DebiCheck Mandate Initiation
Specifications Document
DRAFT

Version Number	Date	Modified By	Nature of Amendment
V1.0	2019/08/02	Brandon Velloo	Initial Draft
V2.0	2020/04/21	Brandon Velloo	Client Reference field is mandatory.
V2.1	2020/04/29	Brandon Velloo	Update to Debtor Authentication Required Field
V2.2	2020/05/13	Brandon Velloo	Additional SMS field added to Mandate Initiation
V2.3	2020/07/08	Brandon Velloo	Addition of Employer Code to Input Fields
V2.4	2020/11/19	Brandon Velloo	Addition of Insurance fields
V2.5	2021/04/28	Morne Grunig	Amended the adjustment category format.
V2.6	2021/11/25	Danielle Haylett	Removal of Citibank
V2.7	2022/05/09	Nolwazi Mokgobinyane	Number of instalments for perpetual contracts
V2.8	2022/07/21	Nolwazi Mokgobinyane	Recurring/Perpetual Mandates standard terms
V2.9	2022/07/22	Nolwazi Mokgobinyane	Bank Universal Branch Codes Table Update
V3.0	2023/02/17	Brandon Wasserfall	Update Adjustment Rate format and added adjustment rate error code
V3.1	2023/07/07	Danielle Haylett	General updates
V3.3	2023/09/11	Danielle Haylett	Removal of Ubank and general description updates
V3.4	2023/11/15	Danielle Haylett	Addition of Ubank
V3.5	2025/04/03	Danielle Haylett	Addition of RM option to initiation

Contents

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

This document describes the methods used to load a DebiCheck mandate via NuPay webservices.

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. Connection

URL: https://btm.nupay.co.za/wsDebiCheck/mandate_initiation

4. Mandate Initiation Webservice

4.1. Inputs (JSon Layout)

```
{
        "auth":"",
        "cardAcceptor": "",
        "frequency": "",
        "collectionDay": "",
        "clientReference": "",
        "contractReference": "",
        "debtorName": "",
        "debtorIdType": "",
        "debtorId": "",
        "debtorAccountNumber": "",
        "debtorAccountType": "",
        "debtorBankId": "",
        "debtorBranchNumber": "",
        "debtorIdUltimate": "",
        "debtorPhoneNumber": "",
        "debtorEmail": "",
        "debtorAuthenticationRequired": "",
        "firstCollectionAmount": "",
        "firstCollectionDate": "",
        "instalmentAmount": "",
        "maxCollectionAmount": "",
        "adjustmentCategory": "",
        "adjustmentAmount": "",
        "adjustmentRate": "",
        "startDate": "",
        "dateAdjustmentRule": "",
        "debitValueTypeId": "",
        "instalments": "",
```

```
            "trackingIndicator": "",

            "mac": "",

            "authenticationType": "",

            "entryClass": "",

            "loadType": "",

            "nonWarehouseMandate": "",

            "smsOptIn": "",

            "employerCode": "",

            "insuranceModelID": "",

            "insuranceAmount": ""

    }
```

4.2.   Outputs (Json Layout)

```
    {

            "referenceNumbers":

            {

                    "mandateRequestTranId": "",

                    "nedbankMessageId": "",

                    "clientReference": "",

                    "mandateID": "",

                    "contractReference": ""

            },

            "Channel": "",

            "Status": "",

            "ResultCode": "",

            "Date": ""

    }
```

4.3. Input Fields Description

Data Element	Data Type	Mandatory (M), Optional (O), Co-dependent (C)	Description
Auth	string	M	Username and password in format "username:password" and Base64Encoded
Card acceptor	string	M	Merchant number. This is a unique number supplied by NUPAY Must be zero padded 15 digits. **Example: 000005500000010**
Frequency	string	M	See Appendix 5.1
Collection day	string	M, C	The collection day must align to the frequency required. 0-30, 99 See Appendix 5.2
Client reference	string	M	Non-validated user defined field Character limit is 35 characters.
Contract reference	string	O	Must be unique. May not contain spaces or special characters. If left blank, a contract reference will be autogenerated. Character limit is 14 characters.
Debtor name	string	M	Account holder's name Character limit is 30 characters.
Debtor ID type	string	M	See Appendix 5.3
Debtor ID	string	M, C	Depending on ID type, valid ID number, passport or temporary residence ID.
Debtor account number	string	M	Payer's account number Character limit is 19 characters. Please note mandates cannot be loaded against business accounts
Debtor account type	string	M	Debtor account type must be a valid account type. See Appendix 5.4
Debtor bank ID	string	M	Financial institution ID. See Appendix 5.5
Debtor branch number	string	M	Bank universal branch number. See Appendix 5.6
Debtor ID ultimate	string	O	User defined field. Character limit is 35 characters.
Debtor phone number	string	M	Mobile number needs to cater for the international standard (+27).

				Example "+27-823509883"
Debtor email	string	O		Email address of debtor. Character limit is 90 characters
Debtor authentication required	string	M		**0227** – Debtor authorisation is required. This must be used with Authentication Type "BATCH" for Transaction type TT2 Delayed OR "REALTIME" for Transaction type TT1 Delayed **0230** – Authorisation is required in Real Time and is processed using cell number that is registered at the bank. This must be used with Authentication Type "REAL TIME" for Transaction type TT1 Realtime **0997** – No debtor authorisation required. RM (Registered Mandate) Authentication type REAL TIME or BATCH can be used.
First collection amount	string	O, C		Currency ZAR. Format 0.00. If entered, first collection date required and vice versa. Character limit is 16 characters. This is a once off debit and will be seen as instalment '0'
First collection date	string	O, C		If entered, first collection amount required and vice versa. Format YYYY-MM-DD This is a once off debit and will be seen as instalment '0'
Instalment amount	string	M		Based on fixed, usage, variable for maximum collection amount. Currency ZAR. Format 0.00. Character limit is 16 characters
Max collection amount	string	M		The Maximum Collection Amount cannot be greater than 1.5 times the Instalment Amount if Debit Value Type is "FIXED" or "VARIABLE". Example: 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. **Fixed to 2 decimal places. Example R1.50.** Character limit is 16 characters
Adjustment category	string		M	This field may contain: "N" – Never, "Q" – Quarterly, "A" – Annually, "B" – Bi-annually or "R" – Repo "N, Q, A, B, R" may be used with "Variable" and "Usage Based" debit type value "FIXED" can only use "N".
Adjustment amount	string		C	Based on adjustment category. Adjustment Amount to increase by per Adjustment Category If Adjustment Category is, "N", then field not required. 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"
Adjustment rate	string		C	Based on adjustment category. Adjustment rate to increase by Adjustment Category The field must be numeric and allow 3 digits before the decimal point and 2 digits after the decimal point. Example Format: 1.50 = 1.5% If Adjustment Category is "N", then field not required. Requires a value when

			"Adjustment Category" is "Q, A, B" When Adjustment Rate is "N", "0" filled Either "Adjustment Rate" to be used or "Adjustment Amount". Both fields may not be populated with Adjustment Category "Q, A, B"
Start date	string	M	Date the mandate must commence. Format YYYY-MM-DD.
Date adjustment rule	string	M	Either Y or N If "Y", the instalment debit date can be changed. If "N", the date cannot be changed. **We recommend setting this field to "Y", unless there is a specific use case that requires this to be "N".**
Debit value type ID	string	M	See Appendix 5.7 Please note when loading a FIXED / VARIABLE a user will not be able to amend the instalment amount. If you would want to amend the amount, please load as USAGE
Instalments	string	M	Number of instalments. Maximum of 30 years for any selected frequency (See Appendix 5.1 for each Frequency's Term Limits) When the number of instalments on the Mandate is greater than 5 years the mandate will load as recurring/perpetual
Tracking indicator	string	M	Number of tracking days. 00 – No tracking 01 to 10 – 1 to 10 days respectively.
Mac	string	O	Used for TT3. This requires terminal integration. Card and pin used to obtain a mac which is then used to initiate a mandate. See "Debtor Authentication Required" field. For more info, consult NuPay (ProductIntegrations@Nupay.co.za)

Authentication type	string	M	REAL TIME PREAUTH (used for a mac) BATCH (used for delayed batches sent to the bank at different time intervals during the day)
Entry class	string	M	See Appendix 5.8
Load Type	string	O	This field does not need to be included in the request. A mandate can be loaded as "active" or "inactive". An "inactive" mandate can be activated at a later stage. 0 = inactive 1 = active
Non-warehouse mandate	string	O	This field does not need to be included in the request. A mandate can be loaded as warehouse or non-warehouse mandate. For a non-warehouse mandate, the collection is done separately. Warehouse mandate = 0 Non-warehouse mandate = 1
SMS Opt In	String	O	This field does not need to be included in the request. The field opts in the customer for an additional SMS at the cost of the merchant. The SMS is sent to the debtor phone number provided. If left blank, the field defaults to "N". The following options apply: Y = yes N = no
Employer Code	String	O	Optional user defined field that can be left blank. This field may only contain alphanumeric characters. Special characters are not allowed. Character limit is 8 characters
Insurance model ID	String	O	Unique insurance model ID that has been configured for the specific merchant. Applies to TT1 Real time and Delayed, TT2 and TT3.
Insurance amount	String	O, C	This field must be populated if the insurance model ID field is populated. This is the insurance amount in Rands, for example 1.50 = R1.50

4.4. Output Fields Description

Data Element	Data Type	Description
Mandate request tran id	string	Mandate request transaction identifier
Bank message id	string	Message from the bank
Client reference	string	Client reference. User defined.
Contract reference	string	Contract reference. Must be unique.
Mandate ID	string	Mandate ID
Channel	string	ABSA CAPI or NEDCOR MQ
Status	string	Accepted, Rejected, Pending Auth, Suspended, No Response
Result code	string	See Appendix 5.9. and 5.10
Date	string	Date and time in format "YYYY-MM-DDThh:mm:ss"

5. Appendices

5.1. Frequency

Frequency	Description	Instalments Limit
ADHO	Monthly By Rule	360
FRTN	Fortnightly: Event takes place once every two weeks	780
MIAN	Bi Annual: Event takes place once every six months or two times a year.	60
MNTH	Monthly Event: Event takes place once every month or once a month.	360
QURT	Quarterly Event: Event takes place once every three months or four times a year.	120
WEEK	Weekly: Event takes place once a week	1560
YEAR	Annual Event: Event takes place once every year or once a year.	30

5.2. 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).

5.3. Identification Type

Identification Type	Description
1	Passport
2	ID Document
3	Temporary Residence ID

5.4. Account Type

Account types	Description
01	Current Account
02	Saving Account
03	Transmission Account

Please note that Account Type must be entered exactly as above i.e 01, 02 or 03

5.5. Financial Institution ID

Code	Bank
1	SBSA
2	Nedbank
3	FNB
6	GroBank (BOA – Bank of Athens)
7	African Bank
9	Mercantile
10	Capitec
16	ABSA
19	Ubank
44	Bidvest
55	Finbond
61	Tyme Bank

5.6. Bank Universal Branch Codes

Universal Branch Code	Bank Name
051001	Standard Bank of S.A. LTD
198765	Nedbank
250805	First Rand Bank
410506	Grobank
430000	African Bank
450105	Mercantile
470010	Capitec Bank Limited
632005	ABSA
431010	Ubank
462005	Bidvest Bank LTD
589000	Finbond Mutual Bank
250655	First National Bank
410506	S.A. Bank of Athens LTD
678910	Tyme Bank

5.7. Debit Value Type ID

Type Code	Debit Value Types
1	FIXED
2	VARIABLE
3	USAGE BASED

5.8. Entry Class

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

5.9. DebiCheck Error Codes

error_code	description
900000	Transaction Successful
900002	Insufficient funds
900003	No Debits allowed on Account
900004	Payment stopped by Account Holder
900005	Inactive account
900006	Account Frozen
900008	Acount in liquidation
900010	Account in sequestration
900012	Account closed
900018	Account holder deceased
900022	Account effects not cleared
900026	Non such Account
900040	Item Limit Exceeded
900044	System Issues at Debtor bank
900048	Debtor Account Number Fails CDV Routine
900056	Not Fica compliant
900099	Collection in Tracking
901000	Message ID not completed
901001	BIC code in MsgID invalid
901002	Generation number in MsgID 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 has 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	Clearing Channel not equal to RTGS
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 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	No spaces required Debtor Name
901036	Debit account not completed
901037	Debit agent not completed
901038	No spaces required Creditor Name
901039	Ultimate Creditor Name is same as Creditor Name
901040	Creditor Account not completed
901041	Invalid Country Code
901042	Invalid Regulatory Reporting Transaction
901043	Creditor Agent not completed
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	Contract Reference not permitted to be amended post the initial Collection
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
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 is 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	First Collection Date as well as First Collection Amount must 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
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	Invalid 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 invalid originating bank identifier
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 the field 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	New Mandate Required Account and ID Number in same Amendment request
902200	Account Invalid
902201	Duplicate request response from debtor still pending
902202	Previously Authorised
902203	All transactions invalid
902204	Mandate already exists
902205	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	Fraud detected Mandate Cancelled
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 and collection removed from tracking
902335	Mandate Instalment Amount exceeds industry limit
902400	Relationship between Message ID Auth Type and Debtor Auth Required is incorrect
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 incorrect contact details 0229
910005	Account open and active no contact details
910006	Multiple signatories not allowed on account
910099	Message Element must not be zero
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	Message amount is greater than allowed maximum
AM03	Currency is not allowed
BE01	Account number not consistent with end customer
BE05	Unrecognised initiating party
BE06	End customer specified is not known
CM01	Mandate of unknown origin
DT01	Invalid date
E00001	Invalid header record id
E00002	Invalid Client ID
E00003	Invalid Charges Account number
E00004	The Message ID must not be blank
E00005	The creation date and time must not be blank
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
E00018	All transactions fails
E00019	Incorrect Field 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
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 indicator 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 not valid
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
E00160	RMS details must match to original mandate
E00258	Unsuccessful Recall Tracking stopped
E00259	Stop presentation found
E00260	Input file is empty
E00261	No Header Record
E00262	Invalid Client Profile
E00263	Client Profile non existent
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 in correct
E00273	Client ID and Flie Prefix mismatch
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
E00282	Nedbank
FF01	Invalid file format
MA0001	The mandate was not found please verify that the bank mandate reference is correct
MA0002	Unauthorised mandate requested
MA0003	Cannot return more than one mandate per status report
MA0004	Error obtaining the mandate acceptance report
MA0005	Cannot submit mandate
MA0006	Cannot get bank reference number
MA0007	Cannot get reasons list
MA0009	Cannot get status report
MA0010	Cannot get mandate request status
MA0011	Cannot get mandate status
MA0012	Cannot get pre mandate request status
MD01	No Mandate Held
MD02	Missing Mandate Information in Mandate
MD07	End Customer is 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
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 or amendment requested By Initiating Party
ME0010	The transacting account not linked to user
ME0011	The account does not exist
ME0064	Errors linking the accounts
ME0065	The client does not exist
ME0072	Unable to log in at this time
ME0079	The corporate client cannot be found
ME0080	The client account is not registered in the system
MI0003	Mandate Initiation Date should be today date
MI0004	First collection date cannot be in the past
MI0005	Instalment amount is mandatory
MI0006	Maximum Collection Amount cannot be greater than 1.5 times the Instalment Amount
MI0011	Debit value type not specified
MI0012	Collection day should be in range of 1 to 31
MI0013	Authentication Instrument required

MI0014	If the Adjustment Category is Never then the adjustment category must be equal to Fixed and adjustment category must be populated for all debit value types
MI0015	Valid future date required if the mandate release date is populated
MI0016	Adjustment rate or Adjustment Amount not populated
MI0017	Collection Type can only be AC
MI0025	Message Authentication code must not be populated if Debtor Authentication Instrument is not 0228
MI0031	Collection Currency can only be ZAR
MI0035	The original mandate cannot be found
MI0036	Daily cut off time reached for submissions
MI0037	Corporate does not have entitlement to do a 0 transaction
MI0038	Debtor Contact Details required
MI0039	Debtor name may not contain any numeric characters
MI0040	Instalment Amount should not exceed the maximum collection amount
MI0043	Debtor Identification has invalid document type
MI0046	Debtor Account Number should be numbers only
MI0049	Debtor branch number should not have a value of 000000
MI0052	If the Debit Value Type is Fixed then the Adjustment Category must be equal to Never
MI0053	If Adjustment Category is populated and equal to Never or Repo then Adjustment Rate and Adjustment Amount must not be populated
MI0060	Incorrect format on Creditor contact details
MI0064	Entry Class provided is not valid code
MI0069	Invalid Amendment Code
MI0070	Invalid Cancellation Code
MI0071	No changes to Mandate Initiation Date and Mandate Authentication code allowed
MI0072	Mandate requires re authentication
MI0073	New Mandate required if Frequency Contract Reference Number Debtor Branch Code Mandate Reference number Debit Value Type and A new Account number with new Bank
MI0074	Re authentication not required
MI0076	Incorrect format for Debtor contact details
MI0078	Incorrect format for Debtor email address
MI0079	Contract Reference Code is not unique since transmission number 1 specified
MI0081	Incorrect format creditor email address
MI0082	Instalment Amount on Fixed Mandate cannot be amended without re-authentication
MI0083	Amendments to Instalment or Max collection Amount where the Adjustment Category = N requires re-authentication
MI0084	The local instrument needs to be 0227 because the last amendment submitted on the Adjustment Amount was 0 month on the CAPI Channel
MI0085	The local instrument needs to be 0226 because the last amendment submitted on the Adjustment Rate was 0 months on the CAPI Channel
MI0087	Invalid Amendment
MI0088	Contract Reference not permitted
MI0089	Collection day for Weekly mandate must be between 1 and 7

MI0090	Collection day for Fortnightly mandate must be between 1 and 14
MI0091	Collection day for ad-hoc collected mandate must be between 1 and 14 or equal to 99
MI0092	Collection day for monthly collected mandate must be between 1 and 30 or equal to 99
MI0093	Collection day for quarterly collected mandate must be between 1 and 30 or equal to 99
MI0094	Collection day for bi-annually collected mandate must be between 1 and 30 or equal to 99
MI0095	Collection day for annually collected mandate must be between 1 and 30 or equal to 99
MI0096	If the {} is populated then the first collection date must also be populated
MI0097	Must be at least 2 days in the future for real time transactions
MI0098	Maximum collection amount cannot be greater than 1.5 if the debit value type is usage
MI0099	Mandate request rejected as here is another transaction {ApiRequestReference} already in progress against this mandate
ML0001	Error encountered trying to retrieve bank reference number
ML0002	Error encountered getting the mandate request status
ML0003	Error encountered retrieving a mandate request
ML0004	Error encountered searching for mandates
ML0005	Error encountered retrieving the type list
ML0006	Error encountered retrieving type details
MN0001	Error encountered getting the mandate acceptance report
MN0002	Error encountered while creating a mandate request
MN0003	Could not find the corporate specified
MN0004	Error encountered getting mandate status request report
MN0005	Error encountered amending mandate request
MN0006	Error encountered cancelling mandate request
MN0007	Error encountered getting mandate initiation status report
MN0008	Error encountered retrieving mandate Bank Reference correlation Id list
MN0009	Error encountered getting reason list
MN0010	Error encountered getting pre-mandate status report
MN0011	Error encountered getting mandate amendment status report
MN0012	Error encountered getting mandate cancellation status report
MS0001	Error encountered getting mandate acceptance report
MS0002	Mandate request specified is invalid
MS0003	Mandate could not be saved
MS0004	Error getting the mandate initiation status report
MS0005	The mandate request has not yet been pushed to the internal system
MS0006	The mandate could not be found by the specified correlation identifier
MS0007	Error getting the mandate initiation status
MS0008	Error getting the mandate request status
MS0009	Error correlating client with new and previous mandate request
MS0010	The mandate bank request has not been in the system
MS0011	The mandate request creditor is invalid

MS0012	Error getting the pre mandate initiation status
MS0013	The mandate request aggregator is invalid
MS02	Customer rejected mandate
NAUT	Debtor Response Not Authenticated
NRSP	Debtor No Response
NWIA	Not what I agree to
R01	Technical Error
R02	Invalid Client Profile
R03	Invalid Charge Account Number
R04	Invalid Data in Request
R05	Client Profile does not exist
R06	Client Profile is blocked or deleted
R07	R07 Charge Account Number does not exist for the Client Profile
R08	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	Fatal File Rejection
ST002	Rejected Direct Debits
ST003	Returns Validation
ST004	Payment Cancellation
ST005	Debit Response
ST006	Response Validation
ST007	Reversal Validation
ST008	Stop Payment Request
ST009	Resolution of Investigation
ST010	Claim non Receipt
ST100	Mandate Initiation or amendment or 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

5.10. NuPay Error Codes

Error Code	Description
500000	Success
500002	CAPI Exception: Invalid Inputs
500006	Internal Web Service Error
500007	Internal Error
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 amendment 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 Found
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
500044	Installment added to mandate
500045	Response file empty
500046	Invalid amount of records in response file
500080	Start date cannot be in the past
500089	Invalid number of instalments. Maximum instalments is 9999
500205	Adjustment rate format is Incorrect