DebiCheck
Mandate and Instalment Reporting
Specifications Document
DRAFT

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V1.0	2019/09/10	Brandon Velloo	Initial Draft
V1.1	2019/10/14	Brandon Velloo	Update to Reporting Filter Types and Values
V1.2	2020/03/19	Gontse Chauke	Add Cancelled Report type to Instalment report
V1.3	2020/07/08	Brandon Velloo	Addition of Employer Code to Output Fields
V1.4	2020/10/07	Anastacia Mongale	Addition of Original Instalment to Output Fields
V1.5	2020/11/19	Brandon Velloo	Addition of Insurance Fields
V1.7	2021/06/08	Morne Grunig	Added report type 07. Updated report filters
V2	2022/03/08	Danielle Haylett	Addition of error code
V2.1	2022/09/03	Morne Grunig	Removing of date_updated linked to perpetual mandates
V2.2	2022/11/11	Danielle Haylett	Mandate Status Grouping Update
V2.3	2024/08/01	Danielle Haylett	Addition of Original Instalment amount and TPF amount
V2.4	2025/08/04	Danielle Haylett	'authType' column addition to Instalment Report

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1. Disclaimer

The DebiCheck payment stream is still under development, thus this document is subject to change and it is not the final draft.

2. Introduction

DebiCheck full function reporting includes reporting on mandates and collections.

This document details the following DebiCheck webservice reporting methods:

- getMandateReport
- getInstalmentReport

2.1. System Overview

The merchant will be sending a request type to NuPay via webservices. NuPay needs to accept the request and authenticate the merchant using the authentication string. Once authentication has taken place the data sent through will be processed. All requests are handled by the below mentioned methods of the webservice.

2.2. Security

Security measures include the use of Secure Sockets Layer (SSL) for the connection. It is required to use https instead of the normal http when connecting to the server.

2.3. Best Practice for Webservice Consumption

The webservices adhere to the Restful standard, which dictates that the input and output is Json data. RESTful web services are built to work best on the web.

Representational State Transfer (REST) is an architectural style that specifies constraints, such as the uniform interface, that if applied to a web service induce desirable properties, such as performance, scalability, and modifiability, that enable services to work best on the web.

The suggested method of using this web service is to supply a JSON call with all the input parameters.

3. Connections

3.1. GetMandateReport

URL: https://btm.nupay.co.za/wsDebiCheck/report/mandate_report

3.2. GetInstalmentReport

URL: https://btm.nupay.co.za/wsDebiCheck/report/instalment_report

4. Supported Report Types

The following **mandate report types** are supported:

Report type / Filtered by:

- 01 – Future Mandates / Date updated
- 02 – Pending Authorisation Mandates / Date updated
- 03 – Rejected Authorisation Mandates / Date updated
- 04 – Inactive Mandates *(The inactive report consists of the following statuses: Inactive, Cancelled, Completed Mandates) / Date updated*
- 05 – Suspended Mandates / Date updated
- 06 – All Mandates / Date updated
- 07 – Authenticated mandates / Date created

The following **instalment report types** are supported:

Report type / Filtered by

- 01 – Successful Transactions / Create date
- 02 – Failed Transactions / Create date
- 03 – In Tracking Transactions / Create date
- 04 – Disputed Transactions / Create date
- 05 – Future Transactions / Submit date
- 06 – All Instalments / Create date
- 07 – Cancelled Report / Create date

5. System Inputs

5.1. GetMandateReport

The following JSon layout applies:

```
{
    "auth": "",
    "merchantNumber": "",
    "accessLvl": "",
    "username": "",
    "reportType": "",
    "dateFrom": "",
    "dateTo": "",
    "filterType": "",
    "filterValue": "",
    "tokenID": "",
    "blockID": ""
}
```

5.2. GetInstalmentReport

The following JSon layout applies:

```
{
        "auth": "",
        "merchantNumber": "",
        "accessLvl": "",
        "username": "",
        "reportType": "",
        "dateFrom": "",
        "dateTo": "",
        "filterType": "",
        "filterValue": "",
        "tokenID": "",
        "blockID": ""
}
```

5.3. Input Field Descriptions

Data Element	Description	Mandatory (M) or Optional (O)	Data Type and Length
Auth	Username and password in format "username:password" and Base64Encoded	M	String
Merchant number	Card acceptor. Must be zero padded. Must be pre-registered at NuPay.	M	String (15)
Accesslvl	Either M, S, G for merchant, sub-group and group respectively	M	String (1)
Username	Must be pre-registered at NuPay. Based on merchant number.	M	String
Report type	**Mandate report types:** 01 – Future Mandates 02 – Pending Authorisation Mandates 03 – Rejected Authorisation Mandates 04 – Inactive Mandates *(The inactive report consists of the following statuses: Inactive, Cancelled, Completed Mandates)* 05 – Suspended Mandates	M	String (2)

	06 – All Mandates **Instalment report types:** 01 – Successful Transactions 02 – Failed Transactions 03 – In Tracking Transactions 04 – Disputed Transactions 05 – Future Transactions 06 – All Instalments 07 – Cancelled Transactions		
Date from	Date the report must start from (including specified date). Format YYYYMMDD	M	String (8) (10 including dashes)
Date to	Date the report must end (including specified date). Format YYYYMMDD	M	String (8) (10 including dashes)
Filter type	Allowed inputs: “MID”: MandateID “CR”: Contract Reference “ID”: ID Number **- (ONLY applicable for Mandate Report)**	O	String
Filter value	Mandate ID, Contract Reference or ID/Passport Number depending on the Filter Type.	O	String
Token ID	New or existing report, 0 for new report or the given token_id for existing report.	M	String
Block ID	New or existing report, 0 for new report or the given block_id for existing report. Each block caters for a maximum of 1000 records. If there are more than 1000 records in the date range selected, the next thousand records would move into the next / new block ID	M	String

6. System Outputs

6.1. Report Header

The header contains details that pertain to the report, e.g. the merchant number, username, report type, token_id and block_id for use with an existing report request, date and time of request, etc. The token_id will be a unique id that indicates the report number; the block_id indicates the block of records that was returned. Should the number of report entries not exceed the maximum entry limit of the report, the Token_id will be the unique report id and Block_id will be the id of the last block. For example, record limit is 1000, the request returns 2500 records. First block will be first 1000 records with a block_id 3, second 1000 records can be retrieved with block_id 2, and the last 500 records will be block_id 1.

6.1.1. Mandate Report Header Layout

The following JSon layout applies:

```
{
  "mandateReport": {
    "merchantNumber": "",
    "accessLvl": "",
    "reportType": "",
    "dateFrom": "",
    "dateTo": "",
    "dateTimeStamp": "",
    "tokenID": "",
    "blockID": ""
  },
```

6.1.2. Instalment Report Header Layout

```
{
"instalmentReport": {
    "merchantNumber": "",
    "accessLvl": "",
    "reportType": "",
    "dateFrom": "",
    "dateTo": "",
    "dateTimeStamp": "",
    "tokenID": "",
    "blockID": ""
  },
```

6.2. Report Body

The report body contains the actual report details requested. This will be returned in JSon format.

6.2.1. GetMandateReport Details

All the reports (01-06) have the following JSon layout:


```
{
    "instalmentReport": {
        "accessID": "",
        "reportType": "",
        "dateFrom": "",
        "dateTo": "",
        "dateTimeStamp": "",
        "tokenID": "",
        "blockID": ""
    },
    "reportDetails": [
        {
            "tokenID": "",
            "blockID": "",
            "mandateID": "",
            "mandateRequestTransactionID": "",
            "mandateReference": "",
            "contractReference": "",
            "debtorID": "",
            "debtorBank": "",
            "firstInstalmentDate": "",
            "dateLoaded": "",
            "creditorBank": "",
            "instalmentAmount": "",
            "actionDate": "",
            "cycleDate": "",
            "clientReference": "",
            "status": "Success",
            "statusDescription": "",
            "dateCreated": "",
            "instalment": "",
            "totalInstalments": "",
            "disputable": "",
            "employerCode": "",
            "trackingIndicator": "",
            "originalInstalment": "",
            "mandateStatusGrouping": ""

        },
```

6.2.2. GetInstalmentReport Details

All the reports (01-07) have the following JSon layout:


```
"reportDetails": [
    {
      "tokenID": "",
      "blockID": "",
      "mandateRequestTransactionID": "",
      "mandateReference": "",
      "contractReference": "",
      "debtorBank": "",
      "firstInstalmentDate": "",
      "dateLoaded": "",
      "creditorBank": "",
      "instalmentAmount": "",
      "actionDate": "",
      "cycleDate": "",
      "clientReference": "",
      "status": "",
      "statusDescription": "",
      "dateCreated": "",
      "instalment": "",
      "totalInstalments": "",
      "disputable": "",
      "employerCode": ""
      "trackingIndicator": "",
      "authType": "",
      “originalInstalment”: "",
        "insuranceAmount": "",
        "insuranceModel": "",
```

"insuranceName": ",

"originalInstalmentAmount": ",

"tpfAmount": "

},

6.3. Output Field Descriptions

Data Element	Description	Data Type and Length
Mandate ID	Unique number per record issued by NuPay	String
Mandate Request Transaction ID	Unique number used to identify each request to the bank.	String(23)
Mandate Reference	Unique number per mandate issued by Creditor bank	String
Contract Reference	Unique contract reference for the mandate.	String
Debtor ID	Consumer ID number	String (13)
Debtor bank	Banking institution of debtor	String
First instalment date	Date of first instalment	String
Date loaded	Date the contract was loaded	String
Creditor bank	Banking institution of creditor	String
Instalment	Instalment number	String
Instalments	Number of instalments	String
Tracking	Tracking days 01-10 corresponding to 1-10 days	String (2)
Frequency	See appendix 7.2.	String
Collection day	See appendix 7.3.	String
Instalment amount	Amount of instalment.	String
Max collection amount	Maximum amount that can be collected for an instalment.	String
Entry code	See appendix 7.4.	String
Start date	Start date of the mandate.	String
First collection date	The date of the first instalment.	String
Client reference	User defined field	String
Debtor ID	ID number of debtor	String
Debtor account number	Account number of debtor	String
Debtor account type	1 – current account 2 – Savings account 3 – Transmission account	String (1)
Debtor branch code	Branch code of debtor bank account	String
Mandate reference	Mandate reference number	String
Mandate request transaction ID	Mandate request transaction ID	String
Action date	Date when the transaction will be presented at the bank.	String
Cycle date	Original submit date loaded with initiation	String
Status	Successful, Failed, In Tracking, Disputed and Pending (Future)	String
Date created	Creation date	String
Total instalments	Total number of instalments	String
Disputable	Yes or no	String

Employer code	User defined field where employer code was captured.	String
Tracking indicator	Days tracking for the mandate or instalment	String
Original Instalment	Must indicate if the instalment was part of the original mandate by using 'Yes' or 'No'.	String
Insurance amount	The insurance amount in Rands	String
Insurance model	The configured insurance model selected in original mandate initiation	String
Insurance name	The corresponding insurance name of the insurance model selected in mandate initiation	String
Original Instalment Amount	This is the instalment amount minus the TPF amount	String
Auth Type	This field will indicate what authentication type the mandate was loaded as. (TT1 / TT2 / TT3 and RM)	String
TPF Amount	This is the TPF amount	String
Mandate Status Grouping	Indicates specific Grouping that mandate status belongs to. See Appendix 7.4	String

7. Appendix

7.1. Internal Error Codes

Error code	**Description**
500000	Success
500002	Failed
500003	Invalid ID Number.
500004	Invalid Access ID/ Mandate ID.
500006	Internal Web Service Error
500007	Internal Error.
500012	Card Acceptor not matched
500013	One or more fields is mandatory or invalid
500014	ContractRef needs to be unique
500015	Invalid amount format.
500016	Debtor phone number format.
500017	Debtor email address format.
500018	Mandate not found.
500019	Invalid amendmend reason
500020	Invalid cancellation reason
500021	No records to extract to file
500022	Invalid log type for batch file logging
500023	Filename already exists in log
500024	Filename not found in log
500025	Invalid file length
500026	Invalid file type
500027	MQ Client Unable to connect to server
500028	MQ Client Timed Out No
500030	MQ Client I/O Error
500031	MQ Client Empty/Null String

500032	No Response Received
500033	CAPI Internal Server Error
500034	CAPI Gateway Timeout Error
500039	Mandate not found
500040	Change not applied
500041	Invalid mandate_id format when attempting maintenance
500042	Change not allowed on First Collection
500043	Invalid installment date ,must be future date
500044	Installment added to mandate
500045	Response file empty
500046	Invalid amount of records in response file
500047	Cancelled by Merchant
500048	Incorrect status on instalment
500049	Incorrect status on mandate
500050	Mandate request Expired
500051	Invalid Date Format, Date needs to be in the format "yyyy-MM-dd"
500052	Date Range exceeds 6 months, please select new date range.
500053	Auth Token Error
500054	No Data For Disputed Reports.
500055	Parse Exception
500056	Token Invalid.
500057	User Credentials not linked to merchant. Please use different credentials.
500058	Authentication Failed: User Currently Blocked.
500059	Authentication Failed: Too many failed attempts; User Blocked.
500060	Authentication Failed: No User found or Incorrect Details.
500061	Authentication Failed: Please insert ":" between user and password before encoding.
500062	Authentication Failed. No Token was created.
500063	Authentication Failed.
500064	Auth cannot be null or empty.
500065	Unable to change contract reference. New mandate required
500066	Invalid account number
500067	Invalid branch code
500068	Invalid date
500069	Invalid amount
500070	Invalid account_type
500071	Invalid tracking
500072	Invalid debit sequence type
500073	Invalid entry class
500074	Internal Nupay housed mandate
500075	Invalid Filter Type.
500076	No record inserted

500077	Invalid Filter Value.
500078	Merchant unable to load an Inactive Mandate.
500079	Mandate already Active
500080	Start Date cannot be in the past.
500081	Invalid merchant number
500082	Collection amount limit exceeded
500083	System Error
500084	No Response from Bank
500085	Invalid_tracking on weekly frequency
500086	No Response From Finbond Webservice
500087	No change applied. Old and new values the same.
500088	Start date must be in the future
500089	Invalid Number Of Instalments. Maximum Instalments is 9999.
500090	Employer Code may not contain Special Characters
500123	No Records Found

7.2 External error codes

Error_code	Description
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
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
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
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
900026	No such account - The account number supplied is not found on the issuers 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
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
901000	Message Identifier MsgId is missing
901001	BIC code in Message Identifier invalid
901002	Generation number in Message Identifier invalid
901003	Sequence number not 000000001
901004	Sequence number is not continuous
901005	Message Identifier is not unique
901006	Creation date and time 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
901014	Interbank settlement date is spaces
901015	Interbank settlement date is invalid
901016	Clearing System identifier invalid
901017	Instructing agent BIC code invalid
901018	Invalid Payment Identifier Structure
901019	BIC code in payment identification is invalid
901020	BIC 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
901026	Service Level is invalid
901027	Category Purpose Code is invalid
901028	Interbank Settlement Amount is zero
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
901050	Return transaction sequence number must start at one daily
901051	Invalid End-to-End Transaction identifier
901052	Original Payment Identifier not matched
901053	Returned interbank settlement amount not equal to original amount
901054	Invalid Transaction 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 Requested Collection 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 or BIC 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 Orig Bic Invalid
901076	Payment Dest 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 Indicator 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
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 Threshold Amount on mandate
901113	Invalid Creditor Agent on mandate
901114	Invalid Creditor Account on mandate
901115	Invalid Debtor Account Number on mandate
901116	Invalid Debtor Agent on mandate
901117	Invalid Authentication Indicator on mandate
901118	Invalid Authentication Type on mandate
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 Frequency 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
901133	First Collection Date on mandate must be 3 day greater than load date.
901134	Invalid Initiating Party
901135	Tracking Cancellation Indicator Invalid
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
901146	The First Collect ion Date must be 4 days greater than load date
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
901167	Control sum MAC validation failure
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
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 Authorisation Code as per Accept Indicator
901184	MAC key does not match
901185	Mandate Request Transaction Identifier must match original message
901186	The Debtor Account Type and Account number are required on amendment
901187	MAC is required if Debtor Authentication Required element = 0228
901188	Creditor Abbreviated Short Name not matched
901189	MAC must not be populated if Debtor Authentication Required element is not 0228

901190	Invalid Adjustment Rate or amount for category on mandate
901191	The Debtor Bank Branch Number and Account number are required on amendment
901192	MAC is invalid
901193	Invalid Adjustment Category for Debit Value Type FIXED
901195	If the First Collection Date is 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
902002	Assignment must contain valid AC ACH
902003	Service ID on Assignment is invalid
902004	BIC code in Assignment ID invalid
902005	Invalid file type
902006	File number is not in sequence
902007	Assigner BIC code invalid
902008	Assignee BIC code invalid
902009	Creation date invalid
902012	Original interbank settlement amount is zero
902013	Original interbank settlement date is spaces
902014	Assignee BIC code is invalid
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
902029	Internal system error on real time system
902100	Debit Amount not equal to Initial Amount
902101	Debit Amount not equal to Instalment Amount
902102	Debit amount exceeds Threshold Amount
902103	Debit amount exceed Final Collection Amount
902104	Debit date must equal First Collection Date
902105	Debit date must equal Last Collection Date
902106	Creditor Name must equal Creditor Name on mandate
902107	Invalid 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
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
902137	Debit Sequence Type not equal Instalment Occurrence on mandate
902138	Debit Sequence Type not valid for Instalment Occurrence on mandate
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 Required
902152	Request Transaction Identifier must be unique
902153	Reason Code must be supplied
902154	Invalid Amendment - Account & ID number in same Amendment request – New Mandate required
902200	Duplicate Request. Account Invalid
902201	Duplicate Request. Duplicate request
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
902335	Mandate Instalment Amount exceeds industry limit
902400	Relationship between Message Identification
910000	Successful
910001	Account Number is invalid
910002	Account is not matched to ID number
910003	Account Number not linked to clients profile
910004	Account open and active
910005	Account open and active
910006	Multiple signatories not allowed on account
910099	Message Element <Message Element Name> must not be zero or spaces
987654	BankServ Error
999901	Bank not available
999999	Message timed out
AAUT	Debtor Response Authenticated
AC01	Incorrect account number
AC04	Closed account number
AC06	Account specified is blocked
AM02	Specific transaction/message amount is greater than allowed maximum
AM03	Currency is not allowed
BE01	Account number not consistent with end customer
BE05	Unrecognised initiating party (used by creditor bank)
BE06	End customer specified is not known
CM01	Mandate of unknown origin
DT01	Invalid date
E00001	Invalid header record id
E00002	Invalid Client ID. The Client ID should be active.
E00003	Invalid Charges Account number.
E00004	The Message ID must not be blank or spaces.
E00005	The creation date and time must not be blank or spaces.
E00006	Invalid trailer record id
E00007	Invalid data rec id
E00008	Invalid Total Num Of Transaction
E00009	Invalid Total value
E00010	Invalid hash total

E00011	Record count should not cross maximum record count.
E00012	The charges account number must not be blank or spaces.
E00013	Invalid ACH ID
E00014	Client id in Message ID should be same as Client Profile Number
E00015	Invalid Sequence Number in Message ID
E00016	Date in Message ID should be same as Creation Date
E00017	Invalid Client ID - Client doesnt exist
E00018	All transactions fails
E00019	Incorrect Field Length/Invalid File Length
E00020	NO TRANSACTIONS ON FILE
E00021	Future file date
E00022	Error code for mandatory field validation fail
E00023	TECHNICAL ERROR
E00024	rejected due to file rejection
E00025	invalid structure/ data attributes in file
E00126	amendment reason is mandatory
E00127	client reference is mandatory
E00128	tracking indicator is mandatory
E00129	debtor auth required is mandatory
E00130	instalment occurrence is mandatory
E00131	frequency is mandatory
E00132	mandate initiation date is mandatory
E00133	collection instalment currency is mandatory
E00134	collection instalment amount is mandatory
E00135	max collection currency is mandatory
E00136	max collection amount is mandatory
E00137	mandate req transmission number is mandatory
E00138	creditor branch number is mandatory
E00139	debtor identification is mandatory
E00140	debtor branch number is mandatory
E00141	authentication type is mandatory
E00142	collection day is mandatory
E00143	date adjustment rule ind is mandatory
E00144	adj category is mandatory
E00145	debit value type is mandatory
E00146	mandate info request identifier is mandatory
E00147	request type is mandatory
E00148	request type enum
E00149	cancellation reason is mandatory
E00150	original client ref is mandatory
E00151	original creditor name is mandatory
E00152	original trans ident is mandatory
E00153	original debtor name is mandatory
E00154	original debtor branch number is mandatory
E00155	Client id with status blocked in db
E00156	Client id with status deleted in db

E00157	File Date is in past
E00158	duplicate file for current date
E00258	Unsuccessful Recall / Stop-Tracking
E00259	STOP PRESENTATION FOUND
E00260	INPUT FILE IS EMPTY
E00261	NO HEADER RECORD
E00262	Invalid CLIENT PROFILE
E00263	CLIENT PROFILE DOES NOT EXIST
E00264	DUPLICATE FILE SEQ NUM
E00265	NO TRAILER RECORD ON FILE
E00266	TRAILER NOT LAST RECORD
E00267	Invalid charge Account
E00268	INVALID RECORD IDENTIFIER
E00269	CLIENT BLOCKED
E00270	CLIENT DELETED
E00271	MORE THAN ONE HEADER
E00272	FILE NAME INCORRECT
E00273	CLIENT ID
E00274	FILE IS A DUPLICATE
E00275	CLIENT NOT LOADED FOR RECALLS
E00276	INVALID CLIENT TYPE
E00277	INVALID TRAN TYPE
E00278	ACTION DATE Not populated
E00279	INVALID CHARGE BRANCH CODE
E00280	RECORD VETTED
E00281	Number of rejected transactions is more than the threshold value
FF01	Invalid file format
MD01	No Mandate Held
MD02	Missing Mandate Information
MD07	End Customer Deceased
MD08	Receiving agent does not offer No Mandate Services
MD09	Account is not open to specified mandate services
MD10	Account is not open to specified mandate services for this creditor
MD11	Agent to whom the mandate needs to be forwarded cannot be located (No Response)
MD12	Mandate identification is not unique to the creditor
MD13	Incorrect Customer Authentication
MD14	Incorrect agent in payment workflow
MD15	Incorrect currency on transaction
MD17	Cancellation/amendment requested By Initiating Party
MI0099	Mandate request is rejected. There is another transaction {ApiRequestReference} already in progress against this mandate.
MS02	Reason has not been specified by customer (Customer rejects mandate)
NAUT	Debtor Response Not Authenticated
NRSP	Debtor No Response
R1	Technical Error
R2	Invalid Client Profile

R3	Invalid Charge Account Number
R4	Invalid Data in Request
R5	Client Profile does not exist
R6	Client Profile is blocked/deleted
R7	R07 Charge Account Number does not exist for the Client Profile
R8	Mandate not found
RC01	Bank Identifier code has incorrect format
RF01	Transaction Reference is not unique within the message
RR02	Missing Debtor Name
RR03	Missing Creditor Name
ST001	Validation Report: Fatal File Rejection
ST002	Validation Report: Rejected Direct Debits
ST003	Validation Report: Returns Validation
ST004	Validation Report: Payment Cancellation
ST005	Debit Response
ST006	Validation Report: Response Validation
ST007	Validation Report: Reversal Validation
ST008	Validation Report: Stop Payment Request
ST009	Validation Report: Resolution of Investigation
ST010	Validation Report: Claim non Receipt
ST100	Mandate Initiation/amendment/acceptance validation
ST101	Confirmation of authentication request to debtor
ST102	Validation of ST101 request confirmation
ST200	Confirmation of Receipt of Dispute from debtor bank
ST201	Confirmation of Receipt of Stop Payment from Debtor Bank
TO01	Mandate Initiation time out (not ISO)
U0	Undefined

7.3 Frequency

Frequency	**Description**
ADHO	Monthly By Rule
FRTN	Fortnightly: Event takes place once every two weeks
MIAN	Bi Annual: Event takes place once every six months or two times a year.
MNTH	Monthly Event: Event takes place once every month or once a month.
QURT	Quarterly Event: Event takes place once every three months or four times a year.

WEEK	Weekly: Event takes place once a week
YEAR	Annual Event: Event takes place once every year or once a year.

7.4 Collection Day

Frequency	**Rule**
ADHO	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
FRTN	01 (Monday) to 07 (Sunday) (1st week) 08 (Monday) to 14 (Sunday) (2nd week)
MIAN	01-30 99 - Last Day (for February date is 28 if previously indicated 29th)
MNTH	01-30 99 - Last Day

	(for February date is 28 if previously indicated 29th)
QURT	01-30 99 - Last Day (for February date is 28 if previously indicated 29th)
WEEK	01 (Monday) 02 (Tuesday) 03 (Wednesday) 04 (Thursday) 05 (Friday) 06 (Saturday) 07 (Sunday)
YEAR	01-30 99 - Last Day (for February date is 28 if previously indicated 29th).

7.5 Entry Codes

Entry Class Codes	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

7.6 Mandate Status Grouping

Mandate Status Group	Mandate Status within the Grouping
Pending	• Pending Auth • Posted • Requested • Queued • Extracted
Rejected	• Expired • No Response • Not Authorized • Rejected • Expired • Cancelled • Suspended
Active	• Accepted • Active • Completed