DebiCheck Mandate Maintenance

Specifications Document

Version Number	Date	Modified By	Nature of Amendment
V1.0	2020/12/22	Brandon Velloo	Initial Draft
V1.2	2021/11/25	Danielle Haylett	Removal of Citibank
V1.3	2023/02/17	Brandon Wasserfall	Update Adjustment Rate format and added Adjustment rate error code
V1.4	2023/07/04	Danielle Haylett	Addition of Employer Code maintenance change
V1.5	2023/07/28	Danielle Haylett	General updates
V1.6	2023/09/11	Danielle Haylett	Removal of Ubank and general description updates
V1.7	2023/11/15	Danielle Haylett	Addition of Ubank

Contents

Version 1.7

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 maintain existing mandates that have been created, including how to cancel a mandate.

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

3.1. Mandate Maintenance

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

3.2. Mandate Cancellation

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

3.3. Mandate Employer Code

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

1. System Inputs

1.1. Mandate Maintenance

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

```
        "debitValueTypeId": "",

        "mac": "",

        "authenticationType": ""

    }
```

1.2. Mandate Cancellation
```
    {

        "auth":"",

        "cardAcceptor": "",

        "contractReference": "",

         "mandateID":"",

        "clientReference": "",

        "cancelTracking": "",

        "cancelReason": ""

    }
```

1.3. Mandate Employer Code
```
    {

        "auth":"",

        "cardAcceptor": "",

         "mandateID":"",

        "employerCode": "",

        "changeType": "EC"

    }
```

1.4. Input Fields Description

Data Element	Data Type	Mandatory (M), Optional (O), Co-dependent	Description
Auth	string	M	Username and password in format "username:password" and Base64Encoded
Card acceptor	string	M	Merchant number. Must be zero padded. Example: 000005500000010
Amend reason	string	M	See appendix 3.1
Mandate reference number	string	M	Valid mandate reference. Cannot be changed.
Contract reference	string	O	Valid contract reference, in line with original mandate. Can only be changed if there was a first collection, once there was a collection it can't be changed.
Client reference	string	O	Non-validated user defined field. Must match mandate initiation.
Debtor name	string	M	Account holder's name
Debtor ID type	string	M	See appendix 3.4
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. Mandates cannot be loaded against Business Accounts
Debtor account type	string	M	Debtor account type must be a valid account type. See appendix 3.5
Debtor bank ID	string	M	Financial institution ID. See appendix 3.6
Debtor branch number	string	M	Bank universal branch number. See appendix 3.7
Debtor ID ultimate	string	O	User defined field
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
Debtor authentication required	string	M	0226 – This is used for an amendment where authorisation is not required.

0227 - Debtor authorisation is required. (Transaction type TT1 Delayed)

0229 - Authorisation is required in Real Time and you can add a cellphone number. (Transaction type TT1 Real Time)

0230 - Authorisation is required in Real Time and is processed using cell number that is registered at the bank. (Transaction type TT1 Real time)

0997 – This is used for an amendment on a mandate originally loaded as an RM mandate. |
Instalments	string	M	Number of instalments
Tracking indicator	string	M	Number of tracking days. 00 – No tracking 01 to 10 – 1 to 10 days respectively.
Frequency	string	M	See appendix 3.2
Instalment amount	string	M	Based on fixed, usage, variable for maximum collection amount. Currency ZAR. Format 0.00.
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.
Adjustment category	string	M	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"
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 and space filled.
			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"
Collection day	string	M, C	The collection day must align to the frequency required. 0-30, 99 See appendix 3.3
First collection amount	string	O, C	Currency ZAR. Format 0.00.

			If entered, first collection date required and vice versa. This is a once off debit and is 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 is seen as instalment '0'
Debit value type ID	string	M	See appendix 3.8. 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
Mac	string	O	Used for TT-3
Authentication type	string	M	REAL TIME or PREAUTH
Cancel tracking	String	M	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. If Tracking Indicator is "False" – then Debtor has refused to allow the monitoring of his account.
Cancel reason	String	M	See appendix 3.11
Employer Code	String	O	Optional user defined field. This field may only contain alphanumeric characters. Special characters are not allowed. Character limit is 8 characters

2. System Outputs

2.1. Mandate Maintenance

```
{
        "referenceNumbers":
        {
                "mandateRequestTranId": "",
                "BankMessageId": "",
                "clientReference": "",
                "contractReference": "",
        },
        "Channel": "",
        "Status": "",
        "ResultCode": "",
        "Date": ""
}
```

2.2. Mandate Cancellation

```
{
        "referenceNumbers":
        {
                "serviceType":"",
                "absaRequestReference": "",
                "mandateRequestTranId": "",
                "nedbankMessageId": "",
                "clientReference": "",
                "mandate_id": "",
                "contractReference": "",
        },
        "Channel": "",
        "Status": "",
        "ResultCode": "",
        "Date": ""
}
```

2.3. Mandate Employer Code

```
{
            "referenceNumbers": {

            "result": "",

            "new_employer_code": "",

            "mandate_id": "",

            "change_type": "EC"

    },

            "Status": "",

            "ResultCode": "",

            "Date": "",

            "ErrorMessage": [

    {

            "ErrorSource": "",

            "ErrorCode": "",

            "ErrorMessage": "",

            "Date": ""

    }
```

2.4. Output Fields Description

Data Element	Data Type	Description
Mandate request tran id	string	This field is created by the originator of the message and is unique. Received back from the "Status Report" file on the "Mandate Initiation"
Bank message id	string	Message from the bank.
Nedbank message id	string	Applies to Nedbank only. Message from the bank.
Service type	string	Manin. Applies to ABSA only.
ABSA request reference	string	Applies to ABSA only. Request reference from the bank.
Client reference	string	For use by creditor for internal referencing. Must be unique per transaction Cannot be amended.

Contract reference	string	Must be unique. May not contain spaces when text "breaks" = "TEST ACC" to be "TEST_ACC". The contract reference must match the original mandate.
Channel	string	ABSA CAPI or NEDCOR MQ
Status	string	Accepted, Rejected, Pending Auth, Suspended, No Response
Result code	string	See appendix 3.9. and 3.10
Date	string	Date and time in format "YYYY-MM-DDThh:mm:ss"
Employer Code	string	This field may only contain alphanumeric characters. Special characters are not allowed. Character limit is 8 characters

3. Appendix

3.1. Amendment Reasons

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 or 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 End Customer	Reason has not been specified by end customer

3.2. 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.

Frequency	Rule
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.

3.3. 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

DELTER NUPAY

	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).

3.4 Identification Type

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

3.5 Account Type

Account types	Description
1	Current Account
2	Saving Account
3	Transmission Account

3.6 Financial Institution ID

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

3.7 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

3.8 Debit Value Type ID

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

3.9 DebiCheck Error Codes

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, 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.

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
901003	Sequence number not 000001
901004	Sequence number is not continuous
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

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
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
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 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
901133	First Collection Date on mandate must be 3 day greater than load 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
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
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, 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
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 Maximum Collection Amount
902103	Debit amount exceed Final Collection Amount
902104	Debit date must equal First Collection Date on Mandate
902105	Debit date must equal Last Collection Date
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
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

902151	Request Transmission Number Required
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
902335	Mandate Instalment Amount exceeds industry limit
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
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
	ACH real time error messages when bank is not available (only for Interface Specification)
999901	Bank not available
999999	Message timed out

3.10 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
500205	Adjustment rate format is incorrect

| 500013 | One or more fields is mandatory or invalid. (EmployerCode can only have a maximum of 8 characters) |
| 500090 | Employer Code may not contain Special Characters |

3.11 Mandate Cancellation Reason Codes

Code	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 creditor