on the statement and will be referenced in stop payment, etc. - As per Mandate "**Contract Reference**"
Related Date / Cycle Date	AN	M	03	114	10		- Related Date Format "**YYYY-MM-DD**" this is currently referred to as "**Cycle Date**". - Date associated with the referred document. - Refer: "Debit Sequence" - **RPRE** = Updated collection date on arrear transaction is sent for collection - **FRST**, **OOFF**, **RCUR** = same as "Collection Date" - Request Collection date = Related (Cycle) Date
Filler	A	M	03	124	75	Spaces	- Filler. Not used

3.6.5. COLLECTION REQUEST USER SET TRAILER RECORD

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"080"	- The Record Identifier identifies the LD service: "**080**" DebiCheck
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the record; It has only two possible values: "**L**" - Live data "**T**" - Test data.
BankServ Record Identifier	N	M	5	2	"92"	- Identifies the record to be a User Trailer Record
BankServ User Code	AN	M	7	4		- Department code of the initiating party
First Sequence Number	N	M	11	6		- Same as First Sequence Number on Collection Request User Header Record - Validation: Against "**First Sequence Number**" specified on the User Header Record and "**First Sequence Num**ber"
Last Sequence Number	N	M	17	6		- Same as Last "**Sequence Number**" on preceding Transaction record - Validation: Against the Last "**Sequence Number**" on preceding Transaction record.
No of collection records	N	M	23	15		- Total number of collection request records available in the data set
Contains the sum of debtor account numbers and amounts (including decimal amounts).	N	M	38	18		- Contains the sum of debtor account numbers and amounts. Least significant 18 digits of the Sum to be used - Includes decimal characters of Amount fields
Filler	A	M	56	143	Spaces	- Filler. Not used

3.7. REPLY FILE

3.7.1. TRANSMISSION STATUS

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"900"	- Record Identifier
Status	A	M	4	1	"T" or "L"	- Indicates the Transmission status "**L**" – Live data, "**T**" – Test data.
Transmission Identifier	N	M	5	3	"000"	- Identify the message as being in respect of the transmission.
Filler	A	M	8	1		- Space
Filler	A	M	9	12		- Default value: "**TRANSMISSION**"
Filler	A	M	21	1		- Space
Electronic Banking Suite User Code	N	M	22	5		- Electronic Banking Suite User Code
Filler	A	M	27	1	"-"	- Default value
Transmission Number	N	M	28	7		- Transmission Number of the Input file that was validated
Filler	A	M	35	1		- Space
Transmission Status	A	M	36	8		- Status of Transmission either "**ACCEPTED**" or "**REJECTED**"
Filler	A	M	44	155	Spaces	- Filler. Not Used

3.7.2. USER SET STATUS

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"900"	- Record Identifier
Status	A	M	4	1	"T" or "L"	- Indicates the status of the Transmission as a whole, (i.e. this status applies to all data within it), "**L**" - Live data, "**T**" Test data.
Service Indicator	N	M	5	3	"080"	- "**080**" = DebiCheck
Filler	A	M	8	1	Space	- Filler. Not Used.
Filler	A	M	9	13		- Default value: "**ACB USER SET** "
BankServ User Code	AN	M	22	4		- BankServ User Code
Filler	A	M	26	1	"-"	- Default value
BankServ User Code Generation Number	N	M	27	7		- The Generation Number of the set of transactions processed for this specific BankServ User
Filler	A	M	34	1	"-"	- Default value
Last Sequence Number	N	M	35	6		- The Sequence Number of the last Transaction in the User Code Set when the set is "**ACCEPTED**". - It will be Zero when the User Code Set is "**REJECTED**".
Filler	A	M	41	1	Space	- Default value
User Set Status	A	M	42	8		- User Set Status "**ACCEPTED**" / "**REJECTED**"
Filler	A	M	50	1	Space	- Default value
Filler	A	M	51	1	"-"	- Default value
Filler	A	M	52	1	Space	- Default value
DebiCheck Service	A	M	53	8		- MDTEINIT - COLLREQ - MDTEAMND - MDTECANC - MDTEIFRQ - PAYMCANC

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Filler	A	M	61	138	Spaces	- Filler. Not Used.

3.7.3. REJECTED MESSAGE

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Identifier	N		1	3	"901"	- Record Identifier
Status	A	M	4	1	"T" or "L"	- Indicates the status of the Transmission as a whole,(i.e. this status applies to all data within it), "**L**" - Live data, "**T**" - Test data.
Service Indicator	N	M	5	3	"080"	- "**080**" = DebiCheck
Filler	A	M	8	1	Space	- Default value
BankServ User Code	A	M	9	4		- The BankServ User Code that the transaction is linked to.
Filler	A	M	13	1	"/"	- Default value
BankServ User Code Generation Number	N	M	14	7		- BankServ User Code Generation Number
Filler	A	M	21	1	"/"	- Default value
User Sequence Number	N	M	22	6		- The sequence number that the Electronic Banking Suite User allocated to the transaction.
Filler	A	M	28	1		- Space
Error Code	N	M	29	5		- Error Code of the error found in the input transaction.
Filler	A	M	34	1	"-"	- Default value
Error Message	A	M	35	115		- An error message that describes the error found in the input transaction
Filler	A	M	150	5	Spaces	- Not used
Contract Ref Number	AN	M	155	35		- Contract Reference Number of transactions
Filler	A	M	190	9	Spaces	- Filler. Not Used.

3.7.4. TRANSMISSION REJECT REASON

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	M	1	3	"901"	- Record Identifier
Status	A	M	4	1	"T" or "L"	- Indicates the Transmission status "**L**" – Live data, "**T**" – Test data.
Header Record Identifier	N	M	5	3	"000"	- Identify the message as being in respect of the transmission.
Filler	A	M	8	1		- Space
Error Code	N	M	9	5		- Error Code for a transmission error.
Filler	A	M	14	1	"-"	- Default value
Error Message	A	M	15	50		- Transmission Error Message linked to the Error Code.
Filler	A	M	65	134	Spaces	- Filler. Not Used.

- Refer to Annexure "N" for Error codes on the Reply File.

Note: Only transactions with the "Account type change" warnings processed further.

3.8. STATUS REPORT – 1ST AND 2ND OUTPUT FILES FOR MANDATES AND OUTPUT FILE FOR COLLECTION REQUEST:

3.8.1. STATUS USER SET HEADER

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
RM User Code Set Header Record Identifier	N	M	1	3	"080"	- The value"**080**" identifies the record as a RM User Code Set Header Record. - Every User Code Set Header must be followed by one or more transaction sets **Validated**: Must have an associated RM User Code Set Trailer Record

Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values:
						    "L" - Live data
						    "T" - Test data

BankServ User Code	AN	M	5	4		- Department code of the initiating party
BankServ User Code Generation Number	N	M	9	7		- User Code: For files being referenced here which had both Absa and External transactions on them, the User Code will be the BankServ User code registered for the Link Direct User. Validated: As defined above, the internal user codes and BankServ User Codes will be validated.
RM Service	N	M	16	34		RMS MANDATE
Filler	A	M	50	149	Spaces	- Filler. Not used

3.8.2. STATUS USER SET HEADER RECORD: LINE "01"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	01	1	3	"081"	- The value "**081**" identifies the record as RM Output Transaction Record

Data Set Status	A	M	01	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values:
							    "L" - Live data
							    "T" - Test data

BankServ Record Identifier	A	M	01	5	2		Identifies the type of transaction: "**09**" RM Mandate Initiation – The record identifier is the same as mandate initiation.
Line Count	N	M	01	7	2	"01"	- This is the line count of header message
Transmission Date	N	M	01	9	8		- Date on which BISON creates
User Code	N	M	01	17	5		- Code assigned to the LDC user
Transmission Number	N	M	01	22	7		- Identifies the transmission number of the file
BankServ User Code	AN	M	01	29	4		- BankServ / Absa distribution User Code
User Generation Number	N	M	01	33	4		- The User Generation Number must be the same as transmitted in initial message.
Member number of the Debtor Agent	AN	M	01	37	6		- Will contain member number of the Debtor Agent - Will contain "Bison" on initial file back - File sent back form Debtor bank (Absa or external banks) will contain the bank number.
Member number of the Creditor Agent	AN	M	01	43	6		- Will Contain Creditor Agent - Will contain "LD" on initial file back - File sent back from Creditor bank (Always Absa 210016) will contain the bank number.
Original Message ID	A	M	01	49	34		**Format for Mandates:** 5 AN = CMS Service code 1 AN = "/" 10 AN = Abbreviation Short Name

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
							1 AN = "/" 8 N = Creation Date (YYMMDDhh24) 1 AN = "/" 8 AN = File Name (from payments) - Information field on file created
Group Level Reject Reason Code	A	C	01	83	6		- This field must populate the rejection codes at group level if the file is rejected. - Field will not populate if the file is accepted on Group Level, field will be "space" filled.
Original number of direct debits in Payment Cancellation	N	O	01	89	15		- Original number of direct debits in Payment Cancellation.
Group Level Status	A	M	01	104	4		- This group level status field must contain the following values 1.ACCP / ACCR – All transactions Accepted. 2.RJCT / RJCR – All transactional Rejection 3.PART / PECR – Partial, multiple transaction status 4. PDNG – All transactions in tracking.
Group Level Status Code	A	O	01	108	4		- Codes from the ISO code list will be populating in this field
Filler	A	M	01	112	87	Spaces	- Filler. Not used

3.8.3. STATUS USER SET HEADER RECORD: LINE "02"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	02	1	3	"081"	- The value "**081**" identifies the record as RM Output Transaction Record
Line Count	N	M	02	4	2	"02"	- This is the line count of header message
Group Level Error Code Description	A	O	02	6	135		- This field populates the description of the error code. - This field populates the values only when Group Status is **'RJCT'**. - This field will occur multiple times at Status Reason Information level if multiple error code description.
Filler	A	M	02	141	58	Spaces	- Filler. Not used

3.8.4. STATUS USER SET TRANSACTION RECORD: LINE "01"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	01	1	3	"082"	- The value "**082**" identifies the record as RM Output Transaction Record
Data Set Status	A	M	01	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
BankServ Record Identifier	N	M	01	5	2		Identifies the type of transaction: "**09**" RM Mandate Initiation – The record identifier is the same as mandate initiation.
Line count	N	M	01	7	2	"01"	- This is the line count of transaction message
BankServ User Code	AN	M	01	9	4		- Department code of the initiating party
Record Sequence Number	N	M	01	13	6		- Record Sequence Number - This must be same sequence number defined in Line "**01**"
User Generation Number	N	M	01	19	4		- The User Generation Number must be the same as transmitted in initial message.
Original PmtInfId from the Collection File/Mandate Initiation File /Mandate Amend File/Mandate Cancelation File	A	O	01	23	23		- Original PmtInfId from the Collection File/Mandate Initiation File/Mandate Amend File/Mandate Cancelation File
Filler	A	M	01	46	2	Spaces	- Filler. Not used
Original End to End transaction identifier	AN	M	01	48	35		- LD Code + BankServ User Code + Record Sequence Number + User Generation Number to be populated.
Transaction Status	A	M	01	83	4		- Status of the individual transaction of Mandate Initiation File, Mandate Amend File, Mandate Cancelation File the values must be either ACCP / ACCR, RJCT / RTCR or PDNG
Will contain ABSA's name not applicable for the Creditor	AN	O	01	87	35		- Will contain ABSA's name Not applicable for the Creditor
Filler	A	M	01	122	4		- Filler. Not used
Instructed Amount	N	C	01	126	14		- Instructed collection amount - This is not applicable for Mandates.
Transaction Currency	A	C	01	140	3	"**ZAR**"	- "**ZAR**" a constant as the Currency Code.
Sequence Type	A	C	01	143	4		- Will contain debit sequence type possible values 'FNAL','FRST','OOFF','RCUR','RPRE'. This field is Mandatory for Collection File
Mandate Reference Number	AN	C	01	147	22		- 4 AN = Bank Number 8 N = Mandate Creation Date 10 AN = Free format - This is the original Mandate Reference Number the unique mandate identification. - Rule: This field is not applicable for Mandate Initiation File. But mandatory for Collection File, Mandate Amend File, Mandate Cancelation File

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Contract Reference Number	AN	M	01	169	14		- This field must populate the contract reference number provided by the creditor. This field is mandatory for all Mandate Initiation File/Mandate Amend File/Mandate Cancelation File
Abbreviated Ultimate Creditor Short Name	AN	C	01	183	10		- This field must populate the abbreviated short name of the ultimate creditor. This field is mandatory for Mandate Initiation File/Mandate Amend File/Mandate Cancelation File. However optional for Collection File
Entry Class value received from the Collection File/Payment Cancellation	AN	M	01	193	4		- Entry Class value received from the Collection File/Payment Cancellation - This is not applicable for Mandates.
Filler	A	M	01	197	2	Spaces	- Filler. Not used

3.8.5. STATUS USER SET TRANSACTION RECORD: LINE "02"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	02	1	3	"082"	- The value "**082**" identifies the record as RM Output Transaction Record
Line count	N	M	02	4	2	"02"	- This is the line count of transaction message
Collection date on the Collection File/Payment Cancellation	AN	O	02	6	10		- Collection date on the Collection File/Payment Cancellation. This is not applicable for Mandates.
The action date from Collection File	AN	O	02	16	10		- The action date from Collection File. This is not applicable for Mandates.
Unstructured	AN	O	02	26	140		- This will be the reference number from the Collection File as generated on the Collection File as below User Reference - The first 30 characters must be printed on statements; The first 10 characters of statement lines must contain the short name; the next 14 digits are the Contract Reference, and then a 6 digit date indicating the date of collection (contractual cycle date). If banks have the capacity to print more than 30 characters, up to 140 characters of this element may be used. The remaining 110 characters is to be used for bill presentment. - This is not applicable for Mandates.
Effective Date	AN	O	02	166	8		- Effective date for collections, this is the date when the collection was successful or unsuccessful.
Filler	A	M	02	174	25	Spaces	- Filler. Not used

3.8.6. STATUS USER SET TRANSACTION RECORD: LINE "03"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	03	1	3	"082"	- The value "**082**" identifies the record as RM Output Transaction Record
Line count	N	M	03	4	2	"03"	- This is the line count of transaction message
Debtor Name	A	M	03	6	35		- Name of the debtor
Debtor Account	N	M	03	41	19		- Account number of the debtor
Will contain Member Id of the Debtor Bank	N	M	03	60	6		- Will contain Member Id of the Debtor Bank
Will contain Member Id of the Creditor Bank	A	M	03	66	6		- Will contain Member Id of the Creditor Bank
Creditor Name	A	O	03	72	35		- Name of the creditor
Creditor contract Details	A	O	03	107	30		- Telephone contact details of the creditor
Filler	A	M	03	137	62	Spaces	- Filler. Not used

3.8.7. STATUS USER SET TRANSACTION RECORD: LINE "04"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	04	1	3	"082"	- The value "**082**" identifies the record as RM Output Transaction Record
Line count	N	M	04	4	2	"04"	- This is the line count of transaction message
Email ID	AN	O	04	6	90		- Mail Address of the debtor
Creditor Account	N	M	04	96	19		- Account number of the Creditor
Error record present or not?	AN	C	04	115	1		- This indicator is to denote if error record "**085**" is present is subsequent line or not. "**Y**" - Error Records follows transaction record "**N**" - No error records follow transaction record
Filler	A	M	04	116	83	Spaces	- Filler. Not used

3.8.8. STATUS USER SET TRANSACTION RECORD: "085" ERROR RECORD

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	05	1	3	"085"	- The value "**085**" identifies the record as RM Output Request Error Record
Data Set Status	N	M	05	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "**L**" - Live data "**T**" - Test data
BankServ Record Identifier	N	M	05	5	2		Identifies the type of transaction: "**09**" RMS Mandate Initiation – The record identifier is the same as mandate initiation.
Line count	N	M	05	7	2	"05"	- This is the line count of transaction message. If multiple errors are present for 1 record, line count will be incremented.
BankServ User Code	AN	M	05	9	4		- Department code of the initiating party
Record Sequence Number	N	M	05	13	6		- User Sequence Number identifies the record sequence within the user set
Transaction Level Reject Reason Code	A	C	05	19	6		- This field must populate the rejection codes at the transaction level given the condition is **'RJCT'**. This field in the file may occur more than once in case of multiple issues
Transaction Level Error Code Description	A	O	05	25	135		- This field must populate the description of the error code given the condition is **'RJCT'**. This field in the file may occur more than once in case of multiple issues
Filler	A	M	05	160	39	Spaces	- Filler. Not used

3.8.9. STATUS USER SET TRAILER

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
RM User Code Set Trailer Record Identifier	N	M	1	3	"084"	- The value "**084**" identifies the record as a RM User Set Trailer Record.

Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values:
						  "L" - Live data
						  "T" - Test data

Number of RM Records in Status Report	N	M	5	12		- Total Number of RM Response Records within the user set.
Filler	A	M	17	182	Spaces	- Filler. Not used

3.9. MANDATE ACCEPTED REPORT – 3RD OUTPUT FILE:

3.9.1. MANDATE ACCEPTED HEADER RECORD

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
RM User Code Set Header Record Identifier	N	M	1	3	"080"	- The value"**080**" identifies the record as a RM User Code Set Header Record. Every User Code Set Header must be followed by one or more transaction sets (Record Identifier "081" and then by a RM User Code Set Trailer Record **Validated:** Must have an associated RM User Code Set Trailer Record
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
BankServ User Code	AN	M	5	4		- Department code of the initiating party
BankServ User Code Generation Number	N	M	9	7		- User Code: For files being referenced here which had both Absa and External transactions on them, the User Code will be the BankServ User code registered for the Link Direct User. - Validated: As defined above, the internal user codes and BankServ User Codes will be validated
RM Service	AN	M	16	34		"RMS MANDATE"
Filler	A	M	50	149	Spaces	- Filler. Not used

3.9.2. MANDATE ACCEPTED USER SET HEADER RECORD

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	1	3	"081"	- The value "**081**" identifies the record as RM Output Transaction Record
Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
BankServ Record Identifier	A	M	5	2		- "09" Identifies the record for RM mandate.
Creation Date and Time	AN	M	7	19		- The format for local time is "**YYYY-MM-DDThh:mm:ss**" - This field is used to provide Creditor with Mandate Creation Date.
Initiating Party	AN	O	26	35		- This is the name of the initiating party
Accepted Indicator	A	M	61	1		- This has a true/false value. - Possible values - "**T**"/"**F**". - True indicates mandate maintenance has been accepted.
Rejected Reason Code	AN	O	62	4		- This field must populate the actual reason code for rejections. - In case of multiple issues with the mandate, this field must populate multiple error codes
Client Reference	AN	M	66	35		- For use by creditor for internal referencing.
Contract Reference	AN	M	101	14		- This is the Creditor Contract number and may not change. This will appear on the statement and will be referenced in stop payment, etc.
Tracking Indicator (Service Level)	AN	M	115	1		- Valid values are "**T**" and "**F**"
Debtor Authentication Required (Local Instrument)	AN	M	116	4		- The field populates "**0997**" for RMS Mandate
Instalment Occurrence (Sequence Type)	AN	M	120	4		- Valid Codes include "**RCUR**" – Recurring

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Frequency	AN	M	124	4		- This field must populate the frequency opted during mandate imitation
Mandate Initiation Date (From Date)	AN	M	128	10		- "**YYYY-MM-DD**"
First Collection Date	A	O	138	10		- "**YYYY-MM-DD**"
Collection Currency Must contain the international standard currency code followed by the amount.	A	M	148	3	"ZAR"	- This field must populate the currency as per the international standard currency code followed by the amount for the collection amount
Mandate Release Date	AN	O	151	10		- Mandate Release Date: "**YYYY-MM-DD**"
Filler	A	M	161	38	Spaces	- Filler. Not used

3.9.3. MANDATE ACCEPTED USER SET TRANSACTION: LINE "01"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	01	1	3	"**083**"	- The value "**083**" identifies the record as RM Output Request Response Record

Data Set Status	A	M	01	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values:
							  "**L**" - Live data
							  "**T**" - Test data

Record Sequence Number	N	M	01	5	6		- Record Sequence Number of the Mandate message file sent from LDC.
Line Count	N	M	01	11	2	"01"	- Line Count of the individual message.
Instalment Amount – The collection amount	N	C	01	13	14		- This field denotes the instalment amount/collection amount. - Must be present for "Fixed" or "Variable" - Format: R100.00 = "**00000000010000**"
Collection Currency Must contain the international standard currency code followed by the amount.	A	C	01	27	3	"ZAR"	- "**ZAR**" a constant as the Currency Code.
Maximum Collection Amount – Maximum amount of any instalment	N	M	01	30	14		- This field denotes the maximum collection amount to be collected - Format: R100.00 = "**00000000010000**
Creditor Scheme ID (Creditor Scheme Name)	AN	O	01	44	11		- Creditor Scheme Name
Creditor Name	AN	M	01	55	35		- Name of the creditor
Creditor Telephone Contact Details	AN	M	01	90	30		- Mobile or landline number, needs to cater for the international standard (+27) e.g. "**+27-823509883**"
Filler	A	M	01	120	79	Spaces	- Filler. Not used

3.9.4. MANDATE ACCEPTED USER SET TRANSACTION: LINE "02"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	02	1	3	"083"	- The value "**083**" identifies the record as RM Output Request Response Record
Record Sequence Number	N	M	02	4	6		- Record Sequence Number of the original Mandate message file sent from LDC.
Line Count	N	M	02	10	2	"02"	- Line Count of the individual message.
Creditor Email Contact Details	AN	O	02	12	90		- Email Address
Creditor Bank (Creditor Branch Number)	AN	M	02	102	6		- The 6-digit branch sort code is required to identify the bank
Creditor Account Number	N	M	02	108	19		- This is a bank account number.
Ultimate Creditor Name (Ultimate Creditor Identifier)	AN	O	02	127	35		- Ultimate Creditor Name
Creditor Abbreviated Short Name	AN	M	02	162	10		- Abbreviated Ultimate Creditor Short Name
Filler	A	M	02	172	27	Spaces	- Filler. Not used

3.9.5. MANDATE ACCEPTED USER SET TRANSACTION: LINE "03"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	03	1	3	"083"	- The value "**083**" identifies the record as RM Output Request Response Record
Record Sequence Number	N	M	03	4	6		- Record Sequence Number of the original Mandate message file sent from LDC.
Line Count	N	M	03	10	2	"03"	- Line Count of the individual message.
Debtor Name	A	M	03	12	35		- Banks decided that the originating account name was mandatory.

Debtor Identification	AN	M	03	47	35		- Values allowed :
							    1 AN = Document type
							     P = Passport
							     I = ID Document
							     T = Temporary residence ID
							     O = Organisation ID
							     (Company Registration Number)
							    1 AN = "/"
							     33AN = Identification / Document Number or Company Registration Number

Debtor Account Number	N	M	03	82	19		- This is a bank account number.

Debtor Account Type	A	M	03	101	12		- This field will provide the type of debtor account
							    1.Savings Account - SVGS
							    2.Current Account - CACC
							    3.Transmission Account - TRAN
							- See Account Type Table

Debtor Bank (Debtor Branch Number)	AN	M	03	113	6		- The 6-digit branch sort code is required to identify the bank
Debtor Telephone Contact Details	AN	O	03	119	30		- Mobile or landline number, needs to cater for the international standard (+27) e.g. "**+27-823509883**" **NB**: **The contact number for the notifications will only be sent to the number registered at the Debtor Bank**
Filler	A	M	03	149	50	Spaces	- Filler. Not used

3.9.6. MANDATE ACCEPTED USER SET TRANSACTION: LINE "04"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	04	1	3	"083"	- The value "**083**" identifies the record as RM Output Request Response Record
Record Sequence Number	N	M	04	4	6		- Record Sequence Number of the original Mandate message files sent from LDC.
Line Count	N	M	04	10	2	"04"	- Line Count of the individual message.
Debtor Email Contact Details	AN	O	04	12	90		- Email Address
Ultimate Debtor Name	AN	O	04	102	35		- Name of the ultimate Debtor
Authentication Type	AN	M	04	137	9		- Must contain "**BATCH**"
Collection Day	N	M	04	146	2		- Contains a number for the day of collection as per Frequency selected
Date Adjustment Rule Indicator	AN	M	04	148	1		- This field may contain: Yes "**Y**" - Allow all transactions for processing irrespective of the Collection Date No "**N**" - Allow transaction if Action Date = Collection Day or next processing day Upfront Rejection if Action Date ≠ Collection Day or next Processing Day
Adjustment Category	AN	M	04	149	1		- This field may contain: "N" = Never, "Q" = Quarterly, "A" = Annually, "B" = Bi-annually or "R" = Repo
Adjustment Rate	N	O	04	150	8		- Adjustment rate to increase or decrease by per Adjustment Category
Adjustment Amount Currency Must contain the international standard currency code followed by the amount.	A	O	04	158	3	"ZAR"	- "**ZAR**" a constant as the Currency Code.
Adjustment Amount	N	O	04	161	14		- Adjustment Amount to increase by per Adjustment Category
Authentication Channel	AN	M	04	175	20		- Debtor Bank authorization channel will display e.g."SYSTEM".
Filler	A	M	04	195	4	Spaces	- Filler. Not used

3.9.7. MANDATE ACCEPTED USER SET TRANSACTION: LINE "05"

FIELD NAME	A/N/AN	M, O, C	LINE#	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	M	05	1	3	"083"	- The value "**083**" identifies the record as RM Output Request Response Record
Record Sequence Number	N	M	05	4	6		- Record Sequence Number of the original Mandate message files sent from LDC.
Line Count	N	M	05	10	2	"05"	- Line Count of the individual message.
Mandate Reference Number	AN	C	05	12	22		- This is the original Mandate Reference Number, the unique mandate identification. This number must be unique in the industry for lifetime of mandate (including time in archives). - Debtor Bank provides this unique mandate identification in this response if Debtor authorises the mandate. - If Authentication Status Indicator = "**AAUT**", must have a value
Collection Currency Must contain the international standard currency code followed by the amount.	A	O	05	34	3	"ZAR"	- "**ZAR**" a constant as the Currency Code.
First Collection Amount	A	O	05	37	14		- If different from instalment amount. - R100.01 must be written "**00000000010001**" ('0' filled) - If the field is not used, then "0" filled. - If the "**First Collection Date**" is populated, then the "First Collection Amount" must be populated. - The First Collection Amount must be a valid amount - Rule 009.021 - Rule 009.068

Debit Value Type	AN	M	05	51	11		- Must contain:
							  "**FIXED**"
							  "**VARIABLE**"
							  "**USAGE BASED**"

Mandate Authentication Date	A	M	05	62	10		- Date Mandate was Authenticated on - "**YYYY-MM-DD**"
Authentication Status Indicator	A	M	05	72	4		- This field may contain: "**AAUT**" = authenticated
Entry Class	A	O	05	76	4		- Type of debit as determined by the Creditor, Entry Class. (Will not be validated on Direct Debits, for report
Filler	A	M	05	80	119	Spaces	- Filler. Not used

3.9.8. MANDATE ACCEPTED USER SET TRAILER RECORD

FIELD NAME	A/N/AN	M, O, C	OFFSET	LENGTH	FIX VAL	DESCRIPTION
RM User Code Set Trailer Record Identifier	N	M	1	3	"084"	- The value "**084**" identifies the record as RM User Set Trailer Record.

Data Set Status	A	M	4	1	"L" or "T"	- Determines the status of the data set; It has only two possible values:
						  "**L**" - Live data
						  "**T**" - Test data

Number of RM Mandate Records in Acceptance Report	N	M	5	12		- Total Number of RM Mandate Records in Acceptance Report within the user set.
Filler	A	M	17	182	Spaces	- Filler. Not used

APPENDIX A - ACCOUNT TYPE TABLE:

Account Type Codes for Collections	Definition	Account Type Codes for Mandate Initiation
CURRENT	**Current Account**	CACC
SAVINGS	**Saving Account**	SVGS
TRANSMISSION	**Transmission Account**	TRAN

APPENDIX B1: MANDATE AND PAYMENT GROUP STATUS

Mandate and Collection Group Level Status Report (Header Record)

Code	Name
ACCP	Accepted File
PART	Partially Accepted File
RJCT	Rejected File
PDNG	Pending (Transactions in Tracking) File

APPENDIX B2: PAYMENT CANCELLATION / RECALL GROUP CODE STATUS

Payment Cancellation / Recalls Group Level Status Report (Header Record)

Code	Name
ACCR	Cancellation File Accepted
PECR	Partially Accepted Recall File
RJCR	Rejected Recall File

APPENDIX C1: MANDATE AND PAYMENT TRANSACTION STATUS

Mandate and Collections Transaction Level Status Report

Code	Name
ACCP	Accepted Transaction
PDNG	Pending Transaction
RJCT	Rejected Transaction

APPENDIX C2: PAYMENT CANCELLATION / RECALLS TRANSACTION STATUS

Payment Cancellation / Recalls Transaction Level Status Report

Code	NAME
ACCR	Cancellation Accepted
RJCR	Cancellation Rejected

APPENDIX D1: EXTERNAL RETURN REASON CODE – MANDATES

Mandate Acceptance Report

Code	Name	Description
AC01	IncorrectAccountNumber	Format of the account number specified is not correct
AC04	ClosedAccountNumber	Account number specified has been closed on the Receiver's books
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
AM05	Duplication	Duplication
BE05	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer
BE06	UnknownEndCustomer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books
DT01	InvalidDate	Invalid date (e.g., wrong settlement date)
MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.
MD07	EndCustomerDeceased	End customer is deceased.
MD09	NoMandateServiceOnCustomer	Account is not open to specified Mandates services
MD11	UnrecognisedAgent	Agent to whom the message needs to be forwarded cannot be located
MD12	NotUniqueMandateReference	Mandate identification is not unique to the creditor
MD13	IncorrectCustomerAuthentication	There is a problem with the customer authentication
MD16	RequestedByCustomer	Cancellation/amendment requested by the debtor
MD17	RequestedByInitiatingParty	Cancellation/amendment requested by the creditor
MD18	RequestedByInitiatingPartyAndCustomer	Cancellation/amendment requested by the creditor and the debtor
MS02	NotSpecifiedReasonCustomer Generated	Reason has not been specified by end customer
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.

APPENDIX D2: EXTERNAL RETURN REASON CODE – DISPUTES

Code	Description
MD30	No Authority to Debit
MD32	Debit in Contravention of Payer's Authority
MD34	Authorisation Cancelled
MD36	Previously Stopped via Mandate Suspension Advise
FR01	Fraud
AM01	Zero Amount
AM02	Not Allowed Amount
DT01	Invalid Date
NWIA	Not what I agreed to

APPENDIX E: TRACKING PERIOD

Collections

Tracking Codes	Tracking Description
01	1 Day Tracking
02	2 Day Tracking
03	3 Day Tracking
04	4 Day Tracking
05	5 Day Tracking
06	6 Day Tracking
07	7 Day Tracking
08	8 Day Tracking
09	9 Day Tracking
10	10 Day Tracking
00	No Tracking

APPENDIX F: ENTRY CLASS CODES:

Entry Class Codes	Entry Class Description
0021	Insurance Premium
0022	Pension Fund Contribution
0023	Medical Aid Fund Contribution
0026	Unit Trust Purchase
0028	Charitable or religious contributions
0031	H.P. Repayment
0032	Account Repayment
0033	Loan Repayment (other than Mortgage)
0034	Rental-Lease (other than Property)
0035	Service Charge (Maintenance of Service Agreements, etc.)
0036	Service Charge (Variable Amounts)
0037	Value Added Tax (Vat collection)
0041	Rent (Property)
0042	Bond Repayment
0044	Bank Use - Debit Transfer
0046	Bank use – Cheque Card Debits

APPENDIX G1: MANDATE SUSPENSION REASON CODES:
Mandate Suspension

Reason Codes	Reason Description
CTCA	Contract Cancellation initiated by Debtor
CTEX	Contract Expired
CTAM	Contract Amended
MSUC	Mandate suspended seven consecutive unsuccessful collections
MCFC	Mandate suspended - Final collection
MCOC	Mandate suspended - Once Off collection
MASC	Mandate suspended - Account not in a state for collections

APPENDIX G2: MANDATE CANCELLATION REASON CODES:
Mandate Cancellation

Reason Codes	Reason Description
MCES	Mandate Cancelled due to early settlement
CEXP	Contract Expired
MCFR	Mandate Cancellation due to Fraud
MICN	Cancellation of a Mandate initiation
MACN	Cancellation of a Mandate amendment
MD17	Cancellation/amendment requested by the creditor

APPENDIX H: PAYMENT CANCELLATION REASON CODES
Payment Cancellation

Reason Codes	Reason Description
AGNT	Agent in the payment workflow is incorrect.
CURR	Incorrect Currency: Currency of the payment is incorrect.
CUST	Requested By Customer: Cancellation requested by the Debtor.
CUTA	Cancel Upon Unable To Apply: Cancellation requested because an investigation request has been received and no remediation is possible.
DUPL	Duplicate Payment: Payment is a duplicate of another payment.
FRAD	Fraudulent Origin: Cancellation requested following a transaction that was originated fraudulently. The use of the Fraudulent Origin code should be governed by jurisdictions.
FRTR	Final Response: Tracking recalled as mandate cancelled.
RMTT	Remove transaction from tracking
TECH	Technical Problem: Cancellation requested following technical problems resulting in an erroneous transaction.
UPAY	Undue Payment: Payment is not justified

APPENDIX I: MANDATE FREQUENCY CODES:

Frequency Codes	Frequency Description
WEEK	Weekly: Event takes place once a week 01(Monday) 02 (Tuesday) 03 (Wednesday) 04 (Thursday) 05 (Friday) 06 (Saturday) 07 (Sunday)
FRTN	Fortnightly: Event takes place once every two weeks (01 Monday to 07 Sunday (1st week); 08 Monday to 14 Sunday (2nd week))
MNTH	Monthly Event: Event takes place once every month or once a month. 01-30 99 - Last Day (for February date is 28 if previously indicated 29th)
QURT	Quarterly Event: Event takes place once every three months or four times a year. 01-30 99 - Last Day (for February date is 28 if previously indicated 29th)
MIAN	Bi Annual: Event takes place once every six months or two times a year. 01-30 99 - Last Day (for February date is 28 if previously indicated 29th)
YEAR	Annual Event: Event takes place once every year or once a year.
ADHO	Monthly By Rule 01 - Last Monday 02 - Last Tuesday 03 - Last Wednesday 04 – Last Thursday 05 - Last Friday 06 - Last Saturday 07 - First Monday 08 - First Tuesday 09 - First Wednesday 10 – First Thursday 11 - First Friday 12 - First Saturday 14 - 2nd Last Day 99 - Last Day

APPENDIX J: MANDATE AMENDMENT CODES:

Mandate Reason Codes	Reason Description	Clarification of Reason Codes
MD16	Request By Customer	Cancellation / amendment requested by the debtor
MD17	Cancellation/amendment requested By Initiating Party	If we obtain an amended on a cancelled mandate, this code is used
MD19	Unsuspend a Mandate with changes	Unsuspend Mandate (with changes)
MD20	Unsuspend an unchanged Mandate	Unsuspend Mandate (no change)
MS02	Reason has not been specified by Customer (Customer rejects Mandate)	Customer rejects Mandate
MD21	Conversion of RM Mandate to AC unchanged	Amendment with no change to mandate information
MD22	Conversion of RM Mandate to AC changed	Amendment with changes to mandate information

APPENDIX K: MANDATE REJECT REASON CODES

Mandate Reject Reason Code	Reject Reason Description
MDNF	Unique Mandate Not Found
NMTC	Short name on Mandate Request cannot be matched

APPENDIX L: MANDATE STATUS REASON CODES

Status Report

Mandate Status	Status Description
ACTV	Active
SUSP	Suspended
CNCL	Cancelled

APPENDIX M: DEBIT SEQUENCE TYPES:

Code	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
OOFF	Once-Off	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.
FNAL	Final	Final collection of a series of direct debit instructions.

APPENDIX N: LD REJECTION CODES AND REASON TABLE
TRANSMISSION STATUS MESSAGES

*** SERVICE xxx STATUS FORCED TO TEST BY CONTROL INDICATOR ***
*** USER SET STATUS FORCED TO TEST BY CONTROL INDICATOR ***
*** USER SET STATUS FORCED TO TEST BY GENO ***
*** USER SET STATUS FORCED TO TEST BY TRANSMISSION OR SERVICE STATUS ***

TRANSMISSION MESSAGE

Error Code:	Error Description
00000	*** EMPTY TRANSMISSION ACCEPTED ***
00001	*** DUPLICATE TRANS HEADER ***
00002	*** UNEXPECTED END OF INPUT ***
00003	*** TRANS. HEADER DATE NOT = TODAY ***
00004	*** CLIENT / SERVICE CONTROL REC NOT FOUND ***
00004	*** TRANS. HEADER CLIENT CODE INVALID ***
00004	*** TRANS. HEADER CLIENT CODE NOT FOUND ***
00005	*** TRANS. HEADER REC STATUS INVALID ***
00006	*** TRANS. HEADER GEN-NO NOT NUMERIC ***
00006	*** TRANS. NUMBER NOT "TEST" - CHECK BYPASSED ***
00006	*** TRANS. NUMBER NOT NEXT IN SEQUENCE ***
00007	*** TRANS. HEADER DEST. NOT 00000 ***
00008	*** BANKSERV. RECORD-ID INVALID OR NOT NUMERIC ***
00009	*** TRANS. RECORD-ID nnn NOT FOUND ***
00010	*** RECORDS AFTER TRANS TRAILER ***
00011	*** TRANS. TRAILER MISSING ***
00012	*** TRANS. TRAILER REC. COUNT INVALID ***
00013	*** SERVICE nnn-xxx NOT ALLOWED ***
00014	*** NO LIVE DATA WAS ACCEPTED ***
00014	*** NO LIVE DATA WAS TRANSMITTED ***
00014	*** NO TRANSMISSION CONTENTS WERE ACCEPTED ***
00015	*** DUPLICATE BANKSERV USER HEADER ***
00015	*** DUPLICATE FIN USER HEADER ***
00015	*** DUPLICATE FIN SET HEADER ***
00016	*** MISSING BANKSERV USER HEADER ***
00016	*** MISSING FIN USER HEADER ***
00016	*** MISSING FIN SET HEADER ***
00017	*** DUPLICATE BANKSERV USER TRAILER ***
00017	*** DUPLICATE FIN SET TRAILER ***
00017	*** DUPLICATE FIN USER TRAILER ***
00018	*** MISSING BANKSERV USER TRAILER ***
00018	*** MISSING FIN SET TRAILER ***
00018	*** MISSING FIN USER TRAILER ***
00019	*** SERVICE (REC-ID nnn) OUT OF SEQUENCE **

MANDATE INITIATION

Error code:	Error Description:
09001	ACB. RECORD-ID INVALID OR NOT NUMERIC
09002	ACB RECORD STATUS INVALID
09003	UNEXPECTED END OF INPUT
09004	DUPLICATE ACB USER HEADER
09005	MISSING ACB USER HEADER
09006	DUPLICATE ACB USER TRAILER
09007	MISSING ACB USER TRAILER
09008	USER CODE NOT FOUND
09009	USER CODE NOT VALID
09010	BANKSERV USER CODE STATUS IS SUSPENDED
09011	BANKSERV USER CODE STATUS IS CANCELLED
09012	BANKSERV USER CODE NOT REGISTERED
09013	USER GEN NUMBER NOT NUMERIC
09014	USER GEN NUMBER NOT NEXT IN SEQUENCE
09015	INVALID DC SERVICE TYPE
09016	RECORD ID NOT NUMERIC FOR LINE1
09017	RECORD ID INVALID FOR MANDATE REQUEST
09018	RECORD NO 1 MISSING IN MANDATE REQUEST
09019	RECORD ID IS INVALID
09020	RECORD NO 2 MISSING IN MANDATE REQUEST
09021	USER LINE NUMBER NOT NUMERIC - SET REJECTED
09022	RECORD NO 3 MISSING IN MANDATE REQUEST
09023	RECORD NO 4 MISSING IN MANDATE REQUEST
09024	RECORD NO 5 MISSING IN MANDATE REQUEST
09025	RECORD PRECEDING A LINE 5 OF PREVIOUS RECORD MUST BE SET TRAILER OR LINE 1 OF NEXT RECORD
09026	USER CODE NOT = HEADER - USER SET REJECTED
09027	USER SEQ. NUMBER INVALID - USER SET REJECTED
09028	USER SEQ. NOT IN RANGE - USER SET REJECTED
09029	CREATION DATE AND TIME INVALID
09030	CREATION DATE < YESTERDAY
09031	CLIENT REFERENCE IS BLANK
09032	RECORD ID NOT NUMERIC
09033	CONTRACT REFERENCE IS BLANK
09034	TRACKING INDICATOR INVALID
09035	INSTALLMENT OCCURANCE INVALID
09036	FREQUENCY IS INVALID
09037	MANDATE INITIATION DATE INVALID
09038	FIRST COLLECTION DATE MUST NOT BE LESS THAN MANDATE INITIATION DATE
09039	CURRENCY IS INVALID
09040	INSTALLMENT AMOUNT IS INVALID
09041	MAXIMUM AMOUNT IS INVALID
09042	WARNING ONLY HOMING ACCOUNT INVALID SET REJECTED HOMING ACCOUNT INVALID
09043	CREDITOR NAME IS INVALID
09044	TELEPHONE NUMBER IS INVALID
09045	USER BRANCH IS INVALID
09046	CREDITOR ACCOUNT INVALID - USER SET REJECTED
09047	WARNING ONLY HOMING BRANCH INVALID SET REJECTED HOMING BRANCH INVALID
09048	WARNING ONLY ACCOUNT TYPE INVALID SET REJECTED ACCOUNT TYPE INVALID
09049	USER REFERENCE SHORT NAME INVALID - USER SET REJECTED
09050	DEBTOR NAME INVALID
09051	DEBTOR ID IS INVALID
09052	DEBTOR ACCOUNT NUMBER INVALID
09053	ACCOUNT TYPE IS INVALID
09054	HOMING BRANCH INVALID - USER SET REJECTED
09055	COLLECTION DAY INVALID - SET REJECTED

Error code:	Error Description:
09056	DATE ADJUSTMENT RULE INDICATOR IS BLANK
09057	ADJUSTMENT CATAGORY INVALID
09058	INVALID DEBIT VALUE TYPE
09059	USER TRAILER USER CODE NOT = HEADER - USER SET REJECTED
09060	TRAILER FIRST SEQ NO. NOT = HEADER - USER SET REJECTED
09061	TRAILER LAST SEQ NO. NOT = LAST TRAN - USER SET REJECTED
09062	TRAILER MANDATE RECS NOT = CALCULATED MANDATE RECS - USER SET REJECTED
09063	NUMBER OF MANDATE RECORDS PER SET MUST NOT BE GREATER THAN 50000
09064	ACB SERVICE STARTTIME IS BEFORE CUTOFF 'H' RANGE - USER SET REJECTED
09065	ACB SERVICE CUT-OFF TIME OF 'H' EXCEEDED -USER SET REJECTED
09066	CHARACTERS IN INPUT FILE NOT EBCDIC
09067	CHARACTERS IN INPUT FILE NOT ASCII
09068	TRANS. RECORD-ID INVALID
09069	USER NOT CORRECTLY REGISTERED - USER SET REJECTED
09070	NOMINATED ACCOUNT / SHORTNAME NOT REGISTERED - USER SET REJECTED
09071	SUB-SERVICE IS INVALID
09072	ACB SERVICE TYPE NOT = CONTROL PARMS
09075	WARNING ONLY - ACCOUNT TYPE CHANGE - 0 TO 1
Status message if any of the Data set status is T	USER SET STATUS FORCED TO TEST BY TRANSMISSION OR SERVICE STATUS
	USER SET STATUS FORCED TO TEST BY CONTROL INDICATOR
	USER SET STATUS FORCED TO TEST BY GENO
	USER SET STATUS FORCED TO TEST BY TRANSACTION STATUS

MANDATE AMENDMENT

Error code:	Error Description:
10001	ACB. RECORD-ID INVALID OR NOT NUMERIC
10002	ACB RECORD STATUS INVALID
10003	UNEXPECTED END OF INPUT
10004	SUB-SERVICE INVALID IN A PRE-PAYMENT FILE
10005	DUPLICATE ACB USER HEADER
10006	MISSING ACB USER HEADER
10007	DUPLICATE ACB USER TRAILER
10008	MISSING ACB USER TRAILER
10009	USER CODE NOT FOUND
10010	USER CODE NOT VALID
10011	BANKSERV USER CODE STATUS IS CANCELLED
10012	BANKSERV USER CODE NOT REGISTERED
10013	USER GEN NUMBER NOT NUMERIC
10014	USER GEN NUMBER NOT NEXT IN SEQUENCE
10015	INVALID DC SERVICE TYPE
10016	RECORD ID INVALID FOR MANDATE REQUEST
10017	RECORD NO 1 MISSING IN MANDATE REQUEST
10018	RECORD NO 2 MISSING IN MANDATE REQUEST
10019	RECORD NO 3 MISSING IN MANDATE REQUEST
10020	RECORD NO 4 MISSING IN MANDATE REQUEST
10021	RECORD NO 5 MISSING IN MANDATE REQUEST
10022	RECORD PRECEDING A LINE 5 OF PREVIOUS RECORD MUST BE SET TRAILER OR LINE 1 OF NEXT RECORD
10023	USER CODE NOT NUMERIC - USER SET REJECTED
10024	USER CODE NOT = HEADER - USER SET REJECTED
10025	USER SEQ. NUMBER INVALID - USER SET REJECTED
10026	USER SEQ. NOT IN RANGE - USER SET REJECTED
10027	USER LINE NUMEBER NOT NUMERIC - SET REJECTED
10028	CREATION DATE AND TIME INVALID
10029	CREATION DATE < YESTERDAY
10030	RECORD ID NOT NUMERIC
10031	INVALID AMENDMENT CODE
10032	CLIENT REFERENCE NAME IS BLANK
10033	ORIGINAL CLIENT REFERENCE IS BLANK
10034	TRACKING INDICATOR INVALID
10036	FIRST COLLECTION DATE INVALID
10042	ACCOUNT TYPE IS INVALID
10043	HOMING BRANCH INVALID - USER SET REJECTED
10044	COLLECTION DAY INVALID - SET REJECTED
10045	MANDATE REFERENCE IS INVALID
10046	INVALID MANDATE RELEASE DATE
10049	USER TRAILER USER CODE NOT = HEADER - USER SET REJECTED
10050	TRAILER FIRST SEQ NO NOT = HEADER - USER SET REJECTED
10051	TRAILER LAST SEQ NO NOT = LAST TRAN - USERSET REJECTED
10052	TRAILER MANDATE RECS NOT = CALCULATED MANDATE RECS - USER SET REJECTED
10053	NUMBER OF MANDATE RECORDS PER SET MUST NOT BE GREATER THAN 50000
10054	ACB SERVICE STARTTIME IS BEFORE CUTOFF 'H' RANGE - USER SET REJECTED
10055	ACB SERVICE CUT-OFF TIME OF 'H' EXCEEDED - USER SET REJECTED
10056	CHARACTERS IN INPUT FILE NOT EBCDIC
10057	CHARACTERS IN INPUT FILE NOT ASCII
10058	TRANS. RECORD-ID INVALID
10059	USER NOT CORRECTLY REGISTERED - USER SET REJECTED
10060	CREDITOR SHORT NAME NOT REGISTERED - USER SET REJECTED
10061	BANKSERV USER CODE STATUS IS SUSPENDED
10062	INSTALLMENT OCCURRENCE IS INVALID

Error code:	Error Description:
10063	CREDITOR ABBREVIATED SHORT NAME IS SPACES OR BLANK
10067	ORIGINAL CREDITOR NAME IS SPACES OR BLANK
10068	ORIGINAL MANDATE REQUEST TRANSACTION IDENTIFIER IS BLANK OR SPACES
10069	ORIGINAL DEBTOR NAME IS SPACES OR BLANK
10070	ORIGINAL BANK - DEBTOR BRANCH NUMBER IS BLANK
10071	WARNING ONLY HOMING ACCOUNT INVALID SET REJECTED HOMING ACCOUNT INVALID
10072	WARNING ONLY HOMING BRANCH INVALID SET REJECTED HOMING BRANCH INVALID
10073	WARNING ONLY ACCOUNT TYPE INVALID SET REJECTED ACCOUNT TYPE INVALID
10074	ACB SERVICE TYPE NOT = CONTROL PARMS
10075	WARNING ONLY - ACCOUNT TYPE CHANGE - 0 TO 1
Status message if any of the Data set status if T	USER SET STATUS FORCED TO TEST BY TRANSMISSION OR SERVICE STATUS
	USER SET STATUS FORCED TO TEST BY CONTROL INDICATOR
	USER SET STATUS FORCED TO TEST BY TRANSACTION STATUS

MANDATE CANCELLATION

Error code	Error Description
11001	ACB. RECORD-ID INVALID OR NOT NUMERIC
11002	ACB RECORD STATUS INVALID
11003	UNEXPECTED END OF INPUT
11004	SUB-SERVICE INVALID IN A PRE-PAYMENT FILE
11005	DUPLICATE ACB USER HEADER
11006	MISSING ACB USER HEADER
11007	DUPLICATE ACB USER TRAILER
11008	MISSING ACB USER TRAILER
11009	USER CODE NOT FOUND
11010	USER CODE NOT VALID
11011	BANKSERV USER CODE STATUS IS SUSPENDED
11012	BANKSERV USER CODE STATUS IS CANCELLED
11013	BANKSERV USER CODE NOT REGISTERED
11014	USER GEN NUMBER NOT NUMERIC
11015	USER GEN NUMBER NOT NEXT IN SEQUENCE
11016	INVALID DC SERVICE TYPE
11017	RECORD ID INVALID FOR MANDATE REQUEST
11018	RECORD NO 1 MISSING IN MANDATE REQUEST
11019	INVALID RECORD ID
11020	RECORD NO 2 MISSING IN MANDATE REQUEST
11021	RECORD NO 3 MISSING IN MANDATE REQUEST
11022	RECORD PRECEDING A LINE 3 OF PREVIOUS RECORD MUST BE SET TRAILER OR LINE 1 OF NEXT RECORD
11023	USER CODE NOT NUMERIC - USER SET REJECTED
11024	USER CODE NOT = HEADER - USER SET REJECTED
11025	USER SEQ. NUMBER INVALID - USER SET REJECTED
11026	USER SEQ. NOT IN RANGE - USER SET REJECTED
11027	USER LINE NUMBER NOT NUMERIC - SET REJECTED
11028	CREATION DATE AND TIME INVALID
11029	CREATION DATE < YESTERDAY
11030	INVALID CANCELLATION CODE
11031	CLIENT REFERENCE NAME IS BLANK
11032	TRACKING INDICATOR INVALID
11033	CREDITOR NAME INVALID - SET REJECTED
11035	USER REFERENCE SHORT NAME INVALID - USER SET REJECTED
11036	DEBITOR ACCOUNT NAME INVALID
11037	MANDATE REFERENCE IS INVALID
11038	DEBTOR BRANCH NOT NUMERIC
11039	WARNING ONLY HOMING ACCOUNT INVALID. SET REJECTED HOMING ACCOUNT INVALID
11040	USER TRAILER USER CODE NOT = HEADER - USER SET REJECTED
11041	TRAILER FIRST SEQ NO NOT = HEADER - USER SET REJECTED
11042	TRAILER LAST SEQ NO NOT = LAST TRAN - USER SET REJECTED
11043	TRAILER MANDATE RECS NOT = CALCULATED MANDATE RECS - USER SET REJECTED
11044	NUMBER OF MANDATE RECORDS PER SET MUST NOT BE GREATER THAN 50000
11045	ACB SERVICE STARTTIME IS BEFORE CUTOFF 'H' RANGE - USER SET REJECTED
11046	ACB SERVICE CUT-OFF TIME OF 'H' EXCEEDED - USER SET REJECTED
11047	CHARACTERS IN INPUT FILE NOT EBCDIC
11048	CHARACTERS IN INPUT FILE NOT ASCII
11049	TRANS. RECORD-ID INVALID
11050	USER NOT CORRECTLY REGISTERED - USER SET REJECTED
11051	NOMINATED ACCOUNT NOT REGISTERED - USER SET REJECTED
11052	CREDITOR SHORTNAME NOT REGISTERED - USER SET REJECTED
11053	INVALID MANDATE REQ TXN IDENTIFIER
11054	RECORD ID NOT NUMERIC
11055	WARNING ONLY HOMING BRANCH INVALID. SET REJECTED HOMING BRANCH INVALID
11056	WARNING ONLY ACCOUNT TYPE INVALID. SET REJECTED ACCOUNT TYPE INVALID
11057	ACCOUNT TYPE IS INVALID

Error code	Error Description
11058	ACB SERVICE TYPE NOT = CONTROL PARMS
11059	WARNING ONLY - ACCOUNT TYPE CHANGE 0 TO 1
Status message if any of the Data set status if T	USER SET STATUS FORCED TO TEST BY TRANSMISSION OR SERVICE STATUS
	USER SET STATUS FORCED TO TEST BY CONTROL INDICATOR
	USER SET STATUS FORCED TO TEST BY GENO
	USER SET STATUS FORCED TO TEST BY TRANSACTION STATUS

COLLECTIONS

Error code	Error Description
08000	ACB. RECORD-ID INVALID OR NOT NUMERIC
08001	ACB RECORD STATUS INVALID
08002	UNEXPECTED END OF INPUT
08003	SUB-SERVICE INVALID IN A PRE-PAYMENT FILE
08004	DUPLICATE ACB USER HEADER
08005	MISSING ACB USER HEADER
08006	DUPLICATE ACB USER TRAILER
08007	MISSING ACB USER TRAILER
08008	USER CODE NOT FOUND
08009	USER CODE NOT VALID
08010	BANKSERV USER CODE STATUS IS SUSPENDED
08011	BANKSERV USER CODE STATUS IS CANCELLED
08012	BANKSERV USER CODE NOT REGISTERED
08013	USER GEN NUMBER NOT NUMERIC
08014	USER GEN NUMBER NOT NEXT IN SEQUENCE
08015	INVALID DC SERVICE TYPE
08017	CREATION DATE AND TIME INVALID
08018	CREATION DATE < YESTERDAY
08019	TOTAL NUMBER OF TRANSACTIONS INVALID
08020	PAYMENT INFORMATION IDENTIFICATION IS BLANK
08021	RECORD ID INVALID FOR MANDATE REQUEST
08022	RECORD NO 1 MISSING IN MANDATE REQUEST
08023	RECORD NO 2 MISSING IN MANDATE REQUEST
08024	RECORD NO 3 MISSING IN MANDATE REQUEST
08025	RECORD PRECEDING A LINE 5 OF PREVIOUS RECORD MUST BE SET TRAILER OR LINE 1 OF NEXT RECORD
08026	USER CODE NOT NUMERIC - USER SET REJECTED
08027	USER CODE NOT = HEADER - USER SET REJECTED
08028	USER SEQ. NUMBER INVALID - USER SET REJECTED
08029	USER SEQ. NOT IN RANGE - USER SET REJECTED
08030	USER LINE NUMBER NOT NUMERIC - SET REJECTED
08031	INITIATING PARTY IS BLANK
08032	PAYMENT INFORMATION IS BLANK
08033	REQUESTED COLLECTION DATE IS BLANK
08034	CREDITOR NAME IS BLANK - SET REJECTED
08036	CREDITOR TELEPHONE NUMBER IS NOT VALID
08037	CREDITOR EMAIL ID INVALID - SET REJECTED
08038	CREDITOR ACCOUNT NOT NUMERIC - USER SET REJECTED
08039	USER BRANCH NOT NUMERIC
08040	INVALID TRACKING PERIOD
08041	INVALID DEBIT SEQUENCE
08042	ENTRY CLASS INVALID - USER SET REJECTED
08043	INSTRUCTED AMOUNT NOT NUMERIC
08044	CURRENCY IS INVALID
08045	CHARGE BEARER IS INVALID
08046	MANDATE IDENTIFICATION IS BLANK
08047	DEBTOR BRANCH INVALID - USER SET REJECTED
08048	DEBTOR ACCOUNT NAME INVALID
08049	DEBTOR ACCOUNT NUMBER INVALID
08050	ACCOUNT TYPE IS INVALID
08051	RELATED DATE IS INVALID
08053	USER TRAILER USER CODE NOT = HEADER - USER SET REJECTED
08054	TRAILER FIRST SEQ NO NOT = HEADER - USER SET REJECTED
08055	TRAILER LAST SEQ NO NOT = LAST TRAN - USER SET REJECTED
08056	TRAILER MANDATE RECS NOT = CALCULATED MANDATE RECS - USER SET REJECTED
08057	NUMBER OF MANDATE RECORDS PER SET MUST NOT BE GREATER THAN 1000000
08058	ACB SERVICE STARTTIME IS BEFORE CUTOFF 'H' RANGE - USER SET REJECTED
08059	ACB SERVICE CUT-OFF TIME OF 'H' EXCEEDED - USER SET REJECTED
08060	NUMBER OF DEBIT ACCOUNT NUMBER AND AMOUNT IS NOT NUMERIC
08062	CHARACTERS IN INPUT FILE NOT EBCDIC
08063	CHARACTERS IN INPUT FILE NOT ASCII

Error code	Error Description
08064	TRANS. RECORD-ID INVALID
08067	USER NOT CORRECTLY REGISTERED - USER SET REJECTED
08068	CREDITOR - ACCOUNT/SHORT NAME - NOT REGISTERED - USER SET REJECTED
08069	CREDITOR ABBREVIATED SHORT NAME IS BLANK
08070	WARNING ONLY HOMING ACCOUNT INVALID SET REJECTED HOMING ACCOUNT INVALID
08071	WARNING ONLY HOMING BRANCH INVALID SET REJECTED HOMING BRANCH INVALID
08072	RECORD ID NOT NUMERIC
08073	CONTRACT REFERENCE IS BLANK
08074	WARNING ONLY ACCOUNT TYPE INVALID SET REJECTED ACCOUNT TYPE INVALID
80075	ACB SERVICE TYPE NOT = CONTROL PARMS
08076	WARNING ONLY - ACCOUNT TYPE CHANGE 0 TO 1
Status message if any of the Data set status if T	USER SET STATUS FORCED TO TEST BY TRANSMISSION OR SERVICE STATUS
	USER SET STATUS FORCED TO TEST BY CONTROL INDICATOR
	USER SET STATUS FORCED TO TEST BY GENO
	USER SET STATUS FORCED TO TEST BY TRANSACTION STATUS

APPENDIX O: TRANSACTIONAL ERROR CODES:

Error Code	Description
000035	Invalid Service Code
000036	Invalid Mandate Release date on Mandate
000037	Invalid Collection Type
000038	Debit Order Sub-type is required for a 'Variable' mandate
000039	Invalid Debit Order Sub-Type
000040	Customer Fixed Amount is mandatory for this Debit Order Sub-type
000041	Invalid Contract End Date
000042	Mandate Release date is required for warehousing purposes
000043	Mandate Release date is only applicable to creditors who are subscribed to this service
000044	Collection Type is mandatory for creditors who utilise value add services
000045	Debit Order sub-type is mandatory for creditors who utilise value add services
000046	Contract end date is mandatory for creditors who are subscribed to the aut-cancellation service
000051	Instructing Agent invalid
000067	Relationship between Authentication Type and Debtor Authentication Required is incorrect
000069	Duplicate Transaction identified
000070	Invalid CMS Creditor
000071	Incorrect submission interface
000072	Missed cut-off windows
000079	There is another transaction <Mandate Request Transaction ID of in-progress transaction> already in progress against this mandate
000080	The service code used must match the Creditor Entitlement level
000082	New Mandate Required
000083	Not a changeable field
000088	First Collection Date must be at least 3 days in the future for batch transactions
000089	The mandate is not in the correct Status to be amended
000090	Debtors Cellphone number is mandatory for USSD
000091	Once off mandate cannot be amended once it has been suspended
000092	Creditor Abbreviated Short Name does not match the Mandate
000035	Invalid input service Id
000104	Cannot cancel a cancellation
000105	Authentication status code must be 'Notification Only'
000106	Incorrect Amendment reason for a Suspended Mandate
000107	Incorrect Amendment reason for an Active Mandate
000108	Unable to parse sort field
000111	Collection Start Date must be at least 3 days in the future for batch transactions
000112	Creation Date in the Message Id must be equal to the Creation Date in the Group Header
900000	Transaction Successful - Successful Debit or Mandate Accepted
900002	Insufficient Funds - The account does not have sufficient funds available to process the transaction. (Unsuccessful Debit)
900003	Debits not allowed to this account - The type of account does not allow debit transactions.
900004	Payment stopped by Account Holder - Prior to presentment, the account holder has instructed the Debtor that this transaction may not be processed to the account. The issuer may previously have sent an E1 stop presentment to the acquirer.
900005	Dormant Account - The account has been inactive for a period and no debits are allowed to this account.
900006	Account frozen - There is a restriction on the account e.g. card stolen, potential fraud under investigation etc.
900008	Account In Liquidation - The account holder has been placed under liquidation. No transactions allowed.
900010	Account in sequestration - The account holder has been placed under sequestration. No transactions allowed.
900012	Account closed - The account has been closed by the account holder, or dormant account has been closed after a period. No transactions allowed.
900018	Account holder deceased - The account holder has been declared deceased. No transaction allowed.
900022	Account effects not cleared - There are currently insufficient funds available; however there are uncleared funds on the account that will become available once cleared. This response may optionally be utilised instead of 02 after tracking has completed, if applicable. The transaction needs to be represented, note though that there is no indication of how long the clearing period is or the amount involved in uncleared effects.

Error Code	Description
900026	No such account - The account number supplied is not found on the issuer's system where the collection is taking place.
900040	Item Limit Exceeded
900044	The Debtor Bank is currently unable to process due to a system problem and has issued the 44 response as notification of a problem. Creditor Bank to take no action, transaction is at Issuer. The Debtor Bank will process the transaction and respond with a 99 or other final response once the system problem is resolved.
900048	Debtor Account Number Fails CDV Routine
900056	Not FICA compliant - Transactions may not be processed to the account as FICA requirements is outstanding.
900099	Held for representment - Currently insufficient funds, tracked for tracking period. Acquirer to take no action, transaction is at Issuer.
901000	Message Identifier MsgId is missing
901001	Identifier code in Message Identifier invalid
901002	Generation number in Message Identifier invalid
901005	Message Identifier is not unique
901006	Creation date missing
901007	Creation date and time in Group Header invalid
901008	Number of transactions in header not numeric
901009	Number of transactions invalid at group level
901010	Control sum is not numeric
901011	Control sum is not equal to sum of transactions
901012	Total interbank settlement amount is not numeric
901013	Total interbank settlement amount does not equal sum of the transactions
901015	Interbank settlement date is invalid
901016	Clearing System identifier invalid
901017	Instructing agent invalid
901018	Invalid Payment Identifier Structure
901019	Identifier code in payment identification is invalid
901020	Identifier code in payment identification does not match Instructing agent
901021	Settlement date is not a valid date
901022	Settlement date invalid for Credit Transfer service
901023	Payment identifier transaction sequence number invalid
901024	Duplicate payment transaction identifier
901025	Payment Type Information, Clearing Channel not equal to RTGS
901026	Service Level is invalid
901027	Category Purpose Code is invalid
901029	Currency code on transactions differ from that on the group header
901030	Interbank Settlement Date is supplied in Group header and transactions
901031	The number of fractional digits (or minor unit of currency) must comply with ISO
901032	Exchange rate is not permitted unless instructed amount is supplied
901033	Incorrect charge bearer content
901034	Ultimate debtor name is same as debtor name
901035	Debtor Name field is spaces
901036	Debit account is missing
901037	Debit agent is missing
901038	Creditor Name field is spaces
901039	Ultimate creditor name is same as creditor name
901040	Creditor account is missing
901041	The country code is invalid in regulatory details
901042	The regulatory reporting transaction code is invalid
901043	Creditor agent is missing
901044	The ACH identifier is incorrect
901045	Invalid Service Code
901046	Group Reason Code invalid
901047	Unable to match group message identifier on payment return
901048	Return identifier must be unique
901049	Return transaction sequence number must be contiguous

Error Code	Description
901050	Return transaction sequence number must start at one daily
901051	Invalid Transaction identifier
901052	Original Payment Identifier not matched
901053	Returned interbank settlement amount not equal to original amount
901054	Invalid Transaction Return Reason code
901055	Settlement method is invalid
901056	Duplicate credit transfer
901057	Cancellation did not match original payment at ACH
901058	Duplicate credit return
901059	Resolution of investigation not matched to original cancellation request
901060	Invalid Tracking Code
901061	Invalid Instalment Sequence
901062	Invalid Entry Class
901063	Interbank settlement amount currencies differ
901064	Incorrect Cycle Date
901065	The Contact Details for the Creditor are missing
901066	The Creditor Account Number is invalid
901067	The Creditor Branch Code or BIC Code is invalid
901068	The Debtor Account Type is invalid
901069	The Debtor Branch code is invalid
901070	Invalid Debit Sequence Type
901072	The First Collection Date is not in the future
901073	The Last Collection Date is not in the future
901075	Payment Original Bic Invalid
901076	Payment Destination Bic Invalid
901077	Creditor account is invalid
901078	Instructing Agent is invalid
901079	Instructed Agent is invalid
901080	Original message type invalid
901081	Invalid Status Group Code
901082	Invalid Reason Code
901083	Invalid Creditor Contact Details
901084	Invalid Debit Value Type
901085	Initiating party may not be spaces
901086	Invalid Mandate Reason Code
901087	Invalid Accept Indicator
901088	Mandate Request Type is invalid
901089	Transaction Id not matched to original Transaction id
901090	Ultimate Creditor Name may not be spaces
901091	Ultimate Debtor Name may not be spaces
901092	Mandate Reference Number may not be blank or spaces
901093	Contract reference not matched to original
901094	Invalid Instructed Amount on Mandate Suspension
901095	Mandate acceptance out of sequence
901100	Tracking code invalid
901101	Invalid authorisation Code
901102	Invalid Instalment Occurrence
901103	Invalid Instalment Frequency
901104	Invalid Mandate Initiation Date on mandate
901105	Invalid TO date on mandate
901106	Invalid First Collection Date on mandate
901107	Invalid Final Collection Date on mandate
901108	Invalid Instalment Amount on mandate
901109	Invalid Initial Amount on mandate
901110	Invalid Final Collection Amount on mandate
901111	Instalment amount is greater than the Maximum Collection Amount
901112	Invalid Maximum Collection Amount on mandate

Error Code	Description
901113	Invalid Creditor Agent on mandate
901114	Invalid Creditor Account Number on mandate
901115	Invalid Debtor Account Number on mandate
901116	Invalid Debtor Agent on mandate
901117	Invalid Authentication Status Indicator on mandate
901118	Invalid authentication type indicator on mandate acceptance
901119	Invalid Debit Value Type on mandate
901120	Invalid Collection Day on mandate
901121	Invalid Date Adjustment Rule Indicator on mandate
901122	Invalid Debtor identifier on mandate
901123	Debtor Account Number fails CDV
901124	Mandate Reference Number is blank or spaces
901125	Invalid Adjustment Category on mandate
901126	Invalid Adjustment Rate on mandate
901127	Invalid Adjustment Amount on mandate
901128	Invalid Creditor Name on mandate
901129	Invalid Ultimate Creditor on mandate
901130	Invalid Ultimate Debtor on mandate
901131	Invalid Contract Reference on mandate
901132	First Collection Date on mandate may not be amended to an earlier date
901135	Tracking Cancellation Indicator Invalid
901134	Invalid Initiating Party
901136	Mandate Requested Identifier not found
901137	First Collection Date on mandate may not be amended to an earlier date
901138	Mandate amendment not matched
901139	Mandate amendment date invalid
901140	Mandate is not in a status to be amended
901141	Mandate amendment date error
901142	Mandate amendment failed due to collection response outstanding
901143	Mandate Cancellation Reason Code is invalid
901144	Original Mandate Request Identification is not matched
901145	Mandate cancellation not matched using Mandate Reference Number
901147	Invalid Debtor Name on mandate
901148	Interbank Settlement Amount is zero
901149	Instalment amount may not be greater than Maximum Amount
901150	First Collection Date must be greater than or equal to From Date
901152	The Collection Amount may not exceed the Maximum Collection Amount
901153	The Maximum amount may not change
901154	The Country on the address fields may not be changed
901155	The Creditor Scheme may not be changed
901156	Creation Date and time may not be in the future
901158	Message is not for this system
901159	The mandate amendment reason code is invalid
901160	Institution is not logged onto system
901161	Mandate not at a state that allows for amendments
901162	Mandate Reference Number is required
901163	Mandate Request Transaction Identifier is spaces
901164	Bank in Mandate Request Transaction Identifier is invalid
901165	Date in Mandate Request Transaction Identifier is invalid
901166	Invalid First Collection Amount on Mandate
901168	Seven consecutive unsuccessful collections. Mandate suspended
901169	Amendment not in period of adjust category
901170	Creditor Abbreviated Short Name may not be spaces
901171	Interbank Settlement Date is outside the range into the future
901172	Duplicate direct debit request
901173	Duplicate debit return
901174	Duplicate Cancellation request

Error Code	Description
901175	Duplicate Mandate Suspension request
901176	Duplicate Mandate Suspension Confirmation
901177	Transaction Disputed based on Invalid Date
901178	Transaction Disputed based on Invalid Amount
901179	Sequence Number in Mandate Request Transaction Number Invalid
901180	Invalid Transaction Status
901181	Multiple collections in a payment cycle
901182	Invalid Authentication Status Indicator as per Accept Indicator
901185	Mandate Request Transaction Identifier must match original message
901186	The Debtor Account Type and Account number are required on amendment
901188	Creditor Abbreviated Short Name not matched
901190	Invalid Adjustment Rate or amount for category on mandate
901191	The Debtor Bank Branch Number and Account number are required on amendment
901193	Invalid Adjustment Category for Debit Value Type "FIXED"
901195	If the First Collection Date is populated, then the First Collection Amount must also be populated
901196	Invalid Creditor Bank Member ID
901197	Invalid Debtor Bank Member ID
901198	Currency Code must be "ZAR" for South Africa
901199	Mandate requires re-authentication
902001	Assignment may not be spaces
902003	Service ID on Assignment is invalid
902004	Identifier code in Assignment ID invalid
902005	Invalid file type
902006	File number is not in sequence
902007	Assigner Identifier code invalid
902008	Assignee Identifier code invalid
902009	Creation date invalid
902012	Original interbank settlement amount is zero
902013	Original interbank settlement date is spaces
902015	Cancellation code is invalid
902016	Confirmation status is invalid
902017	Original transaction ID is spaces
902018	Original transaction End to End ID is spaces
902019	Transaction Cancellation Status code is invalid
902020	Cancellation Status Reason Code is invalid
902021	Original interbank settlement amount is zero on ROI
902022	Original interbank settlement date is spaces on ROI
902023	Cancellation request is out of date
902024	Mandate Suspension sequence number error
902025	Mandate Suspension identifier invalid
902026	Original interbank settlement amount does not match transaction amount
902027	End to End Id not matched to Mandate Suspension identifier
902028	Response not matched to request
902100	Debit Amount not equal to Initial Amount
902101	Debit Amount not equal to Instalment Amount
902102	Debit amount exceeds Maximum Collection Amount
902103	Debit amount exceed Final Collection Amount
902104	Debit date must equal First Collection Date on Mandate
902105	Invalid Collection Day
902106	Creditor Name must equal Creditor Name on mandate
902107	Invalid Creditor Abbreviated Short Name on debit
902108	Debtor name must equal debtor name on mandate
902109	Debtor account must be equal to debtor account on mandate
902110	Mandate Id on debit must equal the Mandate Reference Number on mandate
902111	Contract Reference does not match mandate
902112	Mandate Authentication Date is invalid
902113	Unable to validate file number, invalid originating bank identifier

Error Code	Description
902114	Invalid country code
902115	Debit Amount exceeds Instalment Amount on Mandate
902116	Debit amount may not exceed Maximum Collection Amount on mandate
902117	First instalment is not equal to First Collection Amount on mandate
902118	Debtor Account is not open and active
902119	Unable to reach debtor for authentication
902120	Duplicate acceptance message identifier
902121	Invalid file structure
902122	Amendment cannot be processed while previous amendment not accepted
902123	Invalid Debtor name of mandate information request
902124	Bank Identifier on file name must be the same as Instructing Agent Bank Identifier
902125	Instructing Agent and Instructed Agent cannot have the same Bank Identifier
902126	Mandate is not in a status to be cancelled
902127	Invalid Mandate Download Request Type
902134	Message Id Structure Incorrect
902135	Invalid Personal Identification type
902136	Mandates not allowed against this account
902139	Collection Amount is greater than Instalment Amount
902140	Tracking Period not equal to mandate
902141	Mandate Request Identifier structure error
902142	Cellphone number is invalid
902143	An Amend to an Account Number Requires a new Mandate
902144	Once off instalment is not equal to First Collection Amount on mandate
902145	Mandate has expired
902146	Mandate initiation request has expired
902147	Original message identification is not matched
902148	Authentication status is invalid
902149	Mandate in Suspended state
902151	Request Transmission Number must be 1,2,3, or 4
902152	Request Transaction Identifier must be unique
902153	Reason Code must be supplied
902200	Duplicate Request. Account Invalid
902201	Duplicate Request. Duplicate request, response from debtor still pending.
902202	Duplicate Request. Previously Authorised
902203	File rejected. All transactions invalid. See reasons for rejection on transaction information.
902204	Duplicate Request. Mandate already exists
902205	Duplicate Message. Message rejected
902206	File exceed maximum specified number of records
902207	Mandate reply already processed
902208	Duplicate response for mandate request
902232	Mandate Cancelled due to early settlement
902233	Contract Expired
902234	Mandate Cancellation due to Fraud
902235	Mandate Instalment Amount exceeds industry limit
902236	Adjustment Amount required for amendments to Adjustment Category
902237	Collection received from creditor under investigation for DOA
902317	Debit Sequence Type not equal Instalment Occurrence on mandate
902318	Debit Sequence Type not valid for Instalment Occurrence on mandate
902319	Mandate cancelled, collection removed from tracking
902400	Relationship between Message Identification, Authentication Type and Debtor Authentication Required is incorrect
Error Codes to be used by Debtor bank when rejecting a mandate initiation on account number validation	
910001	Account Number is invalid
910002	Account is not matched to ID number
910003	Account Number not linked to client's profile
910004	Account open and active, incorrect contact details (0229)
910005	Account open and active, no contact details

Error Code	Description
910006	Multiple signatories not allowed on account
Generic error messages when a mandatory element is not populated	
910099	Message Element <Message Element Name> must not be zero or spaces

APPENDIX P: PERMITTED CHARACTER SET:

A – Z	alphabetic (upper case)	+	plus
a – z	alphabetic (lower case)	$	dollar
0 – 9	numeric	;	semi-colon
.	period	=	equal
-	hyphen	@	at
*	asterisk	?	question mark
,	comma	:	colon
(	left parenthesis	~	tilde
)	right parenthesis	/	forward slash
	space		
%	percentage		

APPENDIX Q:

A. PAYMENT VALIDATION RULES:

Validations on Payment Instruction

User submits Payment Instruction File for collection. Paying bank is required to validate Payment Instructions.

Date Adjustment Rule Indicator

Action date

If, Date Adjustment = Y → No validation on Collection Day → Allow transaction with no validation on Collection Day

If, Date Adjustment = N → Validation on Collection Day or next Processing Day → Allow transaction if Action Date = Collection Day or next processing day. Upfront Rejection if Action Date ≠ Collection Day or next Processing Day

Validations on Payment Instruction

User submits Payment Instruction File for collection. Paying bank is required to validate Payment Instructions.

Debit Sequence Type

Debit Value Type

Collection Amount

Recurring Collection

- **Fixed Mandate**
- **Variable Mandate**

Validation on Instalment Amount

Allow transaction if Collection Amount ≤ Installment Amount
Upfront Rejection if Collection Amount > Instalment Amount

- **Usage-based Mandate**

Validation on Maximum Collection Amount

Allow transaction if Collection Amount ≤ Maximum Collection Amount
Upfront Rejection if Collection Amount > Maximum Collection Amount

Represented Collection (Arrears)

- **Fixed Mandate**
- **Variable Mandate**
- **Usage-based Mandate**

Validation on Maximum Collection Amount

Allow transaction if Collection Amount ≤ Maximum Amount
Upfront Rejection if Collection Amount > Maximum Collection Amount

Note: Maximum Collection Amount is mandatory for Fixed, Variable and Usage based mandates to cater for Strict Fixed User product, then the Installment Amount can equal the Maximum Collection Amount. Installment Amount is optional for Usage based mandates.

Validations on Payment Instruction

User submits Payment Instruction File for collection. Paying bank is required to validate Payment Instructions.

Debit Value Type

Debit Sequence Type

Collection Amount

First/Initial Collection

All (Fixed, Variable, User Based)

Validation on Initial/First Collection Amount

Allow transaction if Collection Amount = First Collection Amount
Upfront Rejection if Collection Amount ≠ First Collection Amount

Once-off Collection

Fixed Mandate

(underlying/other existing re-occurring mandate can be fixed, Variable, Usage based)

Validation on Initial/First Collection Amount

Allow transaction if Collection Amount = Instalment Amount
Upfront Rejection if Collection Amount ≠ Instalment Amount

Last Collection

- **Fixed Mandate**
- **Variable Mandate**
- **Usage-based Mandate**

Validation on Maximum Collection Amount

Allow transaction if Collection Amount ≤ Maximum Collection Amount
Upfront Rejection if Collection Amount > Maximum Collection Amount

The above Rules are represented in the Tables below:

	Date Adjustment	Rule
Date Adjustment Rule Indicator	**Yes "Y"**	Yes "Y" - Allow all transactions for processing irrespective of the Collection Date No Validation on Collection Day
	No "N"	Allow transaction if Action Date = Collection Day or next processing day Upfront Rejection if Action Date ≠ Collection Day or next Processing Day

Debit Sequence Type	Mandate Type	Rule
Recurring Collection	**Fixed**	Allow transaction for processing if Collection Amount ≤ Instalment Amount. Upfront Rejection if Collection Amount > Instalment Amount
	Variable	Allow transaction for processing if Collection Amount ≤ Instalment Amount. Upfront Rejection if Collection Amount > Instalment Amount
	Usage-based	Allow transaction for processing if Collection Amount ≤ Maximum Collection Amount. Upfront Rejection if Collection Amount > Maximum Collection Amount
Represented Collection	**ALL**	Allow transaction for processing if Collection Amount ≤ Maximum Collection Amount Upfront Rejection if Collection Amount > Maximum Collection Amount
First Collection	**ALL**	Allow transaction for processing if Collection Amount = Initial/First Collection Amount Upfront Rejection if Collection Amount ≠ Initial /First Collection Amount
Last/Final Collection	**ALL**	Allow transaction for processing if Collection Amount ≤ Maximum Collection Amount Upfront Rejection if Collection Amount > Maximum Collection Amount
Once-off	**ALL**	Allow transaction for processing if Collection Amount = Instalment Amount Upfront Rejection if Collection Amount ≠ Instalment Amount

B. ALLOWABLE PRESENTMENTS (DEBIT SEQUENCE TYPES) PER MANDATE

NORMAL COLLECTION		
Only 2 presentments are allowed for any Normal Mandate (RCUR) per frequency of collection authenticated initially. Types of presentments allowed (FRST-First, RCUR-Recurring, RPRE - Represented (Arrears), FNAL - Final (last)) **N.B. There is no order determination between first and second presentment but it's the combination that would be correct or not**		
		Action
FRST	FRST	Reject
FRST	RCUR	Process
FRST	FNAL	Reject
FRST	RPRE	Reject
RCUR	FRST	Process
RCUR	RCUR	Reject
RCUR	FNAL	Process
RCUR	RPRE	Process
RPRE	FRST	Reject
RPRE	RCUR	Process
RPRE	FNAL	Process
RPRE	RPRE	Process
FNAL	FRST	Reject
FNAL	RCUR	Process
FNAL	FNAL	Reject
FNAL	RPRE	Process

<table>
<tr><td colspan="3" style="text-align:center">ONCE-OFF COLLECTION</td></tr>
<tr><td colspan="3" style="text-align:center">Only a single presentment at a time is allowed per Once off (OOFF) collection authenticated initially.
Types of presentments allowed (OOFF-Once off, RPRE - Represented (cater for unpaid once off amount)</td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td style="text-align:center">OOFF</td><td></td><td style="text-align:center">Process</td></tr>
<tr><td style="text-align:center">RPRE</td><td></td><td style="text-align:center">Process</td></tr>
<tr><td style="text-align:center">OOFF</td><td style="text-align:center">FRST</td><td style="text-align:center">Reject</td></tr>
<tr><td style="text-align:center">OOFF</td><td style="text-align:center">RCUR</td><td style="text-align:center">Reject</td></tr>
<tr><td style="text-align:center">OOFF</td><td style="text-align:center">OOFF</td><td style="text-align:center">Reject</td></tr>
<tr><td style="text-align:center">OOFF</td><td style="text-align:center">FNAL</td><td style="text-align:center">Reject</td></tr>
<tr><td style="text-align:center">OOFF</td><td style="text-align:center">RPRE</td><td style="text-align:center">Reject</td></tr>
</table>

C. MANDATE AMENDMENT RULES

Mandate Authentication codes:
- DebiCheck Mandate (0227)
- RM Mandate (0997)

Fields	Notification / New Mandate when amended	Notes (to be clarified in the clearing rules)	Validation of Payment Instruction against Mandate Information
Initial Amount	Notification		Yes
Instalment Amount	Notification	If outside adjustment category parameters reject	Yes
Maximum Collection Amount	Notification	If outside adjustment category parameters reject	Yes
Adjustment Category	Notification		No
Adjustment Amount	Notification		No
Adjustment Rate	Notification		No
Tracking Indicator	Notification		Yes
First Collection Date	Notification		Yes
Collection day	Notification		Yes
Date Adjustment Rule Indicator	Notification		Yes
Frequency	Notification		Yes

Fields	Notification / New Mandate when amended	Notes (to be clarified in the clearing rules)	Validation of Payment Instruction against Mandate Information
User/Creditor Name	New Mandate, unless subject to cession and assignment.		No
User/Creditor Abbreviated Short Name	New Mandate, unless subject to cession and assignment.		Yes
Sponsoring/ Creditor Bank	New Mandate, unless subject to cession and assignment.		No
Contract Reference Number	Notification, provided that no transactions have been processed.	If no transactions have been processed, amendments are allowed with notification.	Yes
Payer/Debtor Name	No new Mandate or Notification	If an amendment is received for name only, but the account number remains the same, the amendment will be applied to the Mandate Register based on Mandate Reference or Contract Reference.	No
Payer /Debtor Identification	New Mandate		No
Payer/Debtor Account Number	New Mandate if change is to Paying Participant. Notification if Paying Participant remains the same.		Yes
Payer/Debtor Account Type	No new Mandate nor any Notification		No
Paying/Debtor Bank	New Mandate.		Yes
Debit Value Type = Fixed, Variable OR Usage-based	New Mandate		No
Mandate reference	New Mandate		Yes

D. ADJUSTMENT RULES APPLIED TO INSTALMENT AMOUNT AND MAXIMUM COLLECTION AMOUNT

Adjustment Category	Adjustment Amount	Adjustment Rate	Adjustment Rules
Never	<not set>	<not set>	All changes require authentication
Quarterly	X	<not set>	The rand value of the increase must be less than or equal to the Adjustment Amount. The date of the last non-authenticated adjustment to either amount must be at least three months ago.

Quarterly	<not set>	x%	The percentage increase must be less than or equal to the Adjustment Rate. The date of the last non-authenticated adjustment to either amount must be at least three months ago.
Biannual	X	<not set>	The rand value of the increase must be less than or equal to the Adjustment Amount. The date of the last non-authenticated adjustment to either amount must be at least six months ago.
Biannual	<not set>	x%	The percentage increase must be less than or equal to the Adjustment Rate. The date of the last non-authenticated adjustment to either amount must be at least six months ago.
Annual	Y	<not set>	The rand value of the increase must be less than or equal to the Adjustment Amount. The date of the last non-authenticated adjustment to either amount must be at least one year ago.
Annual	<not set>	y%	The percentage increase must be less than or equal to the Adjustment Rate. The date of the last non-authenticated adjustment to either amount must be at least one year ago.
Repo	<not set>	<not set>	The date of the adjustment must be within 90 days of the last rate change published by SARB.

E. PARTICIPATING BANKS INSTITUTION IDENTIFIERS

BANK NAME	INSTITUTION IDENTIFIERS (used in output file from the debtor bank to identify the institution)	RM Collection Processing
Standard Bank of S.A. LTD	210001	7 Day
Nedbank	210002	6 Day
First Rand Bank	210003	6 Day
Access Bank (S.A. Bank of Athens LTD)	210006	6 Day
African Bank	210007	7 Day
Capitec Business Acquisition (Mercantile Bank)	210009	6 Day
Capitec Bank Limited	210010	6 Day
ABSA	210016	7 Day
Bidvest Bank LTD	210044	6 Day
Finbond Mutual Bank	210055	6 Day
Tyme Bank	210061	7 Day

F. COLLECTION PROCESSING

Business days	Monday to Friday (excluding public holidays).
Processing Days	Monday to Saturday for 6-day processing Members, (excluding public holidays) or Monday to Sunday for 7-day processing Members (including public holidays).

Notes:
Mandates are 7-day processing service
Collections are 6- or 7-day processing service, as determined by the bank.

G. CUT-OFF TIMES

MANDATES

Mandate Initiation Request:

	Channel Cut-Off Times	
Message	Start Time	End Time
Mandate Initiation File	03:00:00	19:00:00

Mandate Amendment:

	Channel Cut-Off Times	
Message	Start Time	End Time
Mandate Amend File	03:00:00	19:00:00

Mandate Cancellation:

	Channel Cut-Off Times	
Message	Start Time	End Time
Mandate Cancelation File	08:00:00	19:00:00

DIRECT DEBITS (RM COLLECTIONS)

Collections – Weekdays, Weekends & Public Holidays

	Channel Cut-Off Times	
Message	Start Time	End Time
Collection File	03:00:00	11:30:00

DIRECT DEBITS: PAYMENT CANCELLATIONS (RECALLS)

Payment Cancellations / Reversals – Weekdays, Weekends & Public Holidays

Message	Channel Cut-Off Times	
	Start Time	End Time
Payment Cancellation	08:00:00	11:30:00

Suspension of Mandate

Message	Channel Cut-Off Times	
	Start Time	End Time
Mandate Suspension	03:00:00	16:00:00

H. PERMITTED CHARACTER SET

The character set for Registered Mandates caters for both upper- and lower-case alphabetic characters.

The allowable character set is defined as follows:

A – Z	alphabetic (upper case)	+	plus
a – z	alphabetic (lower case)	$	dollar
0 – 9	numeric	;	semi-colon
.	period	=	equal
-	hyphen	@	at
*	asterisk	?	question mark
,	comma	:	colon
(	left parenthesis	~	tilde
)	right parenthesis	/	forward slash
	space	_	underscore
%	percentage	&	ampersan (XML Notation &amp)
-	minus	'	apostrophy (XML Notation &apos)
\	back slash	^	circumflex
!	exclamation mark	>	greater than
#	hash	<	less than
"	double quote	[	square bracket (left)
]	square bracket		

All originators of RM messages must comply with the characters set above.

Note:- The International Standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters). Pattern \+[0-9]{1,3}-[0-9()+\-]{1,30}