



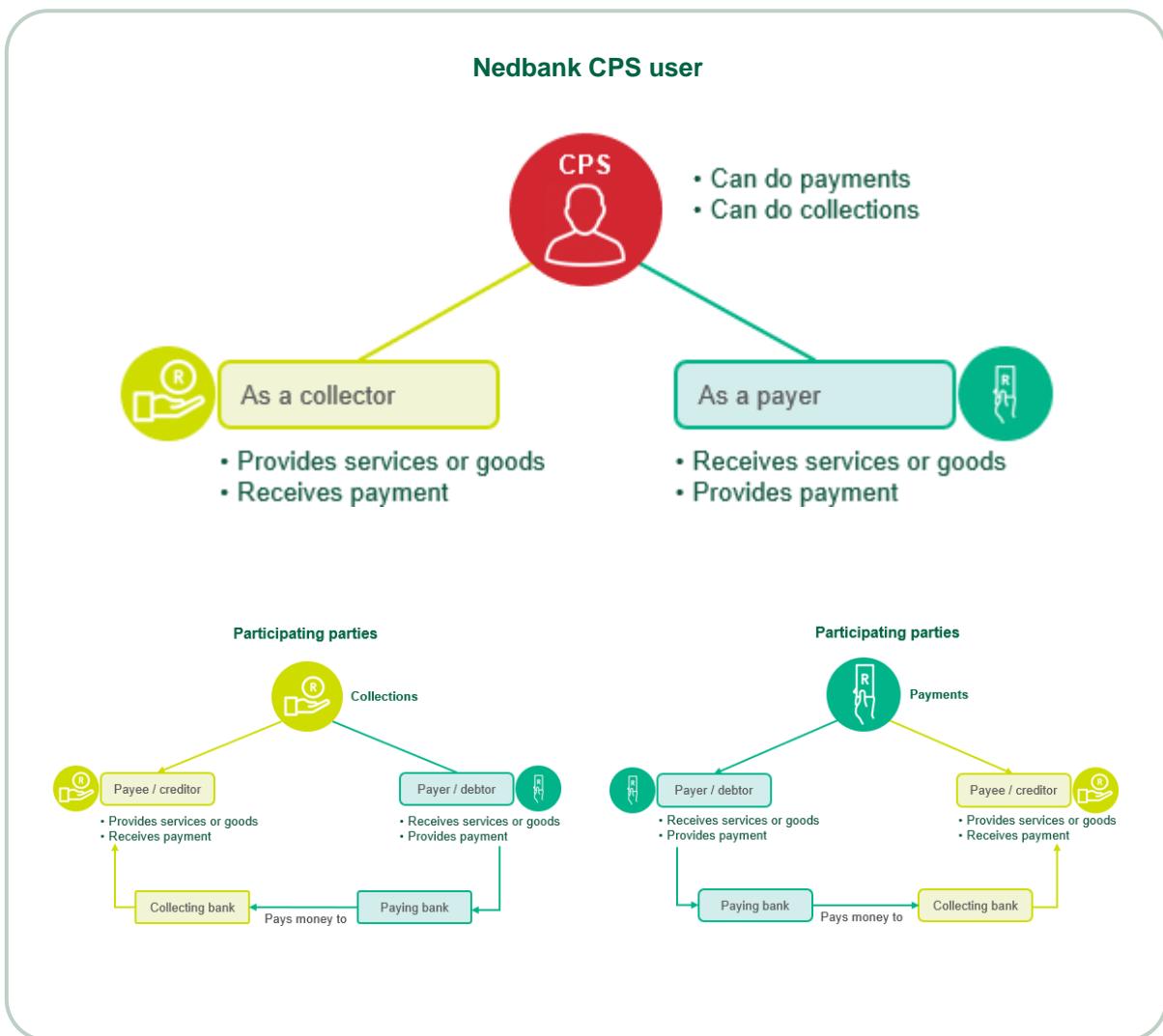
# CORPORATE PAYMENT SYSTEM (CPS) PRODUCT MANUAL

January 2024



# NEDBANK CORPORATE PAYMENT SYSTEM (CPS)

## PRODUCT MANUAL



## CPS PAYMENTS AND COLLECTIONS

# ABOUT THIS MANUAL

This manual consists of the following three main sections:

- A. An introduction** to the Corporate Payment System (CPS) and debit orders in South Africa
- B. The requirements and processing rules** that apply to the following:
  - The steps and functionality set-up between Nedbank and a client organisation.
  - Normal or electronic funds transfer (EFT) debit orders.
  - DebiCheck (Authenticated Collections).
- C. The transport mechanisms**

This manual uses icons to highlight information items and tasks that must be completed by the client, Nedbank or both. These icons are as follows:

Icon	Description
	CPS user / client
	Payer / debtor
	Payee / creditor
	Nedbank
	Very important information

This schema represents the sections that are contained in this manual. A detailed index is available on the next page.

## CPS PRODUCT MANUAL SCHEMA

### SECTION A: INTRODUCTION

1. Document introduction & index
2. Overview of the Corporate Payment System

### SECTION B: PAYMENTS & COLLECTIONS RULES AND REQUIREMENTS

1. CPS functionality set-up
2. EFT debit orders requirements and processing rules
3. DebiCheck processes and rules

### SECTION C: TRANSPORT MECHANISMS

1. Overview of transport mechanisms
2. Connect:Direct

### SECTION D: PAYMENTS & COLLECTIONS SPECIFICATIONS

1. CPS Payment & Collections
2. ISO 20022 Payment Acceptance Solution
3. DebiCheck Mandate & Collections
4. Registered Mandate Services
5. Client Preferences

### SECTION E: ONLINE SERVICE AND API

1. Web services
2. Messaging queue
3. REST services

### SECTION F: GLOSSARY

1. Acronyms and definitions of terms

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# SECTION A: ITEM 2 – OVERVIEW OF THE CORPORATE PAYMENT SYSTEM

## 1 INTRODUCTION TO THE NEDBANK CORPORATE PAYMENT SYSTEM

The Nedbank Corporate Payment System (CPS) is a host-to-host solution that provides organisations with a method to send high- and low-volume transactions directly from their line-of-business (LOB) systems to Nedbank.

This secure solution allows direct data exchange between the organisation and Nedbank. Two solutions are offered:

- a) Payments
- b) Collections

## 2 CPS PARTICIPATING PARTIES AND ROLES

### 2.1. Nedbank CPS user

Nedbank Corporate Payment System (CPS) is available to all qualifying Nedbank clients. These clients can do either collections or payments using CPS.

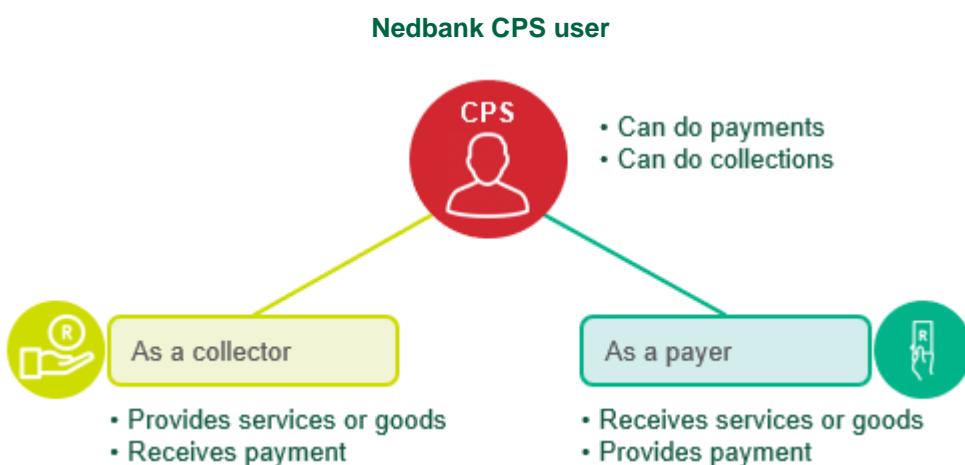


Diagram 1

**User:** A Nedbank client who uses the Corporate Payment System (CPS) for the processing of payment and collection transactions.

## 2.2. Participating parties in payments and collections with CPS

**Payee / creditor:** The party who provides services or goods to a consumer who undertakes to pay for such goods using debit order payments. This party receives payment.

**Payer / debtor:** The party who receives services or goods and pays the payee / creditor for such using a debit order. This party provides payment.

**Debit order:** An EFT, EDO or DebiCheck payment instruction issued by the collecting party / payee / creditor on instruction to the paying party / payer / debtor requesting payment for services or goods delivered on a specified action date.

### 2.2.1. Payments

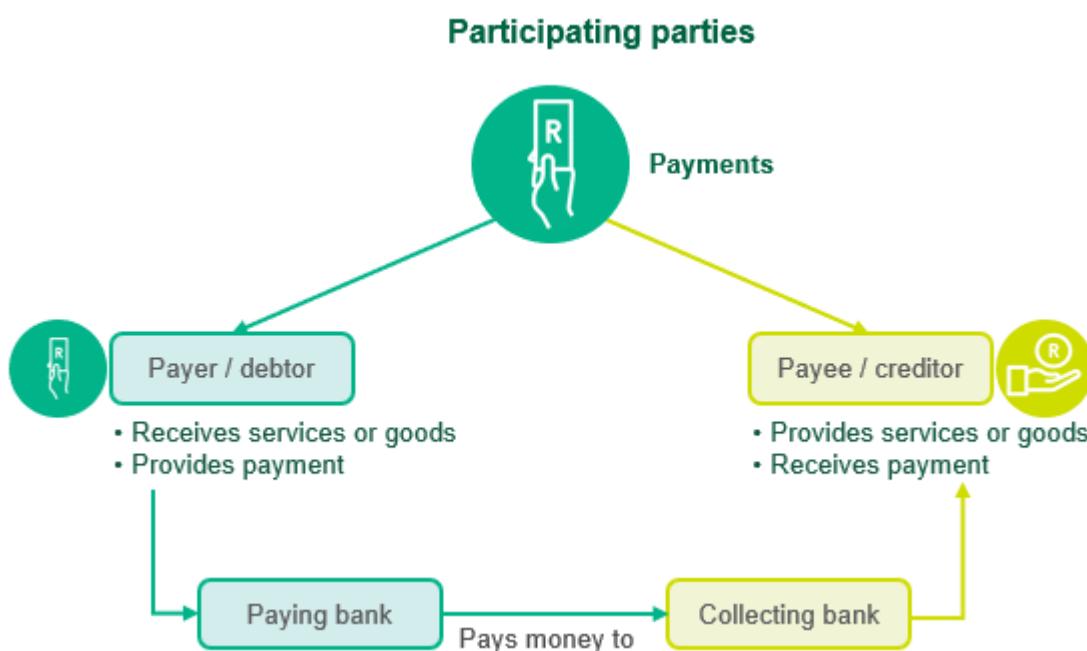


Diagram 2

**Paying bank:** The payer / debtor's bank which will debit the amount payable for the services / goods via debit order from the payer / debtor's bank account for payment to the payee / creditor.

**Collecting bank:** The payee / creditor's bank which will collect the amount payable from the paying bank and will pay the amount owing to the payee / creditor.

## 2.2.2. Collections



## 2.2.3. Payment and collection scenarios

### Scenario 1 – payments

- a) Amalgamated Builders is a CPS user.
- b) It wants to pay their 3 staff members their salaries due for the week.
- c) They are the payees / creditors and are the recipients of the payments.
- d) Amalgamated Builders is the payer / debtor who provides the payment.
- e) Each staff member needs to be paid R1000 each for the week.
- f) The payer / creditor sends through a file on 12<sup>th</sup> August containing 2-day EFT credit payment instructions to Nedbank for action date 14<sup>th</sup> August.
- g) The file is accepted by Nedbank with a total amount of R3000.
- h) Based on the file received, Nedbank debits Amalgamated Building's bank account with R3000 on action date.
- i) Nedbank (the paying bank) processes the payment of R1000 to each staff member (payee) on the required action date.

## Scenario 2 – collections

- a) Life Insure is an insurance company and provides insurance services to their clients.
- b) They have 5 clients who pay a monthly premium of R1500 each to Life Insure. They are the payers.
- c) Life Insure submits a file containing transactions for collection with action date 25<sup>th</sup> August.
- d) The file is accepted by Nedbank with a total amount of R7500.
- e) Based on the file received, Nedbank (the collecting bank) collects the money from the 5 clients and debits their accounts with R1500 each.
- f) Nedbank then credits Life Insure's bank account with the money received (5 x R1500 from each payer / debtor).

## 3 CPS PAYMENT OFFERINGS

Payment services are critical for the payment of salaries or wages, creditors, invoices, etc. Nedbank CIB offers the following payment services:

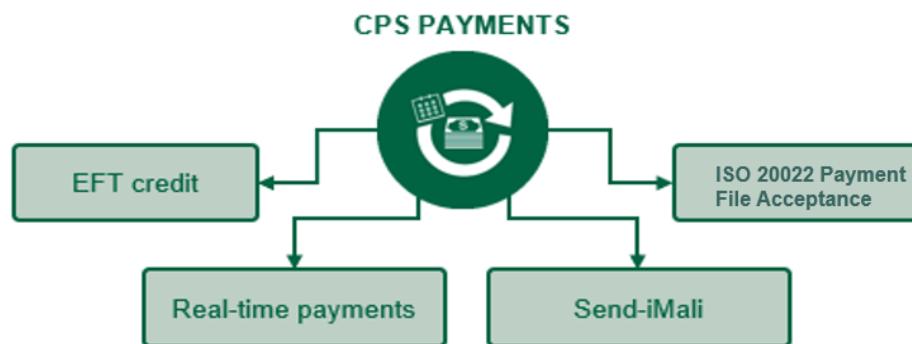


Diagram 4

### 3.1. EFT credit

The client can process payments to a third party electronically without any manual intervention. The payments will not be made immediately but either later the same day or on a future date.

These credits may be processed against current, savings and transmission accounts. Under certain conditions bonds, loans and subscription share accounts may also be paid by EFT.

Transactions greater than R5 million will be processed in real-time payments in line with the South African Reserve Bank regulations.

**Client:** A Nedbank CPS user.

**EFT:** Electronic Fund Transfer. It moves money from one account to another electronically over a network. It is also called electronic banking.

**Bank-approved beneficiary:** A company or institution with which Nedbank has a payment agreement for the client's convenience.

### 3.2. Real-time payments

#### 3.2.1. Real-time transactions

A **real-time transaction** is an electronic payment instruction issued to transfer funds to a beneficiary or third party in a time as short as 60 seconds. This real-time payment can be processed via real-time clearing (RTC) or real-time line (RTL).

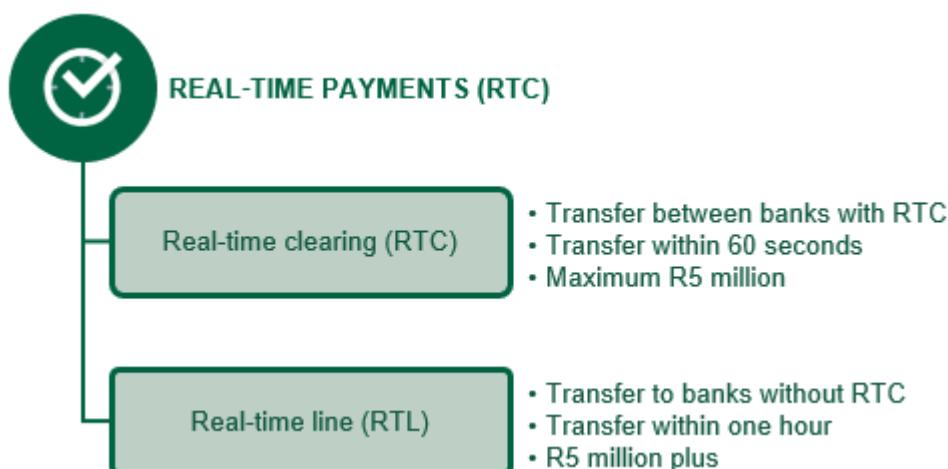


Diagram 5

#### 3.2.2. Real-time clearing (RTC)

Real-time payments are usually done when the funds need to be reflected in the beneficiary's account immediately. The maximum transaction amount for real-time payments is R5 million. The time span for funds reflecting in the beneficiary's account is approximately 60 seconds.

#### 3.2.3. Real-time line (RTL)

Not all banks supply a real-time clearing service. In this case the payment will be routed to the destination bank via RTL. The RTL service is used mainly for the processing of higher-value payments, i.e. amounts greater than R5 million. The time span for funds to be reflected in the beneficiary's account is approximately one hour.

#### 3.2.4. CPS real-time options

The following options are available:

- a) **Real-time only** – client transactions are processed via RTL, regardless of the value of the payment.
- b) **RTL choice by client** – The client stipulates on the file which transaction needs to be processed via RTC or RTL.

- c) **RTC choice by bank** – The client allows Nedbank to choose how transactions in the file are processed, depending on bank participation via RTC or RTL.

### 3.3. Send-iMali

Send-iMali via CPS is a single or bulk money transfer from the client's LOB system directly to a valid South African cell phone number.

- a) A minimum amount of R20 and a maximum amount of R4 000 may be paid per transaction. Transactions can only be sent in multiples of R10.
- b) Recipients are notified via SMS of the funds transfer and have two days to withdraw the full amount of the transaction. Alternatively, the recipient can also elect to open a MobiMoney wallet and receive the funds in this wallet.
- c) No partial withdrawals may be made.
- d) There is no cost to the recipient.
- e) If the funds are not withdrawn within the thirty days, the funds are returned to the client as an unpaid.

### 3.4. ISO20022 Payment File Acceptance

- a) The ISO 20022 Payment File Acceptance solution allows the client to submit a single payment file to Nedbank.
- b) This file contains transaction information for:
  - Onward payments, in foreign currency to any Ecobank Transactional Incorporate (ETI) accountholder.
  - Payment, in local currency payments, to any South African bank account.
- c) The payee needs to be a joint client for both Nedbank and Ecobank with accounts at both institutions to allow for onward payment processing as values are transferred domestically.

#### Important note



The payer / debtor must ensure that the payee / creditor name, account number and branch number are correct when issuing the payment instruction. All correct processing or transfer of funds is reliant on this information being valid.

## 4 CPS COLLECTION OFFERINGS

- a) Various mechanisms are available to facilitate the collection of funds.
- b) A debit order is the primary collection method, where clients give an instruction to the bank to obtain funds from the account of a paying customer or debtor.
- c) The payer / debtor authorises the payee / creditor to collect, via a mandate, which can be in the form of a signed physical or electronic document or via a voice recording.
- d) The following debit order types are available in CPS:

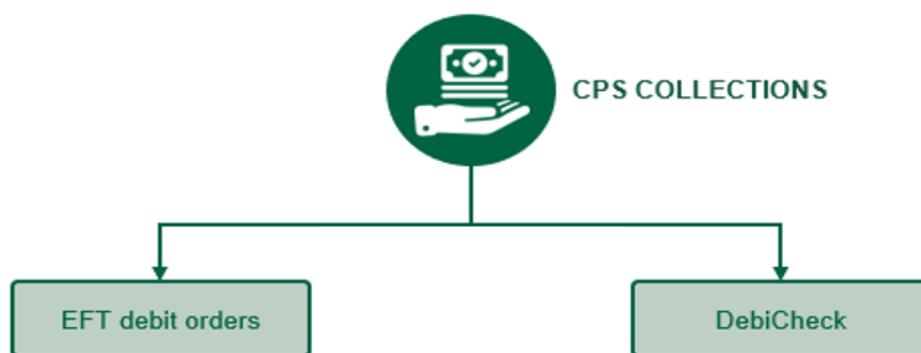


Diagram 6

### 4.1. EFT debit orders

- a) An EFT debit order is available as part of the CPS host-to-host offering to clients.
- b) The payee / creditor must get authorisation from the payer / debtor to debit the agreed-on amount from their account before Nedbank can process the collection.
- c) This authorisation is typically provided by the payer / debtor as a signed paper or in electronic format or as a voice recording.
- d) The authorised debit order will specify the amount and the date on which the payment should occur.

## **4.2. DebiCheck**

Due to the rise in debit order abuse, the South African Reserve Bank and the Payments Association of South Africa have instructed all banks to implement an enhanced debit order solution. DebiCheck is the debit order mechanism that the banks will use in future.

### **4.2.1. DebiCheck functionality**

- a) DebiCheck is a capability in which customers are required to electronically confirm the debit order information with the bank. Payers may use channels as offered by their paying bank to authenticate the mandate initiated by the payee. This mandate contains specific debit order details such as amount, date and frequency of collection. For bank channels available to payers, please reference the DebiCheck Decoded document.
- b) Before processing the debit order, the bank compares the payment instruction received against the authenticated mandate. This ensures that the transaction meets all the agreed criteria.
- c) The authentication process assures the accountholder of the correct payment, protects them from fraudulent or incorrect debits and significantly reduces the potential for disputes.

### **4.2.2. DebiCheck benefits**

DebiCheck will do the following:

- a) Accommodate clients with technologically advanced infrastructure and entrenched processes in their LOB system, eg SAP, Oracle and Pastel.
- b) Provide a high degree of automation for transaction processing and reconciliation.
- c) Provide early debit order window processing.
- d) Allow processing of large transaction volumes.
- e) Enable successful tracking of debit order processing and presenting for up to 10 days.
- f) Reduce dispute ratios due to the upfront authentication of mandates.
- g) Improve the dispute monitoring process.
- h) Give clients upfront information about debits authorised against their bank accounts.
- i) Improve the tracking process for the quick identification of illegally processed debits orders.
- j) Verify a client account to help reduce fraud.
- k) Provide a mechanism for clients to confirm and update mandates themselves.
- l) Provide detailed reports on the mandate life cycle to ensure compliance with the bank's mandate requirements.
- m) Ensure compliance with industry regulations.
- n) Ensure secure and guaranteed output between the client and Nedbank.

## **5 BENEFITS OF USING NEDBANK CPS**

### **5.1. Bulk processing**

- a) By processing transactions in bulk, higher volumes can be processed.
- b) Bulk processing can provide efficiency gains.

### **5.2. Improved turnaround time**

High or low volumes of EFT transactions can be done faster.

### **5.3. More effective control and management of working capital**

- a) Control over the management of collection activities and daily financials.
- b) Up-to-date information is available for operational purposes, resulting in improved cashflow management and reconciliation.

### **5.4. Enhanced accuracy and security**

Full automation without manual intervention reduces the risk of fraud and human error.

### **5.5. Improved system and processes when using DebiCheck with CPS**

- a) Credit checking results in better collections and collection rates.
- b) Reduced development and systems integration time and effort due to industry standardisation.
- c) Managing preferred mandates daily and monthly during peak periods.
- d) Reduced volumes of unpaid debit orders.

### **5.6. Improved protection**

- a) Lower risk of client abuse.
- b) Reduced risk of disputes and queries about forged transactions results in better business operations.
- c) The secure file-processing mechanism reduces operational risk.
- d) There is no manual intervention or human process involved.

### **5.7. Credit limit and available-balance control**

Credit limits and available balances are set according to the organisation's requirements.

### **5.8. Limit management**

The preferred daily and monthly limits during peak periods can be set.

## 6 OVERVIEW OF TRANSPORT MECHANISMS

### 6.1. Introduction

CPS, DebiCheck and final transaction information (FTI) all require the same setup to send and receive files.

### 6.2. Transportation setup

The following functions are included in the transport mechanism:

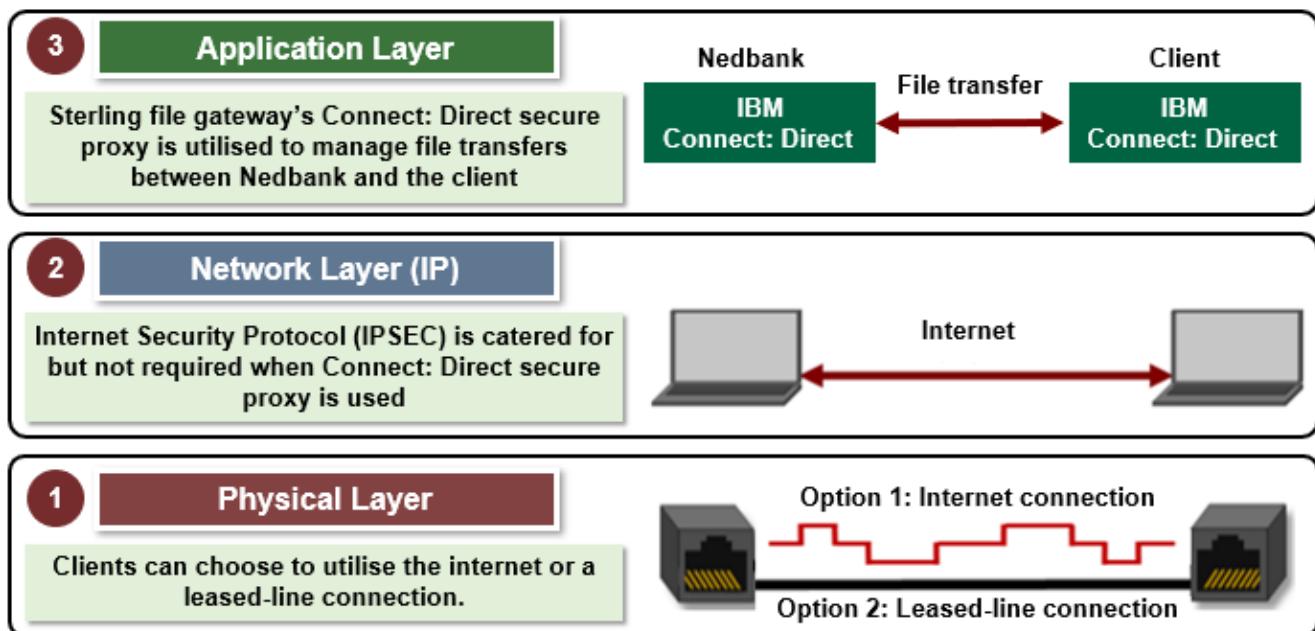


Diagram 7

## 7 CLIENT SERVICES: PROFILES

- a) There is support available to the client on a 24/7 basis for 365 days per year.
- b) The client has the capability to manage his preferences on his profile.
- c) All requests to change the profile or to stop a transaction must be made via one of the following methods:

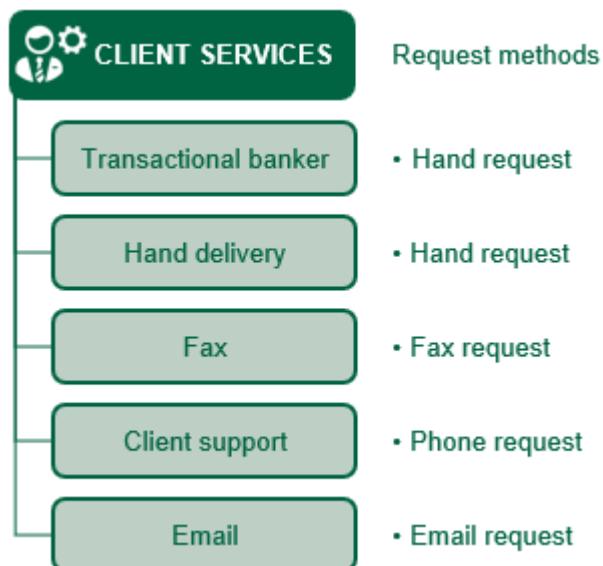


Diagram 8

### Client requests

Request method	Action	Contact details
Transactional banker	Hand request to banker. Banker will manage the processing of the request.	According to transactional banker
Hand delivery	Hand deliver request to Nedbank Client Enablement at the collection box in reception area.	Nedbank Client Enablement Gauteng: Roodepoort Lakeview Campus 16 Constantia Boulevard Constantia Roodepoort, 1709  Nedbank Client Enablement Cape Town: First floor, Protea Assurance Building Greenmarket Square Cape Town
Fax	Fax request to Nedbank Client Enablement.	Fax number: 0860 110 782
Client support	Contact 24-hour client support for all product-related and technical enquiries.	Working hours: 011 295 8737  After hours: 083 627 7712
Email	Email request to Nedbank Client Enablement.	<a href="mailto:TransactionalBankingMaintenance@Nedbank.co.za">TransactionalBankingMaintenance@Nedbank.co.za</a>

## 8 CHECKLIST

This checklist can be used to ensure that all the technical requirements have been completed. This means that CPS can be successfully integrated into the client's existing systems.

CPS checklist

Number	Item	Completed
1	File layout created in LOB system	
2	CONNECT:DIRECT installed	
3	Leased line installed	
4	Security setup done	
5	File names according to file-naming convention	
6	Testing process completed	

## 9 CPS BILLING

### 9.1. CPS fees

- The client and the transactional banker discuss and agree on the CPS fees.
- The loading document detailing the various services and the CPS fees are included in the initial application form (the Fees Payment System document).
- The client has a choice to select a billing cycle date as per their financial reporting needs.

### 9.2. Account statements

- Cumulative monthly fees will appear on the client's charge account statement. This is dependent on the standard fees and service type selected by the client.
- The statement contains a description for each service type. Please refer to the table below:

Account statement descriptions

Description of charge	Explanation
CONNECT:DIRECT monthly (standard fee)	Monthly fee for CONNECT:DIRECT service
SSV CR on-us (volume)	Same-day-service credits, Nedbank to Nedbank
SSV CR on-them (volume)	Same-day-service credits, Nedbank to other bank
SSV DR on-us (volume)	Same-day-service debits, Nedbank to Nedbank
SSV DR on-them (volume)	Same-day-service debits, Nedbank to other bank
1-D Dated CR on-us (volume)	One-day-service credits, Nedbank to Nedbank
1-D Dated CR on-them	One-day-service credits, Nedbank to other bank
2-D Dated CR on-us (volume)	Two-day-service credits, Nedbank to Nedbank
2-D Dated CR on-them	Two-day-service credits, Nedbank to other bank
2-D Dated DR on-us (volume)	Two-day-service debits, Nedbank to Nedbank

2-D Dated DR on-them	Two-day-service debits, Nedbank to other bank
CPS CRD Credit: On Us	CPS Card Credit, Nedbank to Nedbank
CPS CRD Credit: On Them	CPS Card Credit, Nedbank to other bank
RTL - Credit on-us (volume)	Real-time credit, Nedbank to Nedbank
RTL – Credit on-them (volume)	Real-time credit, Nedbank to other bank
Unpaid transactions (volume)	Same as specified
Rejected transactions (volume)	Same as specified
Recall transactions (volume)	Same as specified
Disallow File	Disallowed transactions
CPS PoP Images	CPS Proof of Payment Images
CPS Pop File Summary	CPS Proof of Payment File Summary
CPS Send-Imali	Same as specified
DC - Debit: On Us Successful (volume)	DebiCheck debit successful, Nedbank to Nedbank
DC - Debit: On Them Successful (volume)	DebiCheck debit successful, Nedbank to other bank
DC - Debit: On Us Unsuccessful (volume)	DebiCheck debit unsuccessful, Nedbank to Nedbank
DC - Debit: On Them Unsuccessful (volume)	DebiCheck debit unsuccessful, Nedbank to other bank
DC - Debit: On Us Daily Tracking (volume)	DebiCheck tracking days, Nedbank to Nedbank
DC - Debit: On Them Daily Tracking (volume)	DebiCheck tracking days, Nedbank to other bank
DC - Debit: Cancelled Mandate (volume)	DebiCheck debit unsuccessful due to cancelled mandate
Rejected Item (Volume)	Same as specified
Recall Item (Volume)	Same as specified
Dispute Successful < 40 (volume)	Successful disputes within 40 day period
Dispute Successful > 40 (volume)	Successful disputes over 40 day period
Mndt Init Succ RT OU	TT1 Mandate initiation successful, Nedbank to Nedbank
Mndt Init Succ RT OT	TT1 Mandate initiation successful, Nedbank to other bank
Mndt Init Succ TT3 OU	TT3 Mandate initiation successful, Nedbank to Nedbank
Mndt Init Succ TT3 OT	TT3 Mandate initiation successful, Nedbank to other bank
Mndt Init Rej Val RT OU	TT1 Mandate initiation unsuccessful (due to validation failures), Nedbank to Nedbank
Mndt Init Rej Val RT OT	TT1 Mandate initiation unsuccessful (due to validation failures), Nedbank to other bank
Mndt Init Rej Val RT TT3 OU	TT3 Mandate initiation unsuccessful (due to validation failures), Nedbank to Nedbank
Mndt Init Rej Val RT TT3 OT	TT3 Mandate initiation unsuccessful (due to validation failures), Nedbank to other bank
Mndt Init Rej Auth dec RT OU	TT1 Mandate initiation unsuccessful (due to authorization declined), Nedbank to Nedbank

Mndt Init Rej Auth dec RT OT	TT1 Mandate initiation unsuccessful (due to authorization declined), Nedbank to other bank
Mndt Init Succ BT OU	TT2 Mandate initiation successful, Nedbank to Nedbank
Mndt Init Succ BT OT	TT2 Mandate initiation successful, Nedbank to other bank
Mndt Init Rej Val BT OU	TT2 Mandate initiation unsuccessful (due to validation failures), Nedbank to Nedbank
Mndt Init Rej Val BT OT	TT2 Mandate initiation unsuccessful (due to validation failures), Nedbank to other bank
Mndt Init Rej Auth dec BT OU	TT2 Mandate initiation unsuccessful (due to authorization declined), Nedbank to Nedbank
Mndt Init Rej Auth dec BT OT	TT2 Mandate initiation unsuccessful (due to authorization declined), Nedbank to other bank
Mndt Amnd Succ RT ReAut Req OU	Real time mandate amendment successful, re-authorisation required, Nedbank to Nedbank
Mndt Amnd Succ RT ReAut Req OT	Real time mandate amendment successful, re-authorisation required, Nedbank to other bank
Mndt Amnd Succ RT No ReAut Req OU	Real time mandate amendment successful, no re-authorisation required, Nedbank to Nedbank
Mndt Amnd Succ RT No ReAut Req OT	Real time mandate amendment successful, no re-authorisation required, Nedbank to other bank
Mndt Amnd Rej Val RT ReAut Req OU	Real time mandate amendment unsuccessful (due to validation failures), re-authorisation required, Nedbank to Nedbank
Mndt Amnd Rej Val RT ReAut Req OT	Real time mandate amendment unsuccessful (due to validation failures), re-authorisation required, Nedbank to other bank
Mndt Amnd Rej Val RT No ReAut Req OU	Real time mandate amendment unsuccessful (due to validation failures), no re-authorisation required, Nedbank to Nedbank
Mndt Amnd Rej Val RT No ReAut Req OT	Real time mandate amendment unsuccessful (due to validation failures), no re-authorisation required, Nedbank to other bank
Mndt Amnd Rej Auth dec RT OU	Real time mandate amendment unsuccessful (due to authorization declined), Nedbank to Nedbank
Mndt Amnd Rej Auth dec RT OT	Real time mandate amendment unsuccessful (due to authorization declined), Nedbank to other bank
Mndt Amnd Rej Val RT TT3 OU	TT3 mandate amendment unsuccessful (due to validation failures), Nedbank to Nedbank
Mndt Amnd Rej Val RT TT3 OT	TT3 mandate amendment unsuccessful (due to validation failures), Nedbank to other bank
Mndt Amnd Succ BT ReAut Req OU	Batch mandate amendment successful, re-authorisation required, Nedbank to Nedbank
Mndt Amnd Succ BT ReAut Req OT	Batch mandate amendment successful, re-authorisation required, Nedbank to other bank
Mndt Amnd Succ BT No ReAuth Req OU	Batch mandate amendment successful, no re-authorisation required, Nedbank to Nedbank
Mndt Amnd Succ BT No ReAuth Req OT	Batch mandate amendment successful, no re-authorisation required, Nedbank to other bank
H2H Mnd Amd Rej Val BT ReAut Req OU	Batch mandate amendment unsuccessful (due to validation failures), re-authorisation required, Nedbank to Nedbank
H2H Mnd Amd Rej Val BT ReAut Req OT	Batch mandate amendment unsuccessful (due to validation failures), re-authorisation required, Nedbank to other bank

H2H Mnd Amd Rej Val BT No ReAut OU	Batch mandate amendment unsuccessful (due to validation failures), no re-authorisation required, Nedbank to Nedbank
H2H Mnd Amd Rej Val BT No ReAut OT	Batch mandate amendment unsuccessful (due to validation failures), no re-authorisation required, Nedbank to other bank
H2H Mnd Amd Rej BT Auth dec OU	Batch mandate amendment unsuccessful (due to authorization declined), Nedbank to Nedbank
H2H Mnd Amd Rej BT Auth dec OT	Batch mandate amendment unsuccessful (due to authorization declined), Nedbank to other bank
Mndt Canceltn - Succ OU	Mandate cancellation successful, Nedbank to Nedbank
Mndt Canceltn - Succ OT	Mandate cancellation successful, Nedbank to other bank
Mndt Canceltn Rej Val OU	Mandate cancellation unsuccessful, Nedbank to Nedbank
Mndt Canceltn Rej Val OT	Mandate cancellation unsuccessful, Nedbank to other bank
Mndt Req for Info BT OU	Mandate request for information (batch), Nedbank to Nedbank
Mndt Req for Info BT OT	Mandate request for information (batch), Nedbank to other bank
Mndt Req for Info RT OU	Mandate request for information (real time), Nedbank to Nedbank
Mndt Amnd Succ RT PreAut OU	Real time mandate amendment successful, pre-auth required, Nedbank to Nedbank
Mndt Amnd Succ RT PreAut OT	Real time mandate amendment successful, pre-auth required, Nedbank to other bank
Mndt Susp Succ On Us (volume)	Mandate suspension successful, Nedbank to Nedbank
Mndt Susp Succ On Them (volume)	Mandate suspension successful, Nedbank to other bank
Mndt Susp Unsucc OU	Mandate suspension unsuccessful, Nedbank to Nedbank
Mndt Susp Unsucc OT	Mandate suspension unsuccessful, Nedbank to other bank
RMS On Us	RMS mandate initiation successful, Nedbank to Nedbank
RMS On Them	RMS mandate initiation successful, Nedbank to other bank

## SECTION B: ITEM 1 – CPS FUNCTIONALITY SET-UP

### 1 CPS FUNCTIONALITY SET-UP

This item contains the relevant specification detail for the development of the processes and technology required to enable the Corporate Payment System functionality between Nedbank and a client.

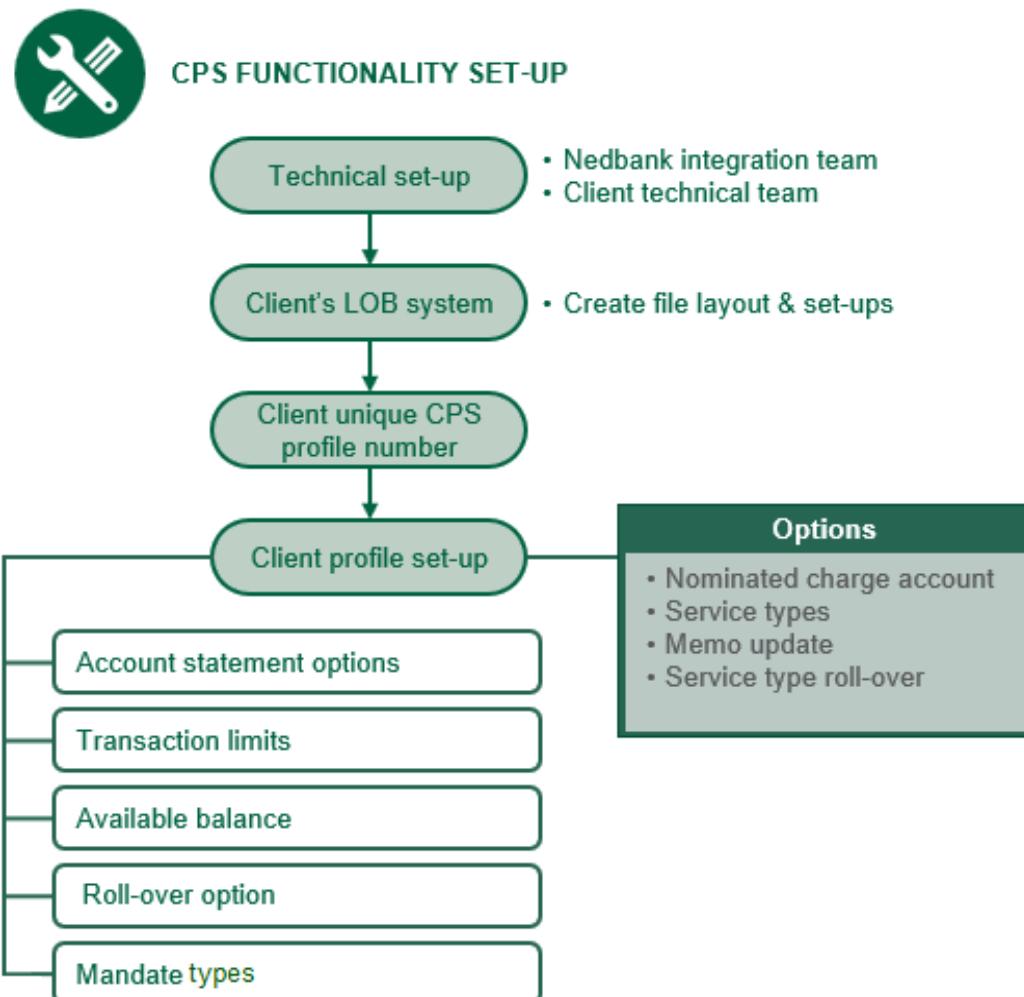


Diagram 1

## 2 TECHNICAL REQUIREMENTS

The technical requirements include the process of enablement. The client's technical team liaises with Nedbank's integration team to set up the Nedbank Corporate Payment System (CPS).

The file layout is created in the line-of-business (LOB) system using the following guidelines:

### FILE LAYOUT GUIDELINES

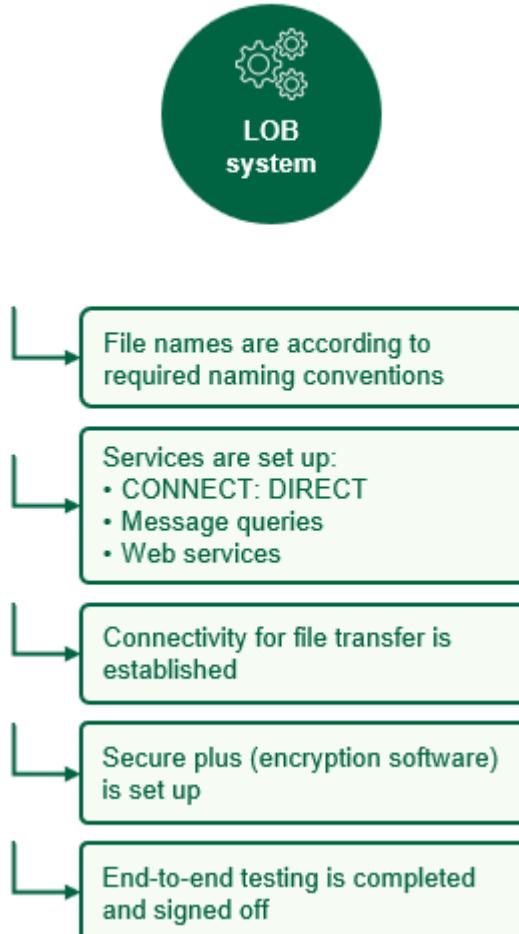


Diagram 2

**Line-of-business (LOB) system:** This is the core system to process generic and financial transactions. It is run and maintained by the clients.

#### Important notes



- Clients can engage with the Nedbank transactional banker for clarification of questions.
- Any additional client-specific requirements will be specified by Nedbank's integration manager according to the client's set-up.

### 3 CLIENT PROFILE SET-UP OPTIONS

A unique CPS profile number(s) will be assigned to each client. Various profile set-ups may be used by the client. The profile set-up determines the file and transaction parameters and processing.

**Profile number:** The client identification number. This is unique for each client.

#### 3.1. Client profile set-up options

Set-up options	Details
3.1.1 Nominated & charge account	A minimum of 1 Nedbank account must be used. This account can act as both a transactional and a charge account.
3.1.2 Service types	<ul style="list-style-type: none"><li>a) Real-time line (RTL) – credits only.</li><li>b) Real-time clearing (RTC) – credits only.</li><li>c) Same-day value (SDV) – credits and debits.</li><li>d) One-day value – credits and debits.</li><li>e) Two-day value – credits and debits.</li><li>f) Send-iMali – credits only.</li><li>g) DebiCheck – debits only.</li><li>h) DebiCheck mandates – TT1, TT2 and TT3</li></ul>
3.1.3 Memo update	<ul style="list-style-type: none"><li>a) This option is only available for Nedbank-to-Nedbank transactions. A memo update is the real-time, online reservation of funds and update of information.</li><li>b) The information created during the batch run will over-write these memo-update transactions. These transactions cannot be disallowed.</li></ul>
3.1.4 Service type roll-over	<p>CPS allows the roll-over of a transaction if the cut-off time for a specific service has been missed or if there is insufficient lead-time to meet the transaction action date.</p> <p>The following roll-overs are allowed:</p> <ul style="list-style-type: none"><li>a) 2-day to 1-day or SDV</li><li>b) 1-day to SDV</li><li>c) SDV to next-day SDV</li></ul>

## Important note

Check digit validation is performed on both nominated and destination accounts. This verifies the accuracy of an account number structure according to the bank's rules. It therefore verifies that the nominated and destination accounts are correct.



The following items are validated:

- a) Account number
- b) Branch code

Transactions that fail the validation process will be rejected.

## 3.2. Transaction rejection option

### 3.2.1. Choosing a rejection option

- a) A client can choose the following:
  - Have only the rejected transactions returned.
  - Have the entire file with rejected and accepted transactions returned.
- b) Transactions in a file will be validated until the rejection percentage is reached. A not acknowledged message (NACK) will be returned according to the profile settings.

### Important note



If a NACK file is received, any transaction validated with an acceptance status will not be processed. This option needs to be set before the client can start transactions.

### 3.2.2. File types

File types	Header	Transaction detail	Trailer
A – ACK	X		X
B – ACK	X	X	X
C – NACK	X		X
D – NACK	X	X	X

### 3.2.3. ACK and NACK layouts

Test file types to be sent	Result – rejected transactions only	Result – return all transactions
a) A file that will result in an ACK containing no rejected items.	A	B
b) A file that will result in an ACK containing a few rejected items.  The client needs to ensure that the rejection percentage is not exceeded as this will result in a NACK message.	B	B
c) A file that will result in a NACK as a result of file validation failure. This is the result of errors relating to security, the header or the trailer.	C	C
d) A file that will result in a NACK due to the rejection percentage being exceeded.	D	D

## 4 REJECTION PERCENTAGE

- a) The rejection percentage is part of the CPS authentication and integrity test.
- b) The system default percentage is 25%.
- c) A rejection percentage is defined for a client if the default percentage is not acceptable.
- d) When validating the client's transaction instructions, a percentage of the rejected transactions is calculated in relation to the total number of transactions.
- e) When this calculated percentage exceeds the defined percentage, the entire validation process is stopped. A NACK file is returned in accordance with the profile settings.

## 5 TRANSACTION ACCUMULATION OPTIONS

- a) With High volume EFT transactions, a client can stipulate how these transactions should be reflected in the bank account statement.

## HIGH VOLUME OF EFT TRANSACTIONS

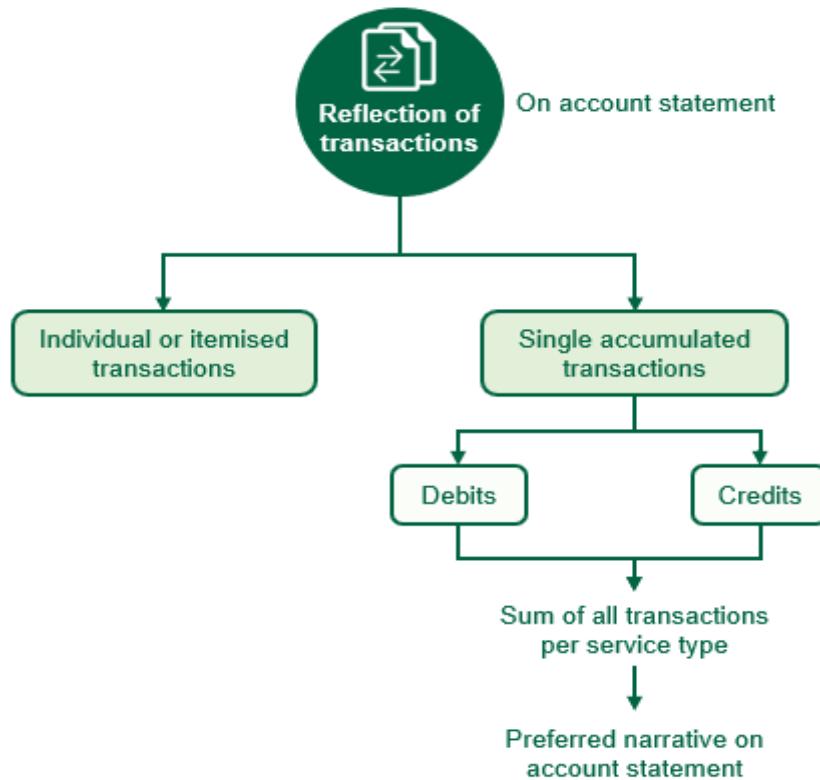


Diagram 3

- b) A single total for each debit and credit service type will be displayed on the client's bank account. A preferred narrative may also appear on the bank account for accumulated totals.

## 6 UNPAID INSTRUCTIONS

The client can stipulate how unpaid EFT transactions (unpays) should be displayed on the bank account statement. They can select individual transactions or a single accumulated total for each rejecting bank.

## 7 LIMITS

### 7.1. Client limits

CPS imposes limits on all payments and collections. These limits depend on the client's profile and could be subject to Credit approval.

#### 7.1.1. Debit limits

The following limits are set by the client and the relationship manager:

- Debit item limits
- Debit daily limits
- Debit monthly limits

### 7.1.2. Credit limits

The following limits are set by the client and the relationship manager:

- Credit item limits
- Credit daily limits
- Credit monthly limits

### 7.1.3. DebiCheck limits

The following limits are set by the client and the relationship manager:

- DebiCheck item limits
- DebiCheck daily limits
- DebiCheck monthly limits

## 7.2. Regulatory limits

The National Payment System (NPS) limits are as follows:

EFT debit limits	R1 million for collections
DebiCheck limits	R1 million for authenticated collections
Credit limits	R5 million for payments including RTC
RTC Dark Hour Credit Limit	R 250 000

#### Important note



If the limits are exceeded, CPS will reject the transaction. Any payment greater than R5 million will be processed by real-time line settlement (RTL). This functionality must be enabled in the client's profile.

## 7.3. Limit terminology

There are different types of limits:

- a) Client limits
- b) Account limits
- c) Variable limits
- d) Limit thresholds

Limit term	Explanation
Client-imposed limits	Limits requested by the client and approved by Nedbank. Clients set up their own limit structure based on the minimum and maximum amounts required for transacting.
Client item limits	This is an imposed limit for each transaction within a file. Item limits are validated on receipt of the input file data. If a transaction exceeds the limit, the transaction will be rejected.
Client daily limits	This is the maximum value of transactions allowed per day. If this limit is exceeded, the transaction will be rejected.
Client monthly limits	This is the maximum value of transactions allowed per month. If this limit is exceeded, the transaction will be rejected.

Account item limits	This is the maximum value for each transaction against a nominated account. If this limit is exceeded, the transaction will be rejected.
Account daily limits	This is the maximum value per day for all transactions against a nominated account. If this limit is exceeded, the transaction will be rejected.
Account monthly limits	This is the maximum value in a month for all transactions against a nominated account. If this limit is exceeded, the transaction will be rejected.
Variable limit option	The client can set up a variable limit structure, either per day or for a specific time frame. This can be a higher limit during peak periods and a lower limit during off-peak periods.
Limit threshold notification	The client can stipulate a percentage threshold for limits. Once this limit has been reached, an email will inform the client accordingly.

## 8 AVAILABLE BALANCE

The Available balance option enables clients to process transactions against available funds in their nominated account. This processing is based on the following rules:

- a) Only payments are allowed.
- b) Same-day, 1-day, 2-day, send-iMali, RTC and RTL transactions can be submitted.
- c) Transactions cannot be rolled over to the next business day as they are processed on the date received.
- d) A file cannot be disallowed if the profile is set up to utilise the available balance. The funds are reserved once the file has been processed.
- e) If a transaction fails due to insufficient funds, the entire file will be rejected. No partial processing is allowed even with multiple transactions in the file.
- f) The nominated account balance will be notionally reduced by the value of the transactions in the file.

## 9 FRONT-END AUTHORISATION

- a) The client may configure their profile to view and authorise the transaction files via the Netbank Business channel prior to these being processed by Nedbank.
- b) Clients can choose to have one or two users to authorise the files for processing.

## 10 CLIENT RESPONSIBILITIES

The client has the following responsibilities. They must:

- a) Ensure that all the relevant technical users are included in the set-up activities for the CONNECT:DIRECT software:
  - The configuration
  - The installation
  - The training
- b) Accept responsibility for ensuring that the connection is maintained when sending and receiving files.
- c) Accept responsibility for ensuring correct file requirements and content prior to sending files to Nedbank.
- d) Submit file disallows before 14:00 on the extract date.
- e) Ensure the necessary limits are sufficient for daily and monthly transactions.
- f) Contact the relationship manager for amendments to limits if required.

## 11 PROVISION OF DATA

Data will be relayed between the client and Nedbank via a secure link. Nedbank will verify the input data received from the client, based on the validation rules in place.

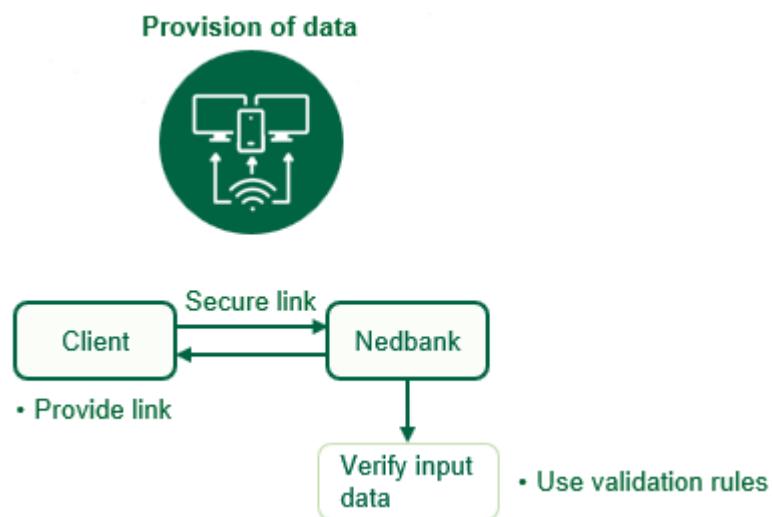


Diagram 4

### Important note



If the client has a separate third-party agreement with a service provider for provision of the link, there may be no conflict with the client's agreement with Nedbank.

## 12 CUT-OFF TIMES

### 12.1. Transaction cut-off times

Transactions will be rejected where a cut-off time has been breached unless the rollover option has been enabled.

Transaction cut-off times

Service type	Start Time to send files	Us-on-us transactions		Us-on-them transactions	
		Monday – Friday	Saturday	Monday - Friday	Saturday
Same-day value (SDV)	06:00	18:30	13:30	16:30	09:30
One-day service	06:00	18:30	13:30	16:30	09:30
Two-day service	06:00	18:30	13:30	14:30	08:30
DebiCheck	03:00	16:00	10:00	16:00	10:00
Disallow	06:00	14:00	N/A	14:00	N/A
EFT recalls (one-day and two-day service only)	06:00	13:00	10:00	13:00	10:00
Send-iMali	03:00	18:30	18:30	N/A	N/A

**Us-on-us:** Transactions originating from Nedbank and directed to another Nedbank account (Nedbank-to-Nedbank, internal transactions).

**Us-on-them:** Transactions originating from Nedbank and directed to other banks (non-Nedbank account, external transactions).

### 12.2. Submissions

Submissions have specific day and time limits. This excludes future-dated transactions.

Submission day	Time deadline for Nedbank receive	Action date
<b>On-us transactions – same-day service</b>		
Weekdays	18:30	Same day
Saturdays	13:30	Same day
<b>On-them transactions – same-day service</b>		
Weekdays	16:00	Same day
Saturdays	09:30	Same day
<b>On-us transactions – one-day service</b>		
Weekdays	18:30	Next day

Saturdays	13:30	Monday
<b>On-them transactions – one-day service</b>		
Weekdays	16:00	Next day
Saturdays	09:30	Monday
<b>On-us transactions - two-day service</b>		
Weekdays only	18:30	Two days forward
Saturdays	13:30	Tuesday
<b>On-them transactions – two-day service</b>		
Weekdays only	14:30	Two days forward
Saturdays	08:30	Tuesday

#### Important note



If the action day falls on a Sunday or public holiday, CPS will process the file on the next available processing day.

#### 12.3. RTC Submission and Processing

RTC processing behaves differently for profiles on credit limits and profiles on available balance. The below tables outline the difference in behaviour:

##### Credit Limits Profile:

File sent	Time	Action Date on File	Nedbank to Nedbank (N2N)	Nedbank to Other (N2O)	Rejection Reason (if applicable)
Weekday	01:00 – 03:00	Same Day/ Next Day	Rejected	Rejected	System Downtime
	03:00 – 18:30	Same Day/ Next Day	Accepted	Accepted	
	18:30 – 01:00	Same Day/ Next Day	Accepted	Accepted	
Saturday	01:00 – 03:00	Same Day/ Next Day	Rejected	Rejected	System Downtime
	03:00 – 13:30	Same Day/ Next Day	Accepted	Accepted	
	13:30 – 01:00	Same Day/ Next Day	Accepted	Accepted	
Sunday	01:00 – 03:00	Same Day/ Next Day	Rejected	Rejected	System Downtime
	03:00 – 01:00	Same Day/ Next Day	Accepted	Accepted	

## Important note

To ensure that transactions sent for processing on a Sunday is successful, please note that the file date needs to be the next business day's date (with a new sequence number) and the action date within the file needs to be Sunday's date.



For the first file sent on the next business day, kindly ensure that the file sequence number follows that used on Sunday.

Should the file date and action date be a Sunday, the file will reject. Should the file date be the next business day date, but the sequence number used is a continuation of that from Saturday, the file will also reject.

Processing on public holidays can be treated manner as processing on a Sunday.

## Available Balance Profile:

File sent	Time	Action Date on File	Nedbank to Nedbank (N2N)	Nedbank to Other (N2O)	Rejection Reason (if applicable)
Weekday	01:00 – 03:00	Same Day	Rejected	Rejected	System Downtime
	03:00 – 18:30	Same Day	Accepted	Accepted	
	18:30 – 00:00	Same Day	Accepted	Accepted	
Saturday	00:00 – 01:00	Same Day	Rejected	Rejected	Date moves to next day i.e. from Friday to Saturday
	01:00 – 03:00	Same Day	Rejected	Rejected	System Downtime
	03:00 – 13:30	Same Day	Accepted	Accepted	
	13:30 – 01:00	Same Day	Accepted	Accepted	
Sunday	01:00 – 03:00	Same Day	Rejected	Rejected	System Downtime
	03:00 – 01:00	Same Day	Accepted	Accepted	

### Important note

To ensure that transactions sent for processing on a Sunday is successful, please note that the file date needs to be the next business day's date (with a new sequence number) and the action date within the file needs to be Sunday's date.

For the first file sent on the next business day, kindly ensure that the file sequence number follows that used on Sunday.



Should the file date and action date be a Sunday, the file will reject. Should the file date be the next business day date, but the sequence number used is a continuation of that from Saturday, the file will also reject.

Processing on public holidays can be treated manner as processing on a Sunday.

Future dated RTC transactions are not allowed on an Available Balance profile.

### 12.4. RTC Transaction limits

These are as follows (excluding public holidays):

Day	Time	Transaction value limit
Monday – Friday	00:01 – 16:00	R5 million
All other times including weeknights, weekends & public holidays	16:01 – 00:00 prior to the forthcoming business day. For example, weekends, the limit applies from 16:01 on Friday through to 00:00 on Sunday night.	R250 000 (two hundred and fifty thousand)

### 12.5. Submission for disallow files

Submission day	Time deadline for Nedbank receive	Extraction date
<b>Same-day value</b>		
Weekdays only	14:00	Same day
<b>One-day service</b>		
Weekdays only	14:00	Same day
<b>Two-day service</b>		
Weekdays only	14:00	Same day

## 12.6. Mandate cut-off times

Cut-off times for mandates are specific to the transaction type (TT) and whether it is processed in real-time. Mandates always have a 7-day processing time.

### Real-time transactions

TT1	Start time	End time
Initiate	03:00	22:30
Amend	03:00	22:30
Cancel	03:00	22:30
Mandate status and acceptance report	03:00	22:30

Above cut off times apply both to 226 and 227 amendments.

TT3	Start time	End time
Initiate	03:00	21:00
Amend	03:00	21:00
Cancel	03:00	21:00
Mandate status and acceptance report	03:00	21:00

### Batch transactions

TT2 – request	Start time	End time
Initiate	03:00	19:30
Amend	03:00	19:30
Cancel	03:00	19:30
Request for information	08:00	17:30

### Pre-processing ACK / NACK

	Time sent
Pre-processing ACK / NACK	Available immediately after pre-processing

### Mandate response to client

	First response	Final response
Client responses (day 1 and 2)	12:00	22:30
Response for mandate information (Day 0 and 1)	12:00	22:30

The RMS mandate Initiation SLA for responses must be returned by end of next processing day.

## 12.7. Collection cut-off times

### Weekdays

Collections	Start time	End time
Request and ACK / NACK	03:00	17:00
1 <sup>st</sup> response	07:00	
2 <sup>nd</sup> response	02:00 (day + 1)	

For collection request files containing future dated collections, the cut off time is 20:50pm.

### Weekends and public holidays

Collections	Start time	End time
Request and ACK / NACK	00:00	12:00
1 <sup>st</sup> response	07:00	
2 <sup>nd</sup> response	02:00 (day + 1)	

For collection request files containing future dated collections, the cut off time is 20:50pm.

## 12.8. Roll-over options

If required, client can select roll-over option as part of their CPS profile setup.  
CPS allows the client to roll over a transaction if:

- It has missed the cut-off time for a specific service type.
- There is not enough lead-time to meet the transaction action date.

### Example of roll-over options

Service type	Payment roll-over option	Collection roll-over option
Two-day	To one-day SDV	To SDV
One-day	To SDV	N/A
SDV	To next-day SDV	To next-day SDV

### Important notes

- There is no roll-over option for the real-time service type of transaction.
-  For a transaction to be paid on the client's specified action date, it must be processed by CPS before the cut-off time.
- Files that are delivered to CPS late will be rejected, unless otherwise specified on the client's CPS profile.

### Example of Nedbank transaction dates

Nedbank processing calendar – April 20xx						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22 Good Friday	23
24	25 Family Day	26	27 Freedom Day	28	29	30

Using the above calendar, the table below indicates the upload date and the transaction action date for certain services.

Service	File submission day	Transaction action date should be
SSV	25 April	26 April
One-day	27 April	29 April
Two-day	22 April	28 April
Two-day	21 April	28 April

## 13 BENEFICIARY DIRECTORY FILE

- a) The beneficiary directory file (BDF) is a list with details of approved beneficiaries. These details include:
  - The account number
  - Branch code
  - Beneficiary referencing rules
- b) Details are pre-loaded for the client's convenience.
- c) The client will input only the required details when making payments to bank-approved beneficiaries e.g.:
  - BDF number
  - BDF name
  - BDF valid narrative
- d) Reference validation may be done for certain approved beneficiaries.

## Important note



Transactions to approved beneficiaries will appear itemised on the nominated account bank statement.

# 14 UNPAID TRANSACTIONS

**An unpaid transaction (unpaid):** is any transaction (debit or credit) submitted via CPS, that has been returned by the destination bank.

## 14.1. Unpaid transaction types

- a) Unpaid transactions can be divided into two types of returns:

Non-financial return	A transaction that may have been re-directed to a different account held at the destination bank.
Financial return	A transaction that may have been returned by the destination bank for a number of reasons e.g. account closed or insufficient funds.

- b) Unpaid transactions are returned electronically with a detailed description of each unpaid transaction in the unpaids file and are sent daily to the client.

## Important note



Unpaid items can be returned up to 40 days after the action date of the original transactions.

## 14.2. Unpays reporting

Clients can select either itemised or consolidated unpaids reports on their nominated bank account statement.

Itemised settlement	Unpays will be settled individually to the nominated account. Each individual unpay record will reflect on the client's bank account statement.
Consolidated settlement	Unpays will be settled per bank to the client's nominated account. The settlement will be shown as a consolidated amount per destination bank.

# SECTION B: ITEM 2 – EFT DEBIT ORDER REQUIREMENTS AND PROCESSING RULES

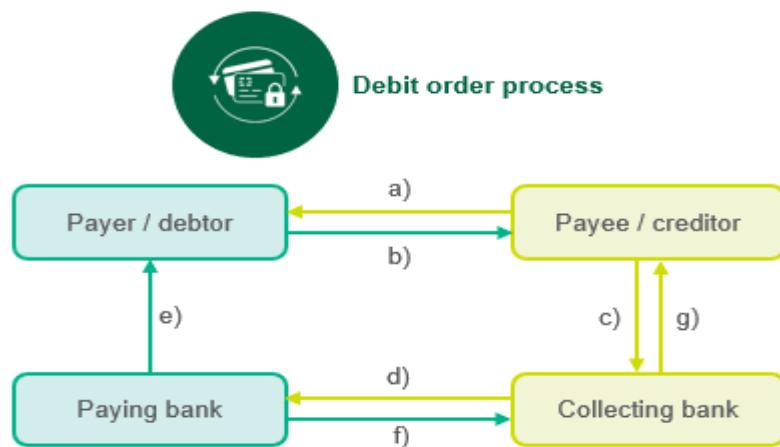
## 1 GENERAL MANDATE RULES

### 1.1. Processing requirements

Before any EFT debit order can be processed, one of the following mandates is required:

- a) A copy of the written mandate signed by the payer.
- b) A voice-recorded mandate with the payer / debtor authorisation. This voice-recorded mandate should be transcribed into written format within 30 days from the date of the mandate being provided.

Refer to [Appendix 2B: Standard for EFT voice-recorded mandate](#).



- a) Provides goods / services to the payer / debtor.
- b) Authorises the payee / creditor to collect funds from his / her account via a mandate.
- c) Sends collection request to the collecting bank.
- d) Onward sends collection request to paying bank.
- e) Debits payer / debtor account based on value in collection request.
- f) Settles collecting bank with funds from the collection.
- g) Settles the payee / creditor with funds received from the fund collection.

Diagram 1

**Payer / debtor:** The party who receives services or goods and pays the payee / creditor for such, using debit order payments. This party **provides payment**.

**Payee / creditor:** The party who provides services / goods to a consumer who undertakes to pay for such using debit order payments. This party **receives payment**.

**Client:** The Nedbank CPS user or client.

**Mandate:** The approval / authorisation given by the payer to the payee, allowing the payee to collect money from payer's bank account.

## 1.2. Ceding / assigning rights

- a) Mandate rights may be ceded to any third party if:
  - The related mandate agreement is also ceded to that third party.
  - Such cession of the agreement is also communicated to the payer / debtor.
- b) If all mandate rules have not been met, the third party may not present any debit orders to the collecting bank for payment.
- c) When a mandate is ceded to a third party, the user's abbreviated name must be changed to the third party's abbreviated name together with an agreement reference.

## 1.3. Notice of mandate change

- a) The third party now holding the cession, must give one month's notice of its new abbreviated name and agreement prior to processing any debit orders from the payer's account.
- b) This notice must be attached as an addendum to the mandate.

## 1.4. Preserving mandates

- a) Payees must retain all mandates for at least five (5) years after all payments according to the agreement and the mandate, have been made.
- b) Alternatively, the mandate must be kept for at least five (5) years after the last debit order has been presented for processing.
- c) At the bank's request, the payee must provide an auditor's certificate confirming the existence of any written mandates. This excludes any voice-recorded mandate that has been transcribed into a written mandate.

# 2 ABBREVIATED SHORT NAMES

**Abbreviated short name (ABSN):** the shortened version of the payee's registered trade name. This is agreed with and validated by the collecting bank. This name is limited to 10 characters. It is displayed by the paying bank on the user's account statement for client identification.

- a) The collecting bank must validate the abbreviated short names (ABSN) of all users of the debit order system, including payees that submit debit orders directly to a PSO. This validation may be outsourced to a PSO.
- b) The abbreviated short name and agreement reference between the payer and the payee must remain the same for the duration of the agreement.
- c) The abbreviated short name must also be shown on the account statements, regardless of who submits the debit order for processing.
- d) The abbreviated short name may only be changed in the event of a cession / assignment.
- e) The usage per abbreviated short name will be monitored on a monthly basis.

**PSO:** PCH system operator. This is a person appointed as an agent by the collecting party to provide a collection service. This appointment is subject to the authorization by PASA (Payments Association of South Africa), according to clause 13 of the PCH agreement.

## Important note



- a) Abbreviated short names must be registered with industry prior to the processing of any collections.
- b) In accordance with industry guidelines, abbreviated short names must be:
  - a maximum of 10 characters,
  - descriptive of the entity name or product sold,
  - be unique.

## 3 ACCOUNT AND BRANCH NUMBER ACCURACY

### 3.1. Validating numbers

Payers must ensure that the account number of the payee is correct as the EFT service operates solely on account numbers.

### 3.2. Handling incorrect numbers

- a) Incorrect account or branch numbers will be handled as follows:
  - If the error is detected by the paying bank at the time of posting the transaction, the item will be returned.
  - If a credit is paid into an incorrect account as a result of using an incorrect account number, the payer can request the bank or branch concerned to assist with recovery of the payment concerned.
- b) The bank is under no obligation to assist the payer with incorrect payments beyond supplying the name and address of the party who was paid in error.
- c) Payers may not generate debit transactions to reverse a credit transaction or vice versa.

## 4 MANDATES FOR PROCESSING

### 4.1. Processing requirements

- a) No debit orders can be processed against a payer's bank account without a mandate to do so.
- b) EFT debit orders do not need to be authenticated electronically.
- c) The mandate debit orders require prior to being processed, can be given telephonically, in writing or electronically through the paying bank.
- d) Debit orders must be presented for payment according to the relevant mandate.
- e) A mandate may be withdrawn at any time by the payer by giving notice thereof to the payee.

### 4.2. Written mandates

A written mandate for debit orders must conform to the minimum requirements as specified in [Appendix 2A: Standard for EFT written mandate](#).

### 4.3. Voice-recorded mandates

A voice recorded mandate for debit orders must conform to the minimum requirements as specified in [Appendix 2B: Standard for EFT voice-recorded mandate](#).

## 5 DISPUTES

### 5.1. Reasons for debit order disputes

Debit orders may be disputed by the payer personally. The following are reasons for a dispute:

- a) The payer did not authorize the debit order.
- b) The debit order was in contravention of the payer's authority.
- c) The payee was instructed to cancel the debit order.
- d) Payment of the debit order was previously stopped by the payer via stop payment advice.

**Dispute:** A disagreement lodged by a payer with the paying bank in respect of a debit order. This dispute can be based on various reasons mentioned in this manual. Disputes translate to either dispute requests or dispute actions.

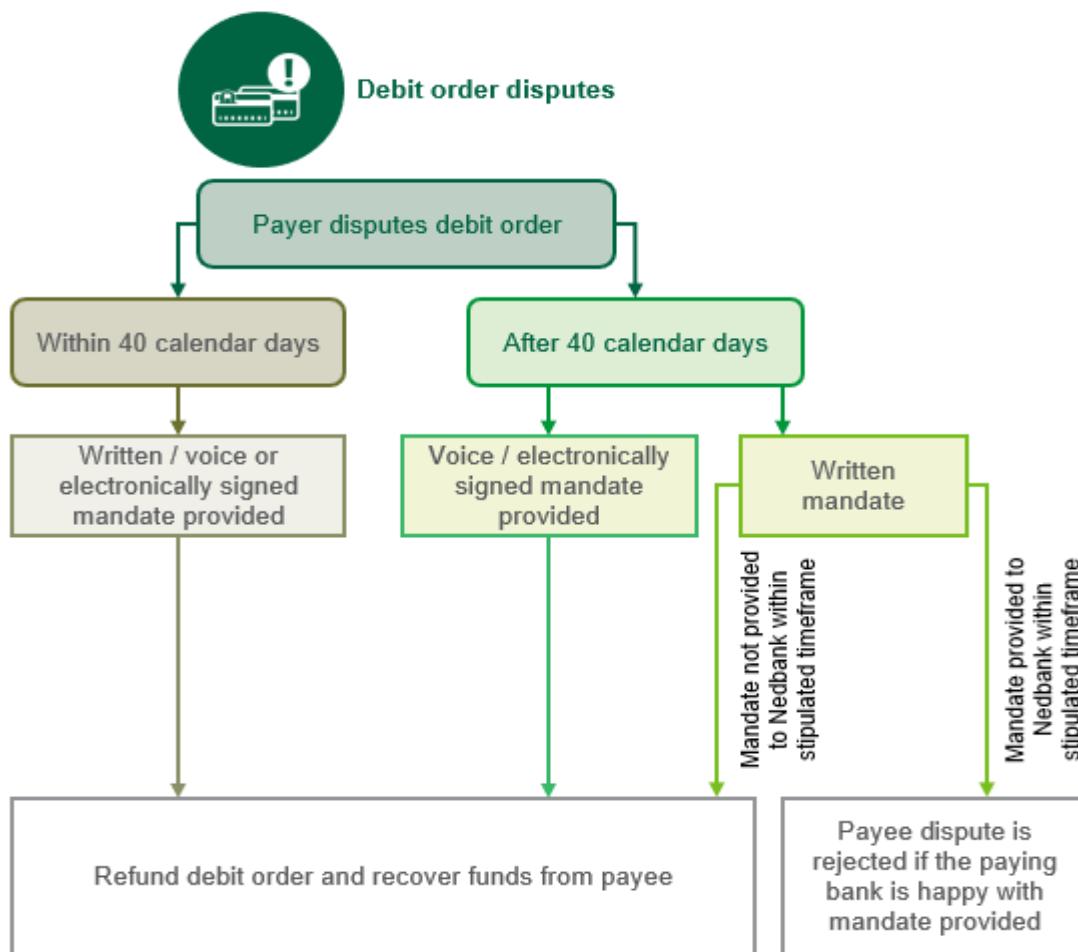


Diagram 2

## 5.2. Disputes lodged within 40 days

On receipt of a valid dispute of the payment of a debit order within 40 days after the action date, the collecting bank must:

- Reverse the EFT debit order.
- Refund the amount to the payer's account immediately.
- Recover the funds from the payee.

## 5.3. Disputes lodged after 40 days – written mandate

As soon as a payer lodges a dispute with the paying bank, it will begin processing that dispute in line with its internal processes. There are two banks involved in the dispute process: the paying bank (payer's bank) and the collecting bank (payee's bank). The collecting bank and the payee are requested to provide the mandate to the paying bank and the payer to verify its validity.

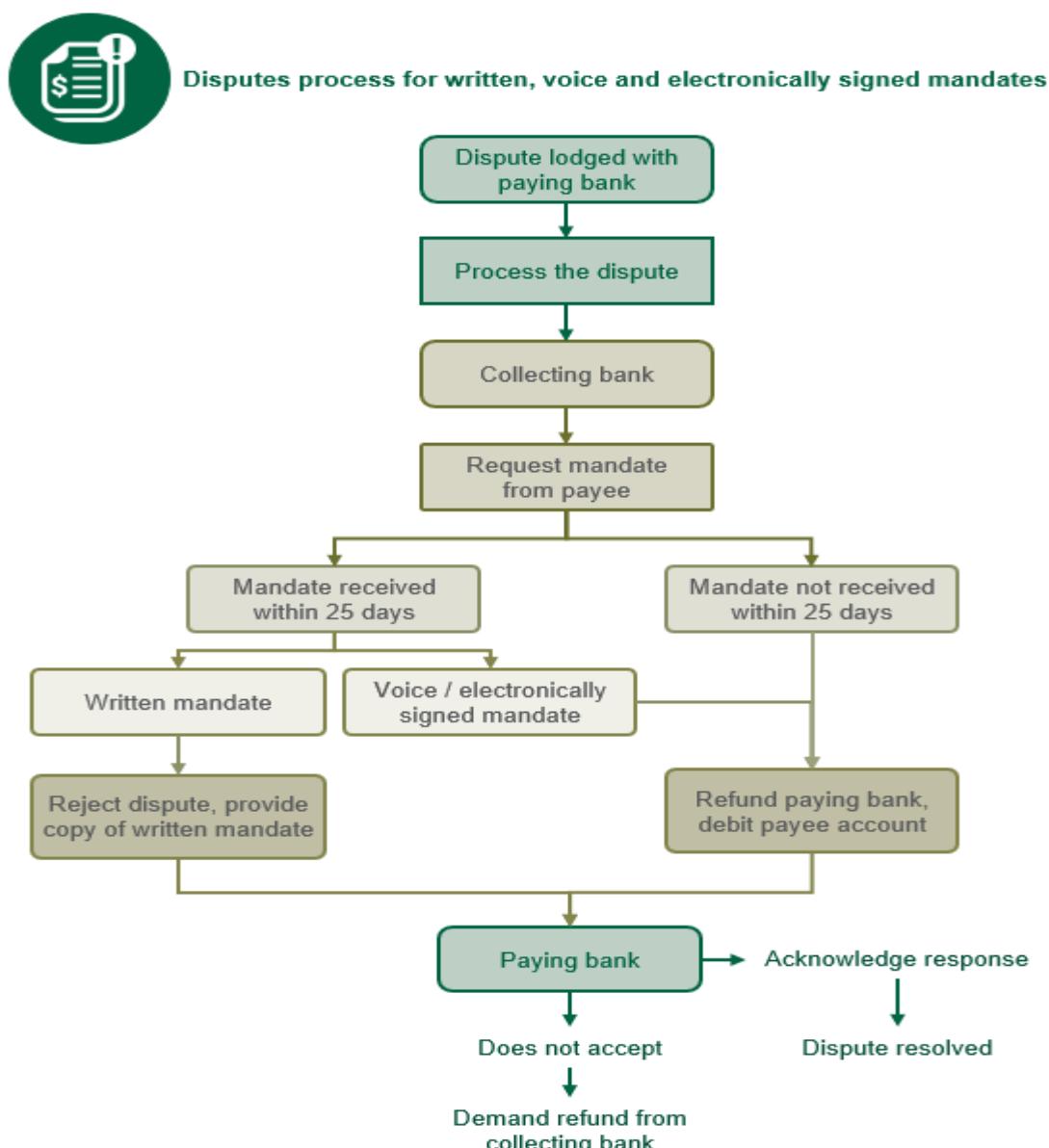


Diagram 3

**The dispute process is as follows:**

- a) The paying bank informs the collecting bank (Nedbank) of the dispute. Nedbank then has 30 calendar days in which to resolve the dispute.
- b) Nedbank must respond within 30 calendar days after receiving notification of the dispute. It has two possible responses:
  - Reject the dispute if the bank is unable to identify the debit order in dispute; this may be due to incorrect information being supplied.
  - Provide the paying bank with a copy of the written mandate; which has been signed by the payer.
- c) On receipt of the dispute from the paying bank, the Nedbank Disputes Department sends a mandate request email to the payee requesting for a copy of the written mandate.
- d) Payee is required to provide Nedbank with the copy of the written mandate within 25 calendar days from receipt of the mandate request email.
- e) If the payee fails to respond within the 25 calendar days, Nedbank will:
  - Refund the amount of the debit order to the paying bank's client (the account holder).
  - Debit the payee's account for the amount of the disputed debit order.
- f) Where the payee has provided the requested written mandate, Nedbank provides the copy of the signed payer mandate to the paying bank who acknowledges that this conforms to the specification. This specification is set out in [Appendix 2A](#).
- g) If the written mandate is not in accordance with the specifications in [Appendix 2A](#), the paying bank has the right to demand a refund from the collecting bank.

**Important note**



Neither the paying bank nor the collecting bank will become involved in the dispute between the payer and the payee regarding the validity of the written mandate.

**5.4. Disputes lodged after 40 days – voice-recorded and electronically signed mandates**

The collecting bank must refund the paying bank within 30 calendar days after the date the dispute was lodged. It must recover the funds from the payee.

**Important note**



Neither the paying bank nor the collecting bank will become involved in the dispute between the payer and the payee regarding the validity of the voice-recorded and electronically signed mandates. This is true for both written transcriptions or not.

## 6 RETURNS AND UNPAID DEBIT ORDERS

### 6.1. Debit order returns

- a) If the paying bank cannot process a debit order from the payer's account, it will return the debit order, with the reasons therefore, to the collecting bank.
- b) When a debit order is returned as unpaid, the payee may not re-submit the debit order until the next action date.
- c) When a debit order is due to 'account closed' or 'payment stopped' reasons, the payee may not re-submit the debit order.
- d) Statistics relating to returns and unpaid transactions are reported to PASA.

### 6.2. Rules and exceptions regarding returns and unpaids

- a) A returned debit order marked as invalid due to technical or system errors, may be re-submitted by the payee.
- b) The payee must remove the debit order from the system if the debit order has been returned as 'not provided for' for 2 consecutive collection dates. The payee must then receive a new mandate from the payer to meet future payments.
- c) Unpaids may not exceed 10% of the total volume of the transactions presented unless a valid reason for the contravention is provided.

#### Important note



Payers may not generate debit orders to reverse or correct a credit that has been incorrectly processed.

## SECTION B: ITEM 3 – DEBICHECK PROCESSES AND RULES

### 1 DEBICHECK DEBIT ORDER PROCESSING

- a) Debit orders are only processed against a payer's account if the mandate for the debit order has been confirmed electronically by them.
- b) Mandates are registered upfront, allowing the payer to electronically authenticate this at the start of the contract.
- c) The payer / debtor authorises future-dated deductions from their bank account for payments such as insurance premiums, loan repayments etc.
- d) The mandates are authenticated upfront via a card or electronic mechanism and will be registered with the payer's bank (the paying bank).
- e) The DebiCheck process ensures that the paying bank verifies all subsequent debit order instructions received from the payee against the registered and/ or authenticated payer mandate. This is done before the debit order is processed.

#### Important note



Payees who want to collect in the early processing window, must participate via DebiCheck. Alternatively, they may choose to collect in the normal EFT debit order run.

**Payer / debtor:** This is the party who receives services or goods and pays the payee / creditor for such, using debit order payments. This party **provides payment**.

**Payee / creditor:** This is the party who provides services or goods to a consumer who undertakes to pay for such using debit order payments. This party **receives payment**.

**DebiCheck:** A new payment service whereby a payer will agree to a debit order payment through authentication of a mandate within specific parameters in the early morning window. The paying bank will, prior to processing, check the debit order payment instruction from the payer against the authenticated mandate to ensure that the debit is within the parameters agreed to.

**Mandate:** The approval / authorisation given by the payer to the payee, allowing the payee to collect money from the payer's bank account.

## 2 ABBREVIATED SHORT NAME

**Abbreviated Short Name (ABSN):** The shortened version of the payee's registered trade name, as agreed to, and validated by the collecting bank and displayed by the paying bank on the account statement of the payer for the purpose of identifying the payee. The ABSN is limited to 10 characters.

- a) The collecting bank must validate the abbreviated short names (ABSN) of all payees of the debit order system, including those that submit debit orders directly to a PSO. This validation may be outsourced to a PSO.
- b) The abbreviated short name and agreement reference between the payer and the payee must remain the same for the duration of the agreement.
- c) The abbreviated short name must also be shown on the account statements, regardless of who submits the debit order for processing.
- d) The abbreviated short name may only be changed in the event of a cession / assignment.
- e) The usage per abbreviated short name will be monitored on a monthly basis.

**PSO:** PCH system operator. This is a person appointed as an agent by the payee (collecting participant) to provide a collection service. This appointment is subject to the authorisation by PASA (Payments Association of South Africa), as a service provider according to clause 13 of the PCH Agreement.

### Important note



- a) Abbreviated short names must be registered with industry prior to the processing of any collections.
- b) In accordance with industry guidelines, abbreviated short names must be:
  - a maximum of 10 characters,
  - descriptive of the entity name or product sold,
  - be unique.

## 3 DEBICHECK TRANSACTION TYPES FOR MANDATE REGISTRATION

### 3.1. Process for mandate registration

The following three options are available:

- Authorise the mandate
- Amend the mandate
- Cancel the mandate

### 3.2. Authentication methods

The following high-level transaction type scenarios are possible:

Action	Type TT1	Type TT2	Type TT3
Authorise mandate	Non-card	Non-card	Card
Authentication key included in request	No	No	Yes
Request and response	Real-time	Batch	Real-time

**Mandate database / register:** A systematically organised repository of mandates and contains, as a minimum, the essential data elements required for the mandate authentication and payment validation processes.

**Authentication key:** The means by which the paying bank verifies that the message received has been legitimately endorsed by their payer. For example, the payer's access password, Personal Identification Number (PIN), One Time Password (OTP) etc.

### 3.3. Authorise mandate - transaction types

#### 3.3.1. Transaction type TT1 (Real Time & Real Time Delayed)

- a) The payer must authorise a future debit order initiated by a payee, in real-time. The payer does not use an authentication key for this.
- b) The parties may be together for the authentication or it may be done telephonically.
- c) For real time mandates, after the conclusion of the contract, the payer must immediately approve the mandate electronically. The response is sent to the payee, after the payer has authenticated, within the 120 second time frame.
- d) For real time delayed mandates, after the conclusion of the contract, the payer is allowed time from receipt of the mandate to the end of day (22:30 p.m.) to approve this mandate.

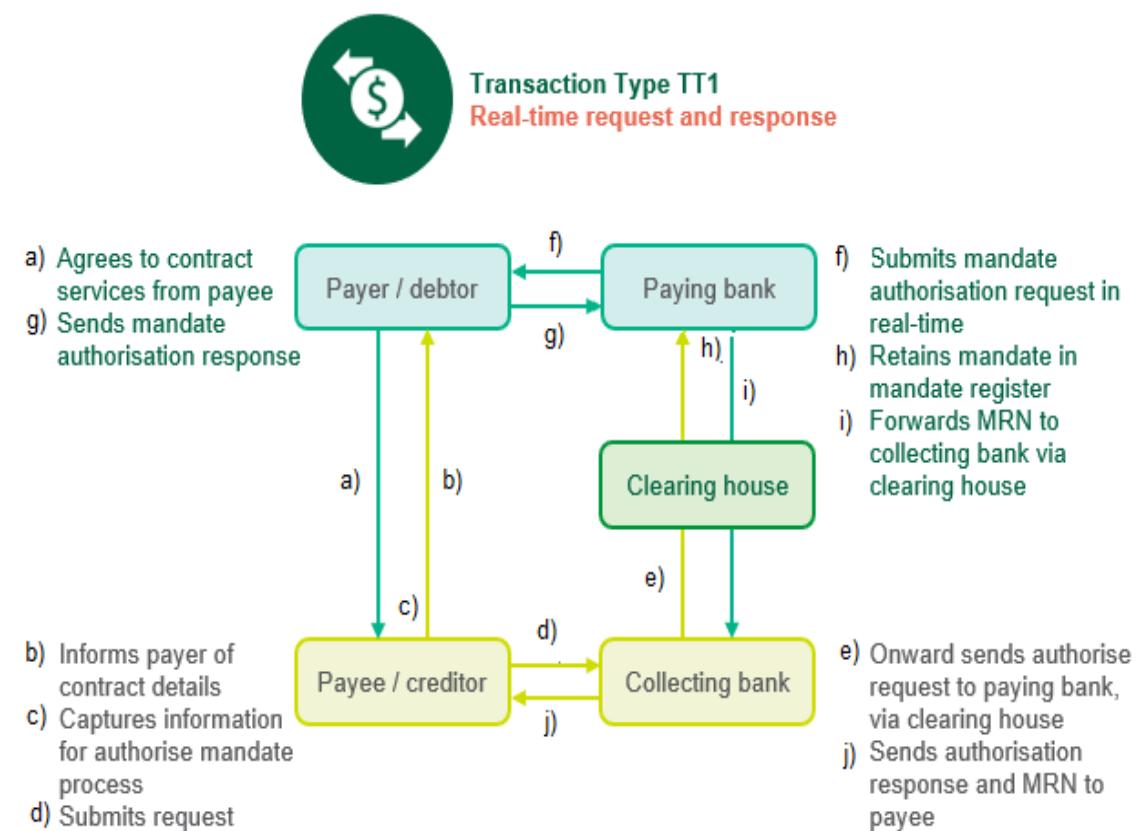


Diagram 1

### 3.3.2. Transaction type TT2 (Batch)

- a) The payer must authorise a future debit order initiated by a payee. This process is delayed and submitted in batch by the payee. The payer does not use an authentication key for this.
- b) The authentication of the mandates submitted in batch, need to be confirmed and are also delayed.
- c) The parties may be together for the authentication or at a distance. This could be a business contracting services with the payer telephonically.
- d) After conclusion of the contract, the payer must approve the mandate electronically.
- e) Since this mandate is done in batch, the payer is allowed a maximum of two business days to approve this mandate.

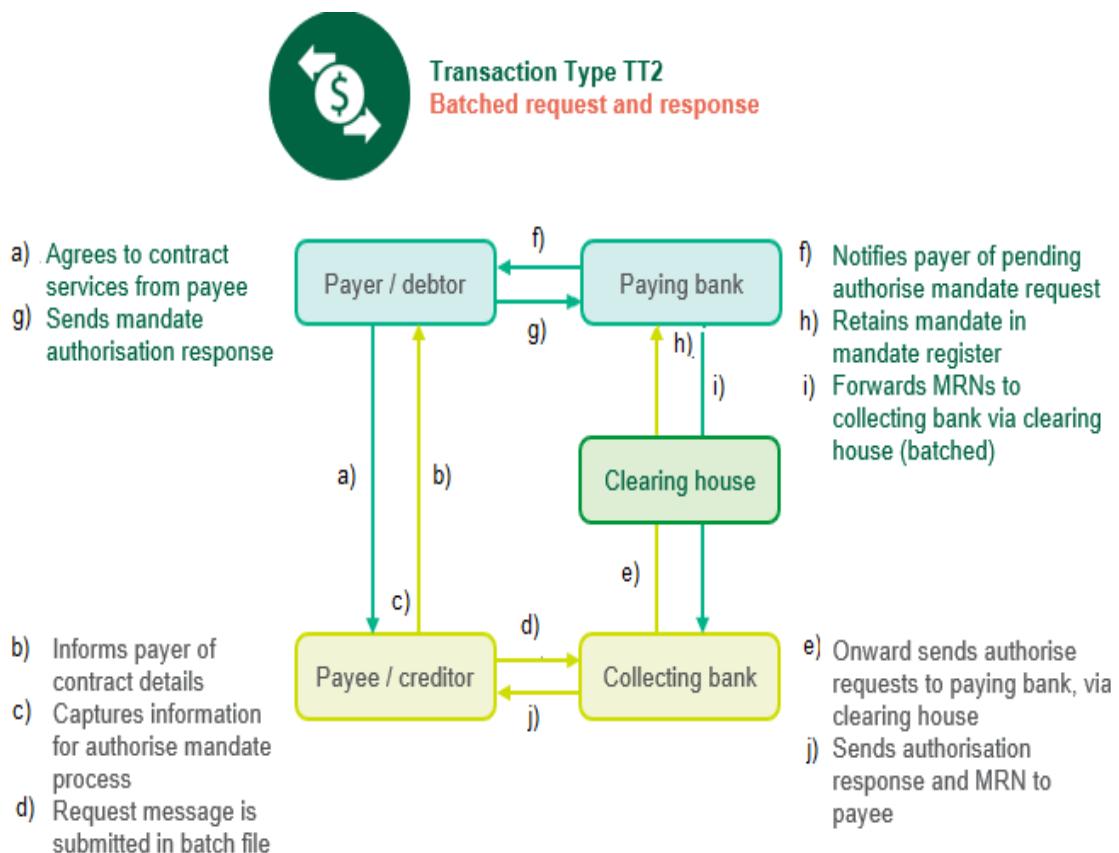


Diagram 2

### 3.3.3. Transaction type TT3 (Card and Pin)

- a) The payer must authorise a future debit order initiated by a payee, in real-time. The payer uses a card and PIN mechanism for this.
- b) The parties are typically together for the authentication and a card accepting machine is available at the time.

- c) Since this mandate is done in real-time, the payer's key is already coupled with the message.



### Transaction Type TT3

Real-time request and response, authentication key included

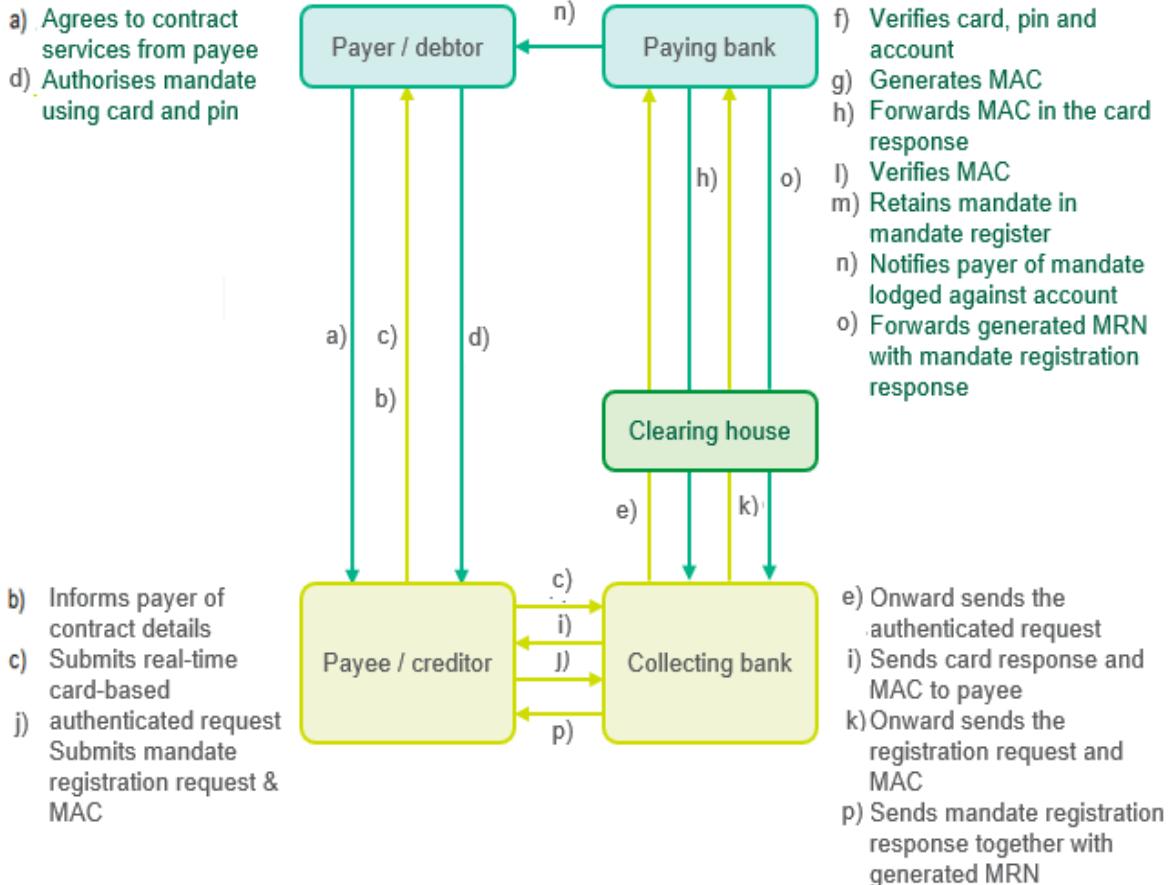


Diagram 3

## 4 PAYMENT TYPES

Payment type	Code	Description
Recurring collection	RCUR	A collection with a repetitive frequency between the payer and the payee.  This collection type, for fixed and variable mandates, does not allow for variability on the mandated collection amount after taking the adjustment category into account for the variable mandate (collection request instalment amount can be less than the mandated collection amount).
Represented collection	RPRE	A submission for collection by the payee for a previously unsuccessful collection.  This collection type, for fixed and variable mandates, allows for variability of up to 1.5 times of the mandated collection amount provided a maximum collection amount is set up.
First collection	FRST	The first collection of a series of direct debit order instructions.
Last / final collection	FNAL	Final collection of a series of direct debit order instructions.
Once-off collection	OOFF	Used for a single collection or an irregular collection for an underlying contract, settlement of a contract, or where an arrears amount exceeds the maximum collection amount. It is used within the boundaries of a fixed mandate.

## 5 MANDATES FOR PROCESSING

### 5.1. Mandates and DebiCheck

- a) No debit orders can be processed against a payer without a mandate for payment.
- b) The payee must obtain a valid mandate from the payer prior to processing a debit order.
- c) Payees who choose to collect in the early processing window (EPW), must be DebiCheck users. The payer must be sent an authentication request at the time of agreeing to the contract before a related debit order can be processed.
- d) Alternatively, a payee may choose to do collections via the EFT debit order run.

**Early processing window (EPW):** This is the period directly after each day's credit run when early debit orders are processed.

## 5.2. Mandate types

Type	Description
Fixed type	<ul style="list-style-type: none"> <li>a) This is a contract where the installment is a fixed amount per collection.</li> <li>b) It is not linked to an increase or a link rate.</li> <li>c) The fixed amount is known and authenticated by the payer.</li> <li>d) Also includes Maximum Collection Amount used only during representment to cater for late payment/arrear interest calculations.</li> <li>e) This type is typically used for short-term contracts such as microloans.</li> </ul>
Variable type	<ul style="list-style-type: none"> <li>a) This is a contract where the installment is calculated monthly on the value of the product at a quoted rate.</li> <li>b) It can be amended by the payee in relation to variables that are known and authenticated by the payer.</li> <li>c) The instalment amount is calculated based on the input contained in the adjustment category and related data elements i.e. User will need to specify by what amount or rate the instalment amount will adjusted and the frequency thereof. These variables are known and authenticated by the consumer.</li> <li>d) Also includes Maximum Collection Amount used only during representment to cater for late payment/arrear interest calculations.</li> <li>e) Typically used for contract types which require annual increases and loans linked to the bank's interest rate, such as home loans, life insurance policies, motor vehicle finance and personal loans.</li> </ul>
Usage-based type	<ul style="list-style-type: none"> <li>a) This is a contract that has an amount due to the value of a maximum amount that can be collected by the payee.</li> <li>b) The maximum amount is known and is authenticated by the payer.</li> <li>c) This type is defined by the payer's usage of a service during a payment cycle, such as cellphone contracts and municipal services.</li> </ul>

## 5.3. Mandate requirements

### 5.3.1. Minimum requirements

The minimum requirements to be contained in the mandate and / or contract, between the payee and the payer are:

- a) Full username/ payee name; this is the registered name, including trading name.
- b) Abbreviated short name; this will enable the payer to identify the collector of the payment and same should be included on the banks' statement of the payer
- c) Contract reference number.
- d) First collection date (if applicable).
- e) Collection date; if the salary date is stated, an indicative date when the amount may be deducted from the payer, should be provided.
- f) Frequency of the collection; this could be weekly, fortnightly, monthly, quarterly, annually, biannually.
- g) Date adjustment rule; this indicates that the collection date may or may not change.

- h) Payer details:
  - Surname, full name or initial of the payer
  - Identity number, passport number or temporary residence ID
  - The paying bank details
  - The bank account number
- i) Disclosure to the payer for credit tracking.
- j) Explicit authority by the payer to the payee to debit their account.
- k) The consent/ authorisation of the payer and the date of authorisation; this may be a wet signature, biometric record, legally accepted electronic signature or voice-recorded verbal consent.
- l) Amounts
  - Initial/ First Collection Amount (i.e. an amount that is not the same as the Instalment Amount, insert in mandate, if applicable)
  - Instalment Amount (the amount is a predetermined recurring amount (subject to the adjustment category changes)).
  - Maximum Amount (can be up to 1.5 times greater than the Instalment Amount (subject to the adjustment category changes)).
  - Adjustment Category - refers to the ability of the payee to adjust the instalment amount and / or maximum amount: this may be never, quarterly, biannually, annually, when the repo rates changes. Other than when 'repo rate' or 'never' is elected, one of the following must appear:
    - adjustment amount (an amount that the instalment and / or maximum collection amount may be adjusted based on adjustment category); OR
    - adjustment rate (a rate that the instalment and / or maximum). Collection amount may be adjusted based on adjustment category).

### 5.3.2. Requirements per mandate type

Amount or adjustment category	Fixed mandate	Variable mandate	Usage-based mandate
Initial amount/ First Collection	An amount that is not the same as the instalment amount.	An amount that is not the same as the instalment amount.	An amount that is not the same as the instalment amount.
Instalment/ Collection amount	A fixed, recurring amount.	A pre-determined, recurring amount, subject to the adjustment category changes.	Presented, if available.
Maximum amount	Can be up to 1.5 times greater than the instalment amount.  Applicable only for representments and/ or final collections.	Can be up to 1.5 times greater than the instalment amount; subject to the adjustment category changes.  Applicable only for representments and/ or final collections.	Must always appear.

Adjustment category	Not required. The payer can adjust the instalment amount and/or the maximum amount. This must be defaulted to never.	The payer can adjust the instalment amount and/or the maximum amount. This may be never, quarterly, biannually, annually, when the repo rate changes.	The payer can adjust the instalment amount and/or the maximum amount. This must be never, quarterly, biannually, annually, when the repo rate changes.
Adjustment amount / adjustment rate		Unless repo rate or never is selected, the following must appear: Adjustment amount or Adjustment rate.	Unless repo rate or never is selected, the following must appear: Adjustment amount or Adjustment rate.

**Adjustment amount:** An amount that the instalment and / or maximum collection amount, may be adjusted according to the adjustment category.

**Adjustment rate:** A rate that the instalment and / or maximum collection amount, may be adjusted according to the adjustment category.

#### 5.4. Mandate authentication

- a) The DebiCheck system allows electronic authentication using:
  - Card and PIN authentication in store.
  - SMS or USSD instructions from the payer's bank which they then need to confirm.
- b) These processes replace signed paper mandates as these are difficult to verify prior to processing a debit order instruction.

##### Important note



- A payee may not submit transactions unless authorised to do so by the payer. This authority is given via an authenticated mandate.
- The payee must have an agreement with a collecting bank to be able to participate in the interbank payment system.

#### 5.5. Mandate management

- a) The payee must keep a copy of the mandate and contract in a form useable for the efficient resolution of payer disputes.
- b) The mandates that are retained in the mandate register may not be duplicated. Control mechanisms are built to prevent this.
- c) Mandates must contain the minimum data elements as defined in [Appendix 7A: Data Elements Business Requirements](#).
- d) The payee must keep all mandates for a period of five (5) years after the final payment instruction relating to the mandate has been processed.
- e) Upon a request from the collecting bank (Nedbank), the payee must produce:
  - A copy of any mandate that is requested. This is done at own cost by the payee.
  - An auditor's and / or compliance certificate confirming the existence of valid mandates.

- f) A payee may not cede or assign any of its mandate rights to a third-party without the written consent of the payer. This is true unless:
  - The agreement is also ceded or assigned to that third-party.
  - Such a cession is communicated to the payer and a new reference of contract is provided. This must be done prior to processing any debit order payment instruction in terms of the ceded or assigned mandate.
- g) If a mandate database is used, this may be housed at the payee or delegated to a PSO / service provider / paying bank.

## **5.6. Mandate amendment**

- a) The payee must notify the payer before updating the instalment amount or maximum collection amount fields in the mandate.
- b) The payee must receive an outcome response prior to submission of the next payment. Outcomes may be one of the following:
  - Amendment was authorised
  - Amendment was not authorised
  - No response was made by the payer.
- c) A consecutive mandate amendment can only be made once the response to the initial amendment request has been received.
- d) The payee and paying bank must keep an audit trail of all amendments made to the mandate in order to manage any queries or disputes.
- e) In order to effect adjustment amount or adjustment rate increases for variable mandates, the payee is required to first send through a mandate amendment to the payer with the amended instalment amount.
  - Should the adjustment amount or adjustment rate increase, be less than or equal to that contained on the authorised mandate, the amendment will be applied and notification of the amendment will be sent to the payer (by the paying bank)
  - Should the adjustment amount or adjustment rate increase, be greater than that contained on the authorised mandate, the amendment request will be required to be sent to the payer for reauthorisation.

## **5.7. Mandate cancellation**

- a) A mandate may be withdrawn at any time by the payee via the mandate cancellation process.
- b) Mandate cancellation requests can be processed in batch or in real-time per request.
- c) When the payment instruction is returned as 'Account Closed' the paying bank must suspend the mandate and the payee must send a mandate cancellation request.

## 6 DISPUTES

### 6.1. Lodging a dispute

- a) A payer can lodge a dispute on a DebiCheck transaction on their account using one of the channels their paying bank has made available to them. They should follow the dispute rules defined.
- b) The collecting bank must monitor all disputes lodged against each of their payees.
- c) No disputes will be allowed after 12 months from the action date.

### 6.2. Dispute Rules

The below tables outline the dispute rules associated with fixed, variable and usage base mandate types:

Fixed and Variable Mandate (where mandate is active)	<b>DebiCheck: First Collections</b>
	If Action Day on Collection Request (as per next processing day rule) = First Collection Date on Authorised Mandate and Instalment Amount on Collection Request <= First Instalment Amount on Authorised Mandate, then <b>No dispute allowed</b> (unless fraudulent transaction suspected).
	<b>DebiCheck: Representment Collections</b>
	Fully disputable provided the dispute request is raised within the 12-month period of the original representment to the consumer
	<b>DebiCheck: Recurring Collections</b>
	If Action Day on Collection Request (as per next processing day rule) = Collection Date on Authorised Mandate and Instalment Amount on Collection Request <= Instalment Amount on Authorised Mandate, then <b>No dispute allowed</b> (unless fraudulent transaction suspected).
<b>DebiCheck: Once off and Final Collections</b>	
	If Action Day on Collection Request (as per next processing day rule) = Collection Date on Authorised Mandate and Instalment Amount on Collection Request <= Instalment Amount on Authorised Mandate, then <b>No dispute allowed</b> (unless fraudulent transaction suspected).
<b>Migrated NAEDO/ RMS – All collection types</b>	
	Transactions are disputable for a period of 12 months from original presentment

<b>Usage Based Mandate (where mandate is active)</b>	<b>DebiCheck: First Collections</b>
	If Action Day on Collection Request (as per next processing day rule) = First Collection Date on Authorised Mandate and Instalment Amount on Collection Request </= First Instalment Amount on Authorised Mandate, then No dispute allowed (unless fraudulent transaction suspected).
	<b>DebiCheck: Representment Collections</b>
	Fully disputable provided the dispute request is raised within the 12-month period of the original representment to the consumer.
	<b>DebiCheck: Recurring Collections</b>
<p>If Action Day on Collection Request (as per next processing day rule) = Collection Date on Authorised Mandate and Instalment Amount on Collection Request &lt;/= Instalment Amount on Authorised Mandate, then <b>No dispute allowed</b> (unless fraudulent transaction suspected).</p> <p>If Action Day on Collection Request (as per next processing day rule) = Collection Date on Authorised Mandate and Instalment Amount on Collection Request &gt; Instalment Amount on Authorised Mandate, then <b>Dispute Allowed</b></p> <p>Where no instalment amount is contained on the authenticated mandate request, and instalment amount as per collection request is less than or equal to the Maximum Instalment Amount then <b>Dispute Allowed</b></p>	
<b>DebiCheck: Once off and Final Collections</b>	
<p>If Action Day on Collection Request (as per next processing day rule) = Collection Date on Authorised Mandate and Instalment Amount on Collection Request &lt;/= Instalment Amount on Authorised Mandate, then <b>No dispute allowed</b> (unless fraudulent transaction suspected).</p>	
<b>Migrated NAEDO/ RMS – All collection types</b>	
Transactions are disputable for a period of 12 months from original presentment	

### 6.3. Dispute ratios

- a) All DebiCheck participating banks monitor dispute ratios for their payees on a monthly basis.
- b) The current DebiCheck dispute ratio threshold is set at 5% of the payee's transaction volumes.
- c) If the dispute ratio for a payee is above the monthly threshold, the collecting bank will investigate the reasons for this. As part of the investigation the payee will be required to provide the following information:
  - Payee target market
  - Detailed information on product/ service being sold
  - Reasons for high dispute ratios
  - Underlying mandate agreements for audit purposes (if required)
- d) Based on the outcome of the investigation, the collecting bank may:
  - request for the payee to undertake remedial actions in an effort to reduce the dispute ratios or
  - exit the relationship with the payee due to the high risk associated with the processing of the payee's collections

**Debit Order Abuse (DOA):** The processing of a debit order by a payee against a payer's account without a valid mandate or with a defective mandate.

**PASA:** Payment Association of South Africa. The total payment process is settled through the regulatory framework of the NPS. EXO: Executive office of PASA.

**PCH:** Payment clearing house. Provides interbank electronic transaction switching services to the banking sector. Any formal arrangement between banks whereby they exchange payment instructions. It is managed by Bankserv.

**PCH PG:** Payment Clearing House Participant Group.

## 7 VALIDATION OF PAYMENT INSTRUCTION

The paying bank must validate the payment instructions received from the payer before processing the file. Should the rules be breached, the instruction will be rejected upfront.

The following scenarios are relevant:

### Validation of payment instruction

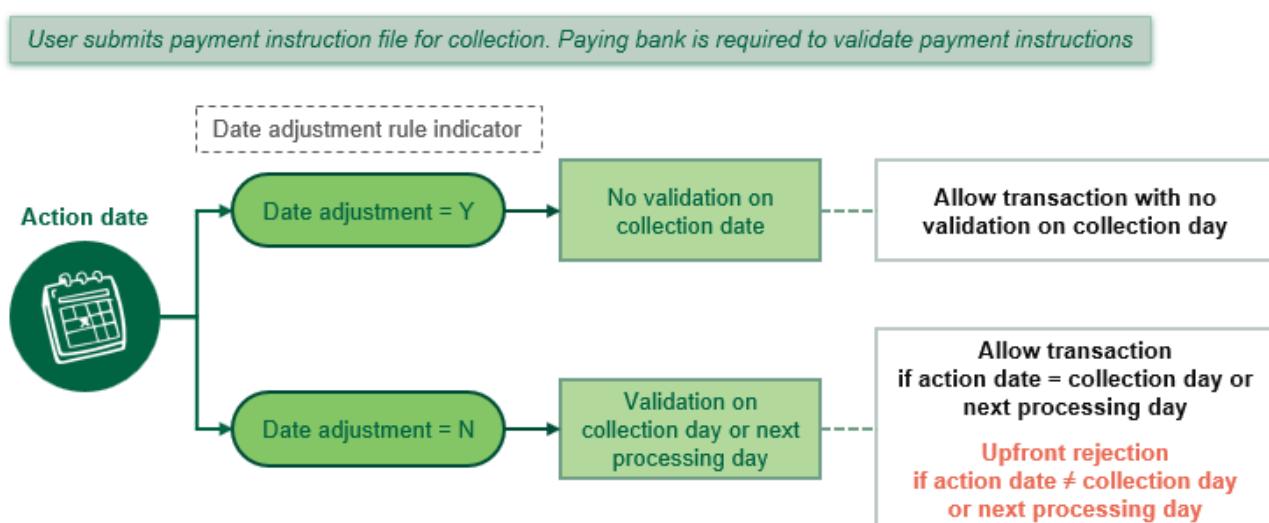
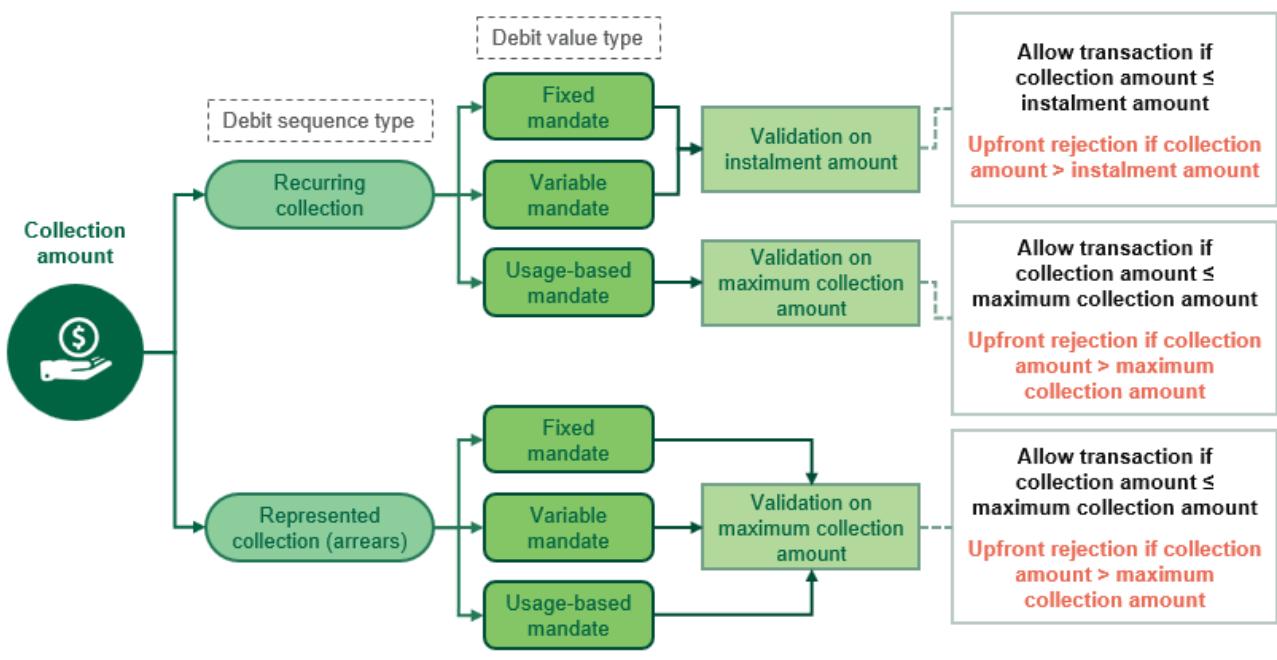


Diagram 4

User submits payment instruction file for collection. Paying bank is required to validate payment instructions



- Maximum collection amount is mandatory for fixed, variable and usage-based mandates (to cater for strict fixed user product).  
The instalment amount can equal the maximum collection amount).
- Instalment amount is optional for usage-based mandates.

Diagram 5

User submits payment instruction file for collection. Paying bank is required to validate payment instructions

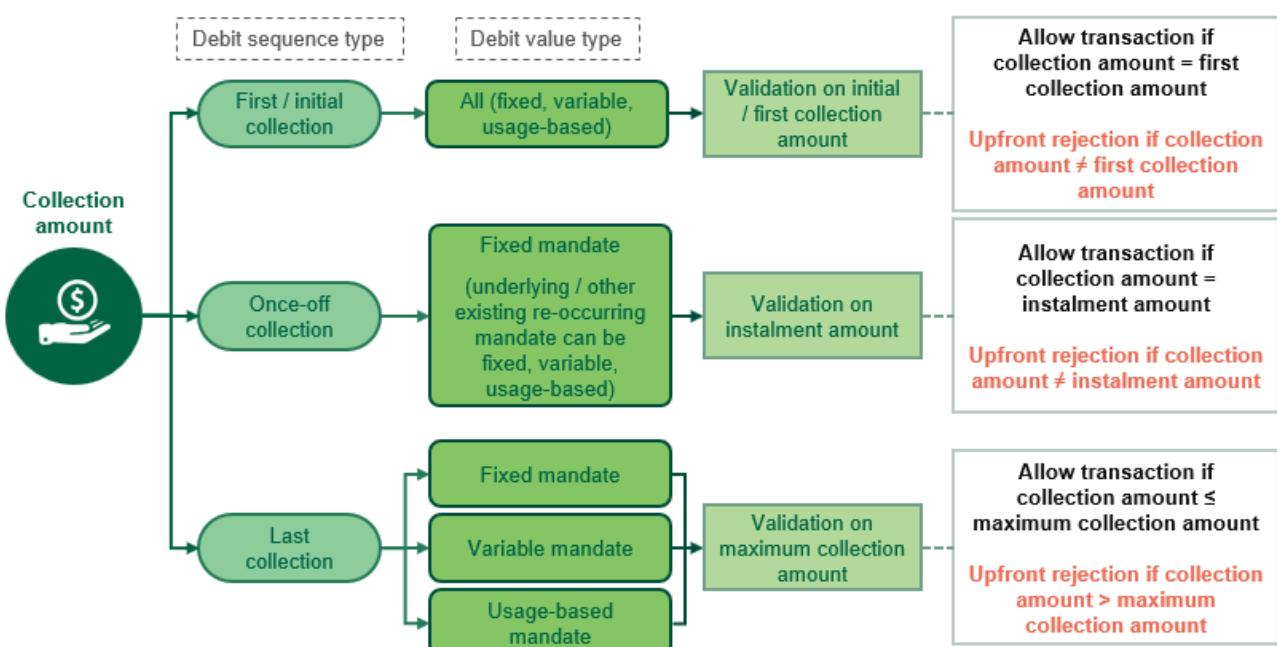


Diagram 6

## **8 RESPONSIBILITIES**

### **8.1. Collecting bank responsibilities**

The collecting bank has the following responsibilities to ensure that the debit order transaction is processed as per the mandate:

- a) It must ensure that system operators and third-party payment providers only process transactions for payees that have a direct relationship with them.
- b) It must ensure that payees are contactable and abide by section 9.4.3 and 9.4.4 of the Banking Code of Conduct relating to disputes and stop payments.
- c) It has the right to request an audit on the payee to ensure compliance to all bank rules. The cost for this to be debited from the payee.
- d) It must validate the ABSN's of all payees for all nominated bank accounts.
- e) It must ensure that the payee's ABSNs are visible to all relevant parties for queries.
- f) It must ensure that the payee uses one of the following mandate types:
  - Fixed type
  - Variable type
  - Usage-based type.

### **8.2. System operators and third-party payment providers responsibilities**

The system operator and/ or third-party payment provider have the following responsibilities to ensure that the debit order transaction is processed as per the mandate:

- a) They must meet all the collecting bank's required standards, including:
  - A short name (ABSN) for each payee for whom it processes
  - Processing for one layer of payee only.
- b) They must not allow any equipment and / or systems used to store payment card track 2 information or PIN.
- c) They must provide sanctions in cases of non-compliance by payee.
- d) They must have a breach clause in the contract allowing immediate suspension of the payee in cases of risk introduced or if breached.
- e) Must provide for a service level agreement (SLA) between the collecting bank and its system operator as well as an agreement between the system operator and its payees.
- f) They must ensure that all requests for authentication are delivered to the collecting bank, either in real-time or in batch, according to the method used.
- g) They must ensure that payment instructions are submitted to the payer's paying bank.
- h) They must be able to stop services to the payee immediately on instruction of the collecting bank.

### **8.3. Payee responsibilities**

The payee has the following responsibilities to ensure that the debit order transaction is processed as per the mandate:

- a) In the event of a cession / assignment, the payee's ABSN may be changed.
- b) The payee must give one month's notice prior to processing any future debt payment instruction to the payer.
- c) The notice must reflect the payee's new ABSN and must be kept as an addendum to the original agreement.
- d) The payee must ensure that the mandate is updated with the collecting bank.
- e) A mandate can be unsuspended by a payee and requires a process of re-authentication.

## **9 CLIENT CONFIDENTIALITY**

- a) The following conditions are set before any participant may disclose the contact details of payers or payee to a requesting bank:
  - Tracing of payments – the collecting bank must provide the payee's details.
  - Disputes – the collecting bank must provide the payee's contact details once a dispute has been lodged by the payer.
- b) Collecting banks will disclose payee details to the paying bank in the case of unidentified debit orders. These are debit orders that cannot be linked to a payee.
- c) These payees must be flagged for review via the DOA process at PASA (Payments Association of South Africa).

## **10 STOP PAYMENTS**

- a) The payer has the right to request to stop a payment against any future-dated DebiCheck collection registered against their account by suspending the associated active mandate. The reason for suspension of the mandate can be one of the following:
  - contract has expired
  - payer does not agree with the revised terms
  - payer has cancelled the contract
- b) A stop payment suspends the mandate indefinitely and the payee must receive notification of this action. The payee may then seek to resolve the issue with the payer and may request that the mandate be unsuspended. The payer must authorise this.
- c) The payer must provide all the necessary details for a stop payment request to be completed. This stop payment is done by the paying bank who may capture these details at its discretion.
- d) This information must then be made available to the collecting bank which must make it available to its payee.
- e) On receipt of the stop payment request, the paying bank must suspend the mandate and must not process any future debit payments against this mandate.

- f) When the debit order payment instruction is returned as a result of the stop payment action, the payee may not re-submit any debit payment applicable to this specific agreement.
- g) For the debit payment to continue in future, the payee will need authentication that the suspension has been lifted.
- h) A stop payment is enforced immediately, provided that the payment instruction has not already been presented. There is no exclusion period.
- i) The instruction to stop payment includes any payment that is already in tracking. The stop payment instruction must be effective before the start of the next day's tracking requests.
- j) If the payer does not wish to reinstate the mandate, the payee must then cancel this specific mandate.
- k) The paying bank may suspend a mandate on the payer's behalf in following instances:
  - Stop payment instruction received from the payer
  - Successfully processed once off collection
  - Successfully processed final collection
  - Collection processed to a closed account
  - Seven consecutive unsuccessful collections were processed against the payer's account

# SECTION C: ITEM 1 – OVERVIEW OF TRANSPORT MECHANISMS

## 1 INTRODUCTION

The Nedbank CPS transactions require the same set-up and rules to send and receive files. This diagram explains the transport mechanism and its layers.

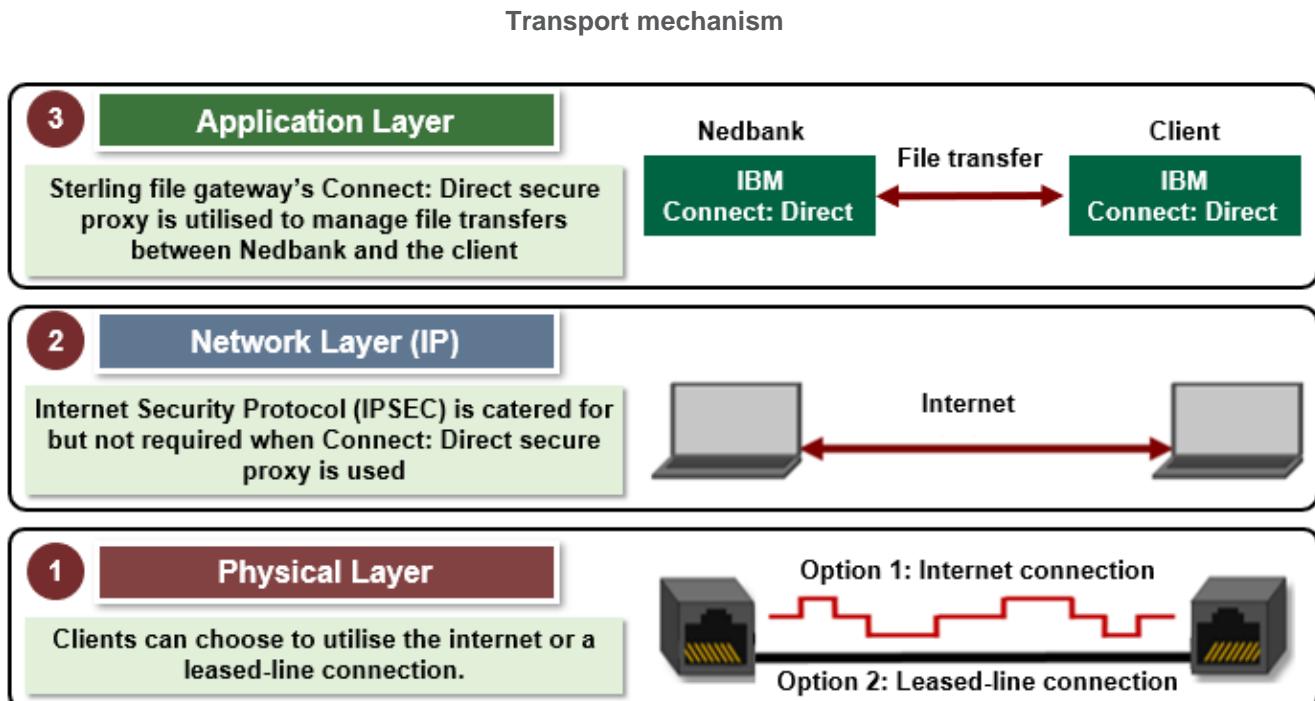


Diagram 1

## 2 CONNECTIVITY

- Clients have a choice to connect to Nedbank using either a leased line connection or securely through the internet.
- The Connect:Direct software is Nedbank's preferred file transfer mechanism as it coordinates the interchange of files between the client and Nedbank, securely.
- The client will load the Connect:Direct software onto their Line of Business (LOB) system and will configure it according to their requirements.
- Once the Connect:Direct configuration has been set up, the connection between the client and Nedbank CPS will undergo end-to-end testing. This is called Quality Assurance (QA).

## 3 SECURITY

- a) Nedbank provides a secure security layer called Sterling Secure Proxy.
- b) This secure layer relays messages between the trading-partner connection and the trusted zone application connection within the bank and allows the remote trading partner to move data in and out of the trusted zone application.
- c) The Sterling Secure Proxy creates a secure socket layer (SSL) session break for the Sterling Connect:Direct protocol.
- d) This is a primary Sterling Secure Proxy security feature.

## 4 TESTING

- a) All client Line of Business (LOB) systems must go through a testing period before going live with the CPS system.
- b) This testing is mainly to verify connectivity, data integrity and client system changes and / or development.
- c) This testing process is referred to as quality assurance (QA) testing.

**Quality assurance (QA):** The system environment which is a mirror of the Nedbank production environment used for integrated system testing. After successful QA testing the application goes into the production environment.

### Important note



QA data is for testing purposes only and is not to be used for any decision-making processes regarding customers.

## SECTION C: ITEM 2 – CONNECT:DIRECT

### 1 INTRODUCTION TO CONNECT:DIRECT

**Connect:Direct:** A secure file transfer mechanism that coordinates the interchange of data between the CPS user (client) and Nedbank.

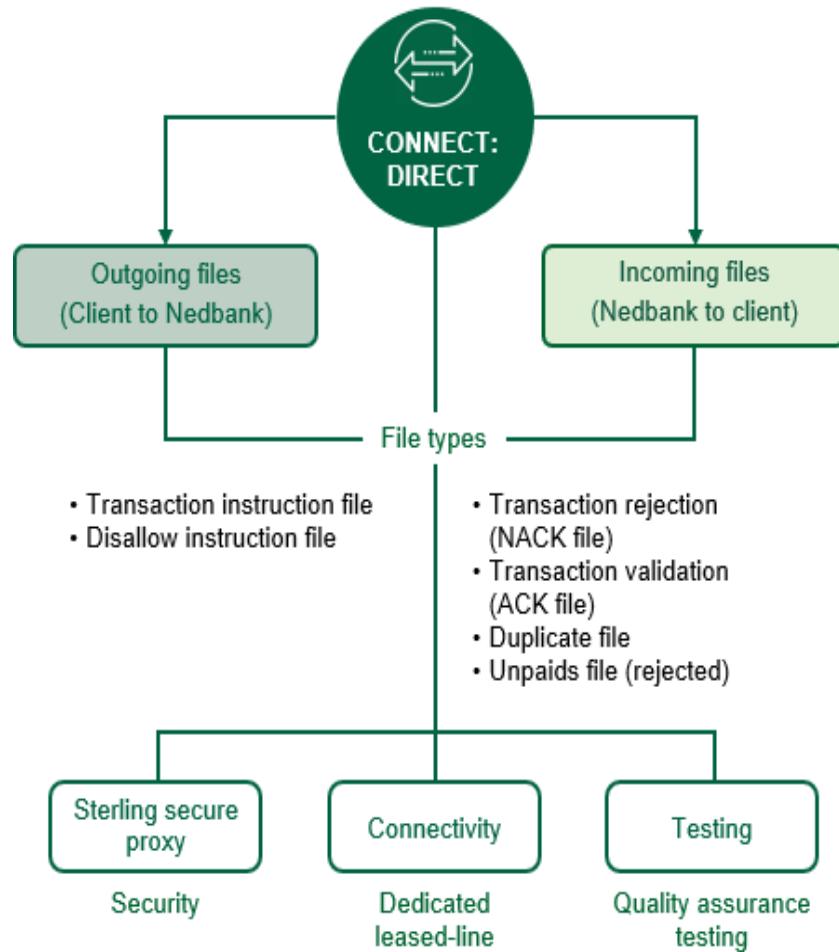


Diagram 1

## 2 HARDWARE AND SOFTWARE REQUIREMENTS FOR CONNECT:DIRECT

### 2.1. For UNIX and its related software

Component or functionality	Hardware	Software	RAM (min.)	Disk space (min.)
IBM Connect:Direct for UNIX with TCP/IP, sterling file accelerator, or (Fix Pack 3 and higher) FASP connectivity	HP Integrity system with Intel Itanium processor.	HP-UX version 11iv3 or higher <b>Note:</b> not supported with FASP.	2 GB	50 MB
	IBM® System pSeries, POWER7 or greater processor required.	AIX versions 7.1 and 7.2.	2 GB	50 MB
		SuSE Linux Enterprise Server (ppc64le) version 12.4 and greater. <b>Note:</b> not supported with FASP.	2 GB	50 MB
	Sun SPARC system.	Solaris version 10, update to level 11 (Jan 2013) or higher, and Solaris 11. <b>Note:</b> not supported with FASP.	2 GB	50 MB
	Intel and AMD x86-64.	Red Hat Enterprise Linux version 7 (7.2 or above).	2 GB	50 MB
		Any point release of SuSE Linux Enterprise Server version 12.x.	2 GB	50 MB
	Linux zSeries.	Any point release of Red Hat Enterprise Linux version 7.x.	2 GB	50 MB
		Any point release of SuSE Linux Enterprise Server version 12.x. <b>Note:</b> not supported with FASP.	2 GB	50 MB
Sterling Connect:Direct file agent	Same as requirements for Connect:Direct for UNIX.	<ul style="list-style-type: none"> <li>Same as requirements for IBM Connect:Direct for UNIX Java™ Standard Edition 6, installed with Sterling Connect:Direct File Agent.</li> <li><b>Note:</b> On Linux zSeries: the JRE is not bundled with the Sterling Connect:Direct File Agent.</li> <li>Client must obtain and install Java Standard Edition 8 before installing the Sterling Connect:Direct File Agent.</li> </ul>	2 GB	275 MB

Component or functionality	Hardware	Software	RAM (min.)	Disk space (min.)
Connect:Direct secure plus	Same as the requirements for IBM Connect:Direct for UNIX.	Same as the requirements for Connect:Direct secure plus. Java Standard Edition 8, installed with Connect:Direct secure plus.	2 GB	70 MB
High-availability support	IBM System pSeries, POWER7 or greater processor required.	IBM HACMP.		
	Sun SPARC system.	SunCluster 2.2, 3.0 or 3.2		
SNA connectivity	IBM System pSeries POWER7 or greater processor required.	Install and configure communications server for AIX® V6.		
	Sun SPARC systems.	Install and configure SNAP-IX Gateware software DATA Connection Limited.		

#### Important note



Connect:Direct for UNIX supports systems running in 32-bit or 64-bit mode.

#### 2.2. For Microsoft Windows and related software

Component	Hardware	Software
Connect:Direct for Microsoft Windows	512 MB RAM (min.) 1 GB or more, recommended 600 MB disk space.	<ul style="list-style-type: none"> <li>64-bit Microsoft Windows operating system options: Microsoft Windows Server 2016 with Desktop Experience Microsoft Windows Server 2012 R2 Microsoft Windows Server 2012 Microsoft Windows 10 Microsoft Windows 8.</li> <li>Clustered environment supported on: Microsoft Windows 2012 Server Microsoft Windows Server 2012 R2 Microsoft Windows Server 2016.</li> </ul>
Microsoft TCP/IP support		Microsoft TCP/IP WinSOCK interface installed as part of the Microsoft Windows system.

Component	Hardware	Software
Database software	2 GB or more. The amount may vary depending on the product configuration and usage.	<p>Install one of the following before installing Connect:Direct for Microsoft Windows:</p> <ul style="list-style-type: none"> <li>• PostgreSQL is the default database provided and installed with IBM Connect:Direct for Microsoft Windows release 6.0.</li> <li>• Microsoft SQL Server 2016 (and future Fix Pack) are supported. This software is not provided. Client can configure SQL Server during the IBM® Connect:Direct installation.</li> <li>• Local-domain access must be available to Microsoft SQL Server.</li> </ul> <p><b>Note:</b> For more information, see the IBM Connect:Direct for Microsoft Windows <i>Getting Started Guide</i>.</p>
Connect:Direct file agent	Same as the requirements for Connect:Direct for Microsoft Windows.	Same requirements as for Connect:Direct for Microsoft Windows.
IBM Connect:Direct requester	Same as the requirements for Connect:Direct for Microsoft Windows.	Same requirements as for Connect:Direct for Microsoft Windows.
Connect:Direct for Microsoft Windows SDK	Same as the requirements for Connect:Direct for Microsoft Windows.	This software is required to build the samples, but is not required to run the samples.

## 3 CONNECT:DIRECT SECURITY

### 3.1. Sterling Secure Proxy

- The Sterling Secure Proxy authenticates a remote trading partner in the DMZ, before creating a separate session into the trusted zone.
- This allows the creation of firewall rules to prevent trading partners from obtaining direct access to applications in the trusted zone.
- It also allows users to keep sensitive data out of the DMZ.

### 3.2. Secure socket layer (SSL) sessions

- The trading partner must connect to the application in the trusted zone. If they connect to the Sterling server in the DMZ, an SSL session break will occur.
- The trading partner will be unaware that Sterling secure proxy is deployed and believes it is connecting to the back-end system.
- Sterling secure proxy negotiates an SSL session with the remote trading partner. It then authenticates the trading partner's certificate, if SSL client authentication is configured.

- d) Sterling secure proxy then enforces user authentication to validate the trading partner ID and password.
- e) After the SSL session was established and the user ID and password was authenticated, the Sterling secure proxy initiates a separate SSL session to the application in the trusted zone.
- f) After the application in the trusted zone has authenticated the Sterling secure proxy, this proxy communicates messages between the trading partner and the trusted zone application to allow the trading partner to move data in and out of the trusted zone application.

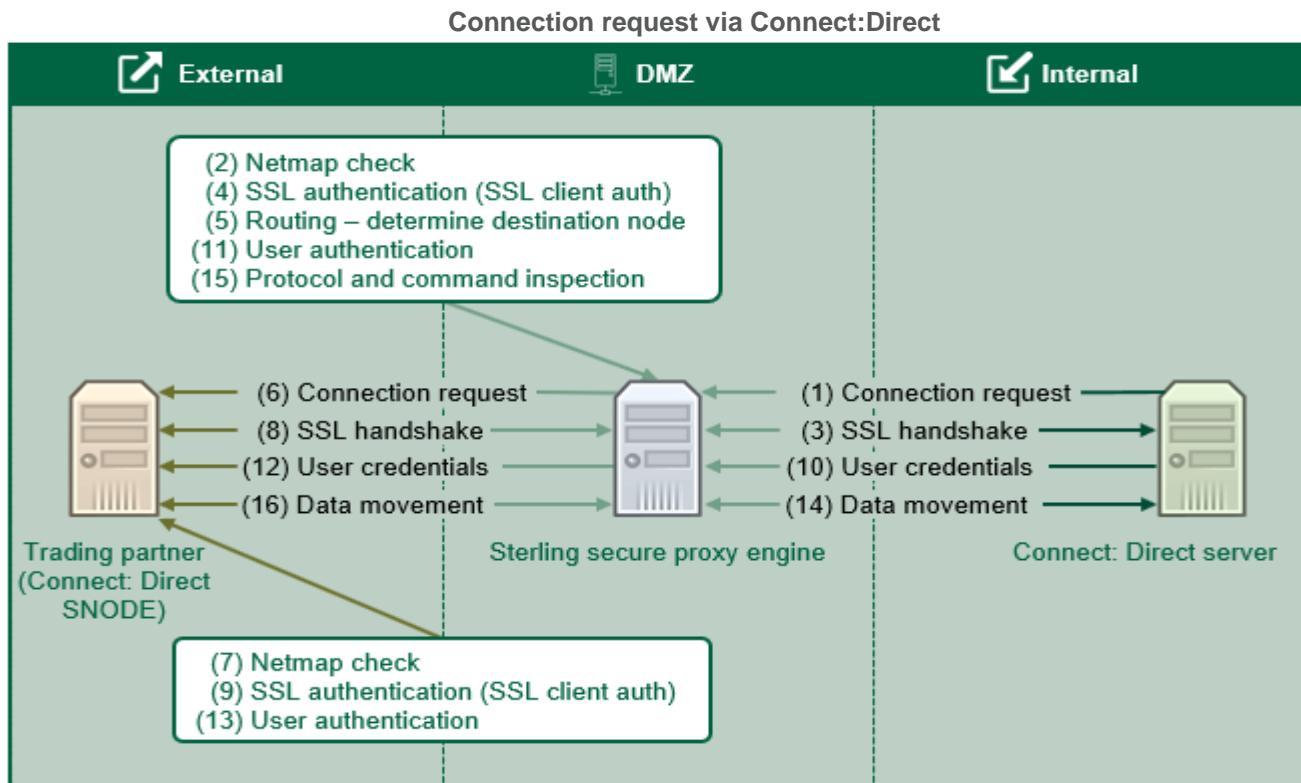


Diagram 2

#### Connection request via Sterling secure proxy

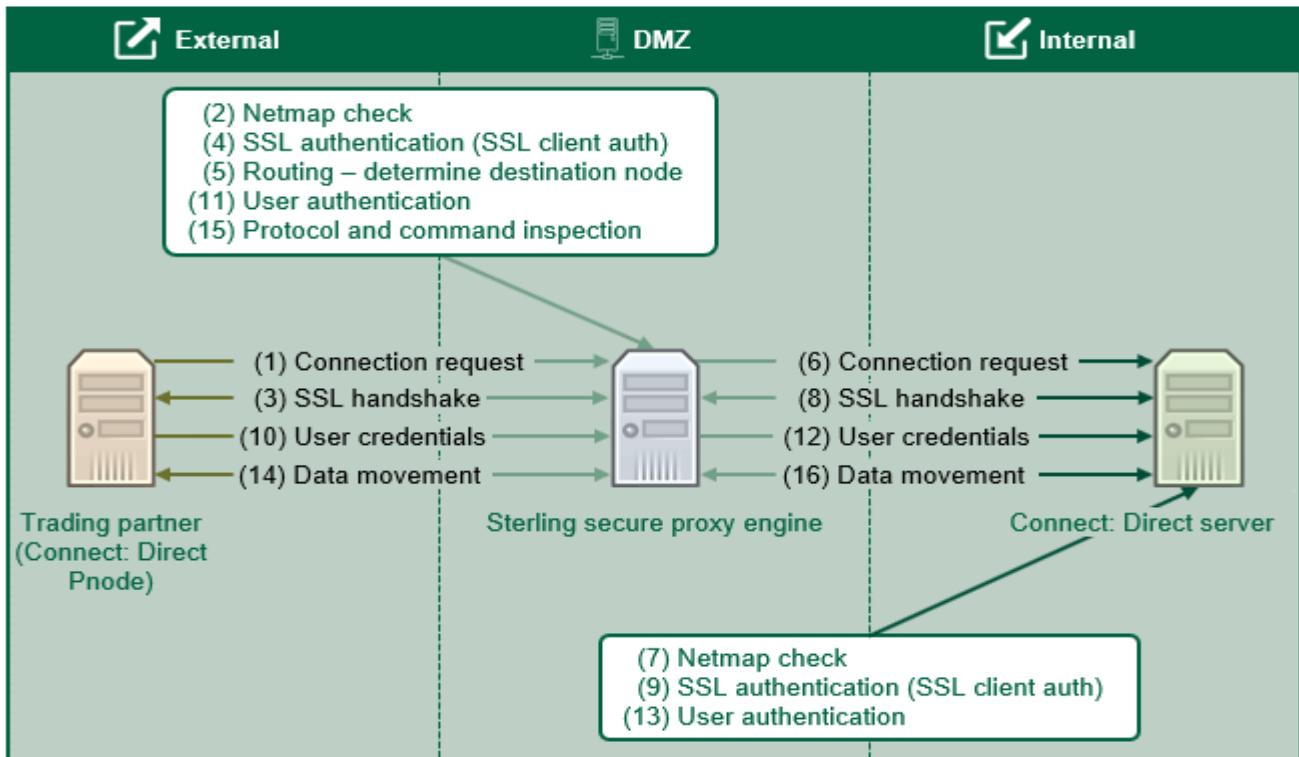


Diagram 3

### 3.3. Secure Plus security protocol

- Secure Plus is the recommended security protocol.
- It is strongly recommended that this security level be applied and tested in the quality assurance (QA) environment before the profile is moved into production.
- The integration manager can provide details about Secure Plus to the client.
- The Secure Plus software has two security options:
  - Secure socket layer (SSL)
  - Transmission layer security (TLS)

**Secure Plus:** A security mechanism for the transfer of electronic CPS files between the client and Nedbank.

## Secure plus security protocols

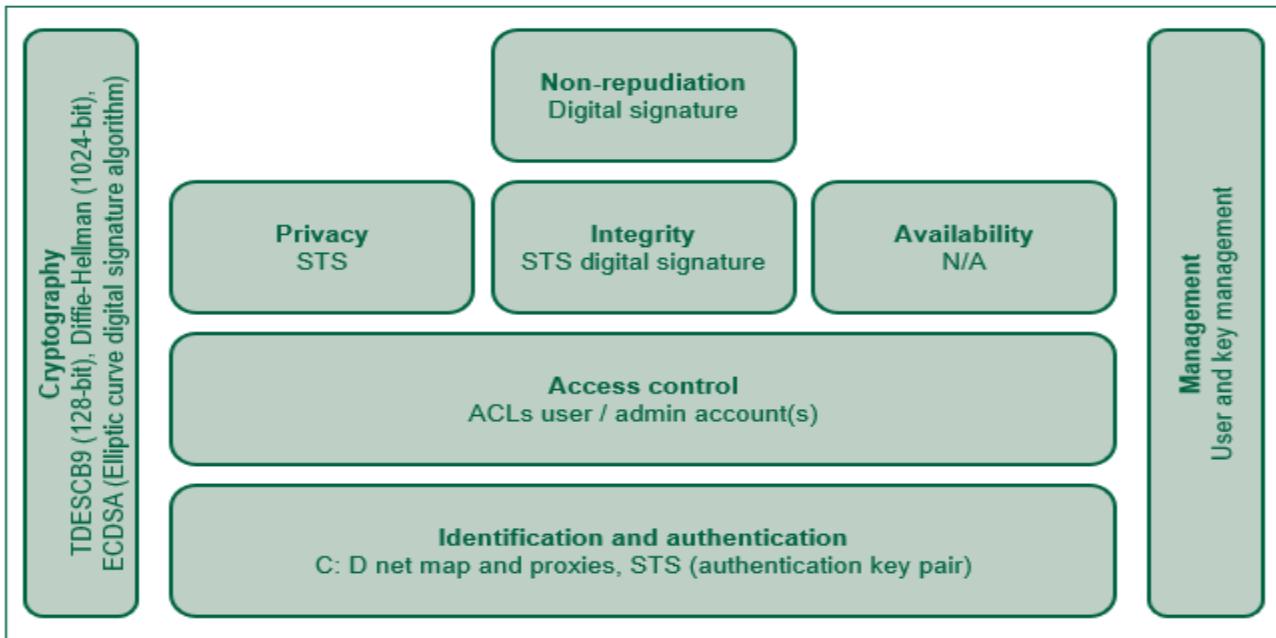


Diagram 4

**STS protocol:** Station-to-station protocol.

## 4 SYSTEM TESTING

### 4.1. Requirements for the test environment

- The client's system must be connected to Connect:Direct or they can use email to send the test files for processing. Testing without Connect:Direct is allowed.
- Where Web services or IBM MQ are used, additional protocol testing is required.
- A rejection percentage option greater than 0 (zero) should be defined.
- The specified file layouts must be adhered to:
  - For EFT, this includes both transaction instructions and disallow instruction files.
  - For DebiCheck, this includes request files for mandate management, mandate enquiries and collections.
  - For the ISO20022 Payment Acceptance Solution, this includes payment initiation messages
- QA environments should be in place during testing on both the Nedbank and the client's side.

### 4.2. Test scenarios

Tests will cover the following scenarios, but can be tailored to the client's requirements:

- Testing the ability to receive ACK and NACK files from CPS.
- Testing for DebiCheck as a service type.
- Encryption for the client-selected security level.

- d) Testing for the sending and processing of collection and payment instructions according to the various service types (on-us and on-them transactions), according to the intended production profile.
- e) Testing of sending and processing of forward-dated instructions.
- f) Testing the use of nominated accounts set according to the intended production profile. This will include limits testing against:
  - Account limits
  - Daily limits
  - Item limits
  - Monthly limits
- g) Testing of the transfer of corrupt files and / or instructions to CPS.
- h) Unpays file testing.
- i) Testing of service type rollover options according to the intended production profile.
- j) Testing for DebiCheck mandates:
  - Mandate initiation by the payee / creditor
  - Mandate acceptance by the payer / debtor
  - Mandate amendments
  - Mandate deletions or cancellations.
- k) Where DebiCheck credit tracking is allowed, testing is required to simulate the number of days tracked.

### **4.3. Process for QA testing**

- a) During the test phase the following key aspects must be verified:
  - Connectivity using the client's chosen delivery protocol must be stable and in place.
  - Specified file layouts must be adhered to.
  - Business processes must be aligned with business requirements.
- b) The client's organisation must meet the following requirements for the test phase:
  - The file layout must have been set up.
  - The client's organisation and Nedbank must have parallel QA environments in place.
- c) During testing the following naming convention will be used (example):

QNNG00.CDPACK.\*\*\*I000.D0.SQ320

#### **Important note**



A **Q** is used instead of a **P**. **Q** refers to a QA testing file, P refers to a production file. QA data is used for testing purposes only.

## **SECTION D: ITEM 1 – CPS PAYMENT & COLLECTION FILES**

### **1 OUTGOING FILES**

#### **1.1. Requirements**

- a) A file containing the client's EFT instructions must be sent to Nedbank. The client's LOB system will produce and transfer these files.
- b) Each field within the file must be in a fixed format. If a field is defined with a length of 20 characters and only 12 characters are actually used, the field must be filled to a total of 20 characters as follows:
  - with spaces for alphanumeric fields
  - with zeros for numeric fields.
- c) The hash total for security must be filled with spaces if it does not fill the entire 256 allocated spaces.
- d) Every record length should equal 320 characters with spaces at the end of every record to fill all the allocated spaces.
- e) After each record a new line must be started. This is the equivalent of:
  - A carriage return / line feed in a Windows / DOS based operating system.
  - A line feed in a UNIX-based operating system.

This is very important for the calculation of the security authentication code.

#### **1.2. Standard naming convention**

- a) The standard naming convention will be in the following format:

**PNGG00.CDPACK.\*\*\*I000.D0.SQ320**

- b) \*\*\* represents the client identifier AA, AB, AC etc.
- c) Nedbank will assign a unique two to four length alpha character code to each CPS client. This unique code will be incorporated into the file name as illustrated above.
- d) The three digits, represented by 000, represent a sequential number, starting from 001 to a maximum of 999. The client must incrementally increase per file type, the submission of new files on a daily basis.
- e) The sequential numbering must be reset per file type every day.

### 1.3. Testing naming convention

The testing naming convention will be in the following format:

**QNNG00.CDPACK.\*\*\*I000.D0.SQ320**

A Q is used instead of a P for the first character. Q is used to indicate testing.

#### Important notes



- Any invalid field in the header and trailer will invalidate the entire file.
- Any invalid field in the item section of the file will invalidate only that item.
- Even if a file contains new EFT transactions, it should not contain a duplicate file name and / or sequence number, as this file will not be processed.

### 1.4. Types of files

Two types of files can be sent:

- Transaction instruction file
- Disallow instruction file.

### 1.5. Transaction instruction file

A transaction instruction file contains all the EFT transactions that will be sent to Nedbank for processing. It must have the following naming convention:

**PNGG00.CDPACK.\*\*\*I000.D0.SQ320**

### 1.6. Disallow instruction file

**Disallow:** A payment instruction received by CPS that effectively recalls a non-effected payment instruction.

- a) CPS allows transactions previously submitted but not yet processed, to be cancelled.
- b) A disallow instruction file contains a list of all transactions that a client wants to stop.
- c) All the fields in the item layout section of the file, will be the same as those of the original transaction, except for the payment reference field.
- d) The cut-off time for a disallow transaction is 14:00.

#### Important note



Even if the disallow instruction file contains transactions submitted in a previous file, the file sequence number must be a new one.

## 1.7. Transaction Instruction/ Disallow instruction file Layout

- a) The following layout is used for a transaction instruction/ disallow instruction file:
  - File header layout
  - Item layout
  - File trailer layout
- b) The information is populated by the client.
- c) Fields, which are mandatory, are indicated below.

### File header layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 01 – header record identifier.
Client profile number	Numeric	✓	3	12	10	The unique Nedbank-assigned client number.
File sequence number	Numeric	✓	13	36	24	This will be a unique number for each file. The first 10 digits will be the Client Profile Number; the next eight digits will be the date (YYYYMMDD), which is the date on which the file is submitted, followed by a six-digit sequential number.
File type	Numeric		37	38	2	01 – transaction instructions. 02 – disallow instructions.
Nominated account number	Numeric	✓	39	54	16	The client's account number has to be a Nedbank account.
Charges account number	Numeric	✓	55	70	16	Account from which CPS charges/fees will be drawn for this file. Has to be a Nedbank account. Can be the same as the nominated account.
Statement narrative	Alpha-numeric	✓	71	100	30	Where clients have chosen accumulated entries to appear on the statement, the client has the option to select either this narrative to appear on the client's statement or the file number.
Filler	Alpha-numeric	✓	101	320	220	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

## Item layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 02 – transaction record identifier.
Nominated account number	Numeric		3	18	16	This is the client's account and it must be a Nedbank account. For this transaction only, it will override the nominated account appearing in the header.
Payment reference number	Numeric	✓	19	52	34	Unique number per transaction. The first 24 digits will be the file sequence number and the last 10 digits will be a client-generated sequential number.
Destination branch code	Numeric	✓	53	58	6	Any valid branch code. For credit card and BDF payments this will be zeros.
Destination account number	Numeric	✓	59	74	16	Any valid account number. For credit card payments this should be the credit card plastic number suffixed with zeros. For BDF payments this field must contain the BDF number with leading zeros.
Amount	Numeric	✓	75	86	12 (10,2)	The maximum is 999999999999. The last two digits represent the cents value.
Action date	Numeric	✓	87	94	8	YYYYMMDD – represents the date the transaction must be processed.
Reference	Alpha-numeric	✓	95	124	30	<p>This is the reference that will appear on the destination account statement.</p> <p>For EFT debit transactions (maximum length is 30 characters), the first 10 characters refer to the user abbreviated short names, which is the reference that is to appear on the statement. The next 14 characters refer to the contract reference, which is the contract or policy reference; and the last six characters will be the cycle date in the format YYMMDD. The cycle date, together with the contract reference and user reference, forms the unique identifier for the transaction. The first 24 characters must be unique and static.</p>

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Destination accountholder's name	Alpha-numeric	✓	125	154	30	This must be in upper case and must contain the name of the destination account holder in the format: surname followed by initials. For BDF payments the recommended value in the field is the BDF name (will assist in tracing the payment).
Transaction Type	Numeric	✓	155	158	4	This field must contain 0000 for debits. A debit is the movement of funds from the destination account to the nominated account. This field must contain 9999 for credits. A credit is the movement of funds from the nominated account to the destination account. This field must contain 9999 for BDF payments.
Client type	Numeric	✓	159	160	2	Below is a list of the various client types, with the associated codes: <ul style="list-style-type: none"><li>• Default - 01</li><li>• Financial institution - 01</li><li>• Private client - 02</li><li>• Private non-residential client – 03</li></ul>
Charges account number	Numeric	✓	161	176	16	Nedbank account from which the CPS charges/fees are drawn for transactions included in the file.
Service type	Numeric	✓	177	178	2	Below is a list of service types available with the associated codes: 1 01 – SDV 2 02 – RTL 3 03 – one-day 4 04 – two-day 5 15 - RTC 6 22- Send Imali  The RTL service cannot be used for BDF payments.
Original payment reference number	Numeric		179	212	34	This will contain the payment reference number of the original payment instruction where the file type is 02 (disallow). The field will be blank (spaces) if the file type is 01.
Entry class	Numeric	✓	213	214	2	For EFT transactions refer to the ACB entry class codes ( <a href="#">Appendix 4A</a> )
Nominated account reference	Alpha-numeric		215	244	30	This is the nominated reference that will reflect on the nominated account statement.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
BDF indicator	Alpha		245	245	1	The BDF payment indicator is B and is only mandatory for BDF payments. The B-indicator must be specified for all BDF payments. If unspecified, the transaction will be processed as a normal non-BDF transaction and will result in a rejection or an unpaid transaction.
Filler	Alpha-numeric	✓	246	320	75	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### File trailer layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 03 – trailer record identifier.
Total number of transactions	Numeric	✓	3	10	8	Total number of transactions within the file, excluding header and trailer details.
Total value	Numeric	✓	11	28	18	Total value of all transactions within the file, excluding header and trailer details.
Filler	Alpha-numeric	✓	29	320	292	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

## 2 INCOMING FILES

### 2.1. Requirements

Nedbank will provide the client with electronic feedback on processed transactions. The response sent to the client will be in one of the following formats, depending on the type of response:

- NACK file
- ACK file
- Duplicate file
- Unpays file.

**NACK:** Not acknowledged

**ACK:** Acknowledged

**Unpays:** Transactions already processed by the collecting bank and sent to the paying bank for settlement. The paying bank cannot process the debit order for any number of reasons and returns the transaction as unpaid.

## 2.2. NACK files

A NACK file is sent to the client when the transaction instruction file and / or the disallow instruction file that was forwarded by that client either:

- Fails the authentication and integrity test
- Exceeds the defined rejection percentage.

## 2.3. File authentication validation

- a) When the file fails the authentication validation, CPS will return only the header and trailer of the original file, amended to include three additional fields:
  - File status
  - Rejection reason
  - Hash total.
- b) The NACK file will use the same two to four characters as in the input file. It will be named as follows:

**PNGG00.CDPACK.\*\*\*N000.D0.SQ320**

- \*\*\* represents the client identifier AA, AB, AC etc., with N indicating the file not acknowledged.
- The three digits, represented by 000, represent a sequential number, which will be the same as for the corresponding input file.

- c) During testing, the following convention will be used:

**QNNG00.CDPACK.\*\*\*N000.D0.SQ320**

Q is used to indicate testing.

## 2.4. NACK file layout

- a) The following layout is used to return a NACK file:

- File header
- File trailer
- File security record layout

### File header layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 01 – header record identifier.
Client profile number	Numeric	✓	3	12	10	Same as original file.
File sequence number	Numeric	✓	13	36	24	Same as original file.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
File type	Numeric		37	38	2	Same as original file.
Nominated account number	Numeric	✓	39	54	16	Same as original file.
Charges account number	Numeric	✓	55	70	16	Same as original file.
Filler	Alpha-numeric	✓	71	320	250	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

#### File trailer layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 03 – trailer record identifier.
Total number of transactions	Numeric	✓	3	10	8	Same as original file.
Total value	Numeric	✓	11	28	18 (10,2)	Same as original file.
Filler	Numeric	✓	29	80	52	Zero-filled.
File status	String	✓	81	88	8	Value = rejected.
Reason	String	✓	89	118	30	Reason for the file being rejected.
Filler	Alpha-numeric	✓	119	320	202	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

## File security record layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 04 – file security record identifier.
Hash Total	Alpha-numeric	✓	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> </ul>
Filler	Alpha-numeric	✓	259	320	62	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### 2.4.1. File rejection percentage breach

When a file exceeds the rejection percentage, CPS will consider the client's rejection option that was set, before returning the file to the client. One of the following actions will be taken:

- With an option of return only the rejected file, all rejected transactions up the point where the percentage was exceeded, will be returned.
- With an option of return the entire file, both accepted and rejected transactions that were validated up to the point where the percentage was exceeded, will be returned to the client.
- Where some transactions fail the validation, even if the defined percentage has not been exceeded, the rejected transactions will be returned to the client in the ack file.

#### Important note



- Transaction instructions exceeding the defined rejection percentage, will not be validated and will be returned only if the client option is set this way.
- Should a NACK include transactions with an ACCEPTED status, the entire file will be rejected and these transactions will not be processed.

### 2.4.2. NACK file with transactions layout

- The following layout is used to return a NACK file with transactions:
  - File header layout
  - Item layout
  - File trailer layout
  - File security record layout
- The information is populated by Nedbank.
- All fields are mandatory.

## File header

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 01 – header record identifier.
Client profile number	Numeric	✓	3	12	10	Same as original file.
File sequence number	Numeric	✓	13	36	24	Same as original file.
File type	Numeric		37	38	2	Same as original file.
Nominated account number	Numeric	✓	39	54	16	Same as original file.
Charges account number	Numeric	✓	55	70	16	Same as original file.
Filler	Alpha-numeric	✓	71	320	250	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

## Item layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 02 – transaction record identifier.
Nominated-account number	Numeric		3	18	16	Same as original file.
Payment reference number	Numeric	✓	19	52	34	Same as original file.
Destination branch code	Numeric	✓	53	58	6	Same as original file.
Destination account number	Numeric	✓	59	74	16	Same as original file.
Amount	Numeric	✓	75	86	12 (10,2)	Same as original file.
Action date	Numeric	✓	87	94	8	Same as original file.
Reference	Alpha-numeric	✓	95	124	30	Same as original file.
Destination accountholder's name	Alpha-numeric	✓	125	154	30	Same as original file.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Transaction type	Numeric	✓	155	158	4	Same as original file.
Client type	Numeric	✓	159	160	2	Same as original file.
Charges account number	Numeric	✓	161	176	16	Same as original file.
Service type	Numeric	✓	177	178	2	Same as original file.
Original payment reference number	Numeric	✓	179	212	34	Same as original file.
Transaction status	Alpha-numeric	✓	213	220	8	REJECTED or ACCEPTED.
Reason	Alpha-numeric	✓	221	318	98	Reason(s) why item was rejected.
Filler	Alpha-numeric	✓	319	320	2	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### File trailer

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 03 – trailer record identifier.
Total number of rejected transactions	Numeric	✓	3	10	8	Total number of rejected transactions
Total value of rejected transactions	Numeric	✓	11	28	18 (16,2)	Total value of rejected transactions
Total number of accepted transactions	Numeric	✓	29	36	8	Total number of accepted transactions.
Total value of accepted transactions	Numeric	✓	37	54	18 (16,2)	Total value of accepted transactions.
Total number of transactions in original file	Numeric	✓	55	62	8	Total number of all transactions received in the original file.
Total value of transactions in original file	Numeric	✓	63	80	18	Total value of all transactions received in the original file.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
File status	String	✓	81	88	8	Value = rejected.
Reason	String	✓	89	118	30	Reason for the file being rejected.
Filler	Alpha-numeric	✓	119	320	202	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### File security record layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 04 – file security record identifier.
Hash Total	Alpha-numeric	✓	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> </ul>
Filler	Alpha-numeric	✓	259	320	62	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

## 2.5. ACK files

- An ACK file is returned to the client after the individual transaction instructions have been validated.
- On completion of the validations, any rejected transactions will be returned to the client.
- The accepted transactions will be stored for further processing.
- If there are any rejected transactions, they will be returned in the ACK file. This ACK file will vary in size depending on the selected option the client has set.

### 2.5.1. ACK file authentication validation

- The ACK file will use the same two to four characters as in the input file. It will be named as follows:

PNGG00.CDPACK.\*\*\*A000.D0.SQ320

- \*\*\* represents the client identifier AA, AB, AC etc. with A indicating acknowledgement of the file.
  - The three digits, represented by 000, represent a sequential number, which will be the same as for the corresponding input file.
- b) During testing, the following name will be used:

<b>QNNG00.CDPACK.***A000.D0.SQ320</b>
---------------------------------------

Q is used to indicate testing.

- c) When the client uses the CPS front-end file authorization function, a second ACK file is sent to the client after the front-end has actioned the file. This will be named as follows:

<b>QNNG00.CDPACK.***H000.D0.SQ320</b>
---------------------------------------

- d) Where the client wants to receive a final ACK file that contains the details of real-time transactions processed for the day, the file will be named as follows:

<b>QNNG00.CDPACK.***Z000.D0.SQ320</b>
---------------------------------------

### 2.5.2. ACK file layout

- a) The following layout is used to return the ACK file:
  - File header
  - Item Layout
  - File trailer
  - File security record layout
- b) All fields are mandatory.

#### File header

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 01 – header record identifier.
Client profile number	Numeric	✓	3	12	10	Same as original file.
File sequence number	Numeric	✓	13	36	24	Same as original file.
File type	Numeric		37	38	2	Same as original file.
Nominated account number	Numeric	✓	39	54	16	Same as original file.
Charges account number	Numeric	✓	55	70	16	Same as original file.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Filler	Alpha-numeric	✓	71	320	250	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### Item layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 02 – transaction record identifier.
Nominated-account number	Numeric		3	18	16	Same as original file.
Payment reference number	Numeric	✓	19	52	34	Same as original file.
Destination branch code	Numeric	✓	53	58	6	Same as original file.
Destination account number	Numeric	✓	59	74	16	Same as original file.
Amount	Numeric	✓	75	86	12 (10,2)	Same as original file.
Action date	Numeric	✓	87	94	8	Same as original file.
Reference	Alpha-numeric	✓	95	124	30	Same as original file.
Destination accountholder's name	Alpha-numeric	✓	125	154	30	Same as original file.
Transaction type	Numeric	✓	155	158	4	Same as original file.
Client type	Numeric	✓	159	160	2	Same as original file.
Charges account number	Numeric	✓	161	176	16	Same as original file.
Service type	Numeric	✓	177	178	2	Same as original file.
Original payment reference number	Numeric	✓	179	212	34	Same as original file.
Transaction status	Alpha-numeric	✓	213	220	8	REJECTED or ACCEPTED.
Reason	Alpha-numeric	✓	221	318	98	Reason(s) why item was rejected.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Filler	Alpha-numeric	✓	319	320	2	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

#### File trailer

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 03 – trailer record identifier.
Total number of transactions	Numeric	✓	3	10	8	Total number of all transactions received in the original file.
Total value of transactions	Numeric	✓	11	28	18 (16,2)	Total value of all transactions received in the original file.
File status	String	✓	29	36	8	Value = accepted.
Reason	String	✓	37	66	30	Reason field will be left blank
Filler	Alpha-numeric	✓	119	320	254	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

#### File security record layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 04 – file security record identifier.
Hash Total	Alpha-numeric	✓	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> </ul>
Filler	Alpha-numeric	✓	259	320	62	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

## 2.6. Duplicate files

A duplicate file occurs when the transaction instruction file forwarded by the client, contains a duplicate file name.

- a) When the validation fails due to the duplicate file name, CPS will return only the file header and trailer of the original file. This will be amended to include three additional fields:
  - File status
  - Rejection reason
  - Hash total.
- b) The duplicate file will use the same two to four characters as in the input file and will be named as follows:

**PNGG00.CDPACK.\*\*\*D000.D0.SQ320**

- \*\*\* represents the client identifier AA, AB, AC etc. with D indicating duplicate response file.
- The three digits, represented by 000, represent a sequential number, which will be the same as for the corresponding input file.

- c) During testing, the following name will be used:

**QNGG00.CDPACK.\*\*\*D000.D0.SQ320**

Q is used to indicate testing.

### 2.6.1. Duplicate file layout

- a) The following layout is used to return the duplicate file:
  - File header
  - File trailer
  - File security record layout
- b) All fields are mandatory.

#### File header

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 01 – header record identifier.
Client profile number	Numeric	✓	3	12	10	Same as original file.
File sequence number	Numeric	✓	13	36	24	Same as original file.
File type	Numeric	✓	37	38	2	Same as original file.
Nominated account number	Numeric	✓	39	54	16	Same as original file.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Charges account number	Numeric	✓	55	70	16	Same as original file.
Filler	Alpha-numeric	✓	71	320	250	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### File trailer

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 03 – trailer record identifier.
Total number of transactions	Numeric	✓	3	10	8	Total number of all transactions received in the original file.
Total value of transactions	Numeric	✓	11	28	18 (16,2)	Total value of all transactions received in the original file.
Filler	Numeric	✓	29	80	52	Zero-filled
File status	String	✓	81	88	8	Value = rejected.
Reason	String	✓	89	118	30	Reason for the file being rejected.
Filler	Alpha-numeric	✓	119	320	202	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### File security record layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 04 – file security record identifier.
Hash Total	Alpha-numeric	✓	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> </ul>
Filler	Alpha-numeric	✓	259	320	62	The filler area MUST CONTAIN SPACES.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

## 2.7. Unpays files

- a) Once the transaction instructions have been validated by CPS, they will be routed to the relevant payment mechanism for onward processing.
- b) The payment mechanisms include internal Nedbank systems and the Automated Clearing Bureau (ACB) for non-Nedbank bank accounts.

### 2.7.1. Unpays file layout

- a) The payment mechanism may reject the routed transaction instructions for some reason. This excludes real-time payments.
- b) These rejected or unpaid transactions will be returned to CPS and will be sent back to the client.
- c) The unpays file will use the same two to four characters as in the input file. It will be named as follows:

**PNGG00.CDPACK.\*\*\*O001.D0.SQ320**

- \*\*\* represents the client identifier AA, AB, AC etc. with O indicating the unpays file.
- The three digits, represented by 001, represent a sequential number, which will be the same as for the corresponding input file.

- d) During testing, the following name will be used:

**QNNG00.CDPACK.\*\*\*O001.D0.SQ320**

Q is used to indicate testing.

- e) If the unpays file name is set as date, the file will be named as follows:

**PNGG00.CDPACK.\*\*\*O0MMDD.D0.SQ320**

- f) During testing, the following name will be used:

**QNNG00.CDPACK.\*\*\*O0MMDD.D0.SQ320**

Q is used to indicate testing.

## 2.7.2. Unpays file layout

- a) The following layout is used to return the unpays file:
  - File header layout
  - Item layout
  - File trailer layout
  - File security record layout
- b) The information is populated by Nedbank.

### File header layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 01 – header record identifier.
Client profile number	Numeric	✓	3	12	10	The unique Nedbank-assigned client number.
File sequence number	Numeric	✓	13	36	24	The first 10 digits are the client's profile number plus eight digits for the date on which the unpays are created as well as a six-digit sequence number, which will be 000001.
File type	Numeric	✓	37	38	2	03 – CPS unpays file.
Filler	Alpha-numeric	✓	39	320	282	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### Item layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 02 – transaction record identifier.
Record type	Numeric		3	4	2	01 – unpaid 02 – homeback 03 – redirect
Payment reference number	Numeric	✓	5	38	34	The payment reference number of the original transaction instruction.
Nedbank reference number	Numeric	✓	39	46	8	An internal Nedbank reference number.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Rejecting-bank code	Numeric	✓	47	49	3	<ul style="list-style-type: none"> <li>The code of the bank rejecting the transaction instruction.</li> <li>Left blank when record type is 02 or 03.</li> </ul>
Rejecting-bank branch code	Numeric	✓	50	55	6	<ul style="list-style-type: none"> <li>The code of the bank branch rejecting the transaction instruction.</li> <li>Left blank when the record type is 02 or 03.</li> </ul>
New destination branch code	Numeric	✓	56	61	6	<ul style="list-style-type: none"> <li>Will provide for the new destination branch code if the original transaction instruction was redirected.</li> <li>Left blank when record type is 01 or 02.</li> </ul>
New destination account number	Numeric	✓	62	77	16	<ul style="list-style-type: none"> <li>Will provide for the new destination account number if the original transaction instruction was redirected.</li> <li>Left blank when record type is 01 or 02.</li> </ul>
New destination account type	Numeric	✓	78	78	1	<ul style="list-style-type: none"> <li>Will provide for the new destination account type if the original transaction was redirected</li> <li>Left blank when record type is 01 or 02.</li> </ul>
Status	Alpha-numeric	✓	79	86	8	Status of the transaction instruction.
Reason	Alpha-numeric	✓	87	186	100	Reason description if the transaction instruction has been rejected.
Unpays user reference	Alpha-numeric	✓	187	216	30	<p>This is the original narrative sent on the input file. This field will be populated according to the reason code option according to the loading document:</p> <ul style="list-style-type: none"> <li>overwrite first two characters of narrative;</li> <li>insert first two characters of narrative;</li> <li>overwrite last two characters of narrative.</li> </ul>
Filler	Numeric	✓	217	217	1	Will always be numeric.
Original homing account number	Numeric	✓	218	228	11	The destination account as supplied on the client's input file.
Original account type	Numeric	✓	229	229	1	Account indicator in accordance with input file to ACB.
Amount	Numeric	✓	230	241	12 (10,2)	The amount of the transaction.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Original action Date	Numeric	✓	242	247	6	The date on which the transaction was actioned.
Class	Numeric	✓	248	249	2	Contains the entry class as defaulted on the file sent to ACB.
Tax code	Numeric	✓	250	250	1	Will contain 0.
Reason code	Numeric	✓	251	252	2	Unpaid reason code as returned from ACB or iVeri, if applicable. Refer to <a href="#">Appendix 4B - Unpaid Reasons Codes</a> .
Original homing account name	Alpha-numeric	✓	253	282	30	Original homing (destination) account name.
New sequence number	Numeric	✓	283	288	6	Will contain the sequence number for a redirect, or else 0.
Number of times redirected	Numeric	✓	289	290	2	Number of times the transaction has been redirected.
New action date	Numeric	✓	291	296	6	Will contain the date on which the entry should be unpaid/redirected.
Filler	Alpha-numeric	✓	297	320	24	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	N/A	A new line must be started after each record.

#### File trailer layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 03 – trailer record identifier.
Total number of transactions	Numeric	✓	3	10	8	Total number of transactions within the file, excluding header and trailer details.
Total value of transactions	Numeric	✓	11	28	18	Total value of all transactions within the file, excluding header and trailer details.
Hash total	Alpha-numeric	✓	29	284	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> </ul>
Filler	Alpha-numeric	✓	289	320	36	The filler area MUST CONTAIN SPACES.

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

#### File security record layout

Data element	Data type	Mandatory	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	✓	1	2	2	Value = 04 – file security record identifier.
Hash Total	Alpha-numeric	✓	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> </ul>
Filler	Alpha-numeric	✓	259	320	62	The filler area MUST CONTAIN SPACES.
New line feed	Special	✓	NA	NA	NA	A new line must be started after each record.

### 3 RECONCILIATION OF EFT DEBIT SETTLEMENT TO STATEMENT

#### Example:

- Day 0
  - Payee ABC sends through a file containing 10 EFT SDV transactions for R10 each on Day 0
  - Payee ABC receives ACK file from Nedbank
  - At approximately 8pm on Day 0, Nedbank processes a credit of R100 (i.e. full value of all transactions) to Payee ABC's nominated account
- Day 1
  - Payee ABC is able to view the credit the next morning on the bank statement
    - Date shown next to the credit (on the bank statement) is Day 0 date
  - Payee ABC receives unpaid file reflecting 2 unpaids
  - At approximately 8pm on Day 1, Payee ABC's nominated account is debited with R20 (i.e. value of unpaids which came through on Day 1)
- Day 2
  - Payee ABC is able to view the unpaid related debit on bank statement – date shown on the bank statement is Day 1 date
  - Payee ABC receives unpaid file reflecting 1 unpaid
  - At approximately 8pm on Day 2, Payee ABC's nominated account is debited with R10 (i.e. value of unpaids which came through on Day 2)
- Day 3
  - Payee ABC is able to view the unpaid related debit on bank statement – date shown on the bank statement is Day 2 date
- Day 7
  - Payee ABC's consumer disputes EFT Debit processed on Day 0
  - At approximately 8pm on Day 7, Payee ABC's nominated account is debited with R10 (i.e. value of dispute which came through on Day 7)
- Day 8
  - Payee ABC is able to view the dispute related debit on bank statement – date shown on the bank statement is Day 8 date

# SECTION D: ITEM 2 – CPS ISO 20022 PAYMENT SOLUTION FILES

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## 1 OVERVIEW OF ISO 20022 PAYMENT SOLUTION

- a) The ISO 20022 Payment Solution allows the client to submit a single payment file to Nedbank.
- b) This file contains transaction information for:
  - Onward payments, in foreign currency to any Ecobank Transactional Incorporate (ETI) accountholder.
  - Payment, in local currency payments to any South African bank account.

## 2 CONNECT:DIRECT

- a) This mechanism is used for file requests.
- b) Clients can send one or multiple requests in the same file.
- c) In this mechanism clients must advise Nedbank where ISO payment files can be found using Connect: Direct.
- d) Restriction on the number of instruction requests (<CdtTrfTxinf>) per payment batch (<Pmtinf>) is:
  - Lower limit: 1
  - Upper limit: 75,000
- a) Restriction on the number of payment batches (<Pmtinf>) in all files per day:
  - Lower limit: 0
  - Upper limit: 999

## 3 OUTGOING FILES

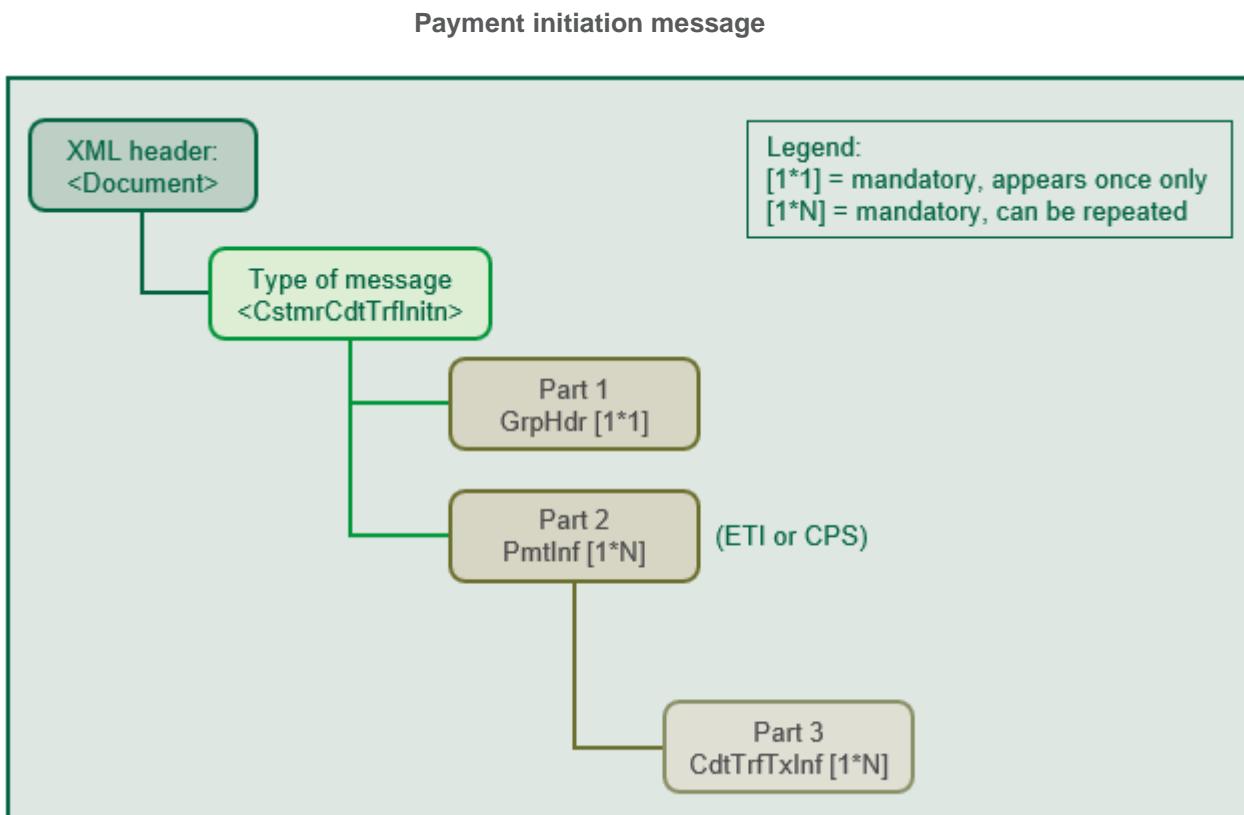
### 3.1. Requirements

- a) In order to process the client's domestic and/or ETI payment instructions, an ISO20022 Pain.001 message containing the transaction information, must be sent to Nedbank. This is referred to as the Payment Initiation message.  
Refer to [Appendix 8A](#) for pain.001 XML Schema Definition.
- b) The client's LOB system will produce and transfer these messages to Nedbank's host-to-host system.
- c) Each field within the payment initiation message must be in a fixed format.
- d) If a field is defined with a length of 20 characters and only 12 characters are actually used, the field must be filled to 20 characters with:
  - Spaces for alpha-numeric fields.
  - Zeros for numeric fields.

### 3.2. Payment initiation

- a) All payment initiation messages sent to Nedbank must contain the following mandatory parts:

- **Part 1: Group Header:** This is presented only once in the pain.001 message. It is the set of characteristics which is shared by all individual transactions included in the message.
- **Part 2: Payment Information:** Payment information can be repeated. It is the set of characteristics which applies to the debit side of the payment transaction.
- **Part 3: Credit Transfer Transaction Information:** This forms part of payment information and can be repeated. It provides the information which applies to the credit side of the payment transaction.



**Diagram 1**

- b) The payment initiation message may contain one or several payment information parts to which one or several Credit Transfer Transaction Information are included.
- c) All payment initiation messages sent to Nedbank must be well formed and valid.

### 3.3. Message structure

- a) There are two payment initiation message layouts in this document:
  - For domestic payments
  - For ETI payments
- b) If a client wants to submit both domestic and ETI payment instructions in a single payment initiation message, they must create different payment information for the different payments.

Message structure

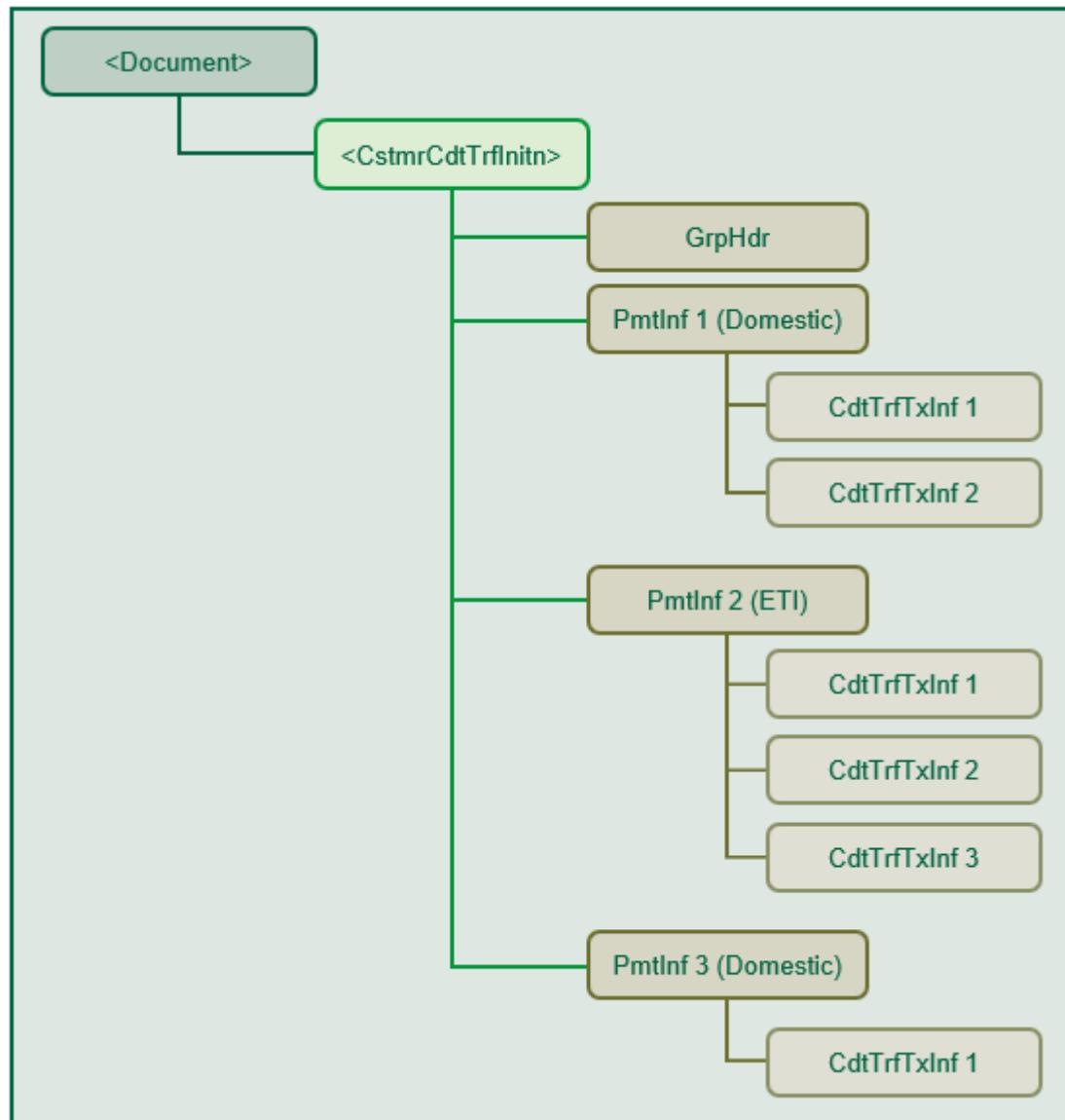


Diagram 2

### **3.4. Pain.001 message**

- a) This contains the ETI transactions that will be sent to Nedbank for processing.
- b) It will be populated by the client's LOB.
- c) The Pain.001 message must follow the naming convention:

AAAAA\_B\_CCCCCCCC\_DDDDDD\_E\_FFFF.xml  
(e.g. CCINP\_L\_20171010\_000123\_D\_AA.XML) whereby:

- A – Service ID (e.g. CCINP – Customer Credit = pain.001, SR001 – Status Report = pain.002)
- B – Test/Live Indicator (e.g. T = TEST, L = LIVE)
- C – File Date CCYYMMDD
- D – File Sequence Number numeric 6
- E – File Type (e.g. D = Data future use perhaps S =SOD, E =EOT)
- F – CPS Client prefix min 2 max 4.

- d) The information is populated by the client.

### **3.5. Message layouts**

- a) The message layout contained in this document are aligned to the Swift MyStandards ISO20022 standards release: Payments and Cash Management – Payment initiation messages (<https://www2.swift.com/mystandards/#/c/iso20022>).
- b) The columns in the file layout are as follows:

Name	Description
Data element	Short name identifying an element within the XML message.
Message elements	Element name used in MyStandards ISO20022 Payment initiation message.
X-Path	Direct path to specific message element.
Data type	Indicates ISO data type.
Length	Maximum number of characters which can be input for the specified element.
Comments	Descriptions of the data element.
Populated by	Responsible party for population of the element within the message.

- c) The information is populated by the client.

### 3.5.1. Payment initiation message – Domestic payment (Pain.001.001.03)

- a) The following structures are used
  - Group 1 - Level 1 - (/Document/CstmrCdtTrfInitn/GrpHdr) [1 - 1].
  - Group 2 - Level 1 - (/Document/CstmrCdtTrfInitn/PmtInf) - [1 - 999].
  - Group 3 - Level 2 - (/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf) [1 - 999] \* [1 - 75000].
- b) The information is populated by the client.
- c) All fields are mandatory.

Data element	Message elements	X-Path	Data type	Length	Comments
<b>Group 1 - Level 1 - (/Document/CstmrCdtTrfInitn/GrpHdr) [1 - 1]</b>					
Message Identification	Message identification	/Document/CstmrCdtTrfInitn/GrpHdr/MsgId	Alpha-numeric	34	<p>Unique identification of the message assigned by the initiating party.</p> <p>Message Identification contains the following:</p> <ul style="list-style-type: none"> <li>• Batch indicator (021): 3 digits</li> <li>• Separator (/): 1 digit</li> <li>• Service identification code (CCINP): 5 digits</li> <li>• Client ID (profile number): 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Date – current request date: 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Unique sequence number: 6 digits (from 1 to a maximum 999999).</li> </ul> <p><b>Example:</b> 021/CCINP/00001234/20200421/000001</p>
Creation date & time	Creation date & time	/Document/CstmrCdtTrfInitn/GrpHdr/CreDtTm	Date time	23	Date and time at which one or more payment instructions were created.
Number of payment batches	Number of transactions	/Document/CstmrCdtTrfInitn/GrpHdr/NbOfTx	Numeric	15	The total number of credit transfers (PmtInf tags) within the request file.
Control sum of all payment batches	Control sum	/Document/CstmrCdtTrfInitn/GrpHdr/CtrlSum	Numeric	18	The total value of credit transfers (PmtInf tags) within the request file within the request file
Profile id	Initiating party identification; Organisation identification; Other identification.	/Document/CstmrCdtTrfInitn/GrpHdr/InitgPty/Id/OrgId/Othr/Id	Numeric	8	This is a unique number that Nedbank will assign to the client.

Data element	Message elements	X-Path	Data type	Length	Comments
<b>Group 2 - Level 1 - (/Document/CstmrCdtTrfInitn/PmtInfn) - [1 - 999]</b>					
Payment batch id	Payment information identification	/Document/CstmrCdtTrfInitn/PmtInfn/PmtInfnId	Numeric	24	<p>Unique identification of the payment information part assigned by the initiating party.</p> <p>The payment batch ID contains the following:</p> <ul style="list-style-type: none"> <li>• Client profile ID</li> <li>• Creation date</li> <li>• Unique batch sequence number – the batch sequence number must be the same as the unique sequence number which is contained in the message identification data element.</li> </ul> <p><b>Example:</b> 000000123420200420000055</p>
Payment method	Payment method	/Document/CstmrCdtTrfInitn/PmtInfn/PmtMtd	Text	3	Method of payment for all credit transfers utilise TRF in this field.
Number of payment batches	Number of transactions	/Document/CstmrCdtTrfInitn/PmtInfn/NbOfTxns	Numeric	15	The total number of credit transfers (PmtInfn tags) within the batch.
Control sum of each payment batch	Control sum	/Document/CstmrCdtTrfInitn/PmtInfn/CtrlSum	Decimal number	18	The total value of credit transfers (PmtInfn tags) within the batch.
Type of transaction	Payment type information; Service level Proprietary	/Document/CstmrCdtTrfInitn/PmtInfn/PmtTpInf/SvcLvl/Prtry	Text	3	Field must be CPS.
Action date	Requested execution date	/Document/CstmrCdtTrfInitn/PmtInfn/ReqdExcTnDt	Date	10	YYYY-MM-DD – represents the date the transaction must be processed.
Profile id	Debtor Identification; Organisation identification; Other identification	/Document/CstmrCdtTrfInitn/PmtInfn/Dbtr/Id/OrgId/Othr/Id	Numeric	8	This is a unique number that Nedbank will assign to the client.
Client type	Debtor Identification; Organisation identification; Other scheme name proprietary	/Document/CstmrCdtTrfInitn/PmtInfn/Dbtr/Id/OrgId/Othr/SchmeNm/Prtry	Numeric	2	Field must be 01.

Data element	Message elements	X-Path	Data type	Length	Comments
Nominated account	Debtor account identification	/Document/CstmrCdtTrfInitn/Pmtlnf/DbtrAcct/Id/Othr/Id	Numeric	16	The client's account number has to be a Nedbank account.
Nominated branch code	Debtor agent; financial institution identification; Other Identification	/Document/CstmrCdtTrfInitn/Pmtlnf/DbtrAgt/FinInstnld/Othr/Id	Numeric	6	Universal Nedbank branch code – 198765.
Charges account	Charges account identification; Other identification	/Document/CstmrCdtTrfInitn/Pmtlnf/ChrgsAc ct/Id/Othr/Id	Numeric	16	<ul style="list-style-type: none"> <li>• Account from which charges/fees will be drawn for this file.</li> <li>• Has to be a Nedbank account.</li> <li>• Can be the same as the nominated account.</li> </ul>
<b>Group 3 - Level 2 - (/Document/CstmrCdtTrfInitn/Pmtlnf/CdtTrfTxlnf) [1 - 999] * [1 - 75000]</b>					
End-to-end Id	Payment identification; End-to-end identification	/Document/CstmrCdtTrfInitn/Pmtlnf/CdtTrfTxlnf/PmtId/EndToEndId	Numeric	34	<p>Unique identifier for payment. Contains profile ID, date, file sequence number &amp; transaction sequence number.</p> <p><b>Example:</b> 0000001234202004200000550 000000001</p>
Service type	Payment type information; Service level Proprietary	/Document/CstmrCdtTrfInitn/Pmtlnf/CdtTrfTxlnf/PmtTpInf/SvcLvl/Ptry	Alpha-numeric	3	<p>Below is a list of payment service types available with the associated codes:</p> <ul style="list-style-type: none"> <li>• SDV – Same-day value</li> <li>• RTL – Real-time line</li> <li>• RTC – Real-time clearing</li> <li>• 1DY – One-day dated credit</li> <li>• 2DY – Two-day dated credit</li> </ul>
Amount	Instructed amount	/Document/CstmrCdtTrfInitn/Pmtlnf/CdtTrfTxlnf/Amt/InstdAmt	Numeric	12	<ul style="list-style-type: none"> <li>• The maximum is 999999999999.</li> <li>• The last two digits represent the cents value.</li> </ul>
Destination account-holder name	Creditor Name	/Document/CstmrCdtTrfInitn/Pmtlnf/CdtTrfTxlnf/Cdtr/Nm	Alpha-numeric	30	<ul style="list-style-type: none"> <li>• Beneficiary name.</li> <li>• This must be in upper case and must contain the name of the destination accountholder in the format: surname followed by initials.</li> </ul>
Destination branch code	Creditor Identification; Organisation identification; Other identification	/Document/CstmrCdtTrfInitn/Pmtlnf/CdtTrfTxlnf/Cdtr/Id/OrgId/Othr/Id	Numeric	6	<ul style="list-style-type: none"> <li>• Any valid branch code.</li> <li>• For credit card payments this will be zeros.</li> </ul>

Data element	Message elements	X-Path	Data type	Length	Comments
Destination account number	Creditor account Identification; Other identification	/Document/CstmrCdtTrfInitn/PmtInfn/CdtTrfTxlnf/CdtrAcct/Id/Othr/Id	Numeric	16	<ul style="list-style-type: none"> <li>Beneficiary account number.</li> <li>Any valid account number.</li> <li>For credit card payments this should be the credit card plastic number suffixed with zeros.</li> </ul>
Beneficiary Reference	Remittance information	/Document/CstmrCdtTrfInitn/PmtInfn/CdtTrfTxlnf/RmtInfn/Strd/CdtrReflnf/Ref	Alpha-numeric	30	This is the reference that will appear on the beneficiary account statement.
Reference	Remittance information; Structured additional reference information	/Document/CstmrCdtTrfInitn/PmtInfn/CdtTrfTxlnf/RmtInfn/Strd/AddtlRmtInfn	Alpha-numeric	30	This is the reference that will appear on the nominated account statement.

### 3.5.2. Payment initiation message – ETI payment (Pain.001.001.03)

- The following structures are used:
  - Group 1 - Level 1 - (/Document/CstmrCdtTrfInitn/GrpHdr) [1 - 1]
  - Group 2 - Level 1 - (/Document/CstmrCdtTrfInitn/PmtInfn) - [1 - 999]
  - Group 3 - Level 2 - (/Document/CstmrCdtTrfInitn/PmtInfn/CdtTrfTxlnf) [1 - 999] \* [1 - Max number of transactions ETI can accept]
- The information is populated by the client.
- All fields are mandatory.

Data element	Message elements	X-Path	Data type	Length	Comments
<b>Group 1 - Level 1 - (/Document/CstmrCdtTrfInitn/GrpHdr) [1 - 1]</b>					
Message identification	Message identification	/Document/CstmrCdtTrfInitn/GrpHdr/MsgId	Alpha-numeric	34	<p>Unique identification of the message assigned by the initiating party.</p> <p>Message identification contains the following:</p>

Data element	Message elements	X-Path	Data type	Length	Comments
					<ul style="list-style-type: none"> <li>• Batch indicator (021): 3 digits</li> <li>• Separator (/): 1 digit</li> <li>• Service identification code (CCINP): 5 digits</li> <li>• Separator (/): 1 digit</li> <li>• Client ID (profile number): 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Date – current request date: 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Unique sequence number: 6 digits (from 1 to a maximum 999999).</li> </ul> <b>Example:</b> 021/CCINP/00001234/20 200421/000001
Creation date & time	Creation date & time	/Document/CstmrCdtTrflnitn/GrpHdr/CreDtTm	Datetime	23	Date and time at which one or more payment instructions were created.
Number of payment batches	Number of transactions	/Document/CstmrCdtTrflnitn/GrpHdr/NbOfTxs	Numeric	15	The total number of credit transfers (PMTINF tags) within the request file.
Control sum of all payment batches	Control sum	/Document/CstmrCdtTrflnitn/GrpHdr/CtrlSum	Numeric	18	The total value of credit transfers (PMTINF tags) within the request file.
Profile id	Initiating party identification; Organisation identification; Other Identification	/Document/CstmrCdtTrflnitn/GrpHdr/InitgPty/Id/OrgId/Othr/Id	Numeric	8	This is a unique number that Nedbank will assign to the client.
<b>Group 2 - Level 1 - (/Document/CstmrCdtTrflInitn/PmtInf) - [1 - 999]</b>					
Payment batch id	Payment information identification	/Document/CstmrCdtTrflnitn/PmtInf/PmtInfId	Numeric	20	Unique identification of the payment information part assigned by the initiating party.  The payment batch ID contains the following:

Data element	Message elements	X-Path	Data type	Length	Comments
					<ul style="list-style-type: none"> <li>• Client profile ID</li> <li>• Creation date</li> <li>• Unique batch sequence number – the batch sequence number must be the same as the unique sequence number which is contained in the message identification data element.</li> </ul> <b>Example:</b> 00000012342020042000 0055
Payment method	Payment method	/Document/CstmrCdtTrfl nitn/PmtInf/PmtMtd	Text	3	For all payments utilise TRF in this field.
Number of payment batches	Number of transactions	/Document/CstmrCdtTrfl nitn/PmtInf/NbOfTxs	Numeric	15	The total number of credit transfers (PmtInf tags) within the batch.
Control sum of each payment batch	Control sum	/Document/CstmrCdtTrfl nitn/PmtInf/CtrlSum	Decimal number	18	The total value of credit transfers (PmtInf tags) within the batch.
Type of transaction	Payment type information; Service level Proprietary	/Document/CstmrCdtTrfl nitn/PmtInf/PmtTpInf/Svc Lvl/Prtry	Text	3	Field must be ETI.
Payment product	Payment type information; Local instrument Proprietary	/Document/CstmrCdtTrfl nitn/PmtInf/PmtTpInf/Lcll nstrm/Prtry	Text	10	
Action date	Requested execution date	/Document/CstmrCdtTrfl nitn/PmtInf/ReqdExctnDt	Date	10	YYYY-MM-DD – represents the date the transaction must be processed.
Profile id	Debtor identification; Organisation identification; Other Identification	/Document/CstmrCdtTrfl nitn/PmtInf/Dbtr/Id/OrgId/ Othr/Id	Numeric	8	This is a unique number that Nedbank will assign to the client.
Nominated account	Debtor account identification; Other identification	/Document/CstmrCdtTrfl nitn/PmtInf/Dbtr/Id/OrgId/ Othr/Id	Numeric	16	The client's account number has to be a Nedbank account.
Nominated branch code	Debtor agent; financial institution identification; Other Identification	/Document/CstmrCdtTrfl nitn/PmtInf/DbtrAgt/FinIn stnId/Othr/Id	Numeric	6	Universal Nedbank branch code – 198 765.

Data element	Message elements	X-Path	Data type	Length	Comments
Changes account	Charges account Identification; Other Identification	/Document/CstmrCdtTrfInitn/PmtInf/ChrgsAcct/Id/Othr/Id	Numeric	16	<ul style="list-style-type: none"> <li>• Account from which charges / fees will be drawn for this file.</li> <li>• Has to be a Nedbank account.</li> <li>• Can be the same as the nominated account.</li> </ul>
<b>Group 3 - Level 2 - (/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf) [1 - 999] * [1 - Max number of transactions ETI can accept]</b>					
End-to-end id	Payment identification; End-to-end identification;	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/EndToEndId	Numeric	20	<ul style="list-style-type: none"> <li>• Unique identifier for payment.</li> <li>• Contains profile ID, date, file sequence number &amp; transaction sequence number.</li> </ul>
Amount	Instructed amount	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt	Numeric	12	<ul style="list-style-type: none"> <li>• The maximum is 999999999999.</li> <li>• The last two digits represent the cents value.</li> </ul>
Destination account-holder name	Creditor Name	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdr/Nm	Alpha-numeric	30	<ul style="list-style-type: none"> <li>• Beneficiary name.</li> <li>• This must be in upper case and must contain the name of the destination accountholder in the format: surname followed by initials.</li> </ul>
Destination account-holder postal code	Creditor postal address post code	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdr/PstlAdr/PstCd	Alpha-numeric	16	Beneficiary postal address code.
Destination account-holder city	Creditor postal address town name	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdr/PstlAdr/TwnNm	Alpha-numeric	35	Beneficiary city / town name.
Destination account-holder country	Creditor postal address country	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdr/PstlAdr/Ctry	Alpha-numeric	2	Beneficiary country code.
Destination account-holder address	Creditor postal address address line	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdr/PstlAdr/AdrLine	Alpha-numeric	35	Beneficiary postal address.
Destination account branch code	Creditor Identification; Organisation identification; Other Identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdr/Id/OrgId/Othr/Id	Numeric	6	Any valid ETI branch code.
Destination account number	Creditor account Identification; Other	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdrAcct/Id/Othr/Id	Numeric	16	Any valid ETI account number to which the credit is to be processed.

Data element	Message elements	X-Path	Data type	Length	Comments
	Identification				
IBAN	Creditor account identification IBAN	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxlnf/CdtrAcct/Id/IBAN	Alpha-numeric	34	<ul style="list-style-type: none"> <li>International bank account number.</li> <li>Identifier used internationally by financial institutions to uniquely identify the account of a customer.</li> </ul>
Destination account currency	Creditor account Currency	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxlnf/CdtrAcct/Ccy	Alpha-numeric	3	Identification of the currency in which the account is held.
Ultimate beneficiary country	Ultimate creditor postal address country	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxlnf/UitmCdtr/PstlAdr/Ctry	Alpha-numeric	2	Country code of bank where destination account is held.
BIC	Ultimate creditor Identification; Organisation identification BIC or BEI	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxlnf/UitmCdtr/Id/OrgId/BICOrBEI	Alpha-numeric	11	Bank identification code.
Ultimate beneficiary branch	Ultimate creditor identification; Organisation identification; Other scheme name proprietary	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxlnf/UitmCdtr/Id/OrgId/Othr/SchmeNm/Prtry	Alpha-numeric	35	Branch details for bank at which ultimate beneficiary account is held.
Ultimate beneficiary code				35	Ultimate beneficiary code.
Ultimate beneficiary bank	Ultimate creditor Identification; Organisation identification; Other Issuer	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxlnf/UitmCdtr/Id/OrgId/Othr/Issr	Alpha-numeric	35	Bank at which ultimate beneficiary account is held.
Beneficiary Description	Remittance information;	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxlnf/Rmtlnf/Strd/CdtrRefInf/Ref	Alpha-numeric	30	This is the reference that will appear on the beneficiary account statement.
Reference	Remittance information; Structured additional reference information	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxlnf/Rmtlnf/Strd/AddtlRmtlnf	Alpha-numeric	30	This is the reference that will appear on the nominated account statement.

## 4 INCOMING FILES

### 4.1. Requirements

- a) Nedbank will provide their client with status reports (pain.002 messages) on processed transactions.  
Refer to [Appendix 6A](#) for pain.002 layout.
- b) The responses sent to the client will be in one of the following formats depending on the nature of the response:

Format	Response	Result
SR001	<ul style="list-style-type: none"><li>• Transformation layer ACK / NACK.</li><li>• Applies to both domestic payments and ETI payments instructions.</li></ul>	Result of structural validation performed against the pain.001 schema.
SR002	<ul style="list-style-type: none"><li>• ETI ACK / NACK.</li><li>• Applies to ETI payments only.</li></ul>	Result of initial level functional validation performed by Ecobank.
SR003	<ul style="list-style-type: none"><li>• CPS ACK / NACK.</li><li>• Applies to domestic payments only.</li></ul>	Result of initial level functional validation performed by Nedbank.
SR005	<ul style="list-style-type: none"><li>• ETI response.</li><li>• Applies to ETI payments only.</li></ul>	Final fate of payment instructions.
SR006	<ul style="list-style-type: none"><li>• Unpays file.</li><li>• Applies to domestic payments only.</li></ul>	Contains rejected / unpaid transactions post final processing.

#### 4.1.1. Status report - SR001: Transformation layer ACK/ NACK (Pain.002.001.03)

- a) The following structures are used:
  - Group 1- Level 1- (/Document/ CstmrPmtStsRpt/GrpHdr) [1 - 1]
  - Group 2 - Level 1 - (/Document/ CstmrPmtStsRpt/ OrgnlGrpInfAndSts/) [1 - 1]
  - Group 3 - Level 1- (/Document/ CstmrPmtStsRpt/ OrgnlPmtInfAndSts/) [1 - N]
- b) The information is populated by Nedbank.
- c) All fields are mandatory except for Error detail and Additional information

Data element	Message elements	X-Path	Data type	Length	Comments
<b>Group 1- Level 1- (/Document/ CstmrPmtStsRpt/GrpHdr) [1 - 1]</b>					
Message identification	Message identification	/Document/CstmrPmtStsRpt/GrpHdr/MsgId	Alpha-numeric	34	<p>Message Identification contains the following:</p> <ul style="list-style-type: none"> <li>• Batch indicator (021): 3 digits</li> <li>• Separator (/): 1 digit</li> <li>• service identification code (SR001): 5 digits</li> <li>• Separator (/): 1 digit</li> <li>• Client ID (profile number): 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Date – current request date: 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Unique sequence number:</li> <li>• 6 digits (from1 to a maximum 999999)</li> </ul> <p><b>Example:</b> 021/SR001/00001234/202 00421/000001</p>
Creation date & time	Creation date & time	/Document/CstmrPmtStsRpt/GrpHdr/CreDtTm	Date time	23	Date and time at which status report was created.
<b>Group 2 - Level 1 - (/Document/ CstmrPmtStsRpt/ OrgnlGrpInfAndSts/) [1 - 1]</b>					
Original message identification	Original message identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnIMsgId	Alpha-numeric	34	Message identification as per original file.
Original message name	Original message name identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnIMsgNmId	Alpha-numeric	12	Field will always contain the following value: PAIN.001.003.
Group status	Group status	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/GrpSts	Alpha-numeric	4	<ul style="list-style-type: none"> <li>• ACK file will contain ACCP in this field.</li> <li>• NACK file will contain RJCT in this field.</li> </ul>

Data element	Message elements	X-Path	Data type	Length	Comments
Reason for status	Status reason information; Reason Proprietary	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Rsn/Prtry	Alpha-numeric	35	<ul style="list-style-type: none"> <li>This tag appears only in case of NACK.</li> <li>For NACK, message will contain the error detail.</li> </ul>
Error detail	Status reason information; Additional information Value	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/AddtlInf/Value	Alpha-numeric	105	This tag appears only in the case of NACK.
<b>Group 3 - Level 1- (/Document/ CstmrPmtStsRpt/ OrgnlPmtInfAndSts/) [1 -N]</b>					
Original payment batch Id	Original payment information identification	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfd	Numeric	24	Payment batch ID as per original file.
Reason for status	Status reason information; Reason Proprietary	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/Rsn/Prtry	Alpha-numeric	35	<ul style="list-style-type: none"> <li>This tag appears only in the case of ACK.</li> <li>For ACK, message will be "Accepted by Volante Gateway".</li> </ul>
Additional information	Status reason information; Additional information Value	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/AddtlInf/Value	Alpha-numeric	105	<ul style="list-style-type: none"> <li>This tag appears only in the case of ACK.</li> <li>For ACK, message will be "Accepted by Volante Gateway".</li> </ul>

#### 4.1.2. Status report - SR002: ETI ACK/ NACK (Pain.002.001.03)

- a) The following structures are used:
  - Group 1 - Level 1 - (/Document/ CstmrPmtStsRpt/GrpHdr) [1 -1]
  - Group 2 - Level 1 - (/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/) [1 - 1]
  - Group 3 - Level 1 - (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/) [1 -N]
- b) The information is populated by Nedbank.
- c) All fields are mandatory.

Data element	Message elements	X-Path	Data type	Length	Comments
<b>Group 1 - Level 1 - (/Document/ CstmrPmtStsRpt/GrpHdr) [1 -1]</b>					
Message identification	Message identification	/Document/CstmrPmtStsRpt/GrpHdr/MsgId	Alpha-numeric	34	<p>Message identification contains the following:</p> <ul style="list-style-type: none"> <li>• Batch indicator (021): 3 digits</li> <li>• Separator (/): 1 digit</li> <li>• Service identification code (SR002): 5 digits</li> <li>• Separator (/): 1 digit</li> <li>• Client ID (profile number): 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Date – current request date: 8 digits</li> <li>• Separator (/): 1 digit.</li> <li>• unique sequence number: 6 digits (from 1 to a maximum 999999).</li> </ul> <p><b>Example:</b> 021/SR002/00001234/20 200421/000001</p>
Creation date & time	Creation date & time	/Document/CstmrPmtStsRpt/GrpHdr/CreDtTm	DateTime	23	Date and time at which status report was created.
<b>Group 2 - Level 1 – (/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/) [1 - 1]</b>					
Original message identification	Original message identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMs gId	Alpha-numeric	34	Message identification as per original file.
Original message name	Original message name	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMs gNmId	Alpha-numeric	12	Field will always contain the following value: PAIN.001.003.
Group status	Group status	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/GrpSts	Alpha-numeric	4	<ul style="list-style-type: none"> <li>• ACK file will contain ACCP in this field.</li> <li>• NACK file will contain RJCT in this field.</li> </ul>
Reason for status	Status reason information; Additional information Value	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnIn f/AddtlInf/Value	Alpha-numeric	105	Provides reason for status.
<b>Group 3- Level 1- (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/) [1 -N]</b>					
Original payment batch Id	Original payment information identification	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPm tInfId	Numeric	20	Payment batch ID as per original file.

#### 4.1.3. Status report - SR003: CPS ACK/ NACK (Pain.002.001.03)

- a) The following structures are used:
  - Group 1- Level 1- (/Document/CstmrPmtStsRpt/GrpHdr) [1 -1]
  - Group 2- Level 1- (/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/) [1 -1]
  - Group 3 - Level 1 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/) [1 - N]
  - Group 4 - Level 2 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/) [1 - N]
- b) The information is populated by Nedbank.
- c) All other fields are mandatory except for Reason for status.

Data element	Message elements	X-Path	Data type	Length	Comments
<b>Group 1- Level 1- (/Document/CstmrPmtStsRpt/GrpHdr) [1 -1]</b>					
Message identification	Message identification	/Document/CstmrPmtStsRpt/GrpHdr/MsgId	Alpha-numeric	34	<p>Message identification contains the following:</p> <ul style="list-style-type: none"> <li>• Batch indicator (021): 3 digits</li> <li>• Separator (/): 1 digit</li> <li>• Service identification code (SR003): 5 digits</li> <li>• Separator (/): 1 digit</li> <li>• Client ID (profile number): 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Date – current request date: 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• unique sequence number: 6 digits (from 1 to a maximum 999999).</li> </ul> <p><b>Example:</b> 021/SR003/00001234/20200421/000001</p>
Creation date & time	Creation date & time	/Document/CstmrPmtStsRpt/GrpHdr/CreDtTm	Date time	23	Date and time at which status report was created.
<b>Group 2- Level 1- (/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/) [1 -1]</b>					
Original message identification	Original message identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnIMsgId	Alpha-numeric	34	Message identification as per original file.
Original message name	Original message name identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnIMsgNmId	Alpha-numeric	12	Field will always contain the following value: PAIN.001.003.
Group status	Group status	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/Grps	Alpha-numeric	4	<ul style="list-style-type: none"> <li>• ACK file will contain ACCP in this field.</li> <li>• NACK file will contain RJCT in this field.</li> </ul>

Data element	Message elements	X-Path	Data type	Length	Comments
Reason for status	Status reason information; Additional information Value	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRslnInf/AddtlInf/Value	Alpha-numeric	105	<ul style="list-style-type: none"> <li>Reason(s) why message was rejected.</li> <li>This tag appears only in the case of NACK.</li> </ul>
<b>Group 3 - Level 1 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts) [1 - N]</b>					
Original payment batch Id	Original payment information identification	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfd	Numeric	24	Payment batch ID as per original file.
Payment batch status	Payment information status	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/PmtlnfSts	Alpha-numeric	4	<ul style="list-style-type: none"> <li>ACK file will contain ACCP in this field.</li> <li>NACK file will contain RJCT in this field.</li> </ul>
<b>Group 4 - Level 2 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts) [1 - N]</b>					
Original end-to-end ID	Original end-to-end identification	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlEndToEndId	Alpha-numeric	34	End-to-end ID as per original file.
Transaction status	Transaction status	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TxSts	Alpha-numeric	4	Accepted (ACCP) or Rejected (RJCT).
Reason for status	Status reason information; Additional information Value	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/AddtlInf/Value	Alpha-numeric	105	<ul style="list-style-type: none"> <li>Reason(s) why transaction was rejected.</li> <li>This tag will appear only in the case of NACK.</li> </ul>
Amount	Original transaction reference amount; Instructed amount	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/Amt/InstAmt	Numeric	12	Transaction amount as per original file.

#### 4.1.4. Status report - SR005: ETI response (Pain.002.001.03)

- a) The following structures are used:
  - Group 1 - Level 1 - (/Document/CstmrPmtStsRpt/GrpHdr) [1 - 1]
  - Group 2 - Level 1 - (/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts) [1 - 1]
  - Group 3 - Level 1 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts) [1 - N]
  - Group 4 - Level 2 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts) [1 - N]
- b) The information is populated by Nedbank.
- c) All other fields are mandatory except for Reason for status and Additional information.

Data element	Message elements	X-Path	Data type	Length	Comments
<b>Group 1- Level 1- (/Document/CstmrPmtStsRpt/GrpHdr) [1 -1]</b>					
Message identification	Message identification	/Document/CstmrPmtStsRpt/GrpHdr/MsgrId	Alpha-numeric	34	<p>Message identification contains the following:</p> <ul style="list-style-type: none"> <li>• Batch indicator (021): 3 digits</li> <li>• Separator (/): 1 digit</li> <li>• Service identification code (SR005): 5 digits</li> <li>• Separator (/): 1 digit</li> <li>• Client ID (profile number): 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Date – current request date: 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Unique sequence number: 6 digits (from 1 to a maximum 999999).</li> </ul> <p><b>Example:</b> 021/SR005/00001234/20200 421/000001</p>
Creation date & time	Creation date & time	/Document/CstmrPmtStsRpt/GrpHdr/CreDtTm	Date time	23	Date and time at which status report was created.
<b>Group 2- Level 1- (/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts) [1 -1]</b>					
Original message identification	Original message identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	Alpha-numeric	34	Message identification as per original file.
Original message name	Original message name identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmId	Alpha-numeric	12	Field will always contain the following value: PAIN.001.003.
Reason for status	Status reason information; Additional information Value	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/AddtlInf/Value	Alpha-numeric	105	Information received from ETI.
<b>Group 3 - Level 1 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts) [1 - N]</b>					
Original payment batch Id	Original payment information identification	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInflId	Numeric	20	Payment batch ID as per original file.
<b>Group 4 - Level 2 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts) [1 - N]</b>					
Original end-to-end ID	Original end-to-end identification	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlEndToEndId	Alpha-numeric	20	End-to-end ID as per original file.
Transaction status	Transaction status	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TxSts	Alpha-numeric	4	Accepted (ACCP) or rejected (RJCT).

Data element	Message elements	X-Path	Data type	Length	Comments
Status reason	Status reason information; Reason proprietary	/Document/CstmrPmtStsRpt/OrgnlPmtlnfAndsts/TxlnfAndsts/StsRsnlnf/Rsn/Prtry	Alpha-numeric	35	Reason for transaction status as per <a href="#">Appendix 8B</a> .
Additional Information	Status reason information; Additional information value	/Document/CstmrPmtStsRpt/OrgnlPmtlnfAndsts/TxlnfAndsts/StsRsnlnf/AddtlInfln/Value	Alpha-numeric	105	Reason(s) why transaction was rejected as per <a href="#">Appendix 8C</a> .
Amount	Original transaction reference Amount; Instructed amount	/Document/CstmrPmtStsRpt/OrgnlPmtlnfAndsts/TxlnfAndsts/OrgnlTxRef/Amt/InstdAmt	Numeric	12	Transaction amount as per original file.

#### 4.1.5. Status report - SR006: Unpays (Pain.002.001.03)

- a) The following structures are used:
  - Group 1 - Level 1- (/Document/CstmrPmtStsRpt/GrpHdr) [1 -1]
  - Group 2 - Level 1- (/Document/CstmrPmtStsRpt/OrgnlGrpInflnAndsts) [1 -1]
  - Group 3 - Level 1 – (/Document/CstmrPmtStsRpt/OrgnlPmtlnfAndsts) [1 - N]
  - Group 4 - Level 2 – (/Document/CstmrPmtStsRpt/OrgnlPmtlnfAndsts/TxlnfAndsts) [1 - N]
- b) The information is populated by Nedbank.
- c) All fields are mandatory.

Data element	Message elements	X-Path	Data type	Length	Comments
<b>Group 1 - Level 1- (/Document/CstmrPmtStsRpt/GrpHdr) [1 -1]</b>					
Message identification	Message identification	/Document/CstmrPmtStsRpt/GrpHdr/MsgId	Alpha-numeric	34	Message identification contains the following:

Data element	Message elements	X-Path	Data type	Length	Comments
					<ul style="list-style-type: none"> <li>• Batch indicator (021): 3 digits</li> <li>• Separator (/): 1 digit</li> <li>• Service identification code (SR006):</li> <li>• 5 digits</li> <li>• Separator (/): 1 digit</li> <li>• Client ID (profile number): 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Date – current request date: 8 digits</li> <li>• Separator (/): 1 digit</li> <li>• Unique sequence number:</li> <li>• 6 digits (from 1 to a maximum 999999).</li> </ul> <p><b>Example:</b> 021/SR006/00001234/20200421/000001</p>
Creation date & time	Creation date & time	/Document/CstmrPmtStsRpt/GrpHdr/CreDtTm	Date time	23	Date and time at which status report was created.
<b>Group 2 - Level 1- (/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts) [1 - 1]</b>					
Original message identification	Original message identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	Alpha-numeric	34	Message identification as per original file.
Original message name	Original message name identification	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmId	Alpha-numeric	12	Field will always contain the following value: PAIN.001.003.
<b>Group 3 - Level 1 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts) [1 - N]</b>					
Original payment batch Id	Original payment information identification	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfd	Numeric	24	Payment batch ID as per original file.
<b>Group 4 - Level 2 – (/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts) [1 - N]</b>					
Original end-to-end ID	Original end-to-end identification	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlEndToEndId	Alpha-numeric	34	End-to-end ID as per original file.
Transaction status	Transaction status	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TxSts	Alpha-numeric	4	Status of the transaction instruction.
Reason for status	Status reason information; Additional information Value	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnlnf/AddtlInfnf/Value	Alpha-numeric	105	Reason description if the transaction instruction has been rejected.

Data element	Message elements	X-Path	Data type	Length	Comments
Amount	Original transaction reference Amount; Instructed amount	/Document/CstmrPmtStsRpt/OrgnlPmtlInfAndSts/TxInfAndSts/OrgnlTxRef/Amt/InstdAmt	Numeric	12	Transaction amount as per original file.

## SECTION D: ITEM 3 – DEBICHECK MANDATE & COLLECTIONS

### 1 DEBICHECK SERVICES

- a) Nedbank offers three different transport mechanisms through which payees can transact with the bank. Below are the offered mechanisms:
  - Connect Direct
  - Web Services
  - Messaging Queues
- b) Both mandate and collection requests can be sent using Connect Direct.
- c) The client can send one or multiple requests in the same file.
- d) When using Connect Direct, clients need to advise Nedbank of the location from where collection / mandate files can be picked up.
- e) Connect Direct should be used when a response from the bank is not expected in real time.
- f) The following file restrictions apply:

Restriction	Minimum	Maximum
Number of mandate or collection requests per file	1	75 000
Number of mandate or collection files per day	0	999

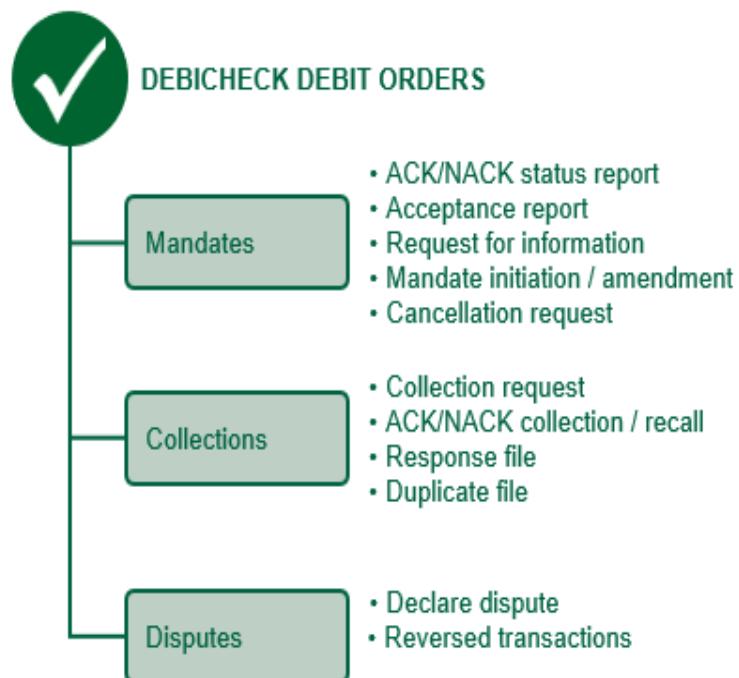


Diagram 1

## Important notes



- All input files need to follow the fixed length structure to send data to Nedbank.
- A file should not contain a duplicate file name / sequence number, even if it contains a new DebiCheck transaction.
- Duplicate files will not be processed.

## 2 ENABLEMENT OF NEW DEBICHECK CLIENT

- a) Complete Nedbank onboarding process
- b) Set up connectivity with Nedbank based on available options.
- c) Ensure firewalls are set up and working.
- d) For batch transfer, the client can connect to SFG
- e) For clients who do not have a Connect Direct setup, Nedbank vendor can configure connect direct setup on client's server. There will be an exchange of certificates.
  - Nedbank certificate to client
  - Client certificate to Nedbank
- f) Client who have their own connect direct setup, they need share their certificate with Nedbank.

## 3 MANDATE MANAGEMENT

### 3.1. Processes of mandate management

This includes the following:

- Initiation
- Amendment
- Cancellation
- Request for information

### 3.2. Mandate maintenance rule

- a) During mandate maintenance, each file can only have a single type of transaction.
- b) Mandate initiation file can only contain initiation transactions and not amendment / cancellation transactions.

### 3.3. Mandate amendment rule

- a) Only the following elements should be included in a mandate update request:
  - Elements requiring an update in the mandate register
  - Elements that are mandatory and/ or conditional for updates
- b) Optional fields that do not require amendment, must not be populated or they will be rejected.

**Mandate register / database:** a systematically organised repository of mandates and contains, as a minimum, the essential data elements required for the mandate authentication and payment validation process.

## 4 MANDATE REQUESTS

### 4.1. Mandate request file structure

- a) Files must be as follows:
  - File length must be 1100
  - File structure must be done according to the file layout provided below
  - File location must be according to the client's requirements during onboarding
- b) File naming convention

PNGG00.CDPACK.\*\*\*\*\*G000.D0.SQ1100

#### Important note



A Q is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) Clients also need to specify the designed location on a given server where they wish to receive responses. This includes ACK and NACK files.

**ACK:** Acknowledged

**NACK:** Not acknowledged

### 4.2. Mandate request file layout structure

- a) The following structures are used:
  - File header layout
  - Data layout
  - File trailer layout
- b) The information is populated by the client.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable
- All the fields which are alpha numeric must be left justified with spaces on right.
- All the fields which are numeric will be right justified with zeros at front

### File header layout

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Record identifier	Numeric	M	M	M	M	1	2	2	Value = 01 – header record identifier.
Message identification	Alpha-numeric	M	M	M	M	3	36	34	<ul style="list-style-type: none"> <li>• 3(AN) = "021"</li> <li>• 1(AN) = "/"</li> <li>• 5(AN) = ID of the service, refer to <a href="#">Appendix D – Service Identification Codes</a>.</li> <li>• 1(AN) = "/"</li> <li>• 8(AN) = Client Profile Number</li> <li>• 1(AN) = "/"</li> <li>• 8(N) = Creation Date</li> <li>• 1(AN) = "/"</li> <li>• 6(AN) = File Number</li> </ul>
Charges account number	Numeric	M	M	M	M	37	52	16	<p>Client Charge Account  <b>Note:</b> Pricing Engine will use mandate charge account captured at the time of onboarding for billing.</p>
Creation date and time	Date	M	M	M	M	53	71	19	The format for local time is YYYY-MM-DDThh:mm:ss.
Initiating party	Alpha-numeric	M	M	M	NA	72	106	35	NB/CC number for internal clients and client profile number for external clients.
Client profile number	Numeric	M	M	M	M	107	116	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Instructing agent	Alpha-numeric	M	M	M	M	117	122	6	Contains the creditor bank (210002).
Instructed agent	Alpha-numeric	M	M	M	M	123	128	6	Contains identifier of ACH – 210000.
Filler	Alpha-numeric	M	M	M	M	129	1100	972	The filler area MUST CONTAIN SPACES.

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
New line feed	Special	M	M	M	M	NA	NA	NA	A new line must be started after each record.

### Data layout

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Record identifier	Numeric	M	M	M	M	1	2	2	Value = 02 – transaction record identifier.
Amendment / cancellation reason	Alpha-numeric	NA	M	M	NA	3	6	4	<ul style="list-style-type: none"> <li>Amendment codes as contained in the Mandate Reason Code Table.</li> <li>Refer to <a href="#">Appendix E – Mandate Amendment Reason Codes</a>.</li> <li>Cancellation codes as contained in the Mandate Cancellation Reason.</li> <li>Refer to <a href="#">Appendix A – Mandate Cancellation Reason Codes</a></li> </ul>
Client reference	Alpha-numeric	M	M	M	NA	7	41	35	<ul style="list-style-type: none"> <li>For use by creditor for internal referencing.</li> <li>Free format alpha-numeric field.</li> </ul>
Contract reference	Alpha-numeric	M	NA	O	NA	42	55	14	<ul style="list-style-type: none"> <li>Creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension, etc.</li> <li>It is left justified with spaces filled on right</li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Tracking indicator (service level)	Alpha-numeric	M	O	M	NA	56	56	1	<ul style="list-style-type: none"> <li>Note: For cancellation requests valid values are "T" and "F": <ul style="list-style-type: none"> <li>If "T" cancel record in Tracking.</li> <li>If "F" don't cancel record in Tracking.</li> </ul> </li> </ul>
Debtor authentication required (local instrument)	Alpha-numeric	M	M	NA	NA	57	60	4	<ul style="list-style-type: none"> <li>For mandate amendments: <ul style="list-style-type: none"> <li>Code 0226 is to be used when no authorisation is required as the amendment/s will be in line with initial mandate terms.</li> <li>Code 0227 is to be used debtor authorisation is required.</li> </ul> </li> <li>For cancellation, it will be spaces.</li> <li>Refer to <a href="#">Appendix S – Real-time and Batch Element Combinations</a>.</li> </ul>
Instalment occurrence (sequence type)	Code	M	M	NA	NA	61	64	4	<ul style="list-style-type: none"> <li>Valid Codes include: <ul style="list-style-type: none"> <li>OOFF – Once off</li> <li>RCUR – Recurring</li> </ul> </li> </ul>
Frequency	Code	M	O	NA	NA	65	68	4	Refer to table of mandate frequency codes - <a href="#">Appendix B - Mandate Frequency Codes</a> .
Mandate initiation date	Date	M	NA	NA	NA	69	78	10	<ul style="list-style-type: none"> <li>YYYY-MM-DD</li> <li>This can't be a future date or a past date.</li> </ul>
First collection date	Date	C	C	NA	NA	79	88	10	<ul style="list-style-type: none"> <li>YYYY-MM-DD</li> <li>If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.</li> </ul>
Collection currency	Alpha-numeric	C	C	NA	NA	89	91	3	This must be ZAR.
Instalment amount	Decimal	C	C	NA	NA	92	106	15 (13,2)	Must contain a value for FIXED and VARIABLE debit value types.
Collection currency	Alpha-numeric	M	O	NA	NA	107	109	3	This must be ZAR.

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Maximum collection amount	Decimal	M	O	NA	NA	110	124	15 (13,2)	<ul style="list-style-type: none"> <li>Maximum instalment amount that may be collected under an agreement between the beneficiary and the payer.</li> <li>Maximum amount of any instalment.</li> <li>Rounding off of amount would be as per below - <ul style="list-style-type: none"> <li>0.005 &lt; 0.00</li> <li>0.005 ≥ 0.01</li> </ul> </li> </ul>
Creditor scheme ID (creditor scheme name)	Alpha-numeric	O	O	NA	NA	125	135	11	<ul style="list-style-type: none"> <li>Scheme ID of creditor like 'Church Fund', etc.</li> <li>This is a free format alpha-numeric field.</li> </ul>
Creditor name	Alpha-numeric	M	O	M	NA	136	170	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the creditor.</li> <li>Can be the same as the ultimate creditor name.</li> </ul>
Mandate request transaction identifier	Alpha-numeric	M	M	M	NA	171	193	23	<ul style="list-style-type: none"> <li>4(N) = Client id</li> <li>10(AN) = Original system date (YYYY-MM-DD)</li> <li>9(N) = Mandate sequence number</li> <li>When cancelling a registered mandate, a new MRTI must be issued, and the mandate reference number (MRN) is mandatory.</li> <li>When cancelling an inflight mandate (with reason code MICN/MACN), then the MRTI must be the same as that of original initiation / amendment request.</li> </ul>
Creditor telephone contact details	Alpha-numeric	M	O	O	NA	194	223	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard e.g. (+27) "+27823509883".</li> <li>Telephone number must be left justified.</li> </ul>
Creditor email contact details	Alpha-numeric	O	O	O	NA	224	313	90	Email address

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Creditor account number	Alpha-numeric	M	O	O	NA	314	332	19	<ul style="list-style-type: none"> <li>This is bank account number of the creditor.</li> <li>This is the nominated account.</li> <li>The account number should be Left Justified with SPACES at the right</li> </ul>
Creditor bank (creditor branch number)	Alpha-numeric	M	O	O	M	333	338	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank. eg.198765.</li> <li>This will be defaulted to Nedbank's universal branch code.</li> <li>For a request for information, creditor bank member ID needs to be passed.</li> </ul>
Ultimate creditor name (ultimate creditor identifier)	Alpha-numeric	O	O	O	NA	339	373	35	The underlying agreement lies with the ultimate creditor.
Creditor abbreviated short name	Alpha-numeric	M	M	M	M	374	383	10	<ul style="list-style-type: none"> <li>Abbreviated short name.</li> <li>For amendment and cancellation, the creditor abbreviated short name should be same as the name in the mandate database.</li> <li>Refer to <a href="#">Appendix M – Amendment Rules</a>.</li> </ul>
Debtor name	Alpha-numeric	M	O	M	NA	384	418	35	Name of the debtor as per the bank account record.
Debtor identification	Alpha-numeric	M	O	NA	NA	419	453	35	Values allowed: <ul style="list-style-type: none"> <li>1(AN) = Document type               <ul style="list-style-type: none"> <li>P = Passport</li> <li>I = ID Document</li> <li>T = Temporary residence ID</li> </ul> </li> <li>1(AN) = “/”</li> <li>33(AN) = identification document number</li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Debtor telephone contact details	Alpha-numeric	O	O	NA	NA	454	483	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard (+27) "+27823509883".</li> <li>International Standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters). Pattern \+[0-9]{1,3}-[0-9()]+\-[1,30].</li> </ul>
Debtor email contact details	Alpha-numeric	O	O	NA	NA	484	573	90	Email address.
Debtor account number	Alpha-numeric	M	O	O	NA	574	592	19	This is the bank account number of the debtor.
Debtor account type	Alpha-numeric	M	C	O	NA	593	604	12	<ul style="list-style-type: none"> <li>Account type table.</li> <li>If debtor account number is present, account type must be populated.</li> <li>Refer to <a href="#">Appendix C - Account Types</a>.</li> </ul>
Debtor bank (debtor branch number)	Alpha-numeric	M	C	M	M	605	610	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>Actual branch number &amp; universal sort code can be used.</li> <li>For a request for information, the debtor bank member ID needs to be passed.</li> </ul>
Ultimate debtor name	Alpha-numeric	O	O	NA	NA	611	645	35	Ultimate debtor name.
Original client reference	Alpha-numeric	NA	M	NA	NA	646	680	35	<ul style="list-style-type: none"> <li>For use by creditor for internal referencing.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Original contract reference	Alpha-numeric	NA	O	NA	NA	681	694	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension, etc.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> <li>It is left justified with spaces filled on right.</li> </ul>
Original creditor name	Alpha-numeric	NA	M	NA	NA	695	729	35	<ul style="list-style-type: none"> <li>Original creditor name.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>
Original mandate request transaction identifier	Alpha-numeric	NA	M	NA	NA	730	752	23	<ul style="list-style-type: none"> <li>4(N) = Client ID</li> <li>10(AN) = Original date</li> <li>9(N) = Mandate sequence number</li> <li>This field is created by the creditor bank and is a unique value.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>
Original debtor name	Alpha-numeric	NA	M	NA	NA	753	787	35	<ul style="list-style-type: none"> <li>Original debtor name.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>
Original bank (debtor branch number)	Alpha-numeric	NA	M	NA	NA	788	793	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>Actual branch number &amp; universal sort code can be used.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>
Authentication type	Alpha-numeric	M	M	M	NA	794	802	9	Must contain "BATCH".

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Collection day	Alpha-numeric	M	M	NA	NA	803	804	2	<ul style="list-style-type: none"> <li>Contains a number for the day aligned to frequency.</li> <li>Refer to <a href="#">Appendix B - Mandate Frequency Codes</a>.</li> </ul>
Date adjustment rule indicator	Alpha-numeric	M	O	NA	NA	805	805	1	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li>"Y" = Yes</li> <li>"N" = No</li> </ul> </li> </ul>
Adjustment category	Alpha-numeric	M	O	NA	NA	806	806	1	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li>N - Never</li> <li>Q - Quarterly</li> <li>A - Annually</li> <li>B - Bi-annually or</li> <li>R - Repo</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a>.</li> </ul>
Sign indicator	Char	C	C	NA	NA	807	807	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate a negative value.</li> </ul> </li> <li>Must only be populated if the adjustment rate is present.</li> </ul>
Adjustment rate	Numeric	O	O	NA	NA	808	815	8 (3,5)	<ul style="list-style-type: none"> <li>Adjustment rate to increase or decrease as per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a>.</li> <li>Note: If the adjustment rate is populated, then do not populate the adjustment amount tag.</li> </ul>
Adjustment amount currency	Alpha-numeric	O	O	NA	NA	816	818	3	This must be ZAR.
Sign indicator	Char	C	C	NA	NA	819	819	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate a negative value.</li> </ul> </li> <li>Must only be populated if the adjustment amount is present.</li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Adjustment amount	Decimal	O	O	NA	NA	820	834	15 (13,2)	<ul style="list-style-type: none"> <li>Adjustment amount to increase / decrease as per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a>.</li> <li>Note: If the adjustment amount is populated, then do not populate the adjustment rate tag.</li> </ul>
Mandate reference number	Alpha-numeric	NA	M	C	M	835	856	22	<ul style="list-style-type: none"> <li>4(AN) = Bank Number</li> <li>8(N) = Mandate Creation Date</li> <li>10(AN) = Free format</li> <li>For amendment: this is the original mandate reference number, the unique mandate identification.</li> <li>This number must be unique in the industry for the lifetime of mandate (including time in the archives).</li> <li>If cancellation is for inflight, then the mandate reference number will not be there.</li> <li>If cancellation is for a registered mandate then the mandate reference number needs to be passed.</li> </ul>
Collection currency	Alpha-numeric	C	C	NA	NA	857	859	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> <li>If the first collection currency is populated, then the first collection amount and first collection date must also be populated and vice versa</li> </ul>
First collection amount (initial amount)	Decimal	C	C	NA	NA	860	874	15 (13,2)	If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.
Debit value type	Alpha-numeric	M	O	O	NA	875	885	11	<ul style="list-style-type: none"> <li>Values are: <ul style="list-style-type: none"> <li>FIXED,</li> <li>VARIABLE or</li> <li>USAGE-BASED.</li> </ul> </li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Mandate information request identifier	Alpha-numeric	NA	NA	NA	M	886	920	35	<ul style="list-style-type: none"> <li>• 4(N) = Client id</li> <li>• 4(AN) = "MDTE"</li> <li>• 10(AN) = Original system date (YYYY-MM-DD)</li> <li>• 9 N = Mandate sequence number</li> <li>• This field is created by the originator of the message and is unique.</li> </ul>
Request type	Alpha-numeric	NA	NA	NA	M	921	930	10	Must contain "MANDATE".
Filler	Alpha-numeric	M	M	M	M	931	1100	170	The filler area MUST HAVE SPACES.
New line	N/A	M	M	M	M	N/A	N/A	N/A	A new line must be started after each record.

#### File trailer layout

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Record identifier	Numeric	M	M	M	M	1	2	2	Value = 03 – trailer record identifier.
Total number of transactions	Numeric	M	M	M	M	3	10	8	Total number of data records.
Filler	Alpha-numeric	M	M	M	M	11	1100	1090	The filler area MUST HAVE SPACES.
New line	Special	M	M	M	M	NA	NA	NA	A new line must be started after each record.

## 5 MANDATE RESPONSE

### 5.1. Mandate ACK / NACK Status Report

- a) Nedbank will immediately send acknowledgement of all online mandate requests to the client.
- b) This acknowledgement serves to inform the client that a request has been received and has been sent for further processing.
- c) The same file layout is used for initiation, amendment, cancellation and request for information.

### 5.2. File structure for initiation, amendment, cancellation and request for information ACK/NACK Status Report

- a) Files must be as follows:
  - File length must be 1100.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.
- b) The file naming convention applies to the ACK / NACK file:

ACK:	PNGG00.CDPACK.*****J000.D0.SQ1100
NACK:	PNGG00.CDPACK.*****Q000.D0.SQ1100

#### Important note



A Q is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) Clients also need to specify the designed location on a given server where they wish to receive the mandate response files (including ACK/NACK responses)
- g) After pre-processing validation, ACK / NACK will be given to all clients.
- h) ACK will be consolidated per file. If the creditor has sent 1 file with 100 transactions, an ACK file with 100 transactions will be returned.

### Important note



If there is any structural or data attribute related issue (i.e. an xsd validation issue), then the full file will be rejected, and a NACK will be received.

Rejections due to duplication will be a NACK (N) and not a duplicate (D).

### 5.3. Response layout for initiation, amendment, cancellation and request for information ACK/NACK Status Report

- a) The following structures are used:
  - File header layout
  - Data layout
  - File trailer layout
- b) The information is populated by Nedbank.

#### File header layout

Data element	Data type	Positioning			Comments
		Start	End	Length	
Record identifier	Numeric	1	2	2	Value = 01 – header record identifier.
Message identification	Alpha-numeric	3	36	34	Unique identifier of the message submitted by Nedbank.
Original message identification	Alpha-numeric	37	70	34	The message ID sent by the customer in the request message.
Creation date and time	Numeric	71	89	19	The format for local time is YYYY-MM-DDThh:mm:ss.
Client profile number	Numeric	90	99	10	<ul style="list-style-type: none"><li>• This is a unique number that Nedbank will assign to the client.</li><li>• This is the CPS_ID number.</li></ul>
Filler	Alpha-numeric	100	1100	1001	The filler area MUST CONTAIN SPACES.
New line feed	Special	NA	NA	NA	A new line must be started after each record.

#### Data layout

Data element	Data type	Positioning			Comments
		Start	End	Length	
Record identifier	Numeric	1	2	2	Value = 02 – transaction record identifier.
Client reference	Alpha-numeric	3	37	35	Same as input file.

Data element	Data type	Positioning			Comments
		Start	End	Length	
Contract reference	Alpha-numeric	38	51	14	Same as input file.
Instalment Occurrence (Sequence Type)	Code	52	55	4	Same as input file
Mandate request transaction identifier	Alpha-numeric	56	78	23	Same as input file.
Creditor account number	Alpha-numeric	79	97	19	Same as input file.
Creditor abbreviated short name	Alpha-numeric	98	107	10	Same as input file.
Debtor account number	Alpha-numeric	108	126	19	Same as input file.
Debtor account type	Alpha-numeric	127	138	12	Same as input file.
Debtor bank (debtor branch number)	Alpha-numeric	139	144	6	Same as input file.
Original client reference	Alpha-numeric	145	179	35	Same as input file.
Mandate reference number	Alpha-numeric	180	201	22	Same as input file.
Mandate information request identifier	Alpha-numeric	202	236	35	Same as input file.
Request type	Alpha-numeric	237	246	10	Same as input file.
Transaction status	Alpha-numeric	247	250	4	<ul style="list-style-type: none"> <li>This must contain a value in the payment status group code.</li> <li>Refer to <a href="#">Appendix H – Payment Status Group Code</a>.</li> </ul>
Reason code	Alpha-numeric	251	370	120	<ul style="list-style-type: none"> <li>It will have the reason code for the rejection.</li> <li>Can contain multiple error codes (up to 20)</li> <li>Multiple error codes will appear without a comma.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a>.</li> </ul>
Filler	Alpha-numeric	371	1100	730	The filler area MUST HAVE SPACES.
New line feed	Special	NA	NA	NA	A new line must be started after each record.

## File trailer layout

Data element	Data type	Positioning			Comments
		Start	End	Length	
Record identifier	Numeric	1	2	2	Trailer record identifier. Value = 03
Total number of rejected transactions	Numeric	3	10	8	Total number of rejected transactions.
Total number of accepted transactions	Numeric	11	18	8	Total number of accepted transactions.
Total number of transactions in original file	Numeric	19	26	8	Total number of all transactions received in the original file.
File status	Alpha-numeric	27	34	8	Can either be REJECTED /ACCEPTED.
File Rejection Reason Code	Alpha-numeric	35	64	30	Reason code for the file being rejected.
Filler	Alpha-numeric	65	1100	1036	The filler area MUST HAVE SPACES.
New line feed	Special	NA	NA	NA	A new line must be started after each record.

## 5.4. Mandate Acceptance Report

- a) The mandate acceptance report response file will be generated twice daily.
- b) The response file will contain:
  - All TT2 mandates where a pain.012 message is received (TT2 response).
  - TT2 mandate rejections where the pacs.002 has been received from the debtor bank and ACH (final NACK).
  - Final fate (no response) where a pain.012 message is received of all expired TT1 delayed requests (TT1 response).
  - All mandate suspensions for the day.
- c) If the mandate request file was partially accepted, only the negative detail will be returned in the response file.
- d) If the mandate request file was fully accepted, only the failed transactions will be returned in the response file.
- e) If the mandate request file is rejected due to a header error, only the group header error will be returned in the response file.

\* Pain.012 message in batch files will contain at least one acceptance message

## 5.5. File layout structure for initiation, amendment and cancellation mandate acceptance report

- a) Files must be as follows:
  - File length must be 1100
  - File structure must be done according to the file layout provided below
  - File location must be according to the client's requirements during onboarding
  - The response file will contain a mix of transactions i.e. initiation, amendment and cancellation.
- b) The file naming convention applies to the response file

1 <sup>st</sup> Response:	PNGG00.CDPACK.*****T001.D0.SQ1100
2 <sup>nd</sup> Response:	PNGG00.CDPACK.*****T002.D0.SQ1100

**Important note**



A **Q** is used instead of a P for a QA testing file, **P** refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.

**ACH (Automated Clearing House):** A central processing mechanism through which financial institutions agree to exchange payment instructions or financial obligations.

#### 5.6. Response layout for initiation, amendment and cancellation mandate acceptance report

- a) The following structures are used:
  - File header layout
  - Data layout
  - File trailer layout
- b) The information is populated by Nedbank.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

## File header layout

The fields in the File Header will be populated in the following instances:

- Debtor response received for initiation, amendment, cancellation, and suspension
- Status report for all rejections.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Header record identifier. Value = 01.
Message identification	Alpha-numeric	M	3	36	34	<ul style="list-style-type: none"> <li>• 3(AN) = "021"</li> <li>• 1(AN) = "/"</li> <li>• 5(AN) = ID of the service</li> </ul> <u>Appendix D - Service Identification Codes (MANOC)</u> <ul style="list-style-type: none"> <li>• 1(AN) = "/"</li> <li>• 8(AN) = client profile number</li> <li>• 1(AN) = "/"</li> <li>• 8(N) = creation date</li> <li>• 1(AN) = "/"</li> <li>• 6(AN) = file number</li> </ul> Field cannot be used for reconciliation purposes.
Creation date and time	Date	M	35	55	19	<ul style="list-style-type: none"> <li>• The format for local time is YYYY-MM-DDThh:mm:ss.</li> <li>• This field is used to provide the creditor with the mandate creation date.</li> <li>• Cannot be used for reconciliation purposes</li> </ul>
Initiating party	Alpha-numeric	O	56	90	35	Same as input file.
Client profile number	Numeric	M	91	100	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Instructing agent	Alpha-numeric	M	101	106	6	• Contains identifier of ACH – 210000.
Instructed agent	Alpha-numeric	M	107	112	6	• Contains identifier of Creditor bank- 210002.
Filler	Alpha-numeric	M	113	1100	988	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	N/A	A new line must be started after each record.

## Data layout

The fields in the Data Layout will be populated in the following instances (unless stated otherwise):

- Debtor response received in respect of an initiation, amendment, cancellation, or suspension request.
- Status report for all rejections.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Data record identifier. Value = 02.
Original message ID	Alpha-numeric	O	3	36	34	<ul style="list-style-type: none"> <li>• Will only be populated in case of rejection from DR Bank/ACH.</li> <li>• Cannot be used for reconciliation purposes</li> </ul>
Original message type	Alpha-numeric	O	35	71	35	Populated as per valid value: <ul style="list-style-type: none"> <li>• Initiation</li> <li>• Amendment</li> <li>• Cancellation</li> <li>• Will only be populated in case of rejection from DR Bank/ACH.</li> </ul>
Accepted indicator	Ind	O	72	76	5	<ul style="list-style-type: none"> <li>• This has a TRUE/FALSE value.</li> <li>• True indicates mandate request (initiation / amendment / cancellation) has been accepted.</li> <li>• Will only be populated when debtor response is received in respect of an initiation, amendment, cancellation request</li> </ul>
Payment status group code (header level code)	Code	O	77	80	4	<ul style="list-style-type: none"> <li>• Populated in the case of a status report containing one/ many rejections.</li> <li>• This field is populated when failure of the file occurs at group level.</li> <li>• The code populated will either be PART and RJCT.</li> <li>• Refer to <a href="#">Appendix H – Payment Status Group Codes</a></li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Reason code (header level code)	Alpha-numeric	O	81	86	6	<ul style="list-style-type: none"> <li>Populated in the case of a status report containing one/many rejections.</li> <li>Reason code will only be populated if the Payment Status Group code is PART or RJCT.</li> <li>The reason code must contain 902203 for batch when all transactions have rejected</li> <li>The reason code must contain "NONREF" when the Payment Status Group Code is "PART".</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a>.</li> </ul>
Rejected reason code	Alpha-numeric	O	87	90	4	<ul style="list-style-type: none"> <li>Reason code will only be populated when a rejected mandate response (pain.012) is received.</li> <li>Refer to Appendix X- External Return Reason Codes – Mandates.</li> </ul>
Error codes (transaction level code)	Alpha-numeric	O	91	210	120	<ul style="list-style-type: none"> <li>Populated in the case of a status report containing one/many rejections.</li> <li>Can contain multiple error codes (up to 20)</li> <li>Multiple error codes will appear without a comma.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a>.</li> </ul>
Transaction status	Alpha-numeric	O	211	214	4	<ul style="list-style-type: none"> <li>Populated in the case of a status report containing one/many rejections.</li> <li>This is the rejection at transaction level (pacs.002)</li> <li>Will only be populated for rejected transactions.</li> <li>Code populated will be "RJCT"</li> <li>Refer to <a href="#">Appendix H – Payment Status Group Code</a></li> </ul>
Client reference	Alpha-numeric	O	215	249	35	<ul style="list-style-type: none"> <li>For use by creditor for internal referencing.</li> <li>It is a free format alpha-numeric field.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Contract reference	Alpha-numeric	O	250	263	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will also be referenced in mandate suspension.</li> <li>It is left justified with spaces filled on right.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Tracking indicator (service level)	Alpha-numeric	O	264	264	1	<ul style="list-style-type: none"> <li>Valid values are "T" and "F", the same as in the input file.</li> <li>It will be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Authorisation code debtor authentication required (local instrument code)	Alpha-numeric	O	265	268	4	<ul style="list-style-type: none"> <li>Code 0226 is used in an amendment when no authorisation is required as it is in line with initial mandate terms</li> <li>Code 0227 is used when debtor authorisation is required.</li> <li>For cancellation, it will be spaces.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> <li>Refer to <a href="#">Appendix S – Real-time and Batch Element Combinations</a></li> </ul>
Instalment occurrence (sequence type)	Code	O	269	272	4	<ul style="list-style-type: none"> <li>Valid Codes include: <ul style="list-style-type: none"> <li>OOFF – Once off</li> <li>RCUR – Recurring</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Frequency	Code	O	273	276	4	<ul style="list-style-type: none"> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> <li>Refer to <a href="#">Appendix B - Mandate Frequency Codes</a></li> </ul>
Mandate initiation date (from date)	Date	O	277	286	10	<ul style="list-style-type: none"> <li>YYYY-MM-DD.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
First collection date	Date	C	287	296	10	<ul style="list-style-type: none"> <li>• YYYY-MM-DD.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> <li>• If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa</li> </ul>
Collection currency	Alpha-numeric	O	297	299	3	<ul style="list-style-type: none"> <li>• This must be ZAR.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Instalment amount	Decimal	C	300	314	15 (13,2)	<ul style="list-style-type: none"> <li>• The collection amount must be present for fixed or variable type mandates.</li> <li>• A value will be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Collection currency	Alpha-numeric	O	315	317	3	<ul style="list-style-type: none"> <li>• This must be ZAR.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Maximum collection amount	Decimal	O	318	332	15 (13,2)	<ul style="list-style-type: none"> <li>• Maximum instalment amount that may be collected under an agreement between the beneficiary and the payer.</li> <li>• The maximum amount of any instalment.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> <li>• Rounding off of amount would be as per below - <ul style="list-style-type: none"> <li>○ 0.005 &lt; 0.00</li> <li>○ 0.005 ≥ 0.01</li> </ul> </li> <li>• Example: <ul style="list-style-type: none"> <li>○ 0.04 – 0.00</li> <li>○ 0.05 – 0.10</li> <li>○ 0.07 – 0.10</li> </ul> </li> </ul>
Creditor scheme ID (creditor scheme name)	Alpha-numeric	O	333	343	11	<ul style="list-style-type: none"> <li>• Scheme ID of creditor like Church Fund etc.</li> <li>• This is a free format alpha-numeric field.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creditor name	Alpha-numeric	O	344	378	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the creditor.</li> <li>Can be the same as the ultimate creditor name.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Mandate request transaction identifier	Alpha-numeric	O	379	401	23	<ul style="list-style-type: none"> <li>Comprises of the following:           <ul style="list-style-type: none"> <li>4(N) = Client ID</li> <li>10(AN) = Original System Date (YYYY-MM-DD)</li> <li>9(N) = Mandate sequence number</li> </ul> </li> <li>This field must match back to the original request message.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Creditor telephone contact details	Alpha-numeric	O	402	431	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard (+27) e.g. "+27823509883".</li> <li>Telephone number must be left justified</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Creditor email contact details	Alpha-numeric	O	432	521	90	<ul style="list-style-type: none"> <li>Email address.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Creditor bank (creditor branch number)	Alpha-numeric	O	522	527	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank</li> <li>The Nedbank universal branch code is 198765.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creditor account number	Alpha-numeric	O	528	546	19	<ul style="list-style-type: none"> <li>This is a bank account number.</li> <li>This is the nominated account number.</li> <li>The account number should be Left Justified with SPACES at right</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Ultimate creditor name (ultimate creditor identifier)	Alpha-numeric	O	547	581	35	<ul style="list-style-type: none"> <li>The underlying agreement lies with the ultimate creditor.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Creditor abbreviated short name	Alpha-numeric	O	582	591	10	<ul style="list-style-type: none"> <li>Abbreviated ultimate creditor short name.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Debtor account name	Alpha-numeric	O	592	626	35	<ul style="list-style-type: none"> <li>The originating account name is mandatory for AC (DebiCheck).</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Debtor identification	Alpha-numeric	O	627	661	35	<ul style="list-style-type: none"> <li>Values allowed: <ul style="list-style-type: none"> <li>1 AN = Document type <ul style="list-style-type: none"> <li>"P" = Passport</li> <li>"I" = ID Document</li> <li>"T" = Temporary residence ID</li> </ul> </li> <li>1 AN = "/"</li> <li>33 AN = Identification document number</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Debtor telephone contact details	Alpha-numeric	O	662	691	30	<ul style="list-style-type: none"> <li>Mobile or landline number.</li> <li>Needs to cater for the international standard (+27) e.g. "+27823509883"</li> <li>International standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters). Pattern \+[0-9]{1,3}-[0-9()]+\-[1,30].</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Debtor email contact details	Alpha-numeric	O	692	781	90	<ul style="list-style-type: none"> <li>Email address.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Debtor account number	Alpha-numeric	O	782	800	19	<ul style="list-style-type: none"> <li>This is a bank account number.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Debtor account type	Alpha-numeric	O	801	812	12	<ul style="list-style-type: none"> <li>Same as input file.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Debtor bank (debtor branch number)	Alpha-numeric	C	813	818	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>Actual branch number &amp; can use universal sort code.</li> <li>The population of this field is required when changes to any other debtor related information is made</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Ultimate debtor name	Alpha-numeric	O	819	853	35	<ul style="list-style-type: none"> <li>Ultimate debtor name.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Authentication status indicator	Alpha-numeric	O	854	857	4	<ul style="list-style-type: none"> <li>Response received after authentication initiation request was sent to the debtor.</li> <li>If the accepted indicator is true, the authorisation code must contain “AAUT”</li> <li>If the accepted indicator is false the authorisation code must contain “NAUT” or “NRSP”.</li> </ul>
Authentication type	Alpha-numeric	O	858	866	9	<ul style="list-style-type: none"> <li>Must contain REAL /BATCH depending on transaction type: <ul style="list-style-type: none"> <li>TT1 – “REAL-TIME”</li> <li>TT2 – “BATCH”</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Collection day	Alpha-numeric	O	867	868	2	<ul style="list-style-type: none"> <li>Contains a number for the day aligned to frequency.</li> <li>Refer to <a href="#">Appendix B - Mandate Frequency Codes</a>.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Date adjustment rule indicator	Alpha-numeric	O	869	869	1	<ul style="list-style-type: none"> <li>This field may contain: <ul style="list-style-type: none"> <li>Y = Yes</li> <li>N = No</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Adjustment category	Alpha-numeric	O	870	870	1	<ul style="list-style-type: none"> <li>This field may contain: <ul style="list-style-type: none"> <li>N - Never</li> <li>Q - Quarterly</li> <li>A - Annually</li> <li>B - Bi-annually</li> <li>R - Repo</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Sign indicator	Char	O	871	871	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate negative value.</li> </ul> </li> <li>Will only be populated if Adjustment rate is present.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Adjustment rate	Numeric	O	872	879	8 (3,5)	<ul style="list-style-type: none"> <li>Adjustment rate to increase or decrease by per the adjustment category</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a>.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Adjustment amount currency	Alpha-numeric	O	880	882	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Sign indicator	Char	O	883	883	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate negative value.</li> </ul> </li> <li>Will only be populated if the adjustment amount is present.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Adjustment amount	Decimal	O	884	898	15 (13,2)	<ul style="list-style-type: none"> <li>Adjustment Amount to increase/decrease by per the adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Authentication channel	Alpha-numeric	O	899	918	20	<ul style="list-style-type: none"> <li>Debtor bank authorisation channel to debtor (e.g. ATM internet banking, mobile and card).</li> <li>For amendments with 0226 code, where authorisation is not required, notification will be populated in this field and authentication status indicator will have AAUT.</li> </ul>
Mandate reference number	Alpha-numeric	O	919	940	22	<ul style="list-style-type: none"> <li>4(N) = Bank number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format</li> <li>This is the original mandate reference number - the unique mandate identification.</li> <li>This number must be unique in the industry for lifetime of mandate (including time in archives).</li> <li>Debtor bank provides this unique mandate identification in this response if the debtor authorises the mandate.</li> <li>If authentication status indicator = AAUT, MRN must have a value.</li> </ul>
Collection currency	Alpha-numeric	C	941	943	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> <li>If the first collection currency is populated, then the first collection amount and first collection date must also be populated and vice versa</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Initial amount (first collection amount)	Numeric	C	944	958	15 (13,2)	<ul style="list-style-type: none"> <li>If the first collection date is populated, then the first collection amount and first collection currency must also be supplied.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Debit value type	Alpha-numeric	O	959	969	11	<ul style="list-style-type: none"> <li>Values are:           <ul style="list-style-type: none"> <li>FIXED</li> <li>VARIABLE</li> <li>USAGE-BASED</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Mandate authentication date	Alpha-numeric	O	970	979	10	YYYY-MM-DD.
Mandate status	Alpha-numeric	O	980	989	10	<ul style="list-style-type: none"> <li>Values are:           <ul style="list-style-type: none"> <li>Rejected - mandate rejected by debtor or rejected due to validation at ACH/DR bank</li> <li>Active - mandate is created and approved by debtor</li> <li>Suspended - mandate has been systematically suspended</li> <li>Cancelled - mandate is no longer used.</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Mandate status reason	Alpha-numeric	O	990	1094	105	<ul style="list-style-type: none"> <li>Refer to <a href="#">Appendix AB – Mandate Status Reason (Batch Response and EOD Status Report)</a></li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Mandate initiation type	Alpha-numeric	O	1095	1097	3	<ul style="list-style-type: none"> <li>This can have values:           <ul style="list-style-type: none"> <li>TT1</li> <li>TT2</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Filler	Alpha-numeric	M	1098	1100	3	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Trailer record identifier. Value = 03.
Total number of transactions	Numeric	M	3	10	8	The total number of transactions within the file, excluding header and trailer details.
Filler	Alpha-numeric	M	11	1100	1090	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## 5.7. Inflight Cancellations

- a) Inflight cancellations are only allowed to be performed in real-time for the following scenarios:

		Mandate Initiation or Amendment Transaction Type						
		TT1 Real-time		TT1 Delayed		TT2		TT3
		229	230	227	226	227	226	228
<b>Real-time</b>		No	No	Yes	No	Yes	No	No
<b>Batch</b>		No	No	No	No	No	No	No

- b) Mandate Cancellation Response: Successful Cancellation
- Accepted Indicator shall be true in pain.012
  - Only this field to be considered as response.
- c) Mandate Cancellation Response: Unsuccessful Cancellation
- Pacs.002 will be sent for unsuccessful cancellations

## 5.8. File Structure for request for information response

- a) Files must be as follows:
- File length must be 1100.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.
- b) The file naming convention applies to the response file

1<sup>st</sup> Response: PNNG00.CDPACK.\*\*\*\*\*W001.D0.SQ1100

2<sup>nd</sup> Response: PNNG00.CDPACK.\*\*\*\*\*W002.D0.SQ1100

### Important note



A Q is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) The mdte.002 response will be sent to the client twice. The 1<sup>st</sup> response will be sent at 12:00 and the 2<sup>nd</sup> response will be sent at 22:00. The 2<sup>nd</sup> response will only include information that was not sent in the 1<sup>st</sup> response. These responses will not be file-to-file tie back.

### 5.9. Request for information response file layout structure

The following structures are used:

- File header layout
- Data layout
- File trailer layout

The information is populated by Nedbank

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

#### File header layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Header record identifier. Value = 01.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Mandate download message identification	Alpha-numeric	M	3	36	34	<ul style="list-style-type: none"> <li>• 3(AN) = "021"</li> <li>• 1(AN) = "/"</li> <li>• 5(AN0 = ID of the service - Refer to <a href="#">Appendix D - Service Identification Codes (MANOC)</a></li> <li>• 1(AN) = "/"</li> <li>• 8(AN) = client profile number</li> <li>• 1(AN) = "/"</li> <li>• 8(N) = creation date</li> <li>• 1(AN) = "/"</li> <li>• 6(AN) = file number</li> </ul> <p>Note that this field cannot be used for reconciliation purposes.</p>
Creation date and time	Date	M	35	55	19	<ul style="list-style-type: none"> <li>• The format for local time is YYYY-MM-DDThh:mm:ss.</li> <li>• This field is used to provide the creditor with the mandate creation date.</li> </ul>
Client profile number	Numeric	M	56	65	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Instructing agent	Alpha-numeric	M	66	71	6	<ul style="list-style-type: none"> <li>• Contains identifier of ACH</li> </ul>
Instructed agent	Alpha-numeric	M	72	77	6	<ul style="list-style-type: none"> <li>• Contains identifier of Creditor bank- 210002.</li> </ul>
Filler	Alpha-numeric	M	78	1100	1023	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	N/A	A new line must be started after each record.

### Data layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	<ul style="list-style-type: none"> <li>• Data record identifier Value = 02</li> <li>• Field populated in status report or mdte.002</li> </ul>
Original message ID	Alpha-numeric	O	3	36	34	<ul style="list-style-type: none"> <li>• This is obtained from the message ID of the original message.</li> <li>• Field populated in status report only.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Payment status group code	Code	O	35	40	4	<ul style="list-style-type: none"> <li>This can contain RJCT/PART.</li> <li>Refer to <a href="#">Appendix H – Payment Status Group Code</a></li> <li>Field populated in status report only.</li> </ul>
Reason code	Alpha-numeric	O	41	46	6	<ul style="list-style-type: none"> <li>Will only be populated in the case of receipt of RJCT in the payment status group code.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a></li> <li>Field populated in status report only.</li> </ul>
Mandate request transaction identifier	Alpha-numeric	O	47	69	23	<ul style="list-style-type: none"> <li>Will be populated in the case of receipt of RJCT in payment status group code.</li> <li>4(N)= Bank Number</li> <li>10(AN) = Original System Date (YYYY-MM-DD)</li> <li>9(N) = Mandate Sequence number</li> <li>This field is created by the originator of the message and is unique.</li> <li>This is used to identify the mandate in error.</li> <li>Field populated in status report or mdte.002</li> </ul>
Transaction status	Alpha-numeric	O	70	73	4	<ul style="list-style-type: none"> <li>Will only be populated in the case of receipt of RJCT in the payment status group code.</li> <li>This will have RJCT populated.</li> <li>Field populated in status report only.</li> </ul>
Reason code	Alpha-numeric	O	74	79	6	<ul style="list-style-type: none"> <li>Will only be populated in the case of receipt of RJCT in the payment status group code.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a></li> <li>Field populated in status report only.</li> </ul>
Mandate information request identifier	Alpha-numeric	O	80	114	35	<ul style="list-style-type: none"> <li>This field is the same as the data supplied in the mandate request (mdte.001).</li> <li>Field populated in mdte.002 only.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creditor bank member ID	Alpha-numeric	O	115	120	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank, eg.198765.</li> <li>Field populated in mdte.002 only.</li> </ul>
Debtor bank member ID	Alpha-numeric	O	121	126	6	<ul style="list-style-type: none"> <li>This is the identifier of the debtor bank.</li> <li>Field populated in mdte.002 only.</li> </ul>
Accepted indicator	Ind	O	127	131	5	<ul style="list-style-type: none"> <li>Must contain TRUE or FALSE.</li> <li>TRUE indicates that the mandate requested was found.</li> <li>Field populated in mdte.002 only.</li> </ul>
Response reason code	Alpha-numeric	O	132	135	4	<ul style="list-style-type: none"> <li>This field indicates if a request was rejected, and the reason for rejection.</li> <li>Refer to <a href="#">Appendix J Mandate Rejected Reason Codes</a></li> <li>Field populated in mdte.002 only.</li> </ul>
<p>The below fields are optional and will only be populated if Mandate exists in database. It will contain values of Active/Suspended/Cancelled mandates.</p> <p>For all data elements below, the field will only populated in the case of the mdte.002 <b>only</b> unless stated otherwise.</p>						
Mandate status	Alpha-numeric	O	135	139	4	<ul style="list-style-type: none"> <li>This will reflect the status of the mandate as listed.</li> <li>Refer to <a href="#">Appendix AA – Mandate Status Reason Code (MDTE)</a></li> </ul>
Client reference	Alpha-numeric	O	140	174	35	For use by the creditor for internal referencing.
Contract reference	Alpha-numeric	O	175	188	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension, etc.</li> </ul>
Tracking indicator (service level)	Alpha-numeric	O	185	189	1	Valid values are "T" or "F".

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Debtor authentication required (local instrument code)	Code	O	186	193	4	<ul style="list-style-type: none"> <li>E.g. 0226, 0227, 0228, 0229, 0230</li> <li>Refer to <a href="#">Appendix S – Real-time and Batch Element Combinations</a></li> </ul>
Instalment occurrence (sequence type)	Code	O	190	197	4	<ul style="list-style-type: none"> <li>Valid Codes are: <ul style="list-style-type: none"> <li>OOFF – Once Off</li> <li>RCUR – Recurring</li> </ul> </li> </ul>
Frequency	Code	O	194	201	4	<ul style="list-style-type: none"> <li>The mandate frequency codes.</li> <li>Refer to <a href="#">Appendix B – Mandate Frequency Codes</a>.</li> </ul>
Mandate initiation date (from date)	Date	O	198	211	10	Format is YYYY-MM-DD.
First collection date	Date	O	208	221	10	<ul style="list-style-type: none"> <li>Format is YYYY-MM-DD.</li> <li>If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.</li> </ul>
Collection currency	Alpha-numeric	O	218	224	3	This must be ZAR.
Instalment amount	Decimal	O	221	239	15 (13,2)	The collection amount.
Collection currency	Alpha-numeric	O	236	242	3	This must be ZAR.
Maximum instalment amount	Decimal	O	236	257	15 (13,2)	The maximum collection amount.
Creditor scheme ID (creditor scheme name)	Alpha-numeric	O	251	268	11	<ul style="list-style-type: none"> <li>Creditor scheme ID, for example "Church Funds".</li> <li>This is a free format alpha-numeric field.</li> </ul>
Creditor name	Alpha-numeric	O	262	303	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the creditor.</li> <li>Can be the same as the ultimate creditor name.</li> </ul>
Creditor telephone contact details	Alpha-numeric	O	297	333	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard (+27)</li> <li>e.g. "+27823509883".</li> </ul>
Creditor email contact details	Alpha-numeric	O	327	423	90	Email address.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creditor bank (creditor bank branch number)	Alpha-numeric	O	417	429	6	The creditor bank branch number.
Creditor account number	Alpha-numeric	O	423	448	19	<ul style="list-style-type: none"> <li>This is a bank account number.</li> <li>This is the nominated account.</li> </ul>
Ultimate creditor name	Alpha-numeric	O	442	483	35	Name of the ultimate creditor name in the case of third-party involvement in the collection.
Creditor abbreviated short name	Alpha-numeric	O	477	493	10	Ultimate creditor abbreviated short name.
Debtor name	Alpha-numeric	O	487	528	35	Name of the debtor as per the bank account record.
Debtor identification	Alpha-numeric	O	522	563	35	<ul style="list-style-type: none"> <li>1(AN) = Document type           <ul style="list-style-type: none"> <li>P = Passport</li> <li>I = ID Document</li> <li>T = Temporary residence Id</li> </ul> </li> <li>1(AN) = "/"</li> <li>33(AN) = Identification Document Number.</li> </ul>
Debtor telephone contact details	Alpha-numeric	O	557	593	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard (+27) e.g. "+27823509883".</li> <li>International standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).</li> <li>Pattern           <ul style="list-style-type: none"> <li>\+[0-9]{1,3}-[0-9()]+\{1,30\}</li> </ul> </li> </ul>
Debtor email contact details	Alpha-numeric	O	587	683	90	Email address.
Debtor account number	Alpha-numeric	O	677	702	19	This is the debtor bank account number.
Debtor account type	Alpha -Numeric	O	696	714	12	<ul style="list-style-type: none"> <li>Account type table.</li> <li>Refer to <a href="#">Appendix C – Account Types</a></li> </ul>
Debtor bank (debtor bank branch number)	Alpha-numeric	C	708	720	6	This is the debtor bank branch code.
Ultimate debtor name	Alpha-numeric	O	714	755	35	Name of ultimate debtor.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Authentication type	Alpha-numeric	O	749	764	9	Must contain REAL-TIME or BATCH or PREAUTH.
Collection day	Alpha-numeric	O	758	766	2	<ul style="list-style-type: none"> <li>Contains a number for the day aligned to frequency.</li> <li>Refer to <a href="#">Appendix B – Mandate Frequency Codes</a></li> </ul>
Date adjustment rule indicator	Alpha-numeric	O	760	767	1	<ul style="list-style-type: none"> <li>This field contains:           <ul style="list-style-type: none"> <li>Y = Yes</li> <li>N = No</li> </ul> </li> </ul>
Adjustment category	Alpha-numeric	O	761	768	1	<ul style="list-style-type: none"> <li>This field contains:           <ul style="list-style-type: none"> <li>N-Never</li> <li>Q-Quarterly</li> <li>A-Annually</li> <li>B-Bi-annually</li> <li>R-Repo</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>
Sign indicator	Char	O	762	769	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate negative value.</li> </ul> </li> <li>Will only be populated if the adjustment rate is present.</li> </ul>
Adjustment rate	Numeric	O	763	777	8 (3,5)	<ul style="list-style-type: none"> <li>Adjustment rate to increase or decrease by per the adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>
Adjustment amount currency	Alpha-numeric	O	771	780	3	This must be ZAR.
Sign indicator	Char	O	774	781	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate negative value.</li> </ul> </li> <li>Will only be populated if the adjustment amount is present.</li> </ul>
Adjustment amount	Decimal	O	775	796	15 (13,2)	<ul style="list-style-type: none"> <li>Adjustment amount to increase / decrease as per the adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Authentication channel	Alpha-numeric	O	790	816	20	<ul style="list-style-type: none"> <li>Debtor Bank authorisation channel to debtor (e.g. ATM Internet banking, mobile and card)</li> <li>For 0226, where authorisation is not required, a notification will be populated in this field and authentication status indicator will have AAUT.</li> </ul>
Mandate reference number	Alpha-numeric	O	810	838	22	<ul style="list-style-type: none"> <li>4(AN) = Bank Number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format.</li> <li>This is the original mandate reference number i.e. the unique mandate identification.</li> <li>This number will remain unique in the industry for the lifetime of the mandate (including time in archives).</li> <li>Debtor bank provides this unique mandate identification in this response if the debtor authorises the mandate.</li> <li>If the authentication status indicator = AAUT, it must have a value.</li> </ul>
Collection currency	Alpha-numeric	C	832	841	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> <li>If the first collection currency is populated, then the first collection amount and first collection date must also be populated and vice versa</li> </ul>
First collection amount (initial amount)	Decimal	C	835	856	15 (13,2)	If the first collection date is populated, then the first collection amount and first collection currency must also be supplied.
Debit value type	Alpha-numeric	O	850	867	11	Must contain: <ul style="list-style-type: none"> <li>FIXED</li> <li>VARIABLE</li> <li>USAGE-BASED.</li> </ul>
Mandate authentication date	Date	O	861	877	10	Mandate authentication date (YYYY-MM-DD).

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Filler	Alpha-numeric	M	874	1100	223	<ul style="list-style-type: none"> <li>The filler area MUST CONTAIN SPACES.</li> <li>Required in both status report and mdte.002</li> </ul>
New line	Special	M	NA	NA	NA	<ul style="list-style-type: none"> <li>A new line must be started after each record</li> <li>Required in both status report and mdte.002.</li> </ul>

### File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Trailer record identifier. Value = 03.
Total number of transactions	Numeric	M	3	10	8	Total volume of all transactions.
Filler	Alpha-numeric	M	37	1100	1090	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	N/A	A new line must be started after each record.

## 6 COLLECTIONS

### 6.1. Collection request / recall request file structure

- a) Files must be as follows:
  - File length must be 320.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.
- b) The file naming convention applies to the request file:

PNGG00.CDPACK.\*\*\*\*\*C000.D0.SQ320

#### Important note



A **Q** is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) Clients must specify the designated location on a given server where they want to receive the collection response files. This includes ACK / NACK files.

#### **Important note**



- An AC collection file coming from the client will only contain AC transactions.
- If required, corporate clients and LOB must request a recall per collection request file.
- Clients can only send the recall request upto 10 days from the action date of collection request. Should a recall request be received after this period, the collection request cannot be cancelled.

#### **6.2. Collection request / recall request file layout structure**

The following structures are used:

- File header layout
- Data layout
- File trailer layout

The information is populated by the client.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

#### **File header layout**

Data element	Data type	M / O/ C / NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Header record identifier. Value = 01
Client profile number	Numeric	M	3	12	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
File sequence number	Numeric	M	13	36	24	<ul style="list-style-type: none"> <li>This will be a unique number for each file.</li> <li>The first 10 digits will be the client profile number, the next eight digits will be the date (YYYYMMDD), which is the date on which the file is submitted, followed by a six-digit sequential number.</li> </ul>
File type	Numeric	M	37	38	2	<ul style="list-style-type: none"> <li>01 – Transaction instructions.</li> <li>38- Recall</li> </ul>
Nominated account number	Numeric	M	39	54	16	The client's account number has to be a Nedbank account which is linked to the client's profile.
Charges account number	Numeric	M	55	70	16	<ul style="list-style-type: none"> <li>Account from which AC charges / fees will be drawn for this file.</li> <li>Has to be a Nedbank account loaded to that client's profile and set up as a charge account.</li> <li>Can be the same as the nominated account.</li> </ul>
Statement narrative	Alpha-numeric	O	71	100	30	It should have spaces.
Filler	Alpha-numeric	M	101	320	220	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

### Data layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Transaction record identifier. Value = 02

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Nominated account number	Numeric	M	3	18	16	<ul style="list-style-type: none"> <li>This is the client's account number and it must be a Nedbank account.</li> <li>For this transaction, it will override the nominated account appearing in the header.</li> </ul>
Payment reference number	Numeric	M	19	52	34	<ul style="list-style-type: none"> <li>Unique number per transaction.</li> <li>The first 24 digits will be the file sequence number and the last 10 digits will be a client-generated sequential number.</li> </ul>
Destination branch code	Numeric	M	53	58	6	<ul style="list-style-type: none"> <li>Any valid Debtor branch code, e.g. a universal sort code (for a Nedbank destination account this branch code may be 198765)</li> </ul>
Destination account number	Numeric	M	59	74	16	<ul style="list-style-type: none"> <li>Any valid debtor account number.</li> <li>This must be the same debtor account number as contained in the mandate.</li> </ul>
Amount	Numeric	M	75	86	12 (10,2)	<ul style="list-style-type: none"> <li>The maximum is 999999999999. The last two digits represent the cents value.</li> <li>Note that the industry limit per DebiCheck collection is R1 million.</li> </ul>
Action date	Numeric	M	87	94	8	<ul style="list-style-type: none"> <li>YYYYMMDD – represents the date on which the transaction must be processed.</li> <li>Action date populated should be a future date and it must be a valid processing day.</li> <li>DebiCheck transactions need to be submitted a minimum of a day before the action date and never on the action date.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Reference	Alpha-numeric	O	95	124	30	<ul style="list-style-type: none"> <li>This is the reference that will appear on the destination account statement.</li> <li>The first 10 characters refer to the user abbreviated short name, which is the reference that is to appear on the statement.</li> <li>The next 14 characters refer to the contract reference, which is the contract or policy reference.</li> <li>The last six characters will be the cycle date in the format YYMMDD.</li> <li>The cycle date, together with the contract reference and user reference, forms the unique identifier for the transaction.</li> <li>The first 24 characters must be unique and static.</li> <li>When submitting RPРЕ collections ensure that the user reference reflects the cycle date of the collection which previously failed.</li> </ul>
Destination account holders name	Alpha-numeric	M	125	154	30	<ul style="list-style-type: none"> <li>This must be in upper case and must contain the name of the destination account holder in the format: <ul style="list-style-type: none"> <li>surname followed by initials.</li> </ul> </li> </ul>
Transaction Type	Numeric	M	155	158	4	This field must contain 0000 for collections.
Client type	Numeric	M	159	160	2	This field must contain 00.
Charges account number	Numeric	O	161	176	16	<ul style="list-style-type: none"> <li>Account from which AC charges/fees will be drawn for this file.</li> <li>There has to be a Nedbank account loaded to that client profile and setup as a charge account.</li> <li>Can be the same as the nominated account.</li> </ul>
Service type	Numeric	M	177	178	2	<ul style="list-style-type: none"> <li>The service type available for DebiCheck transactions: <ul style="list-style-type: none"> <li>23 – AC</li> </ul> </li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Original payment reference number	Numeric	O	179	212	34	<ul style="list-style-type: none"> <li>This will contain the payment reference number of the original payment instruction.</li> <li>The field will be blank (spaces) if the file type is 01.</li> <li>It will be mandatory for recalls when the file type = 38.</li> </ul>
Tracking code	Numeric	M	213	214	2	<ul style="list-style-type: none"> <li>The tracking code defines the number of days for which tracking is requested.</li> <li>Refer to <a href="#">Appendix P – Tracking Codes</a></li> </ul>
Nominated account reference	Alpha-numeric	O	215	244	30	<ul style="list-style-type: none"> <li>This is the nominated reference that will reflect on the nominated account statement.</li> <li>This field is applicable only for collection requests.</li> </ul>
Filler	Alpha	M	245	245	1	The filler area MUST CONTAIN SPACES.
Mandate reference number	Alpha-numeric	M	246	267	22	<ul style="list-style-type: none"> <li>This is the original mandate reference number, the unique mandate identification.</li> <li>This number must remain unique in the industry for the lifetime of the mandate</li> </ul>
Debit sequence type	Alpha-numeric	M	268	271	4	<ul style="list-style-type: none"> <li>List of debit sequence types: <ul style="list-style-type: none"> <li>FRST - First</li> <li>OOFF - Once-Off</li> <li>RCUR - Recurring</li> <li>RPRE - Represented</li> <li>FNAL – Final</li> </ul> </li> <li>Refer to <a href="#">Appendix K – Debit Sequence Types</a></li> </ul>
Filler	Alpha-numeric	M	272	320	49	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Trailer record identifier. Value = 03
Total number of transactions	Numeric	M	3	10	8	<ul style="list-style-type: none"> <li>The total number of transactions within the file, excluding header and trailer details.</li> </ul>
Total value	Numeric	M	11	28	18 (16,2)	<ul style="list-style-type: none"> <li>The total value of transactions within the file, excluding header and trailer details.</li> </ul>
Hash total	Alpha-numeric	M	29	284	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> <li>This field should contain at least one 0 if not used</li> </ul>
Filler	Alpha-numeric	M	285	320	36	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

### 6.3. ACK / NACK collection / recall response file structure

- Files must be as follows:
  - File length must be 320.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.
- The file naming convention applies to the ACK / NACK file:

ACK: PNNG00.CDPACK.*****S000.D0.SQ320
NACK: PNNG00.CDPACK.*****B000.D0.SQ320

#### Important note



A Q is used instead of a P for a QA testing file, P refers to a production file.

- Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.

- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) ACK/NACK will be provided to all clients after pre-processing validation has occurred.
- g) ACK/NACK is consolidated per file – therefore if the payee has sent 1 file with 100 transactions, the payee will receive an ACK/NACK file with 100 transactions.

#### Important note



If there is any structural or data attribute related issue (i.e. an xsd validation issue), then the full file will be rejected, and a NACK will be received.

Rejections due to duplication will also be a NACK (N) and not duplicate (D)

#### 6.4. ACK / NACK collection / recall response file layout structure

The following structures are used:

- File header layout
- Data layout
- File trailer layout
- File security record layout

This information is populated by Nedbank.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

#### File header layout

Data element	Data type	M / O/ C / NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Same as the original file.
Client profile number	Numeric	M	3	12	10	Same as the original file.
File sequence number	Numeric	M	13	36	24	Same as the original file.
File type	Numeric	M	37	38	2	Same as the original file.
Filler	Alpha-numeric	M	39	320	282	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## Data layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Same as the original file.
Payment reference number	Numeric	M	3	36	34	Same as the original file.
Transaction status	Alpha-numeric	M	37	44	8	Status of the transaction.
Reference	Alpha-numeric	O	45	74	30	Same as the original file.
Mandate reference number	Alpha-numeric	M	75	96	22	Same as the original file.
Debit sequence	Alpha-numeric	O	97	100	4	Same as the original file.
Original payment reference number	Numeric	O	101	134	34	<ul style="list-style-type: none"> <li>• Same as the original file.</li> <li>• This is applicable in the case of recall.</li> </ul>
Reason	Alpha-numeric	O	135	154	120	<ul style="list-style-type: none"> <li>• Reason for the rejection.</li> <li>• Refer to Appendix G – Table of Error Codes.</li> <li>• Will contain spaces when successful.</li> </ul>
Filler	Alpha-numeric	M	155	320	66	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	Same as the original file.

## File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Same as the original file.
Total number of rejected transactions	Numeric	M	3	10	8	Total number of rejected transactions.
Total value of rejected transactions	Numeric	M	11	28	18 (16,2)	Total value of rejected transactions.
Total number of accepted transactions	Numeric	M	29	36	8	Total number of accepted transactions.
Total value of accepted transactions	Numeric	M	37	54	18 (16,2)	Total value of accepted transactions.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Total number of transactions in original file	Numeric	M	55	62	8	Total number of all transactions received in the original file.
Total value of transactions in original file	Numeric	M	63	80	18 (16,2)	Total value of all transactions received in the original file.
File status	String	M	81	88	8	REJECTED / ACCEPTED.
Reason	String	O	89	118	30	Reason for the file being rejected. Spaces in case of ACK.
Filler	Alpha-numeric	M	119	320	202	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

#### File security record layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	File security record identifier. Value = 04
Hash total	Alpha-numeric	O	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> <li>This field should contain at least one 0 if not used.</li> </ul>
Filler	Alpha-numeric	M	259	320	62	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

#### 6.5. Collection / Recall response file structure

- a) Files must be as follows:
- File length must be 320.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.

- b) The file naming convention applies to the response file:

PNGG00.CDPACK.*****K000.D0.SQ320
----------------------------------

**Important note**



A **Q** is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) Response to client is preference driven i.e. client can either opt for 2 responses or 3 responses.
- g) If the client opts for two responses:
  - First response (07:00) will include all successful, unsuccessful and in tracking transactions.
    - will contain responses received after 02:00 and before 07:00.
  - Second response (02:00 day +1) will include final responses and delayed first response from industry (if any).
    - will contain responses received after 07:00 and before 02:00 (day+1)
- h) If the client opts for three responses –
  - First response (07:00) will include all successful, unsuccessful and in tracking transactions.
    - will contain responses received after 02:00 and before 07:00.
  - Second response (20:00) will include successful, unsuccessful and delayed industry responses.
    - will contain responses received after 07:00 and before 20:00
  - Third response (2:00 day+1) will include only final responses.
    - will contain responses received after 20:00 and before 02:00 (day +1)
- i) For recall responses client will have separate entries for collection transactions and recall transactions respectively.
- j) For upfront rejections of recalls, ACK file will be sent to client instead of response file.

## 6.6. Collection / recall response file layout structure

The following structures are used:

- File header layout
- Data layout
- File trailer layout
- File security record layout

This information is populated by Nedbank.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

#### File header layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Header record identifier. Value = 01
Client profile number	Numeric	M	3	12	10	<ul style="list-style-type: none"> <li>• The unique Nedbank-assigned client number.</li> <li>• This is the CPS_ID number.</li> </ul>
File sequence number	Numeric	M	13	36	24	The first 10 digits are the client profile number plus eight digits for the date on which the responses are created as well as a six-digit sequence number, which will be 000001.
File type	Numeric	M	37	38	2	04 – Response file.
Filler	Alpha-numeric	M	39	320	282	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

#### Data layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Transaction record identifier. Value = 02
Record type	Numeric	M	3	4	2	04 – Response file.
Payment reference number	Numeric	M	5	38	34	The payment reference number of the original transaction instruction.
Nedbank reference number	Numeric	M	39	46	8	An internal Nedbank reference number which will always be 00000000.
Rejecting-bank code	Numeric	O	47	49	3	Field will contain 3 spaces.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Rejecting-bank branch code	Numeric	O	50	55	6	Field will contain 6 spaces.
New destination branch code	Numeric	O	56	61	6	Field will contain 6 spaces.
New destination account number	Numeric	O	62	77	16	Field will contain 16 spaces.
New destination account type	Numeric	O	78	78	1	Field will contain 1 space.
Status	Alpha-numeric	M	79	86	8	<ul style="list-style-type: none"> <li>• Status of the transaction instruction.</li> <li>• Will be populated with status Accepted, Rejected or Tracking.</li> <li>• Status of the recall transaction instruction will be populated with Accepted or Rejected</li> </ul>
Reason	Alpha-numeric	O	87	186	100	<ul style="list-style-type: none"> <li>• 6-character reason code sent to the client if the instruction has been rejected or if the transaction is in tracking.</li> <li>• Spaces in the case of a successful transaction.</li> <li>• Refer to <a href="#">Appendix G – Table of Error Codes</a></li> </ul>
User reference	Alpha-numeric	M	187	216	30	This is the original narrative sent on the input file comprising of abbreviated short name, contract reference and cycle date.
Filler	Numeric	M	217	217	1	The filler area MUST be zero.
Original homing account number	Numeric	M	218	228	11	The destination account as supplied on the client's input file.
Original account type	Numeric	M	229	229	1	Account type as supplied on the client's input file.
Amount	Numeric	M	230	241	12 (10,2)	The amount of the transaction.
Original action date	Numeric	M	242	247	6	Action date as supplied on the client's input file.
Tracking code	Numeric	M	248	249	2	<ul style="list-style-type: none"> <li>• Will contain the tracking code as selected on the original input file.</li> <li>• Refer to <a href="#">Appendix P – Tracking Codes</a></li> </ul>
Tax code	Numeric	O	250	250	1	Will contain 0 (zero-filled).

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Reason code	Numeric	M	251	252	2	Reason code to be filled with 00.
Original homing account name	Alpha-numeric	M	253	282	30	Original homing (destination) account name.
New sequence number	Numeric	O	283	288	6	This field should be filled with zeroes.
Number of times redirected	Numeric	O	289	290	2	This field should be filled with zeroes.
New action date	Numeric	M	291	296	6	Will contain the date on which the transaction was actually processed.
Filler	Alpha-numeric	M	297	320	24	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

#### File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Trailer record identifier. Value = 03
Total number of transactions	Numeric	M	3	10	8	Total number of transactions within the file, excluding header and trailer details.
Total value	Numeric	M	11	28	18 (16,2)	Total value of all transactions within the file, excluding header and trailer details.
Filler	Alpha-numeric	M	29	320	292	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## File security record layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	File security record identifier. Value = 04
Hash total	Alpha-numeric	O	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing Hex 00 characters if it is less than the allocated 256 characters.</li> <li>This field should contain at least one 0 if not used</li> </ul>
Filler	Alpha-numeric	M	259	320	62	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

### 6.7. Duplicate file

- a) A Duplicate file is sent to the client when the transaction instruction file that was forwarded by the client, contains a duplicate file name.
- b) When the file fails due to the duplicate file name validation, CPS will return only the header and trailer of the duplicate file.
- c) Files must be as follows:
  - File length must be 320.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.
- d) The file naming convention applies to the response file:

PNGG00.CDPACK.\*\*\*\*\*M000.D0.SQ320

#### Important note



A Q is used instead of a P for a QA testing file, P refers to a production file.

- e) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- f) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.

- g) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.

## 6.8. File layout structure

The following structures are used:

- File header layout
- File trailer layout
- File security record layout

The information is populated by Nedbank.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

### File header layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Same as the original file.
Client profile number	Numeric	M	3	12	10	Same as the original file.
File sequence number	Numeric	M	13	36	24	Same as the original file.
File type	Numeric	M	37	38	2	Same as the original file.
Nominated charge account	Numeric	M	39	54	16	Same as the original file.
Filler	Alpha-numeric	M	55	320	266	Same as the original file.
New line feed	Special	M	NA	NA	NA	Same as the original file.

### File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Same as the original file.
Total number of transactions	Numeric	M	3	10	8	Same as the original file.
Total value	Numeric	M	11	28	18 (16,2)	Same as the original file.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Filler	Numeric	M	29	80	52	Zero filled.
File status	Alpha-numeric	M	81	88	8	Value = REJECTED.
Reason	Alpha-numeric	M	89	118	30	Reason for file being rejected.
Filler	Alpha-numeric	M	119	320	202	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

### File security layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	File security record identifier. Value = 04
Hash total	Alpha-numeric	O	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing spaces if it is less than the allocated 256 characters.</li> <li>This field should contain at least one 0 if not used</li> </ul>
Filler	Alpha-numeric	M	259	320	62	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## 7 DISPUTES

### 7.1. Dispute transactions

- Where a payee and a payer are unable to agree on a reversal or refund transaction, the payer has the right to declare a dispute.
- The payer can then request their bank to log a dispute on their behalf.
- These dispute transactions that have been reversed, will be sent to the payee in a dispute file.

## 7.2. Dispute transaction file structure

- a) Files must be as follows:
  - File length must be 320.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.
- b) The file naming convention applies to the dispute file. This dispute file will use the same client prefix used in the input file.

PNGG00.CDPACK.\*\*\*\*\*U000.D0.SQ320

### Important note



A **Q** is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- h) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.

## 7.3. Dispute transaction file layout structure

The following structures are used:

- File header layout
- Data layout
- File trailer layout
- File security record layout

The information is populated by Nedbank.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

## File header layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Header record identifier. Value = 01
Client profile number	Numeric	M	3	12	10	<ul style="list-style-type: none"> <li>The unique Nedbank-assigned client number.</li> <li>This is the CPS_ID number.</li> </ul>
File sequence number	Numeric	M	13	36	24	The first 10 digits will be the client's profile number plus eight digits for the date on which the unpaids are created as well as a six-digit sequence number, which will be 000001.
File type	Numeric	M	37	38	2	03 – CPS unpaids file.
Filler	Alpha-numeric	M	39	320	282	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## Data layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Transaction record identifier. Value = 02
Record type	Numeric	M	3	4	2	01 – unpaid.
Payment reference number	Numeric	M	5	38	34	The payment reference number of the original transaction instruction.
Nedbank reference number	Numeric	M	39	46	8	An internal Nedbank reference number which will always be zero.
Rejecting-bank code	Alpha-numeric	O	47	49	3	Field will contain 3 spaces.
Rejecting-bank branch code	Alpha-numeric	O	50	55	6	Field will contain 6 spaces.
New destination branch code	Alpha-numeric	O	56	61	6	Field will contain 6 spaces.
New destination account number	Alpha-numeric	O	62	77	16	Field will contain spaces.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
New destination account type	Numeric	O	78	78	1	Field will contain a “zero”
Status	Alpha-numeric	M	79	86	8	Status of the transaction instruction will be “unpaid”.
Reason	Alpha-numeric	M	87	186	100	<p>One of the following reason codes which should be populated:</p> <ul style="list-style-type: none"> <li>AM02 - Not allowed amount</li> <li>DT01 - Invalid date</li> <li>NWIA – Not what I agreed to</li> </ul>
Unpaid user reference	Alpha-numeric	M	187	216	30	This is the original narrative sent on the input file comprising of a short name, contract reference and cycle date.
Filler	Numeric	M	217	217	1	This field must contain zero.
Original homing account number	Numeric	M	218	228	11	The destination account as supplied on the client's input file.
Original account type	Numeric	M	229	229	1	The account type as supplied on the client's input file.
Amount	Numeric	M	230	241	12 (10, 2)	The amount of the transaction.
Original action date	Numeric	M	242	247	6	Action date as supplied on the client's input file.
Tracking code	Numeric	M	248	249	2	<ul style="list-style-type: none"> <li>Contains the tracking code as defaulted on the file sent.</li> <li>Refer to <a href="#">Appendix P – Tracking Codes</a></li> </ul>
Tax code	Numeric	O	250	250	1	Will contain 0.
Reason code	Numeric	M	251	252	2	Reason code to be filled with 00.
Original homing account name	Alpha-numeric	M	253	282	30	Original homing (destination) account name.
New sequence number	Numeric	O	283	288	6	This should contain 6 zeroes.
Number of times redirected	Numeric	O	289	290	2	It should always be zero i.e. 00.
New action date	Numeric	M	291	296	6	Will contain the date on which the entry should be unpaid / redirected.
Filler	Alpha-numeric	M	297	320	24	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Trailer record identifier. Value = 03
Total number of transactions	Numeric	M	3	10	8	Total number of transactions within the file, excluding header and trailer details.
Total value	Numeric	M	11	28	18 (16,2)	Total value of all transactions within the file, excluding header and trailer details.
Filler	Alpha-numeric	M	29	320	292	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## File security record layout

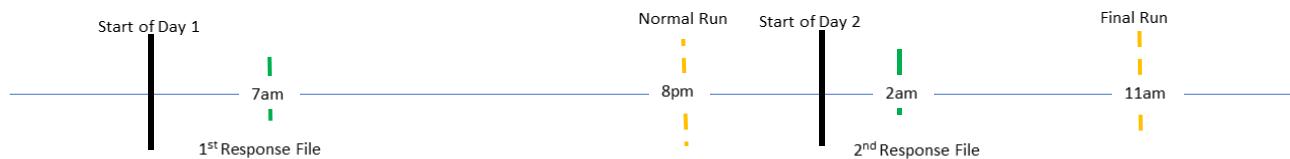
Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	File security record identifier. Value = 04
Hash total	Alpha-numeric	O	3	258	256	<ul style="list-style-type: none"> <li>The hash total is used for security purposes.</li> <li>The hash total must be filled with trailing Hex 00 characters if it is less than the allocated 256 characters.</li> <li>This field should contain at least one 0 if not used</li> </ul>
Filler	Alpha-numeric	M	259	320	62	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## 8 RECONCILIATION OF DEBICHECK SETTLEMENT TO STATEMENT

### DebiCheck Response Timings

#### **Payee Preference: 2 response files**

Payee receives 2 response files – first response is sent early in the morning (7am) and second response file is sent in the early hours of the next day (2am, Day 2)



#### **Payee Preference: 3 response files**

Payee receives 3 response files – first response file is sent early in the morning (7am), second response file is sent in the afternoon (8pm) and third response file is sent in the early hours of the next morning (2am Day 2)



### **Example:**

- Day 0
  - Payee ABC sends through a file containing 10 DebiCheck transactions with no tracking for R10 each on Day 0 with action day Day 1
  - Payee ABC receives ACK file from Nedbank
- Day 1
  - Nedbank receives successful responses for 8 transactions and 2 unsuccessful responses
  - Payee ABC has selected Preference 2 and therefore receives 2 response files
  - Within the response files the status of 8 transactions are shown as ACCEPTED, and 2 transactions as REJECTED
  - As each successful response is received, Payee ABC's available balance is increased via a memo update
    - Note: Whilst the available balance is increased, Payee ABC will be able to see the credit on the nominated account bank statement however narrative will be Pending Credit
  - Payer disputes successful DebiCheck collection processed
- Day 2
  - Credit for R80 will be shown on Payee ABC's nominated account at 11am (Final Run)– date shown next to credit will be day 1 (Action Date)
  - Debit for R10 will be shown on Payee ABC's nominated account at 11am (Final Run)– date shown next to debit will be day 1 (Dispute Date)

## SECTION D: ITEM 4 – REGISTERED MANDATE SERVICE (RMS)

### 1 RMS OVERVIEW

- a) In the Debi-check environment, a mandate can only be registered in the mandate register if:
  - it is a migrated mandate or
  - it is authorized electronically by the payer
- b) In the event a Debi-check mandate initiation is not authorized by the payer, the paying bank sends a “no response” message to the collecting bank, who in turn sends the message to the payee (refer to Diagram 1 below).
- c) The payee is unable to collect against the mandate initiated and will be required to find an alternative payment stream to process the collection.

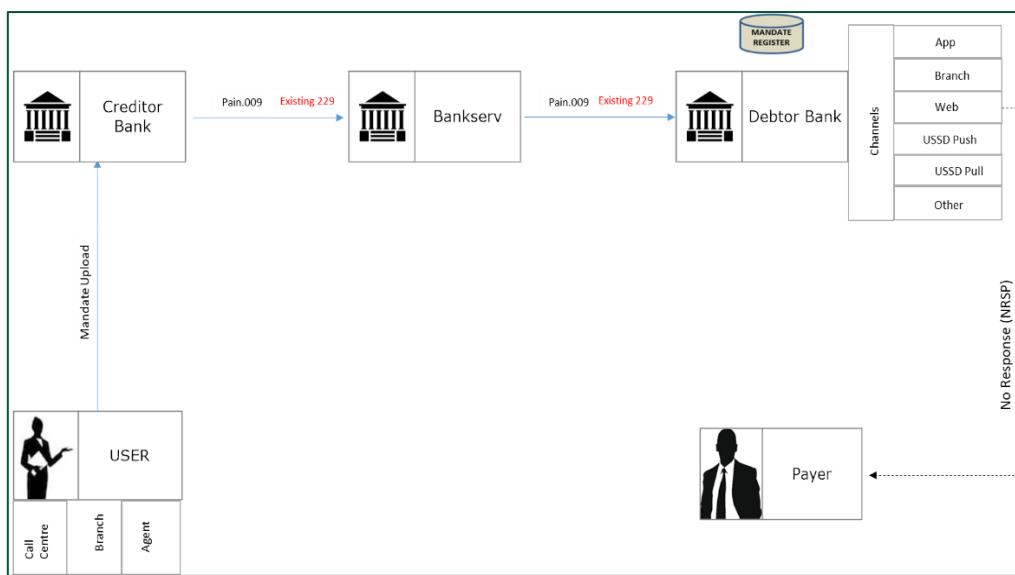
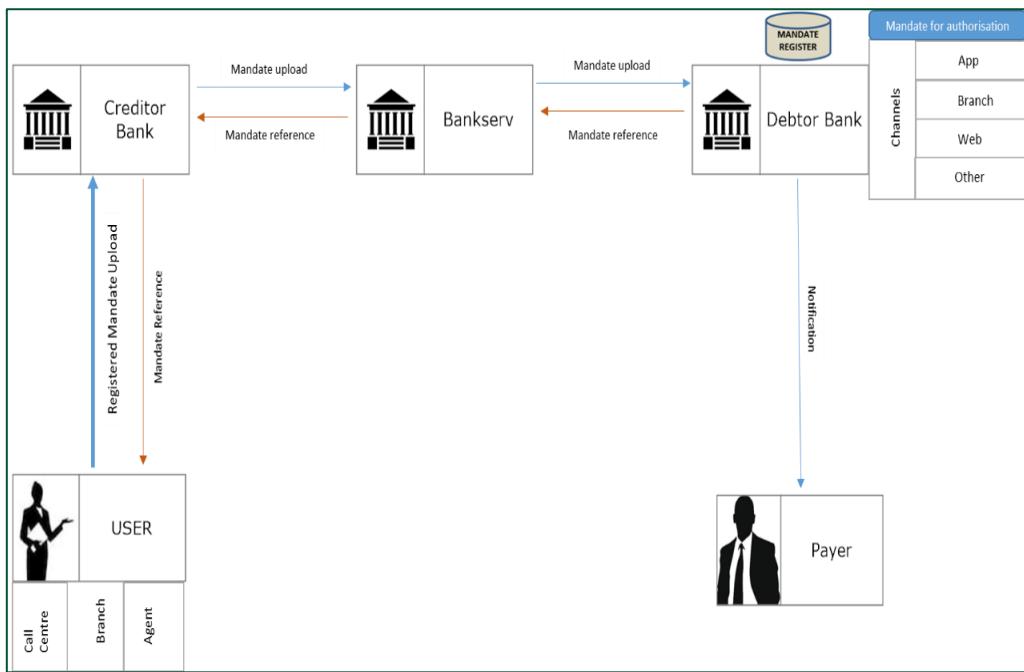


Diagram1

- d) With the implementation of RMS, a registered mandate can be added to the Mandate Register when a payee submits a mandate after the mandate initiation attempted on Debi-check had failed as a result of a no response (NRSP) from the payer.
- e) Both the collecting and paying bank perform validations on the registered mandate received.
- f) Post successful validation, the paying bank adds the registered mandate to the paying bank mandate register and performs the following actions:
  - forwards Mandate Reference Number (MRN) to the collecting bank, which is then sent to the payee
  - forwards notification to the payer informing him/ her of the registration of the mandate
  - Refer to Diagram 2 below for the flow of messages described above.



- g) The payee can now utilise the MRN to process Debi-check collections against.

## 2 RMS RULES AND REQUIREMENTS

Payees who wish to utilise RMS, must ensure the below rules and requirements are fully understood and, where applicable to the payee, adhered to:

### 2.1. RMS Processing Rules

- Payees must be pre-vetted and registered by the collecting bank in accordance to the Debit Order Abuse (DOA) process.
- Payees must have attempted a DebiCheck mandate initiation.
- A RMS can only be initiated if the payer fails to respond to a DebiCheck mandate authorisation request (i.e. a NRSP is received).
- The RMS must be submitted within 10 calendar days from the receipt of the abovementioned NRSP.
- RMS must be utilised for new mandates only.
- RMS must be submitted in Batch only (i.e. TT2).
- A Debi-check mandate that has been declined by the consumer cannot be introduced again as a registered mandate.
- All collections against an RMS will be processed as a second (2nd) priority in the Early Collection Window; after Debi-Check.

## 2.2. RMS Requirements

- a) The payee must submit the RMS Mandate Initiation message with a value of "0997" in the Debtor Auth required {local instrument} field
- b) The RMS submitted must match the initial mandate in every respect as validation against the original mandate will be performed with the exception of the following fields:
  - First Collection Amount, if not present;
  - First Collection Date, if not present;
  - Mandate Request Transaction Identifier (MRTI)
  - Debtor Authorisation Code
  - Authentication Type
- c) The First Collection date and First Collection amount must not be populated for RMS regardless of the contents contained in the original Debi-check message
- d) The entire RMS file will be rejected should any record contained within fail the validation check.
- e) The mandate initiation request file submitted must only contain RMS transactions only i.e. a mixed file containing RMS, migrated and normal Debi-check mandates must not be sent.
- f) For RMS specifically, an RMS indicator will be sent to the payee in the acknowledgement and response files
- g) All mandate information status responses will be sent to payee in the mark-off file for Registered Mandates (Debtor Auth required {local instrument} =0997)
- h) Amendment to RMS mandates where the amendment is not aligned to existing adjustment criteria will only become effective if the amendment has been authorized by the payer. Refer to [Appendix M – Amendment Rules](#).

## 3 RMS REQUEST AND RESPONSE

### 3.1. RMS request file structure

- a) Files must be as follows:
  - File length must be 1100
  - File structure must be done according to the file layout provided below
  - File location must be according to the client's requirements during onboarding
- b) File naming convention

PNGG00.CDPACK.\*\*\*\*\*G000.D0.SQ1100

#### Important note



A **Q** is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.

- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) Clients also need to specify the designed location on a given server where they wish to receive responses. This includes ACK and NACK files.

### **3.2. RMS Mandate maintenance rule**

- a) During mandate maintenance, each file can only have a single type of transaction.
- b) Mandate initiation file can only contain initiation transactions and not amendment / cancellation transactions.

### **3.3. RMS Mandate amendment rule**

- a) Only the following elements should be included in a mandate update request:
  - Elements requiring an update in the mandate register
  - Elements that are mandatory and/ or conditional for updates
- b) Optional fields that do not require amendment, must not be populated or they will be rejected.

**ACK:** Acknowledged

**NACK:** Not acknowledged

### **3.4. RMS Mandate request file layout structure**

- a) The following structures are used:
  - File header layout
  - Data layout
  - File trailer layout
- b) The information is populated by the client.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable
- All the fields which are alpha numeric must be left justified with spaces on right.
- All the fields which are numeric will be right justified with zeros at front

## File header layout

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Record identifier	Numeric	M	M	M	M	1	2	2	Value = 01 – header record identifier.
Message identification	Alpha-numeric	M	M	M	M	3	36	34	<ul style="list-style-type: none"> <li>3(AN) = "021"</li> <li>1(AN) = "/"</li> <li>5(AN) = ID of the service, refer to <a href="#">Appendix D – Service Identification Codes</a>.</li> <li>1(AN) = "/"</li> <li>8(AN) = Client Profile Number</li> <li>1(AN) = "/"</li> <li>8(N) = Creation Date</li> <li>1(AN) = "/"</li> <li>6(AN) = File Number</li> </ul>
Charges account number	Numeric	M	M	M	M	37	52	16	Client Charge Account <b>Note:</b> Pricing Engine will use mandate charge account captured at the time of onboarding for billing.
Creation date and time	Date	M	M	M	M	53	71	19	The format for local time is YYYY-MM-DDThh:mm:ss.
Initiating party	Alpha-numeric	M	M	M	NA	72	106	35	NB/CC number for internal clients and client profile number for external clients.
Client profile number	Numeric	M	M	M	M	107	116	10	<ul style="list-style-type: none"> <li>This is a unique number that Nedbank will assign to the client.</li> <li>This is the CPS_ID number.</li> </ul>
Instructing agent	Alpha-numeric	M	M	M	M	117	122	6	Contains the creditor bank (210002).
Instructed agent	Alpha-numeric	M	M	M	M	123	128	6	Contains identifier of ACH – 210000.
Filler	Alpha-numeric	M	M	M	M	129	1100	972	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	M	M	M	NA	NA	NA	A new line must be started after each record.

## Data layout

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Record identifier	Numeric	M	M	M	M	1	2	2	Value = 02 – transaction record identifier.
Amendment / cancellation reason	Alpha-numeric	NA	M	M	NA	3	6	4	<ul style="list-style-type: none"> <li>Amendment codes as contained in the Mandate Reason Code Table.</li> <li>Refer to <a href="#">Appendix E – Mandate Amendment Reason Codes</a>.</li> <li>Cancellation codes as contained in the Mandate Cancellation Reason.</li> <li>Refer to <a href="#">Appendix A – Mandate Cancellation Reason Codes</a></li> </ul>
Client reference	Alpha-numeric	M	M	M	NA	7	41	35	<ul style="list-style-type: none"> <li>For use by creditor for internal referencing.</li> <li>Free format alpha-numeric field.</li> </ul>
Contract reference	Alpha-numeric	M	NA	O	NA	42	55	14	<ul style="list-style-type: none"> <li>Creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension, etc.</li> <li>It is left justified with spaces filled on right</li> </ul>
Tracking indicator (service level)	Alpha-numeric	M	O	M	NA	56	56	1	<ul style="list-style-type: none"> <li>Note: For cancellation requests valid values are “T” and “F”: <ul style="list-style-type: none"> <li>If “T” cancel record in Tracking.</li> <li>If “F” don’t cancel record in Tracking.</li> </ul> </li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Debtor authentication required (local instrument)	Alpha-numeric	M	M	NA	NA	57	60	4	<ul style="list-style-type: none"> <li>For Initiation – Populate code 0997 in this field.</li> <li>Code 0997 means that the transaction is processed in batch and that authorization is not required. This indicates that this Mandate is a RMS Transaction and must be kept as a record on the mandates register.</li> <li>For Amendment – 0227 is used when re authorization is required and 0226 is used in case no auth is required</li> </ul>
Instalment occurrence (sequence type)	Code	M	M	NA	NA	61	64	4	<ul style="list-style-type: none"> <li>Valid Codes include: <ul style="list-style-type: none"> <li>OOFF – Once off</li> <li>RCUR – Recurring</li> </ul> </li> </ul>
Frequency	Code	M	O	NA	NA	65	68	4	Refer to table of mandate frequency codes - <a href="#">Appendix B - Mandate Frequency Codes</a> .
Mandate initiation date	Date	M	NA	NA	NA	69	78	10	<ul style="list-style-type: none"> <li>YYYY-MM-DD</li> <li>This can't be a future date or a past date.</li> </ul>
First collection date	Date	C	C	NA	NA	79	88	10	<ul style="list-style-type: none"> <li>Field must not be populated with any value or spaces</li> </ul>
Collection currency	Alpha-numeric	C	C	NA	NA	89	91	3	This must be ZAR.
Instalment amount	Decimal	C	C	NA	NA	92	106	15 (13,2)	Amount populated must be the same as per the Instalment amount captured in the original AC initiation request
Collection currency	Alpha-numeric	M	O	NA	NA	107	109	3	This must be ZAR.
Maximum collection amount	Decimal	M	O	NA	NA	110	124	15 (13,2)	<ul style="list-style-type: none"> <li>Maximum instalment amount that may be collected under an agreement between the beneficiary and the payer.</li> <li>Maximum amount of any instalment.</li> <li>Rounding off of amount would be as per below - <ul style="list-style-type: none"> <li>0.005 &lt; 0.00</li> <li>0.005 ≥ 0.01</li> </ul> </li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Creditor scheme ID (creditor scheme name)	Alpha-numeric	O	O	NA	NA	125	135	11	<ul style="list-style-type: none"> <li>• Scheme ID of creditor like 'Church Fund', etc.</li> <li>• This is a free format alpha-numeric field.</li> </ul>
Creditor name	Alpha-numeric	M	O	M	NA	136	170	35	<ul style="list-style-type: none"> <li>• Should denote a clear creditor name to identify the creditor.</li> <li>• Can be the same as the ultimate creditor name.</li> </ul>
Mandate request transaction identifier	Alpha-numeric	M	M	M	NA	171	193	23	<ul style="list-style-type: none"> <li>• 4(N) = Client id</li> <li>• 10(AN) = Original system date (YYYY-MM-DD)</li> <li>• 9(N) = Mandate sequence number</li> <li>• When cancelling a registered mandate, a new MRTI must be issued, and the mandate reference number (MRN) is mandatory.</li> <li>• When cancelling an inflight mandate (with reason code MICN/MACN), then the MRTI must be the same as that of original initiation / amendment request.</li> </ul>
Creditor telephone contact details	Alpha-numeric	M	O	O	NA	194	223	30	<ul style="list-style-type: none"> <li>• Mobile or landline number, needs to cater for the international standard e.g. (+27) "+27823509883".</li> <li>• Telephone number must be left justified.</li> </ul>
Creditor email contact details	Alpha-numeric	O	O	O	NA	224	313	90	Email address
Creditor account number	Alpha-numeric	M	O	O	NA	314	332	19	<ul style="list-style-type: none"> <li>• This is bank account number of the creditor.</li> <li>• This is the nominated account.</li> <li>• The account number should be Left Justified with SPACES at the right</li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Creditor bank (creditor branch number)	Alpha-numeric	M	O	O	M	333	338	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank. eg.198765.</li> <li>This will be defaulted to Nedbank's universal branch code.</li> <li>For a request for information, creditor bank member ID needs to be passed.</li> </ul>
Ultimate creditor name (ultimate creditor identifier)	Alpha-numeric	O	O	O	NA	339	373	35	The underlying agreement lies with the ultimate creditor.
Creditor abbreviated short name	Alpha-numeric	M	M	M	M	374	383	10	<ul style="list-style-type: none"> <li>Abbreviated short name.</li> <li>For amendment and cancellation, the creditor abbreviated short name should be same as the name in the mandate database.</li> <li>Refer to <a href="#">Appendix M – Amendment Rules</a>.</li> </ul>
Debtors name	Alpha-numeric	M	O	M	NA	384	418	35	Name of the debtor as per the bank account record.
Debtors identification	Alpha-numeric	M	O	NA	NA	419	453	35	<p>Values allowed:</p> <ul style="list-style-type: none"> <li>• 1(AN) = Document type <ul style="list-style-type: none"> <li>◦ P = Passport</li> <li>◦ I = ID Document</li> <li>◦ T = Temporary residence ID</li> </ul> </li> <li>• 1(AN) = “/”</li> <li>• 33(AN) = identification document number</li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Debtor telephone contact details	Alpha-numeric	O	O	NA	NA	454	483	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard (+27) "+27823509883".</li> <li>International Standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters). Pattern \+[0-9]{1,3}-[0-9()]+\-[1,30].</li> </ul>
Debtor email contact details	Alpha-numeric	O	O	NA	NA	484	573	90	Email address.
Debtor account number	Alpha-numeric	M	O	O	NA	574	592	19	This is the bank account number of the debtor.
Debtor account type	Alpha-numeric	M	C	O	NA	593	604	12	<ul style="list-style-type: none"> <li>Account type table.</li> <li>If debtor account number is present, account type must be populated.</li> <li>Refer to <a href="#">Appendix C - Account Types</a>.</li> </ul>
Debtor bank (debtor branch number)	Alpha-numeric	M	C	M	M	605	610	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>Actual branch number &amp; universal sort code can be used.</li> <li>For a request for information, the debtor bank member ID needs to be passed.</li> </ul>
Ultimate debtor name	Alpha-numeric	O	O	NA	NA	611	645	35	Ultimate debtor name.
Original client reference	Alpha-numeric	NA	M	NA	NA	646	680	35	<ul style="list-style-type: none"> <li>For use by creditor for internal referencing.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Original contract reference	Alpha-numeric	NA	O	NA	NA	681	694	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension, etc.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> <li>It is left justified with spaces filled on right.</li> </ul>
Original creditor name	Alpha-numeric	NA	M	NA	NA	695	729	35	<ul style="list-style-type: none"> <li>Original creditor name.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>
Original mandate request transaction identifier	Alpha-numeric	NA	M	NA	NA	730	752	23	<ul style="list-style-type: none"> <li>4(N) = Client ID</li> <li>10(AN) = Original date</li> <li>9(N) = Mandate sequence number</li> <li>This field is created by the creditor bank and is a unique value.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>
Original debtor name	Alpha-numeric	NA	M	NA	NA	753	787	35	<ul style="list-style-type: none"> <li>Original debtor name.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>
Original bank (debtor branch number)	Alpha-numeric	NA	M	NA	NA	788	793	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>Actual branch number &amp; universal sort code can be used.</li> <li>This should be populated with the original value of the mandate / initiation request.</li> </ul>
Authentication type	Alpha-numeric	M	M	M	NA	794	802	9	Must contain "BATCH".

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Collection day	Alpha-numeric	M	M	NA	NA	803	804	2	<ul style="list-style-type: none"> <li>Contains a number for the day aligned to frequency.</li> <li>Refer to <a href="#">Appendix B - Mandate Frequency Codes</a>.</li> </ul>
Date adjustment rule indicator	Alpha-numeric	M	O	NA	NA	805	805	1	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li>"Y" = Yes</li> <li>"N" = No</li> </ul> </li> </ul>
Adjustment category	Alpha-numeric	M	O	NA	NA	806	806	1	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li>N - Never</li> <li>Q - Quarterly</li> <li>A - Annually</li> <li>B - Bi-annually or</li> <li>R - Repo</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a>.</li> </ul>
Sign indicator	Char	C	C	NA	NA	807	807	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate a negative value.</li> </ul> </li> <li>Must only be populated if the adjustment rate is present.</li> </ul>
Adjustment rate	Numeric	O	O	NA	NA	808	815	8 (3,5)	<ul style="list-style-type: none"> <li>Adjustment rate to increase or decrease as per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a>.</li> <li>Note: If the adjustment rate is populated, then do not populate the adjustment amount tag.</li> </ul>
Adjustment amount currency	Alpha-numeric	O	O	NA	NA	816	818	3	This must be ZAR.
Sign indicator	Char	C	C	NA	NA	819	819	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate a negative value.</li> </ul> </li> <li>Must only be populated if the adjustment amount is present.</li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Adjustment amount	Decimal	O	O	NA	NA	820	834	15 (13,2)	<ul style="list-style-type: none"> <li>Adjustment amount to increase / decrease as per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a>.</li> <li>Note: If the adjustment amount is populated, then do not populate the adjustment rate tag.</li> </ul>
Mandate reference number	Alpha-numeric	NA	M	C	M	835	856	22	<ul style="list-style-type: none"> <li>4(AN) = Bank Number</li> <li>8(N) = Mandate Creation Date</li> <li>10(AN) = Free format</li> <li>For amendment: this is the original mandate reference number, the unique mandate identification.</li> <li>This number must be unique in the industry for the lifetime of mandate (including time in the archives).</li> <li>If cancellation is for inflight, then the mandate reference number will not be there.</li> <li>If cancellation is for a registered mandate then the mandate reference number needs to be passed.</li> </ul>
Collection currency	Alpha-numeric	C	C	NA	NA	857	859	3	<ul style="list-style-type: none"> <li>Field must not be populated with any value or spaces</li> </ul>
First collection amount (initial amount)	Decimal	C	C	NA	NA	860	874	15 (13,2)	<ul style="list-style-type: none"> <li>Field must not be populated with any value or spaces</li> </ul>
Debit value type	Alpha-numeric	M	O	O	NA	875	885	11	<ul style="list-style-type: none"> <li>Values are: <ul style="list-style-type: none"> <li>FIXED,</li> <li>VARIABLE or</li> <li>USAGE-BASED.</li> </ul> </li> </ul>

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Mandate information request identifier	Alpha-numeric	NA	NA	NA	M	886	920	35	<ul style="list-style-type: none"> <li>• 4(N) = Client id</li> <li>• 4(AN) = "MDTE"</li> <li>• 10(AN) = Original system date (YYYY-MM-DD)</li> <li>• 9 N = Mandate sequence number</li> <li>• This field is created by the originator of the message and is unique.</li> </ul>
Request type	Alpha-numeric	NA	NA	NA	M	921	930	10	Must contain "MANDATE".
Filler	Alpha-numeric	M	M	M	M	931	1100	170	The filler area MUST HAVE SPACES.
New line	N/A	M	M	M	M	N/A	N/A	N/A	A new line must be started after each record.

#### File trailer layout

Data element	Data type	Mandatory				Positioning			Comments
		Initiation	Amendment	Cancellation	Request for info	Start	End	Length	
Record identifier	Numeric	M	M	M	M	1	2	2	Value = 03 – trailer record identifier.
Total number of transactions	Numeric	M	M	M	M	3	10	8	Total number of data records.
Filler	Alpha-numeric	M	M	M	M	11	1100	1090	The filler area MUST HAVE SPACES.
New line	Special	M	M	M	M	NA	NA	NA	A new line must be started after each record.

#### 3.5. File structure for initiation, amendment, cancellation and request for information ACK/NACK Status Report

- a) Files must be as follows:
- File length must be 1100.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.

- b) The file naming convention applies to the ACK / NACK file:

ACK:	PNGG00.CDPACK.*****J000.D0.SQ1100
NACK:	PNGG00.CDPACK.*****Q000.D0.SQ1100

**Important note**



A **Q** is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) Clients also need to specify the designed location on a given server where they wish to receive the mandate response files (including ACK/NACK responses)
- g) After pre-processing validation, ACK / NACK will be given to all clients.
- h) ACK will be consolidated per file. If the creditor has sent 1 file with 100 transactions, an ACK file with 100 transactions will be returned.

**Important note**



If there is any structural or data attribute related issue (i.e. an xsd validation issue), then the full file will be rejected, and a NACK will be received.

Rejections due to duplication will be a NACK (N) and not a duplicate (D).

### **3.6. Response layout for RMS mandate initiation, amendment, cancellation and request for information ACK/NACK Status Report**

- a) The following structures are used:
  - File header layout
  - Data layout
  - File trailer layout
- b) The information is populated by Nedbank.

## File header layout

Data element	Data type	Positioning			Comments
		Start	End	Length	
Record identifier	Numeric	1	2	2	Value = 01 – header record identifier.
Message identification	Alpha-numeric	3	36	34	Unique identifier of the message submitted by Nedbank.
Original message identification	Alpha-numeric	37	70	34	The message ID sent by the customer in the request message.
Creation date and time	Numeric	71	89	19	The format for local time is YYYY-MM-DDThh:mm:ss.
Client profile number	Numeric	90	99	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Filler	Alpha-numeric	100	1100	1001	The filler area MUST CONTAIN SPACES.
New line feed	Special	NA	NA	NA	A new line must be started after each record.

## Data layout

Data element	Data type	Positioning			Comments
		Start	End	Length	
Record identifier	Numeric	1	2	2	Value = 02 – transaction record identifier.
Client reference	Alpha-numeric	3	37	35	Same as input file.
Contract reference	Alpha-numeric	38	51	14	Same as input file.
Instalment Occurrence (Sequence Type)	Code	52	55	4	Same as input file
Mandate request transaction identifier	Alpha-numeric	56	78	23	Same as input file.
Creditor account number	Alpha-numeric	79	97	19	Same as input file.
Creditor abbreviated short name	Alpha-numeric	98	107	10	Same as input file.
Debtor account number	Alpha-numeric	108	126	19	Same as input file.

Data element	Data type	Positioning			Comments
		Start	End	Length	
Debtor account type	Alpha-numeric	127	138	12	Same as input file.
Debtor bank (debtor branch number)	Alpha-numeric	139	144	6	Same as input file.
Original client reference	Alpha-numeric	145	179	35	Same as input file.
Mandate reference number	Alpha-numeric	180	201	22	Same as input file.
Mandate information request identifier	Alpha-numeric	202	236	35	Same as input file.
Request type	Alpha-numeric	237	246	10	Same as input file.
Transaction status	Alpha-numeric	247	250	4	<ul style="list-style-type: none"> <li>This must contain a value in the payment status group code.</li> <li>Refer to <a href="#">Appendix H – Payment Status Group Code</a>.</li> </ul>
Reason code	Alpha-numeric	251	370	120	<ul style="list-style-type: none"> <li>It will have the reason code for the rejection.</li> <li>Can contain multiple error codes (up to 20)</li> <li>Multiple error codes will appear without a comma.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a>.</li> </ul>
RMS Indicator	Alpha-numeric	371	373	3	This field will contain RMS
Filler	Alpha-numeric	374	1100	727	The filler area MUST HAVE SPACES.
New line feed	Special	NA	NA	NA	A new line must be started after each record.

#### File trailer layout

Data element	Data type	Positioning			Comments
		Start	End	Length	
Record identifier	Numeric	1	2	2	Trailer record identifier. Value = 03
Total number of rejected transactions	Numeric	3	10	8	Total number of rejected transactions.
Total number of accepted transactions	Numeric	11	18	8	Total number of accepted transactions.

Data element	Data type	Positioning			Comments
		Start	End	Length	
Total number of transactions in original file	Numeric	19	26	8	Total number of all transactions received in the original file.
File status	Alpha-numeric	27	34	8	Can either be REJECTED /ACCEPTED.
File Rejection Reason Code	Alpha-numeric	35	64	30	Reason code for the file being rejected.
Filler	Alpha-numeric	65	1100	1036	The filler area MUST HAVE SPACES.
New line feed	Special	NA	NA	NA	A new line must be started after each record.

### 3.7. File layout structure for RMS Mandate initiation, amendment and cancellation mandate acceptance report

- a) Files must be as follows:
  - File length must be 1100
  - File structure must be done according to the file layout provided below
  - File location must be according to the client's requirements during onboarding
  - The response file will contain a mix of transactions i.e. initiation, amendment and cancellation.
- b) The file naming convention applies to the response file

1<sup>st</sup> Response: PNGG00.CDPACK.\*\*\*\*\*T001.D0.SQ1100  
 2<sup>nd</sup> Response: PNGG00.CDPACK.\*\*\*\*\*T002.D0.SQ1100

#### Important note



A Q is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) The response file will be sent twice in a day and will cater for the below:
  - All RMS transactions where rejections (pacs.002) is received from paying bank and ACH (Final NACK)
    - If the file is partially accepted, then only the failed transaction detail is returned

- if the file is rejected, all failed transactions will be shown
    - if the file has failed due to a header error, only the group header error is returned.
  - All RMS transactions where a Pain.012 is received.
- g) Pain.012 in batch will contain at least one acceptance message but may have more than one message also.

**ACH (Automated Clearing House):** A central processing mechanism through which financial institutions agree to exchange payment instructions or financial obligations.

### 3.8. Response layout for initiation, amendment and cancellation mandate acceptance report

- a) The following structures are used:
  - File header layout
  - Data layout
  - File trailer layout
- b) The information is populated by Nedbank.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

#### File header layout

The fields in the File Header will be populated in the following instances:

- Debtor response received for initiation, amendment, cancellation, and suspension
- Status report for all rejections.

Data element	Data type	M / O/ C / NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Header record identifier. Value = 01.
Message identification	Alpha-numeric	M	3	36	34	<ul style="list-style-type: none"> <li>• 3(AN) = "021"</li> <li>• 1(AN) = "/"</li> <li>• 5(AN) = ID of the service <a href="#">Appendix D - Service Identification Codes (MANOC)</a></li> <li>• 1(AN) = "/"</li> <li>• 8(AN) = client profile number</li> <li>• 1(AN) = "/"</li> <li>• 8(N) = creation date</li> <li>• 1(AN) = "/"</li> <li>• 6(AN) = file number</li> </ul> <p>Field cannot be used for reconciliation purposes.</p>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creation date and time	Date	M	37	55	19	<ul style="list-style-type: none"> <li>The format for local time is YYYY-MM-DDThh:mm:ss.</li> <li>This field is used to provide the creditor with the mandate creation date.</li> <li>Cannot be used for reconciliation purposes</li> </ul>
Initiating party	Alpha-numeric	O	56	90	35	Same as input file.
Client profile number	Numeric	M	91	100	10	<ul style="list-style-type: none"> <li>This is a unique number that Nedbank will assign to the client.</li> <li>This is the CPS_ID number.</li> </ul>
Instructing agent	Alpha-numeric	M	101	106	6	<ul style="list-style-type: none"> <li>Contains identifier of ACH – 210000.</li> </ul>
Instructed agent	Alpha-numeric	M	107	112	6	<ul style="list-style-type: none"> <li>Contains identifier of Creditor bank- 210002.</li> </ul>
Filler	Alpha-numeric	M	113	1100	988	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	N/A	A new line must be started after each record.

## Data layout

The fields in the Data Layout will be populated in the following instances (unless stated otherwise):

- Debtor response received in respect of an initiation, amendment, cancellation, or suspension request.
- Status report for all rejections.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Data record identifier. Value = 02.
Original message ID	Alpha-numeric	O	3	36	34	<ul style="list-style-type: none"> <li>Will only be populated in case of rejection from DR Bank/ACH.</li> <li>Cannot be used for reconciliation purposes</li> </ul>
Original message type	Alpha-numeric	O	37	71	35	Populated as per valid value: <ul style="list-style-type: none"> <li>Initiation</li> <li>Amendment</li> <li>Cancellation</li> </ul> Will only be populated in case of rejection from DR Bank/ACH.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Accepted indicator	Ind	O	72	76	5	<ul style="list-style-type: none"> <li>This has a TRUE/FALSE value.</li> <li>True indicates mandate request (initiation / amendment / cancellation) has been accepted.</li> <li>Will only be populated when debtor response is received in respect of an initiation, amendment, cancellation request</li> </ul>
Payment status group code (header level code)	Code	O	77	80	4	<ul style="list-style-type: none"> <li>Populated in the case of a status report containing one/ many rejections.</li> <li>This field is populated when failure of the file occurs at group level.</li> <li>The code populated will either be PART and RJCT.</li> <li>Refer to <a href="#">Appendix H – Payment Status Group Codes</a></li> </ul>
Reason code (header level code)	Alpha-numeric	O	81	86	6	<ul style="list-style-type: none"> <li>Populated in the case of a status report containing one/ many rejections.</li> <li>Reason code will only be populated if the Payment Status Group code is PART or RJCT.</li> <li>The reason code must contain 902203 for batch when all transactions have rejected</li> <li>The reason code must contain “NONREF” when the Payment Status Group Code is “PART”.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a>.</li> </ul>
Rejected reason code	Alpha-numeric	O	87	90	4	<ul style="list-style-type: none"> <li>Reason code will only be populated when a rejected mandate response (pain.012) is received.</li> <li>Refer to <a href="#">Appendix X- External Return Reason Codes – Mandates.</a></li> </ul>
Error codes (transaction level code)	Alpha-numeric	O	91	210	120	<ul style="list-style-type: none"> <li>Populated in the case of a status report containing one/ many rejections.</li> <li>Can contain multiple error codes (up to 20)</li> <li>Multiple error codes will appear without a comma.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a>.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Transaction status	Alpha-numeric	O	211	214	4	<ul style="list-style-type: none"> <li>Populated in the case of a status report containing one/ many rejections.</li> <li>This is the rejection at transaction level (pacs.002)</li> <li>Will only be populated for rejected transactions.</li> <li>Code populated will be "RJCT"</li> <li>Refer to <a href="#">Appendix H – Payment Status Group Code</a></li> </ul>
Client reference	Alpha-numeric	O	215	249	35	<ul style="list-style-type: none"> <li>For use by creditor for internal referencing.</li> <li>It is a free format alpha-numeric field.</li> </ul>
Contract reference	Alpha-numeric	O	250	263	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will also be referenced in mandate suspension.</li> <li>It is left justified with spaces filled on right.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Tracking indicator (service level)	Alpha-numeric	O	264	264	1	<ul style="list-style-type: none"> <li>Valid values are "T" and "F", the same as in the input file.</li> <li>It will be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Authorisation code debtor authentication required (local instrument code)	Alpha-numeric	O	265	268	4	<ul style="list-style-type: none"> <li>Code 0997 means that the transaction is processed in batch and that authorization is not required. This indicates that this Mandate is a RMS Transaction and must be kept as a record on the mandates register</li> </ul>
Instalment occurrence (sequence type)	Code	O	269	272	4	<ul style="list-style-type: none"> <li>Valid Codes include: <ul style="list-style-type: none"> <li>OOFF – Once off</li> <li>RCUR – Recurring</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Frequency	Code	O	273	276	4	<ul style="list-style-type: none"> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> <li>Refer to <a href="#">Appendix B - Mandate Frequency Codes</a></li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Mandate initiation date (from date)	Date	O	277	286	10	<ul style="list-style-type: none"> <li>• YYYY-MM-DD.</li> </ul>
First collection date	Date	C	287	296	10	<ul style="list-style-type: none"> <li>• Same as input file</li> </ul>
Collection currency	Alpha-numeric	O	297	299	3	<ul style="list-style-type: none"> <li>• This must be ZAR.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Instalment amount	Decimal	C	300	314	15 (13,2)	<ul style="list-style-type: none"> <li>• The collection amount must be present for fixed or variable type mandates.</li> <li>• A value will be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Collection currency	Alpha-numeric	O	315	317	3	<ul style="list-style-type: none"> <li>• This must be ZAR.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Maximum collection amount	Decimal	O	318	332	15 (13,2)	<ul style="list-style-type: none"> <li>• Maximum instalment amount that may be collected under an agreement between the beneficiary and the payer.</li> <li>• The maximum amount of any instalment.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> <li>• Rounding off of amount would be as per below -           <ul style="list-style-type: none"> <li>○ 0.005 &lt; 0.00</li> <li>○ 0.005 ≥ 0.01</li> </ul> </li> <li>• Example:           <ul style="list-style-type: none"> <li>○ 0.04 – 0.00</li> <li>○ 0.05 – 0.10</li> <li>○ 0.07 – 0.10</li> </ul> </li> </ul>
Creditor scheme ID (creditor scheme name)	Alpha-numeric	O	333	343	11	<ul style="list-style-type: none"> <li>• Scheme ID of creditor like Church Fund etc.</li> <li>• This is a free format alpha-numeric field.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creditor name	Alpha-numeric	O	344	378	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the creditor.</li> <li>Can be the same as the ultimate creditor name.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Mandate request transaction identifier	Alpha-numeric	O	379	401	23	<ul style="list-style-type: none"> <li>Comprises of the following:           <ul style="list-style-type: none"> <li>4(N) = Client ID</li> <li>10(AN) = Original System Date (YYYY-MM-DD)</li> <li>9(N) = Mandate sequence number</li> </ul> </li> <li>This field must match back to the original request message.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Creditor telephone contact details	Alpha-numeric	O	402	431	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard (+27) e.g. "+27823509883".</li> <li>Telephone number must be left justified</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Creditor email contact details	Alpha-numeric	O	432	521	90	<ul style="list-style-type: none"> <li>Email address.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Creditor bank (creditor branch number)	Alpha-numeric	O	522	527	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank</li> <li>The Nedbank universal branch code is 198765.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creditor account number	Alpha-numeric	O	528	546	19	<ul style="list-style-type: none"> <li>This is a bank account number.</li> <li>This is the nominated account number.</li> <li>The account number should be Left Justified with SPACES at right</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Ultimate creditor name (ultimate creditor identifier)	Alpha-numeric	O	547	581	35	<ul style="list-style-type: none"> <li>The underlying agreement lies with the ultimate creditor.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Creditor abbreviated short name	Alpha-numeric	O	582	591	10	<ul style="list-style-type: none"> <li>Abbreviated ultimate creditor short name.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Debtor account name	Alpha-numeric	O	592	626	35	<ul style="list-style-type: none"> <li>The originating account name is mandatory for AC (DebiCheck).</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank</li> </ul>
Debtor identification	Alpha-numeric	O	627	661	35	<ul style="list-style-type: none"> <li>Values allowed: <ul style="list-style-type: none"> <li>1 AN = Document type <ul style="list-style-type: none"> <li>"P" = Passport</li> <li>"I" = ID Document</li> <li>"T" = Temporary residence ID</li> </ul> </li> <li>1 AN = "/"</li> <li>33 AN = Identification document number</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Debtor telephone contact details	Alpha-numeric	O	662	691	30	<ul style="list-style-type: none"> <li>Mobile or landline number.</li> <li>Needs to cater for the international standard (+27) e.g. "+27823509883"</li> <li>International standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters). Pattern \+[0-9]{1,3}-[0-9()]+\-[1,30].</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Debtor email contact details	Alpha-numeric	O	692	781	90	<ul style="list-style-type: none"> <li>Email address.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Debtor account number	Alpha-numeric	O	782	800	19	<ul style="list-style-type: none"> <li>This is a bank account number.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Debtor account type	Alpha-numeric	O	801	812	12	<ul style="list-style-type: none"> <li>Same as input file.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Debtor bank (debtor branch number)	Alpha-numeric	C	813	818	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>Actual branch number &amp; can use universal sort code.</li> <li>The population of this field is required when changes to any other debtor related information is made</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Ultimate debtor name	Alpha-numeric	O	819	853	35	<ul style="list-style-type: none"> <li>Ultimate debtor name.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Authentication status indicator	Alpha-numeric	O	854	857	4	

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Authentication type	Alpha-numeric	O	858	866	9	<ul style="list-style-type: none"> <li>• Same as input file</li> </ul>
Collection day	Alpha-numeric	O	867	868	2	<ul style="list-style-type: none"> <li>• Contains a number for the day aligned to frequency.</li> <li>• Refer to <a href="#">Appendix B - Mandate Frequency Codes</a>.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Date adjustment rule indicator	Alpha-numeric	O	869	869	1	<ul style="list-style-type: none"> <li>• This field may contain:           <ul style="list-style-type: none"> <li>○ Y = Yes</li> <li>○ N = No</li> </ul> </li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Adjustment category	Alpha-numeric	O	870	870	1	<ul style="list-style-type: none"> <li>• This field may contain:           <ul style="list-style-type: none"> <li>○ N - Never</li> <li>○ Q - Quarterly</li> <li>○ A - Annually</li> <li>○ B - Bi-annually</li> <li>○ R – Repo</li> </ul> </li> <li>• Refer to <a href="#">Appendix L – Adjustment Rules</a></li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Sign indicator	Char	O	871	871	1	<ul style="list-style-type: none"> <li>• Values can be:           <ul style="list-style-type: none"> <li>○ '+' or spaces to indicate positive value</li> <li>○ '-' to indicate negative value.</li> </ul> </li> <li>• Will only be populated if Adjustment rate is present.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Adjustment rate	Numeric	O	872	879	8 (3,5)	<ul style="list-style-type: none"> <li>• Adjustment rate to increase or decrease by per the adjustment category</li> <li>• Refer to <a href="#">Appendix L – Adjustment Rules</a>.</li> <li>• A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Adjustment amount currency	Alpha-numeric	O	880	882	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Sign indicator	Char	O	883	883	1	<ul style="list-style-type: none"> <li>Values can be:           <ul style="list-style-type: none"> <li>‘+’ or spaces to indicate positive value</li> <li>‘-’ to indicate negative value.</li> </ul> </li> <li>Will only be populated if the adjustment amount is present.</li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Adjustment amount	Decimal	O	884	898	15 (13,2)	<ul style="list-style-type: none"> <li>Adjustment Amount to increase/decrease by per the adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Authentication channel	Alpha-numeric	O	899	918	20	<ul style="list-style-type: none"> <li>Debtor bank authorisation channel to debtor (e.g. ATM internet banking, mobile and card).</li> </ul>
Mandate reference number	Alpha-numeric	O	919	940	22	<ul style="list-style-type: none"> <li>4(N) = Bank number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format</li> <li>This is the original mandate reference number - the unique mandate identification.</li> <li>This number must be unique in the industry for lifetime of mandate (including time in archives).</li> <li>Debtor bank provides this unique mandate identification in this response if the debtor authorises the mandate.</li> </ul>
Collection currency	Alpha-numeric	C	941	943	3	<ul style="list-style-type: none"> <li>Same as input file</li> </ul>
Initial amount (first collection amount)	Numeric	C	944	958	15 (13,2)	<ul style="list-style-type: none"> <li>Same as input file</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Debit value type	Alpha-numeric	O	959	969	11	<ul style="list-style-type: none"> <li>Values are:           <ul style="list-style-type: none"> <li>FIXED</li> <li>VARIABLE</li> <li>USAGE-BASED</li> </ul> </li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Mandate authentication date	Alpha-numeric	O	970	979	10	YYYY-MM-DD.
Mandate status	Alpha-numeric	O	980	989	10	<ul style="list-style-type: none"> <li>Values are:           <ul style="list-style-type: none"> <li>Rejected-Mandate rejected due to validation at ACH or paying bank</li> <li>Active (initiation response) – successful registration of the RMS mandate.</li> <li>Active (amendment response)- The status for all RMS DebiCheck debit order mandates that were subsequently amended with authorization</li> <li>Suspended-Mandate has been systematically suspended</li> </ul> </li> </ul>
Mandate status reason	Alpha-numeric	O	990	1094	105	<ul style="list-style-type: none"> <li>Refer to <a href="#">Appendix AB – Mandate Status Reason (Batch Response and EOD Status Report)</a></li> <li>A value will only be returned if this field was populated in the request sent to Nedbank.</li> </ul>
Mandate initiation type	Alpha-numeric	O	1095	1097	3	<ul style="list-style-type: none"> <li>This field will contain value "TT2"</li> </ul>
Registered Mandate Indicator	Alpha-numeric	M	1098	1100	3	<ul style="list-style-type: none"> <li>This field will contain RMS</li> <li>Indicator used to differentiate between RMS, migrated and normal AC mandate.</li> </ul>
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

## File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Trailer record identifier. Value = 03.
Total number of transactions	Numeric	M	3	10	8	The total number of transactions within the file, excluding header and trailer details.
Filler	Alpha-numeric	M	11	1100	1090	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	NA	A new line must be started after each record.

### 3.9. File Structure for RMS request for information response

- a) Files must be as follows:
  - File length must be 1100.
  - File structure must be done according to the file layout provided below.
  - File location must be according to the client's requirements during onboarding.
- b) The file naming convention applies to the response file

1<sup>st</sup> Response: PNNG00.CDPACK.\*\*\*\*\*W001.D0.SQ1100

2<sup>nd</sup> Response: PNNG00.CDPACK.\*\*\*\*\*W002.D0.SQ1100

#### Important note



A Q is used instead of a P for a QA testing file, P refers to a production file.

- c) Nedbank will assign a unique identifier to each of its corporate clients, with an up to 4-length alpha character code.
- d) The \*\*\*\*\* represents the client identifier, AA, AB, AAA, AAAA ETC. This unique code is displayed in the file name.
- e) The three digits, represented by 000, is a sequential number starting from 001, going to a maximum of 999. On a daily basis, the client will incrementally increase this number on submission of new files. The sequential numbering has to be reset every day.
- f) The mdte.002 response will be sent to the client twice. The 1<sup>st</sup> response will be sent at 12:00 and the 2<sup>nd</sup> response will be sent at 22:00. The 2<sup>nd</sup> response will only include information that was not sent in the 1<sup>st</sup> response. These responses will not be file-to-file tie back.

### 3.10. Request for information response file layout structure

- a) The following structures are used:
  - File header layout
  - Data layout
  - File trailer layout
- b) The information is populated by Nedbank

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

#### File header layout

Data element	Data type	M / O / C / NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Header record identifier. Value = 01.
Mandate download message identification	Alpha-numeric	M	3	36	34	<ul style="list-style-type: none"> <li>• 3(AN) = "021"</li> <li>• 1(AN) = "/"</li> <li>• 5(AN0 = ID of the service - Refer to <a href="#">Appendix D - Service Identification Codes (MANOC)</a></li> <li>• 1(AN) = "/"</li> <li>• 8(AN) = client profile number</li> <li>• 1(AN) = "/"</li> <li>• 8(N) = creation date</li> <li>• 1(AN) = "/"</li> <li>• 6(AN) = file number</li> </ul> <p>Note that this field cannot be used for reconciliation purposes.</p>
Creation date and time	Date	M	37	55	19	<ul style="list-style-type: none"> <li>• The format for local time is YYYY-MM-DDThh:mm:ss.</li> <li>• This field is used to provide the creditor with the mandate creation date.</li> </ul>
Client profile number	Numeric	M	56	65	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Instructing agent	Alpha-numeric	M	66	71	6	• Contains identifier of ACH
Instructed agent	Alpha-numeric	M	72	77	6	• Contains identifier of Creditor bank- 210002.
Filler	Alpha-numeric	M	78	1100	1023	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	N/A	A new line must be started after each record.

## Data layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	<ul style="list-style-type: none"> <li>• Data record identifier Value = 02</li> <li>• Field populated in status report or mdte.002</li> </ul>
Original message ID	Alpha-numeric	O	3	36	34	<ul style="list-style-type: none"> <li>• This is obtained from the message ID of the original message.</li> <li>• Field populated in status report only.</li> </ul>
Payment status group code	Code	O	37	40	4	<ul style="list-style-type: none"> <li>• This can contain RJCT/PART.</li> <li>• Refer to <a href="#">Appendix H – Payment Status Group Code</a></li> <li>• Field populated in status report only.</li> </ul>
Reason code	Alpha-numeric	O	41	46	6	<ul style="list-style-type: none"> <li>• Will only be populated in the case of receipt of RJCT in the payment status group code.</li> <li>• Refer to <a href="#">Appendix G – Table of Error Codes</a></li> <li>• Field populated in status report only.</li> </ul>
Mandate request transaction identifier	Alpha-numeric	O	47	69	23	<ul style="list-style-type: none"> <li>• Will only be populated in case of RJCT in Payment Status Group Code</li> <li>• 4(N) = Bank Number</li> <li>• 10(AN) = Original System Date (YYYY-MM-DD)</li> <li>• 9(N) = Mandate sequence No This field is created by the originator of the message and is unique. This is used to identify the mandate in error.</li> </ul>
Transaction status	Alpha-numeric	O	70	73	4	<ul style="list-style-type: none"> <li>• Will only be populated in the case of receipt of RJCT in the payment status group code.</li> <li>• This will have RJCT populated.</li> <li>• Field populated in status report only.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Reason code	Alpha-numeric	O	74	79	6	<ul style="list-style-type: none"> <li>Will only be populated in the case of receipt of RJCT in the payment status group code.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a></li> <li>Field populated in status report only.</li> </ul>
Mandate information request identifier	Alpha-numeric	O	80	114	35	<ul style="list-style-type: none"> <li>This field is the same as the data supplied in the mandate request (mdte.001).</li> <li>Field populated in mdte.002 only.</li> </ul>
Creditor bank member ID	Alpha-numeric	O	115	120	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank, eg.198765.</li> <li>Field populated in mdte.002 only.</li> </ul>
Debtor bank member ID	Alpha-numeric	O	121	126	6	<ul style="list-style-type: none"> <li>This is the identifier of the debtor bank.</li> <li>Field populated in mdte.002 only.</li> </ul>
Accepted indicator	Ind	O	127	131	5	<ul style="list-style-type: none"> <li>Must contain TRUE or FALSE.</li> <li>TRUE indicates that the mandate requested was found.</li> <li>Field populated in mdte.002 only.</li> </ul>
Response reason code	Alpha-numeric	O	132	135	4	<ul style="list-style-type: none"> <li>This field indicates if a request was rejected, and the reason for rejection.</li> <li>Refer to <a href="#">Appendix J Mandate Rejected Reason Codes</a></li> <li>Field populated in mdte.002 only.</li> </ul>
<p>The below fields are optional and will only be populated if Mandate exists in database. It will contain values of Active/Suspended/Cancelled mandates.</p> <p>For all data elements below, the field will only populated in the case of the mdte.002 <b>only</b> unless stated otherwise.</p>						
Mandate status	Alpha-numeric	O	136	139	4	<ul style="list-style-type: none"> <li>This will reflect the status of the mandate as listed.</li> <li>Refer to <a href="#">Appendix AA – Mandate Status Reason Code (MDTE)</a></li> </ul>
Client reference	Alpha-numeric	O	140	174	35	For use by the creditor for internal referencing.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Contract reference	Alpha-numeric	O	175	188	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension, etc.</li> </ul>
Tracking indicator (service level)	Alpha-numeric	O	189	189	1	Valid values are "T" or "F".
Debtor authentication required (local instrument code)	Code	O	190	193	4	<ul style="list-style-type: none"> <li>0997</li> <li>Refer to <a href="#">Appendix S – Real-time and Batch Element Combinations</a></li> </ul>
Instalment occurrence (sequence type)	Code	O	194	197	4	<ul style="list-style-type: none"> <li>Valid Codes are: <ul style="list-style-type: none"> <li>OOFF – Once Off</li> <li>RCUR – Recurring</li> </ul> </li> </ul>
Frequency	Code	O	198	201	4	<ul style="list-style-type: none"> <li>The mandate frequency codes.</li> <li>Refer to <a href="#">Appendix B – Mandate Frequency Codes</a>.</li> </ul>
Mandate initiation date (from date)	Date	O	202	211	10	Format is YYYY-MM-DD.
First collection date	Date	O	212	221	10	<ul style="list-style-type: none"> <li>Same as input file</li> </ul>
Collection currency	Alpha-numeric	O	222	224	3	This must be ZAR.
Instalment amount	Decimal	O	225	239	15 (13,2)	<ul style="list-style-type: none"> <li>Same as input file</li> </ul>
Collection currency	Alpha-numeric	O	240	242	3	<ul style="list-style-type: none"> <li>Same as input file</li> </ul>
Maximum instalment amount	Decimal	O	243	257	15 (13,2)	The maximum collection amount.
Creditor scheme ID (creditor scheme name)	Alpha-numeric	O	258	268	11	<ul style="list-style-type: none"> <li>Creditor scheme ID, for example "Church Funds".</li> <li>This is a free format alpha-numeric field.</li> </ul>
Creditor name	Alpha-numeric	O	269	303	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the creditor.</li> <li>Can be the same as the ultimate creditor name.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creditor telephone contact details	Alpha-numeric	O	304	333	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard (+27)</li> <li>e.g. "+27823509883".</li> </ul>
Creditor email contact details	Alpha-numeric	O	334	423	90	Email address.
Creditor bank (creditor bank branch number)	Alpha-numeric	O	424	429	6	The creditor bank branch number.
Creditor account number	Alpha-numeric	O	430	448	19	<ul style="list-style-type: none"> <li>This is a bank account number.</li> <li>This is the nominated account.</li> </ul>
Ultimate creditor name	Alpha-numeric	O	449	483	35	Name of the ultimate creditor name in the case of third-party involvement in the collection.
Creditor abbreviated short name	Alpha-numeric	O	484	493	10	Ultimate creditor abbreviated short name.
Debtor name	Alpha-numeric	O	494	528	35	Name of the debtor as per the bank account record.
Debtor identification	Alpha-numeric	O	529	563	35	<ul style="list-style-type: none"> <li>1(AN) = Document type <ul style="list-style-type: none"> <li>P = Passport</li> <li>I = ID Document</li> <li>T = Temporary residence Id</li> </ul> </li> <li>1(AN) = "/"</li> <li>33(AN) = Identification Document Number.</li> </ul>
Debtor telephone contact details	Alpha-numeric	O	564	593	30	<ul style="list-style-type: none"> <li>Mobile or landline number, needs to cater for the international standard (+27) e.g. "+27823509883".</li> <li>International standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).</li> <li>Pattern <ul style="list-style-type: none"> <li>\+[0-9]{1,3}-[0-9()]+\{1,30}.</li> </ul> </li> </ul>
Debtor email contact details	Alpha-numeric	O	594	683	90	Email address.
Debtor account number	Alpha-numeric	O	684	702	19	This is the debtor bank account number.

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Debtor account type	Alpha -Numeric	O	703	714	12	<ul style="list-style-type: none"> <li>• Account type table.</li> <li>• Refer to <a href="#">Appendix C – Account Types</a></li> </ul>
Debtor bank (debtor bank branch number)	Alpha-numeric	C	715	720	6	This is the debtor bank branch code.
Ultimate debtor name	Alpha-numeric	O	721	755	35	Name of ultimate debtor.
Authentication type	Alpha-numeric	O	756	764	9	Must contain BATCH
Collection day	Alpha-numeric	O	765	766	2	<ul style="list-style-type: none"> <li>• Contains a number for the day aligned to frequency.</li> <li>• Refer to <a href="#">Appendix B – Mandate Frequency Codes</a></li> </ul>
Date adjustment rule indicator	Alpha-numeric	O	767	767	1	<ul style="list-style-type: none"> <li>• This field contains:           <ul style="list-style-type: none"> <li>◦ Y = Yes</li> <li>◦ N = No</li> </ul> </li> </ul>
Adjustment category	Alpha-numeric	O	768	768	1	<ul style="list-style-type: none"> <li>• This field contains:           <ul style="list-style-type: none"> <li>◦ N-Never</li> <li>◦ Q-Quarterly</li> <li>◦ A-Annually</li> <li>◦ B-Bi-annually</li> <li>◦ R-Repo</li> </ul> </li> <li>• Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>
Sign indicator	Char	O	769	769	1	<ul style="list-style-type: none"> <li>• Values can be:           <ul style="list-style-type: none"> <li>◦ ‘+’ or spaces to indicate positive value</li> <li>◦ ‘-’ to indicate negative value.</li> </ul> </li> <li>• Will only be populated if the adjustment rate is present.</li> </ul>
Adjustment rate	Numeric	O	770	777	8 (3,5)	<ul style="list-style-type: none"> <li>• Adjustment rate to increase or decrease by per the adjustment category.</li> <li>• Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>
Adjustment amount currency	Alpha-numeric	O	778	780	3	This must be ZAR.
Sign indicator	Char	O	781	781	1	<ul style="list-style-type: none"> <li>• Values can be:           <ul style="list-style-type: none"> <li>◦ ‘+’ or spaces to indicate positive value</li> <li>◦ ‘-’ to indicate negative value.</li> </ul> </li> <li>• Will only be populated if the adjustment amount is present.</li> </ul>

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Adjustment amount	Decimal	O	782	796	15 (13,2)	<ul style="list-style-type: none"> <li>• Adjustment amount to increase / decrease as per the adjustment category.</li> <li>• Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>
Authentication channel	Alpha-numeric	O	797	816	20	<ul style="list-style-type: none"> <li>• Debtor Bank authorisation channel to debtor (e.g. ATM Internet banking, mobile and card)</li> </ul>
Mandate reference number	Alpha-numeric	O	817	838	22	<ul style="list-style-type: none"> <li>• 4(AN) = Bank Number</li> <li>• 8(N) = Mandate creation date</li> <li>• 10(AN) = Free format.</li> <li>• This is the original mandate reference number i.e. the unique mandate identification.</li> <li>• This number will remain unique in the industry for the lifetime of the mandate (including time in archives).</li> <li>• Debtor bank provides this unique mandate identification in this response if the debtor authorises the mandate.</li> </ul>
Collection currency	Alpha-numeric	C	839	841	3	Same as input file
First collection amount (initial amount)	Decimal	C	842	856	15 (13,2)	Same as input file
Debit value type	Alpha-numeric	O	857	867	11	Must contain: <ul style="list-style-type: none"> <li>• FIXED</li> <li>• VARIABLE</li> <li>• USAGE-BASED.</li> </ul>
Mandate authentication date	Date	O	868	877	10	Mandate authentication date (YYYY-MM-DD).
RMS Indicator	Alpha-numeric	M	878	890	3	<ul style="list-style-type: none"> <li>• Will contain “RMS”</li> </ul>
Filler	Alpha-numeric	M	891	1100	220	<ul style="list-style-type: none"> <li>• The filler area MUST CONTAIN SPACES.</li> <li>• Required in both status report and mdte.002</li> </ul>
New line	Special	M	NA	NA	NA	<ul style="list-style-type: none"> <li>• A new line must be started after each record</li> <li>• Required in both status report and mdte.002.</li> </ul>

## File trailer layout

Data element	Data type	M / O/ C/ NA	Positioning			Comments
			Start	End	Length	
Record identifier	Numeric	M	1	2	2	Trailer record identifier. Value = 03.
Total number of transactions	Numeric	M	3	10	8	Total volume of all transactions.
Filler	Alpha-numeric	M	11	1100	1090	The filler area MUST CONTAIN SPACES.
New line feed	Special	M	NA	NA	N/A	A new line must be started after each record.

## SECTION D: ITEM 5 - CLIENT PREFERENCES

### 1 CLIENT PREFERENCES FOR MANDATES

- a) The below outlines the client preferences available for mandates.
- First response
  - Final response
  - EoD status report
  - Empty file
  - TT preference
  - TT connectivity preference

**EoD:** End of day. Specific time limit for a specific service where no further processing is allowed.

**TT:** Transaction type. Charges the specified amount against an account and marks the transaction for immediate fund transfer during the next settlement period.

#### 1.1. First response

This will be consolidated as a preference for each CPS client.

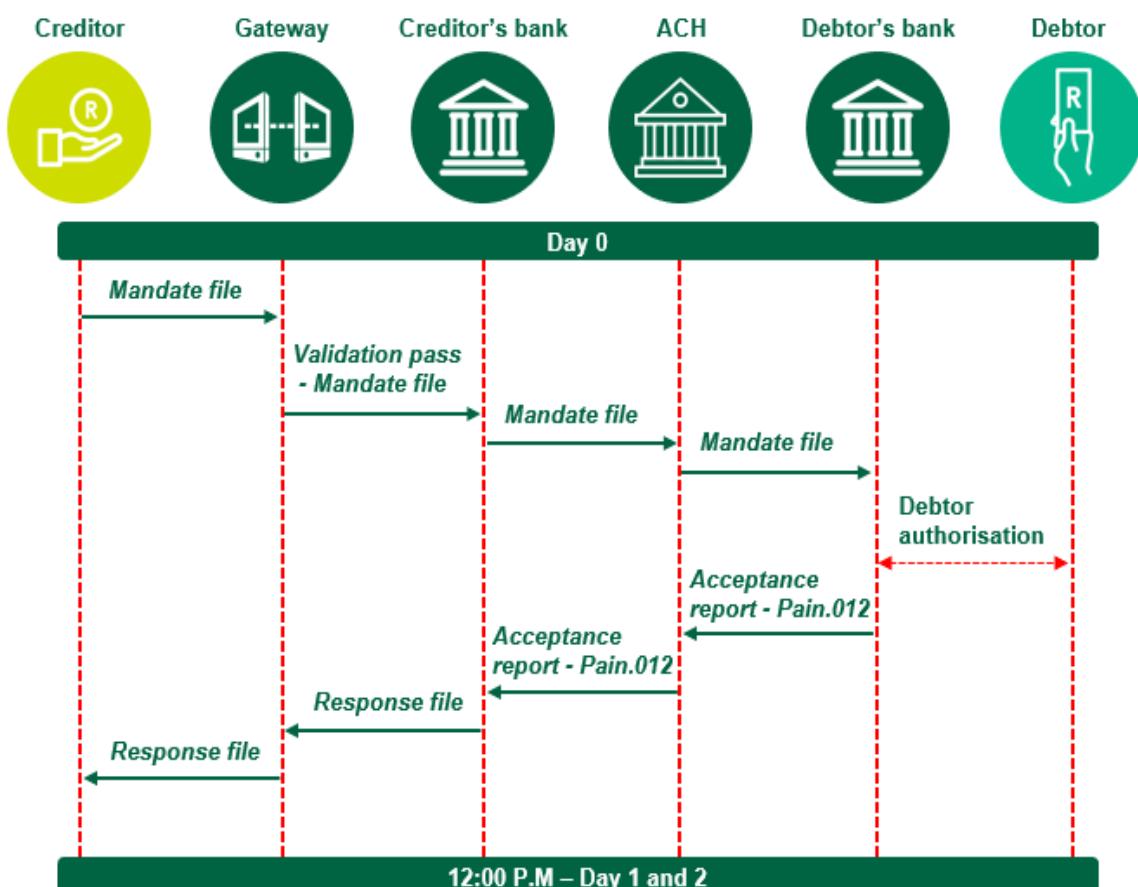


Diagram 1

- a) The content of these files must include a state change of all mandates for the current date, applicable across all streams.
- b) It must include:
  - All mandates suspended for today.
  - All TT2 mandates for which a response was received.
  - TT2 mandate where rejection pacs.002 are received from the debtor bank and ACH.
  - TT1 mandates where no response was received (expired mandate rq - previously SLA).

**ACH:** Automated Clearing House. Central processing mechanism through which financial institutions agree to exchange payment instructions or financial obligations.

## 1.2. Final response

This will be consolidated as a preference for each CPS client and will be provided to all creditors.

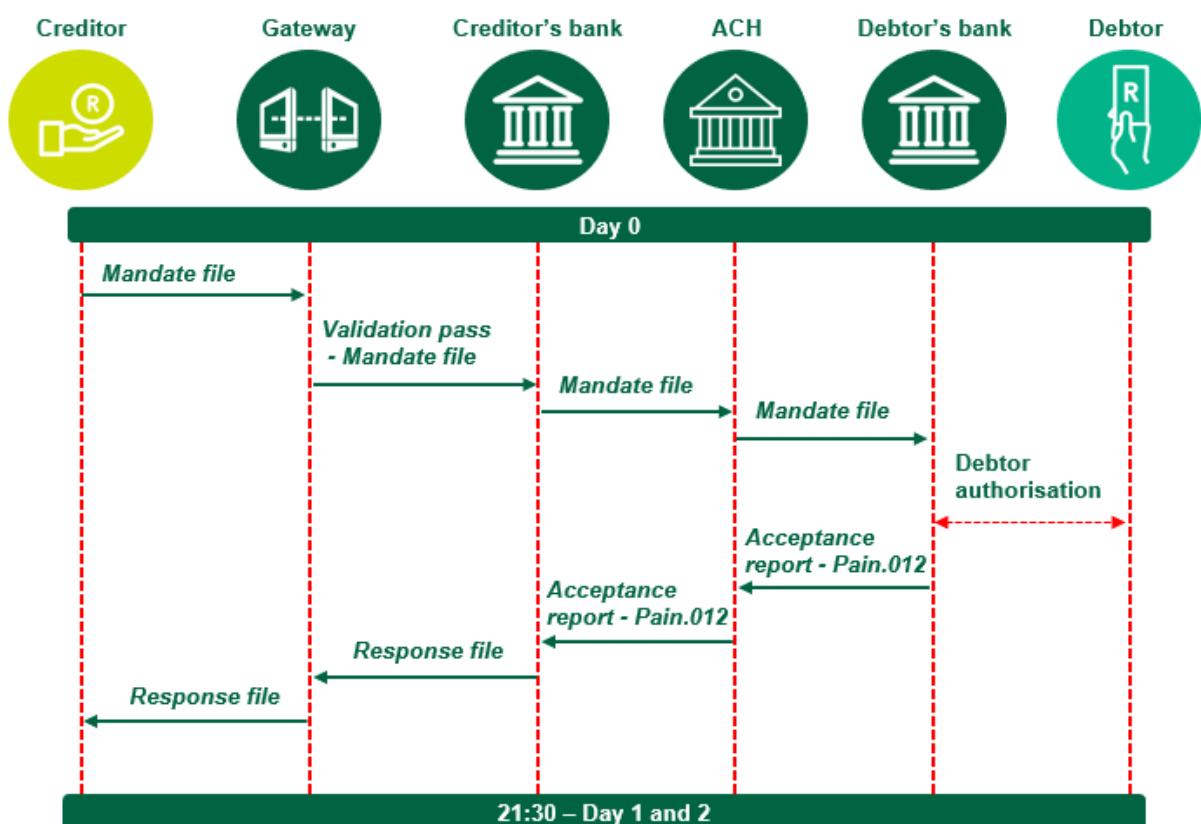


Diagram 2

- a) The content of these files must include a state change of all mandates for the current date, applicable across all streams.
- b) It must include:
  - All mandates suspended for today.
  - All TT2 mandates for which a response was received.
  - TT2 mandate where rejection pacs.002 are received from the debtor bank and ACH.
  - TT1 mandates where no response was received (expired mandate rq - previously SLA).

## Important note



It will include everything since the last response to the creditor.

### 1.3. EoD status report

- This is the daily mandate status report.
- If the client chooses to receive the status of all mandate requests (initiation, amendment and cancellation), submitted by them on a particular day, it will include mandates submitted in real-time and in batch.

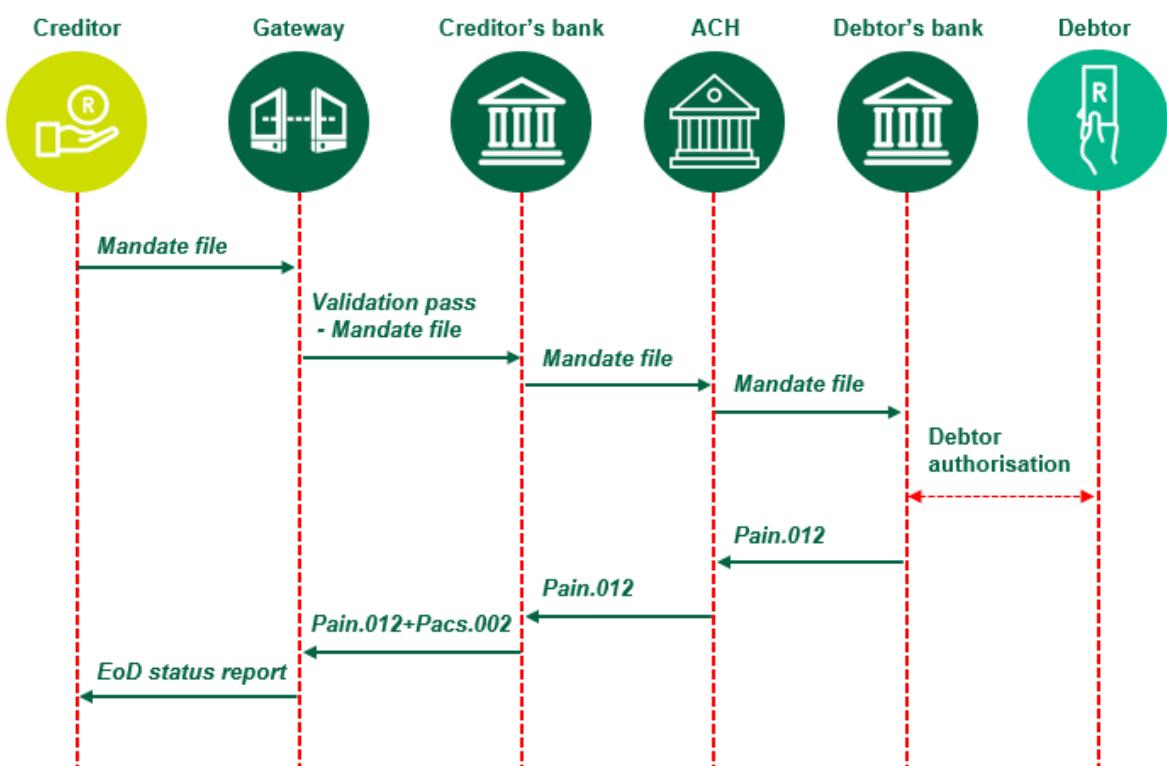


Diagram 3

- The content of these files must include a state change of all mandates for the current date, applicable across all streams.
- It must include:
  - End of Pain processing day. This is the response of any mandate request submitted on that day by the creditor. E.g. initiation / amendment or cancellation.
  - Will contain fate of TT1, TT2 and TT3 mandates for which a request was received.
  - It excludes the mandate status reason code (MDTE).

- e) The file will be named as follows:

PNGG00.CDPACK.\*\*\*\*\*T999.D0.SQ1100

**Important note**



A **Q** is used instead of a P for a QA testing file, P refers to a production file.

#### 1.4. EoD status report layout.

The information is populated by Nedbank.

Data element	Data type	Positioning			Comments
		Start	End	Length	
Initiating party	Alpha-numeric	1	35	35	It will contain an NB / CC number for internal clients and a client profile number for external clients.
Client profile number	Numeric	36	45	10	<ul style="list-style-type: none"> <li>This is a unique number that Nedbank will assign to the client.</li> <li>This is the CPS_ID number.</li> </ul>
Creation date and time	Date	46	64	19	The format for local time is YYYY-MM-DDThh:mm:ss.
Original message ID	Alpha-numeric	65	98	34	This is obtained from the <b>MsgId</b> of the original message.
Original message type	Alpha-numeric	99	133	35	Populated as per the original message type.
Original creation date and time	Date	134	152	19	The format is YYYY-MM-DDThh:mm:ss as per the original message.
Requested by	Alpha-numeric	153	187	35	Requested by.
Instructing agent	Alpha-numeric	188	193	6	<ul style="list-style-type: none"> <li>Contains the creditor bank identifier.</li> <li>For Nedbank this code is 210002.</li> </ul>
Instructed agent	Alpha-numeric	194	199	6	<ul style="list-style-type: none"> <li>Contains the identifier of ACH – 210000 / debtor bank depending on transaction type: <ul style="list-style-type: none"> <li>For TT1/TT3- ID of debtor bank</li> <li>For TT2- ID of ACH</li> </ul> </li> </ul>
Accepted indicator	Ind	200	205	5	This has a true / false value.

Data element	Data type	Positioning			Comments
		Start	End	Length	
Rejected reason code	Alpha-numeric	206	209	4	<ul style="list-style-type: none"> <li>Mandate reason code.</li> <li>Refer to <a href="#">Appendix X – External Return Reason Codes - Mandates</a></li> </ul>
Transaction status	Alpha-numeric	210	213	4	This must contain “RJCT” or “ACCP”.
Reason code	Alpha-numeric	214	323	120	<ul style="list-style-type: none"> <li>Valid reason codes.</li> <li>Refer to <a href="#">Appendix G – Table of Error Codes</a></li> </ul>
Client reference	Alpha-numeric	324	358	35	For use by the creditor for internal referencing.
Contract reference	Alpha-numeric	359	372	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection having taken place.</li> <li>This will appear on the statement and will be referenced in mandate suspension.</li> </ul>
Tracking indicator (service level)	Alpha-numeric	373	373	1	<ul style="list-style-type: none"> <li>Valid values are T or F.</li> <li>For cancellation request: <ul style="list-style-type: none"> <li>If T - cancel record in tracking.</li> <li>If F - don't cancel record in tracking.</li> </ul> </li> </ul>
Debtor authentication required (local Instrument)	Alpha-numeric	374	377	4	<ul style="list-style-type: none"> <li>0226 - no authorisation is required as the amendment/s will be in line with initial mandate terms.</li> <li>0227 - debtor authorisation is required.</li> <li>0228 - authorisation has been done.</li> <li>0229 - authorisation is required in real-time and a cell number is required.</li> <li>0230 - authorisation is required in real-time and is processed using a cell number registered at the bank.</li> <li>Refer to <a href="#">Appendix S – Real-time and Batch Element Combinations</a></li> </ul>
Instalment occurrence (sequence type)	Code	378	381	4	<ul style="list-style-type: none"> <li>Valid codes include: <ul style="list-style-type: none"> <li>OOFF – Once off</li> <li>RCUR – Recurring</li> </ul> </li> <li>Refer to <a href="#">Appendix K – Debit Sequence Types</a></li> </ul>

Data element	Data type	Positioning			Comments
		Start	End	Length	
Frequency	Code	382	385	4	Refer to <a href="#">Appendix B – Mandate Frequency Codes</a>
Mandate initiation date (from date)	Date	386	395	10	<ul style="list-style-type: none"> <li>• YYYY-MM-DD.</li> <li>• This should be a current date and not a date in the future or the past.</li> </ul>
First collection date	Date	396	405	10	<ul style="list-style-type: none"> <li>• YYYY-MM-DD.</li> <li>• If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.</li> </ul>
Collection currency	Alpha-numeric	406	408	3	This must be ZAR.
Instalment amount	Decimal	409	423	15 (13,2)	<ul style="list-style-type: none"> <li>• The collection amount.</li> <li>• Must contain a value for FIXED and VARIABLE mandate type.</li> </ul>
Collection currency	Alpha-numeric	424	426	3	This must be ZAR.
Maximum collection amount	Decimal	427	441	15 (13,2)	<ul style="list-style-type: none"> <li>• Maximum instalment amount that may be collected under an agreement between the beneficiary and the payer.</li> <li>• Maximum amount of any instalment. It must be rounded off as per examples below: <ul style="list-style-type: none"> <li>○ 0.04 – 0.00</li> <li>○ 0.05 – 0.10</li> <li>○ 0.07 – 0.10</li> </ul> </li> </ul>
Creditor scheme ID (creditor scheme name)	Alpha-numeric	442	452	11	<ul style="list-style-type: none"> <li>• Scheme ID of a creditor like 'Church Fund' etc.</li> <li>• This is a free format alpha-numeric field.</li> </ul>
Creditor name	Alpha-numeric	453	487	35	<ul style="list-style-type: none"> <li>• Should denote a clear creditor name to identify the creditor.</li> <li>• Can be the same as the ultimate creditor name.</li> </ul>
Original mandate request Tx ID	Alpha-numeric	488	510	23	<ul style="list-style-type: none"> <li>• Comprises of <ul style="list-style-type: none"> <li>○ 4(N) = Client ID</li> <li>○ 10(AN) = Original System Date (YYYY-MM-DD)</li> <li>○ 9(N) = Mandate sequence number.</li> </ul> </li> <li>• This field must match back to the original message.</li> </ul>

Data element	Data type	Positioning			Comments
		Start	End	Length	
Creditor telephone contact details	Alpha-numeric	511	540	30	<ul style="list-style-type: none"> <li>Mobile or landline number</li> <li>Needs to cater for the international standard (+27) e.g. +27823509883.</li> </ul>
Creditor email contact details	Alpha-numeric	541	630	90	Email address.
Creditor bank (creditor branch number)	Alpha-numeric	631	636	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the creditor bank.</li> <li>This will default to Nedbank's universal branch code (198765).</li> </ul>
Creditor account number	Alpha-numeric	637	655	19	<ul style="list-style-type: none"> <li>Account number of the creditor.</li> </ul>
Ultimate creditor name (ultimate creditor identifier)	Alpha-numeric	656	690	35	The underlying agreement lies with the ultimate creditor.
Creditor abbreviated short name	Alpha-numeric	691	700	10	<ul style="list-style-type: none"> <li>Creditor abbreviated short name.</li> <li>Must be less than 10 characters.</li> </ul>
Debtor name	Alpha-numeric	701	735	35	Name of the debtor as per the bank account record.
Debtor identification	Alpha-numeric	736	770	35	<ul style="list-style-type: none"> <li>Values allowed: <ul style="list-style-type: none"> <li>1(AN) = Document type <ul style="list-style-type: none"> <li>P = Passport</li> <li>I = ID document</li> <li>T = Temporary residence ID</li> </ul> </li> <li>1(AN) = /</li> <li>33(AN) = Identification document number</li> </ul> </li> <li>The ID document number should be right justified.</li> </ul>

Data element	Data type	Positioning			Comments
		Start	End	Length	
Debtor telephone contact details	Alpha-numeric	771	800	30	<ul style="list-style-type: none"> <li>In the event that debtor authentication is required (local instrument) = 229, this field is mandatory to be populated.</li> <li>Mobile or landline number, needs to cater for the international standard (+27) +27823509883.</li> <li>International standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) and any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).</li> <li>Pattern \+[0-9]{1,3}[0-9()]+\-[1,30}.</li> </ul>
Debtor email contact details	Alpha-numeric	801	890	90	Email address of the debtor.
Debtor account number	Alpha-numeric	891	909	19	Account number of the debtor.
Debtor account type	Alpha-numeric	910	921	12	<ul style="list-style-type: none"> <li>Account type table.</li> <li>If the debtor account number is present, the account type must be populated.</li> <li>Refer to <a href="#">Appendix C – Account Types</a></li> </ul>
Debtor bank (debtor branch number)	Alpha-numeric	922	927	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>The actual branch number or the universal sort code can be used.</li> </ul>
Ultimate debtor name	Alpha-numeric	928	962	35	Name of the ultimate debtor.
Authentication status indicator	Alpha-numeric	963	966	4	<ul style="list-style-type: none"> <li>If the accepted indicator is true, the authorisation code must contain AAUT.</li> <li>If the accepted indicator is false the authorisation code must contain NAUT or NRSP.</li> </ul>

Data element	Data type	Positioning			Comments
		Start	End	Length	
Authentication type	Alpha-numeric	967	975	9	<ul style="list-style-type: none"> <li>Must contain REAL-TIME/ BATCH/ PREAUTH depending on transaction type: <ul style="list-style-type: none"> <li>TT1 – REAL-TIME or</li> <li>TT2 - BATCH or</li> <li>TT3 – PREAUTH</li> <li>For PREAUTH – MAC is mandatory field.</li> </ul> </li> </ul>
Request transmission number	Alpha-numeric	976	976	1	<ul style="list-style-type: none"> <li>1 = original message</li> <li>2 = resent message</li> <li>3 = resent message</li> <li>4 = resent message</li> </ul>
Collection day	Alpha-numeric	977	978	2	<ul style="list-style-type: none"> <li>Contains a number for the day aligned to the frequency.</li> <li>Refer to <a href="#">Appendix B – Mandate Frequency Codes</a></li> </ul>
Date adjustment rule indicator	Alpha-numeric	979	979	1	<ul style="list-style-type: none"> <li>This field may contain: <ul style="list-style-type: none"> <li>Y = Yes</li> <li>N = No</li> </ul> </li> </ul>
Adjustment category	Alpha-numeric	980	980	1	<ul style="list-style-type: none"> <li>This field may contain: <ul style="list-style-type: none"> <li>N-Never</li> <li>Q-Quarterly</li> <li>A-Annually</li> <li>B-Bi-annually</li> <li>R-Repo.</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>
Adjustment rate	Numeric	981	988	8 (3,5)	<ul style="list-style-type: none"> <li>Adjustment rate to increase or decrease as per the adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>
Adjustment amount currency	Alpha-numeric	989	991	3	This must be ZAR.
Adjustment amount	Decimal	992	1006	15 (13,2)	<ul style="list-style-type: none"> <li>Adjustment amount to increase / decrease as per the adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment Rules</a></li> </ul>
Authentication channel	Alpha-numeric	1007	1026	20	<ul style="list-style-type: none"> <li>Debtor bank authorisation channel to the debtor.</li> <li>For 0226, where authorisation is not required, notification will be populated in this field and authentication status indicator will have AAUT.</li> </ul>

Data element	Data type	Positioning			Comments
		Start	End	Length	
Mandate reference number	Alpha-numeric	1027	1048	22	<ul style="list-style-type: none"> <li>Comprises of:           <ul style="list-style-type: none"> <li>4(AN) = Bank number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format</li> </ul> </li> <li>This is the original mandate reference number - the unique mandate identification.</li> <li>This number must be unique in the industry for the lifetime of the mandate (including time in archives).</li> </ul>
Collection currency	Alpha-numeric	1049	1051	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> <li>If the first collection currency is populated, then the first collection amount and first collection date must also be populated and vice versa</li> </ul>
Initial amount (first collection amount)	Decimal	1052	1066	15 (13,2)	If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.
Debit value type	Alpha-numeric	1067	1077	11	<ul style="list-style-type: none"> <li>Must contain:           <ul style="list-style-type: none"> <li>FIXED</li> <li>VARIABLE</li> <li>USAGE-BASED</li> </ul> </li> </ul>
Mandate authentication date	Date	1078	1087	10	This must be in the format: YYYY-MM-DD.
Mandate request status	Alpha-numeric	1088	1096	9	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li><b>Pending</b> - Mandate is in progress and awaiting confirmation from the debtor.</li> <li><b>Rejected</b> - Mandate rejected by the debtor or rejected due to validation.</li> <li><b>Active</b> - Mandate is created and approved by the debtor.</li> <li><b>Cancelled</b> - Mandate is no longer used</li> <li><b>Timeout</b> - Timeout.</li> </ul> </li> </ul>
Mandate status reason description	Alpha-numeric	1097	1201	105	<ul style="list-style-type: none"> <li>Mandate status reason description (except for suspension reasons)</li> <li>Refer to <a href="#">Appendix AB – Mandate Status Reason (Batch Response and EOD Status Report)</a></li> </ul>
Total mandates	Numeric				Total number of mandates.

Data element	Data type	Positioning			Comments
		Start	End	Length	
Total accepted	Numeric				Total number of mandates accepted.
Total rejected	Numeric				Total number of mandates rejected.
Total outstanding	Numeric				Total number of mandates outstanding.
RMS Indicator	Alpha-numeric			3	Indicator to differentiate between RMS, normal AC and migrated mandates.

### 1.5. Empty file

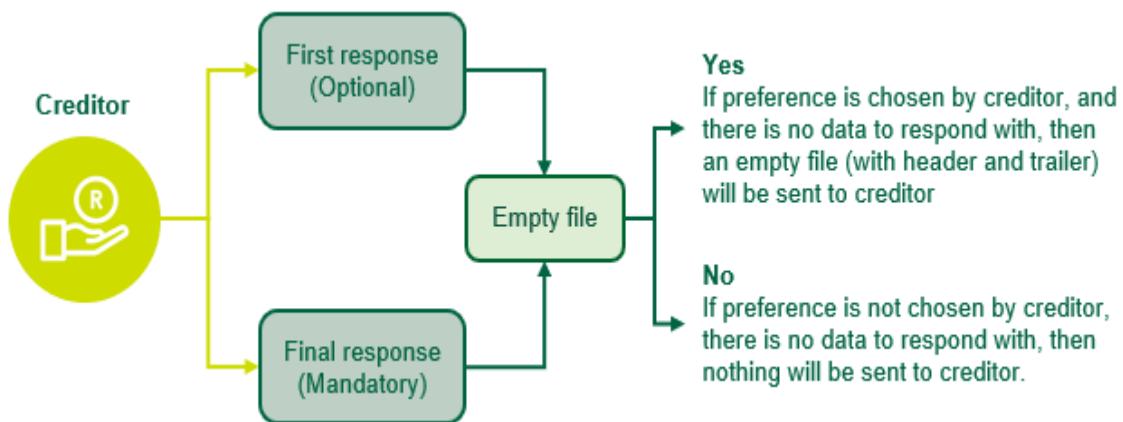


Diagram 4

### 1.6. TT preference

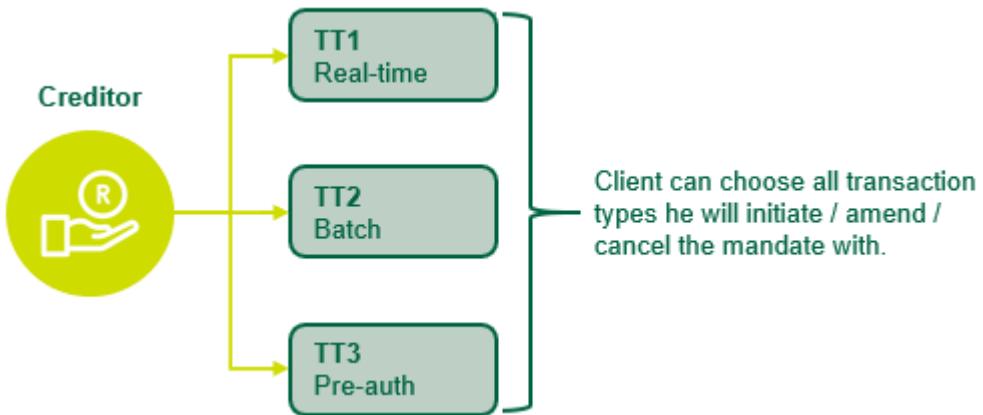


Diagram 5

### 1.7. TT connectivity preference

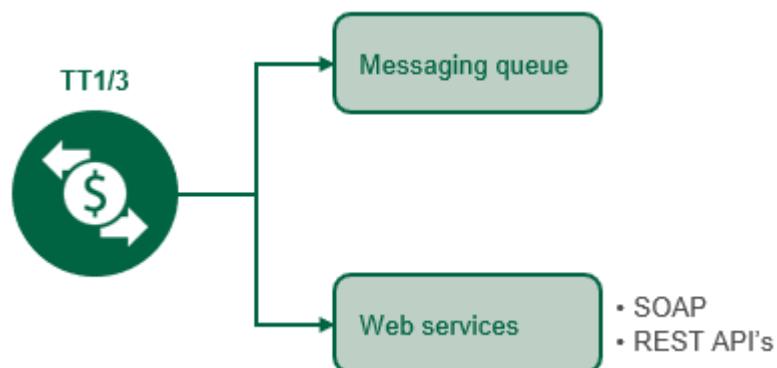


Diagram 6

## 2 CLIENT PREFERENCES FOR COLLECTIONS

Populated by the client LOB.

Data element	Comments
ACK / NACK file option	Select any one of them: <ul style="list-style-type: none"><li>• Return invalid instructions only.</li><li>• Return both valid and invalid instructions.</li></ul>
	Rejection percentage: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>
	If Yes, mention range (1-99).
Receive empty file – collection	Select any one of them: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>
Transaction accumulation	Clients selects any one of them: <ul style="list-style-type: none"><li>• Reflect transactions individually.</li><li>• Reflect transactions as a single accumulated total per day.</li></ul>
Reports	<ul style="list-style-type: none"><li>• Client selects the report.</li><li>• AC-Disputes report.</li></ul>
Security Select security level:	Select security level: <ul style="list-style-type: none"><li>• No security</li><li>• Line security: Connect:Direct (Secure Plus). File Security:<ul style="list-style-type: none"><li>• 3DES</li><li>• PGP</li><li>• SFTP</li><li>• FTPS</li></ul></li></ul>

#### Important note



For DebiCheck, the current NPS item limit is applicable. This is R1 million.

### 3 CLIENT PREFERENCES FOR DISPUTES

Selected by the client LOB.

Data element	Comments
Disputes file	Client has to select one of these: <ul style="list-style-type: none"><li>• Send always (receive empty file or not).</li><li>• Send only when disputes exist.</li></ul>
Transaction accumulation	Client has to select one: <ul style="list-style-type: none"><li>• Reflect transactions individually.</li><li>• Single accumulated total per day.</li></ul>

#### Important note



The client statement will show the narrative with dispute reason codes at the end.

## **SECTION E: ITEM 1 – WEB SERVICES**

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### **1 WEB SERVICES**

- a) This is an online service provided by Nedbank. It is restricted to mandates.
- b) Nedbank's response is delivered in real-time to the client.
- c) The client can only send one request at a time through this mechanism.

### **2 ENABLEMENT OF NEW DEBICHECK CLIENT**

- a) Complete Nedbank onboarding process
- b) Ensure firewalls are set up and working.
- c) There will be an exchange of certificates.
  - Nedbank certificate to client
  - Client certificate to Nedbank
- d) Messages coming over 3rd party  
<https://3rdparty.integration.nedsecure.co.za:443/services/biz/profilemanagement/ACDirectDebitMandate/v2>
- e) Messages coming over internet  
<https://secureintegration.nedsecure.co.za:443/services/biz/profilemanagement/ACDirectDebitMandate/v2>
- f) Call back (Response to client) – Client should provide information Client's responsibility
- g) Service contract change may lead to change in URL version. Please contact Nedbank Integration Team to source latest URLs.

### **3 MANDATE MANAGEMENT**

#### **3.1. Processes of mandate management**

This includes the following:

- Initiation
- Amendment
- Cancellation

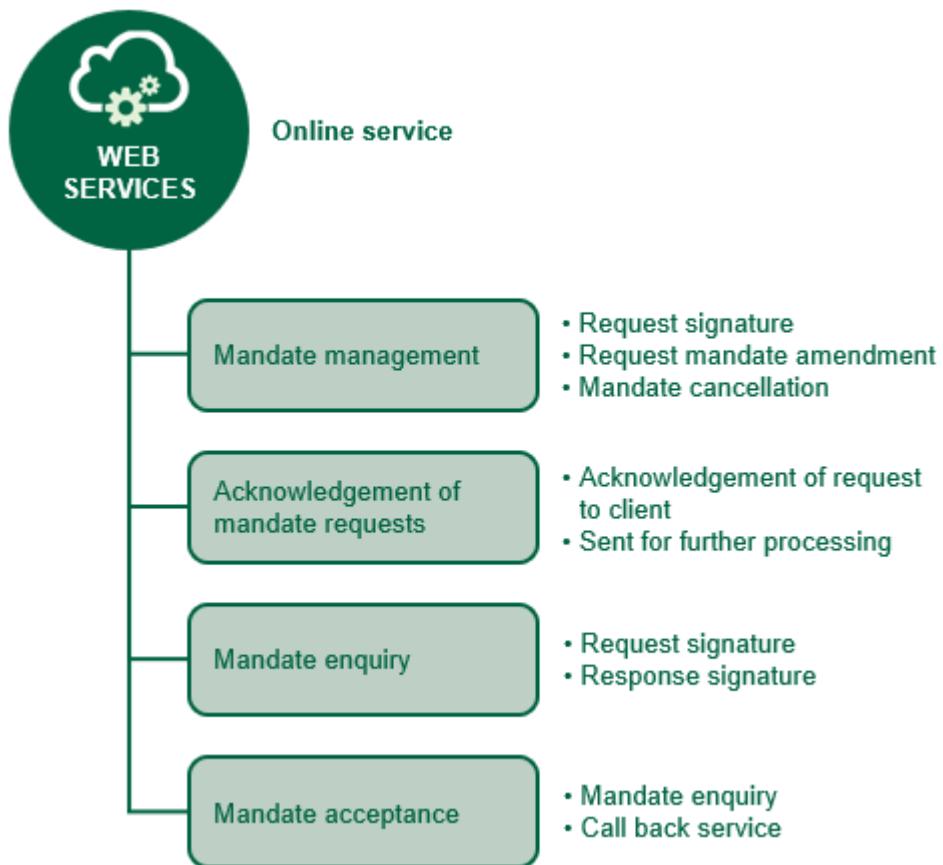


Diagram 1

## 4 MANDATE MANAGEMENT REQUESTS

### 4.1. Request signature

#### 4.1.1. File layout: online request for mandate initiation

- The file layout will be populated by the client.
- The Line of Business (LOB) system will populate the client data.

**PDDM:** Party Direct Debit Mandate.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Message identification	n/a	Alpha-numeric	M	1	34	34	<p>Indicates the type of message and uniquely identifies the message.</p> <p>It will be formed as below:</p> <ul style="list-style-type: none"> <li>• 3(AN) = "100" ACH ID for REAL-TIME</li> <li>• 1(AN) = "/"</li> <li>• 5(AN) = ID of the service</li> </ul> <p>Refer to <a href="#">Appendix D - Service Identification Codes</a>.</p> <ul style="list-style-type: none"> <li>• 1(AN) = "/"</li> <li>• 8(AN) = Client Identifier (Client profile number)</li> <li>• 1(AN) = "/"</li> <li>• 8(N) = Creation Date</li> <li>• 1(AN) = "/"</li> <li>• 6(AN) = File Number</li> </ul>
Creation date time	Creation date time	Alpha-numeric	M	35	53	19	<ul style="list-style-type: none"> <li>• The format for local time is YYYY-MM-DDThh:mm:ss.</li> <li>• This can't be a future or a past date.</li> </ul>
Initiating Party	Initiating Party	Alpha-numeric	M	54	88	35	<ul style="list-style-type: none"> <li>• For internal clients, must include the NB/CC number of the initiator of the request.</li> <li>• For external clients, this field must contain the client profile number.</li> </ul>
Instructing party	Instructing agent	Alpha-numeric	M	89	94	6	<ul style="list-style-type: none"> <li>• Contains the creditor bank identifier.</li> <li>• For Nedbank this code is 210002.</li> </ul>
Instructed party	Instructed agent	Alpha-numeric	M	95	100	6	<ul style="list-style-type: none"> <li>• Will contain the identifier of the destination institution.</li> <li>• Refer to <a href="#">Appendix T – Participating Banks</a></li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Charges account	Charges account	Long	M	101	116	16	<ul style="list-style-type: none"> <li>• Account from which AC charges / fees will be drawn for this file.</li> <li>• Has to be a Nedbank account which is linked to that client profile and is set up as a charge account.</li> <li>• Can be the same as the nominated account.</li> </ul> <p><b>Note:</b> The pricing engine will use the mandate charge account captured at the time of onboarding for billing. The charge account in this request will not be used for billing.</p>
Client profile number	Client profile	Numeric	M	117	126	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Client reference	Client reference	Alpha-numeric	M	127	161	35	<ul style="list-style-type: none"> <li>• For use by the creditor for internal referencing</li> <li>• This is a free format alpha-numeric field.</li> </ul>
Contract reference	Contract reference	Alpha-numeric	M	162	175	14	<ul style="list-style-type: none"> <li>• This is the creditor contract number and may only change prior to any collection taking place.</li> <li>• This will appear on the statement and will be referenced in mandate suspension etc.</li> </ul>
Tracking indicator	Tracking indicator	Enum	M	176	176	1	<ul style="list-style-type: none"> <li>• Indicates whether tracking is required or not.</li> <li>• Value can be T or F.</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Debtor authentication required	Debtor authentication required	Open enum	M	177	180	4	<p>Local Instrument: Code - Description</p> <ul style="list-style-type: none"> <li>• <b>0227</b> - Debtor authorisation is required</li> <li>• <b>0228</b> - Authorisation has been done</li> <li>• <b>0229</b> - Authorisation is required in real-time and cell number is required</li> <li>• <b>0230</b> - Authorisation is required in real-time and is processed using the cell number registered at bank.</li> <li>• Refer to <a href="#">Appendix S – Real-time and Batch Element Combinations</a></li> </ul>
Instalment occurrence	Instalment occurrence	Open enum	M	181	184	4	<p>Sequence Type: Code - Description</p> <ul style="list-style-type: none"> <li>• <b>OOFF</b> - Once Off</li> <li>• <b>RCUR</b> – Recurring</li> <li>• Refer to <a href="#">Appendix K – Debit Sequence Types</a></li> </ul>
Frequency	Frequency	Code	M	185	188	4	<p>Code Description:</p> <ul style="list-style-type: none"> <li>• <b>WEEK</b> - Weekly</li> <li>• <b>FRTN</b> - Fortnightly</li> <li>• <b>MNTH</b> - Monthly</li> <li>• <b>QURT</b> - Quarterly</li> <li>• <b>MIAN</b> - Biannually</li> <li>• <b>YEAR</b> - Annually</li> <li>• <b>ADHO</b> – Monthly-by-rule</li> <li>• Refer to <a href="#">Appendix B – Mandate Frequency Codes</a>.</li> </ul>
Mandate initiation	Mandate initiation Date	Date	M	189	198	10	<ul style="list-style-type: none"> <li>• Mandate initiation date (from date) - YYYY-MM-DD.</li> <li>• This can't be a future or a past date.</li> </ul>
First collection date	First collection date	Date	O	199	208	10	If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.
Collection currency	Collection currency	Alpha-numeric	O	209	211	3	This must be ZAR.

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Instalment amount	Instalment amount	Decimal	O	212	226	15 (13,2)	<ul style="list-style-type: none"> <li>The collection amount.</li> <li>This field will be mandatory if the mandate type is FIXED or VARIABLE.</li> <li>Should not be greater than the maximum collection amount.</li> </ul>
Maximum collection currency	Maximum collection currency	Alpha-numeric	M	227	229	3	This must be ZAR.
Maximum collection amount	Maximum collection amount	Decimal	M	230	244	15 (13,2)	<ul style="list-style-type: none"> <li>Maximum Instalment amount that may be collected under an agreement between the beneficiary and the payer.</li> <li>Amount for maximum collection instalment.</li> <li>Maximum collection amounts must be rounded off as per example below: 0.04 – 0.00 0.05 – 0.10 0.07 – 0.10</li> </ul>
Creditor scheme ID	Creditor scheme ID	Alpha-numeric	O	245	255	11	Creditor scheme name.
Creditor Name	Creditor Name	Alpha-numeric	M	256	290	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the creditor.</li> <li>Can be the same as the ultimate creditor name.</li> </ul>
Mandate request transaction identifier	n/a	Alpha-numeric	M	291	313	23	<p>This field is created by the originator of the message and is unique.</p> <ul style="list-style-type: none"> <li>4(N) = Client ID</li> <li>10(AN) = Original system date (YYYY-MM-DD)</li> <li>9(N) = Mandate sequence number</li> </ul>
Creditor telephone contact Details	Creditor tele contact Details	Alpha-numeric	M	314	343	30	<ul style="list-style-type: none"> <li>Mobile or landline number</li> <li>Needs to cater for the international standard (+27) e.g. +27823509883.</li> </ul>
Creditor email contact details	Creditor email contact details	Alpha-numeric	O	344	433	90	Email address of creditor.

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Creditor branch number	Creditor branch number	Alpha-numeric	M	434	439	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank of the creditor.</li> <li>Will default to Nedbank's universal branch code (198765).</li> </ul>
Creditor account number	Creditor account number	Alpha-numeric	M	440	458	19	Account number of the creditor.
Ultimate creditor Name	Ultimate creditor Name	Alpha-numeric	O	459	493	35	Name of the ultimate creditor name in the case of third-party involvement in the collection.
Creditor abbreviated short name	Creditor abbreviated short name	Alpha-numeric	M	494	503	10	Abbreviated short name of creditor.
Debtor name	Debtor name	Alpha-numeric	M	504	538	35	Name of debtor as per bank account record.
Debtor identification	Debtor identification	Alpha-numeric	M	539	573	35	<p>Combination of document type and identification document number of debtor.</p> <p>Values allowed:</p> <ul style="list-style-type: none"> <li>1(AN) = Document type <ul style="list-style-type: none"> <li>"P" = Passport</li> <li>"I" = ID document</li> <li>"T" = Temporary residence ID</li> </ul> </li> <li>1(AN) = "/"</li> <li>33(AN) = Identification document number.</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Debtor telephone contact Details	Debtor telephone contact Details	Alpha-numeric	C	574	603	30	<ul style="list-style-type: none"> <li>In the event that debtor authentication is required i.e. local instrument = 0229, this field must be populated.</li> <li>Mobile or landline number needs to cater for the international standard (+27) e.g. +27823509883</li> <li>International standard mobile or landline numbers consist of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).</li> <li>Pattern \+[0-9]{1,3}-[0-9()]+\-{1,30}.</li> </ul>
Debtor email contact details	Debtor email contact details	Alpha-numeric	O	604	693	90	Email address of debtor.
Debtor account number	Debtor account number	Alpha-numeric	M	694	712	19	Account number of the debtor.
Debtor account Type	Debtor account Type	Alpha-numeric	M	713	724	12	<ul style="list-style-type: none"> <li>Debtor account type.</li> <li>Refer to <a href="#">Appendix C – Account types</a></li> </ul>
Debtor branch number	Debtor branch number	Alpha-numeric	M	725	730	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the debtor's bank.</li> <li>The actual branch number or the universal sort code can be used.</li> </ul>
Ultimate debtor name	Ultimate debtor name	Alpha-numeric	O	731	765	35	Name of ultimate debtor.
Message authentication code	Message authentication code	Alpha-numeric	O	766	773	8	<ul style="list-style-type: none"> <li>Used for card present (CP) card authentication for TT3.</li> <li>Must be populated with MAC (as defined by debtor bank) used in ISO 8583 message from request to debtor bank – 1st leg.</li> <li>MAC may contain spaces.</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Authentication type	Authentication type	Alpha-numeric	M	774	782	9	Must contain REAL-TIME/ PREAUTH depending on transaction type - <ul style="list-style-type: none"><li>• TT1 - REAL-TIME or</li><li>• TT3 - PREAUTH</li></ul>
Collection Day	Collection Day	Alpha-numeric	M	783	784	2	<ul style="list-style-type: none"><li>• Contains a number for the day aligned to frequency.</li><li>• Refer to <a href="#">Appendix B – Mandate frequency codes</a></li></ul>
Date adjustment rule Indicator	Date adjustment rule Indicator	Alpha-numeric	M	785	785	1	<ul style="list-style-type: none"><li>• Indicates whether collection day could change.</li><li>• This field may contain:<ul style="list-style-type: none"><li>◦ Y = Yes</li><li>◦ N = No</li></ul></li><li>• Refer to <a href="#">Appendix L – Adjustment rules</a></li></ul>
Adjustment category	Adjustment category	Alpha-numeric	M	786	786	1	<ul style="list-style-type: none"><li>• Refers to the ability to adjust the instalment amount and maximum collection amount.</li><li>• This field may contain:<ul style="list-style-type: none"><li>◦ N - Never</li><li>◦ Q - Quarterly</li><li>◦ A - Annually</li><li>◦ B - Bi-annually</li><li>◦ R - Repo</li></ul></li><li>• Refer to <a href="#">Appendix L – Adjustment rules</a></li></ul>
Adjustment rate	Adjustment rate	Numeric	O	787	794	8 (3,5)	<ul style="list-style-type: none"><li>• Rate that the instalment amount and maximum collection amount can be adjusted based on the adjustment category.</li><li>• This value can be positive or negative<ul style="list-style-type: none"><li>◦ '+' to indicate positive value.</li><li>◦ '-' to indicate negative value.</li></ul></li><li>• Adjustment rate to increase or decrease per adjustment category.</li><li>• Refer to <a href="#">Appendix L – Adjustment rules</a></li></ul>
Adjustment amount currency	Adjustment amount currency	Alpha-numeric	O	795	797	3	This must be ZAR.

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Adjustment amount	Adjustment amount	Decimal	O	798	812	15 (13,2)	<ul style="list-style-type: none"> <li>Amount that the instalment amount and maximum collection amount can be adjusted based on adjustment category.</li> <li>This value can be negative: use '-' to indicate negative value.</li> <li>Adjustment amount to increase / decrease per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
First collection currency	First collection currency	Alpha-numeric	C	813	815	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> <li>If the first collection currency is populated, then the first collection amount and first collection date must also be populated and vice versa</li> </ul>
First collection amount	First collection amount	Numeric	C	816	830	15 (13,2)	<ul style="list-style-type: none"> <li>If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.</li> <li>Do not populate in the case of FIXED debit value type.</li> </ul>
Debit value Type	Debit value type	Alpha-numeric	M	831	841	11	Must contain: <ul style="list-style-type: none"> <li>FIXED</li> <li>VARIABLE</li> <li>USAGE-BASED</li> </ul>
N/A	Party Identifier	Alpha-numeric	M	842	853	12	Subscription to control where the messages originate from.
N/A	Employee number	Numeric	O	854	859	6	For bank use only: the employee number of the employee requesting the operation.
N/A	Operation name	Alpha-numeric	O	860	959	100	For bank use only: the name of the operation in the service.

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
N/A	Operation Type	Alpha-numeric	O	960	962	3	<p>For bank use only: indicates the type of operation.</p> <p>Valid codes:</p> <ul style="list-style-type: none"> <li>• NAP - Not applicable</li> <li>• P12 - Pain 12 response</li> <li>• REQ - Request</li> <li>• RES - Response</li> <li>• RSP - Immediate PAIN12 Response</li> </ul>

#### 4.1.2. File layout: online request for mandate amendment

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

##### Important note



**Amendment rule:** only elements that require updating in the mandate register, or that are mandatory or conditionally required, need to be included in a mandate request.

Optional fields that do not require amendment must not be populated or the request will be rejected.

**Mandate register / database:** a systematically organised repository of mandates and contains, as a minimum, the essential data elements required for the mandate authentication and payment validation process.

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Message Identification	N/A	Alpha- numeric	M	1	34	34	<ul style="list-style-type: none"> <li>Indicate the type of message and to uniquely identify the message</li> <li>It will be formed as below: <ul style="list-style-type: none"> <li>3(AN) = "100" ACH ID for REAL TIME</li> <li>1(AN) = "/"</li> <li>5(AN) = ID of the service, Refer to <a href="#">Appendix D - Service identification codes</a></li> <li>1(AN) = "/"</li> <li>8(AN) = Client ID</li> <li>1(AN) = "/"</li> <li>8(N) = Creation Date</li> <li>1(AN) = "/"</li> <li>6(AN) = File Number</li> </ul> </li> </ul>
Creation Date Time	CreationDateT ime	Alpha- numeric	M	35	53	19	The format for local time is YYYY-MM-DDThh:mm:ss
Initiating Party	InitiatingParty	Alpha- numeric	M	54	88	35	<ul style="list-style-type: none"> <li>For internal clients, must include the NB/CC number of initiator of request.</li> <li>For external clients, this will have Client Profile number.</li> </ul>
Instructing Party	InstructingAge nt	Alpha- numeric	M	89	94	6	<ul style="list-style-type: none"> <li>Contains the creditor bank code.</li> <li>For Nedbank this is 210002</li> </ul>
Instructed Party	InstructedAge nt	Alpha- numeric	M	95	100	6	<ul style="list-style-type: none"> <li>Will contain the identifier of destination institution.</li> <li>Refer to <a href="#">Appendix T – Participating banks</a></li> </ul>
Client profile number	ClientProfile	Numeric	M	101	116	10	<ul style="list-style-type: none"> <li>This is a unique number that Nedbank will assign to the client.</li> <li>This is the CPS_ID number.</li> </ul>
Charges Account	ChargesAcco unt	Numeric	M	117	126	16	<ul style="list-style-type: none"> <li>Account from which AC charges/fees will be drawn for this file.</li> <li>Has to be a Nedbank account loaded to that client profile and setup as charge account.</li> <li>Can be the same as the nominated account.</li> </ul>
Amendment Reason	AmendmentR eason	Open Enum	M	127	130	4	<ul style="list-style-type: none"> <li>Reason for Amendment</li> <li>Refer to <a href="#">Appendix E – Mandate amendment reason codes</a></li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Client Reference	ClientReference	Alpha-numeric	M	131	165	35	<ul style="list-style-type: none"> <li>For use by creditor for internal referencing</li> </ul>
Contract Reference	Contract Reference	Alpha-numeric	O	165	179	14	<ul style="list-style-type: none"> <li>This is the Creditor Contract number and may only change prior to any Collection having taken place.</li> <li>This will appear on the statement and will be referenced in Mandate Suspension, etc.</li> <li>It is left justified with spaces filled on right.</li> </ul>
Tracking Indicator	TrackingIndicator	Open Enum	O	180	180	1	<ul style="list-style-type: none"> <li>Indicate that tracking is required or not.</li> <li>Value can be T or F</li> </ul>
Debtor Authentication Required	DebtorAuthenticationRequired	Open Enum	M	181	184	4	<ul style="list-style-type: none"> <li>Populate the Local Instrument Code <ul style="list-style-type: none"> <li>0226 - No authorisation is required as it is in line with initial mandate terms (amendment)</li> <li>0227 - Debtor authorisation is required</li> <li>0228 - Authorisation has been done</li> <li>0229 - Authorisation is required in real time and cell number is required</li> <li>0230 - Authorisation is required in real time and is processed using cell number registered at bank</li> </ul> </li> <li>Refer to <a href="#">Appendix S – Real-time and batch element combinations</a></li> </ul>
Instalment Occurrence	InstalmentOccurrence	Open Enum	M	185	188	4	<ul style="list-style-type: none"> <li>Sequence Type: Code <ul style="list-style-type: none"> <li>OOFF - Once Off</li> <li>RCUR - Recurring</li> </ul> </li> <li>Refer <a href="#">Appendix K – Debit sequence types</a></li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Frequency	Frequency	Code	O	189	192	4	<ul style="list-style-type: none"> <li>Frequency Code <ul style="list-style-type: none"> <li>WEEK – Weekly</li> <li>FRTN – Fortnightly</li> <li>MNTH – Monthly</li> <li>QURT - Quarterly</li> <li>MIAN – Biannual</li> <li>YEAR – ANNUAL</li> <li>ADHO - Monthly By Rule</li> </ul> </li> <li>Refer <a href="#">Appendix B – Mandate frequency codes</a> and <a href="#">Appendix M – Amendment rules</a></li> </ul>
First Collection Date	FirstCollectionDate	Date	C	193	202	10	<ul style="list-style-type: none"> <li>YYYY-MM-DD</li> <li>Should be valid processing day after Mandate authorisation</li> <li>If the first collection date is populated, then the first collection currency and first collection amount must also be populated and vice versa</li> </ul>
Collection Currency	CollectionCurrency	Alpha-numeric	O	203	205	3	This must be ZAR
Instalment Amount	InstalmentAmount	Decimal	O	206	220	15 (13,2)	<ul style="list-style-type: none"> <li>The collection amount</li> <li>This field will be mandatory if the mandate type is FIXED</li> <li>Should not be greater than maximum collection amount</li> </ul>
Maximum Collection Currency	MaximumCollectionCurrency	Alpha-numeric	O	221	224	3	This must be ZAR
Maximum Collection Amount	MaximumCollectionAmount	Decimal	O	225	239	15 (13,2)	<ul style="list-style-type: none"> <li>Maximum Instalment Amount that may be collected under an agreement between User and Payer.</li> <li>Rounding off of amount would be as per below - <ul style="list-style-type: none"> <li>0.005 &lt; 0.00</li> <li>0.005 ≥ 0.01</li> </ul> </li> </ul>
Creditor Scheme ID	CreditorSchemeID	Alpha-numeric	O	240	251	11	Creditor Scheme Name
Creditor Name	CreditorName	Alpha-numeric	O	252	286	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the Creditor.</li> <li>Can be the same as ultimate creditor name.</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Mandate Request Transaction Identifier	MandateRequestTransactionId	Alpha-numeric	M	287	309	23	<ul style="list-style-type: none"> <li>Comprises of:           <ul style="list-style-type: none"> <li>4(N) = client ID</li> <li>10(AN) = Original System Date (YYYY-MM-DD)</li> <li>9(N) = Mandate sequence number</li> </ul> </li> <li>This field is created by the originator of the message and is unique.</li> <li>Can be used for tieback.</li> </ul>
Creditor Telephone Contact Details	CreditorTeleContactDetails	Alpha-numeric	O	310	339	30	<ul style="list-style-type: none"> <li>Mobile or landline number</li> <li>Needs to cater for the international standard (+27) e.g. "+27-823509883"</li> <li>Telephone number must be left justified</li> </ul>
Creditor Email Contact Details	CreditorEmailContactDetails	Alpha-numeric	O	340	429	90	Email Address of Creditor
Creditor Branch Number	CreditorBranchNumber	Alpha-numeric	O	430	436	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank of Creditor – 198765</li> <li>This will be defaulted to Nedbank's universal branch code.</li> </ul>
Creditor Account Number	CreditorAccountNumber	Alpha-numeric	O	437	455	19	<ul style="list-style-type: none"> <li>Creditor Account Number in Bank</li> <li>This is the nominated account.</li> </ul>
Ultimate Creditor Name	UltimateCreditorName	Alpha-numeric	O	456	490	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the Creditor.</li> <li>Can be the same as ultimate creditor name.</li> </ul>
Creditor Abbreviated Short Name	CreditorAbbreviatedShortName	Alpha-numeric	M	491	500	10	<ul style="list-style-type: none"> <li>Abbreviated Creditor Short Name</li> <li>Creditor Abbreviated Short Name should be same as what is present in mandate database.</li> <li>Refer to <a href="#">Appendix M – Amendment rules</a></li> </ul>
Debtor Name	DebtorName	Alpha-numeric	O	501	535	35	<ul style="list-style-type: none"> <li>Name of Debtor as per bank account record</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Debtor Identification	DebtorIdentification	Alpha-numeric	O	536	570	35	<ul style="list-style-type: none"> <li>Combination of Document Type and Identification Document Number of Debtor</li> <li>Values allowed: <ul style="list-style-type: none"> <li>1(AN) = Document type <ul style="list-style-type: none"> <li>"P" = Passport</li> <li>"I" = ID Document</li> <li>"T" = Temporary residence ID</li> </ul> </li> <li>1(AN) = "/"</li> <li>33(AN) = Identification Document Number</li> </ul> </li> </ul>
Debtor Telephone Contact Details	DebtorTeleContactDetails	Alpha-numeric	O	571	600	30	<ul style="list-style-type: none"> <li>Mobile or landline number</li> <li>Needs to cater for the international standard (+27) e.g. "+27-823509883"</li> <li>In the event that debtor authentication required (local instrument) = 229, this field is mandatory to be populated.</li> <li>International Standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).</li> <li>Pattern \+[0-9]{1,3}-[0-9()]+\{1,30\}</li> </ul>
Debtor Email Contact Details	DebtorEmailContactDetails	Alpha-numeric	O	601	690	90	Email Address of Debtor
Debtor Account Number	DebtorAccountNumber	Alpha-numeric	O	691	709	19	Debtor Account Number in Bank
Debtor Account Type	DebtorAccountType	Alpha - Numeric	O	710	721	12	<ul style="list-style-type: none"> <li>Debtor Account Type</li> <li>Refer <a href="#">Appendix C – Account types</a></li> </ul>
Debtor Branch Number	DebtorBranchNumber	Alpha-numeric	O	722	727	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank of Debtor</li> <li>Actual branch number &amp; can use universal sort code.</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Ultimate Debtor Name	UltimateDebtorName	Alpha-numeric	O	728	762	35	Name of ultimate debtor
Message Authentication Code	MessageAuthenticationCode	Alpha-numeric	O	763	770	8	<ul style="list-style-type: none"> <li>Used for Card Present (CP) card authentication for TT3.</li> <li>Must be populated with MAC (as defined by Debtor Bank) used in ISO 8583 message from request to Debtor Bank – 1st leg.</li> <li>MAC may contain spaces.</li> </ul>
Authentication Type	AuthenticationType	Alpha-numeric	M	771	779	9	<ul style="list-style-type: none"> <li>Must contain REAL TIME/PREAUTH depending on transaction type -           <ul style="list-style-type: none"> <li>TT1 - "REAL TIME" or</li> <li>TT3 - "PREAUTH"               <ul style="list-style-type: none"> <li>For PREAUTH – MAC is mandatory field</li> </ul> </li> </ul> </li> </ul>
Collection Day	CollectionDay	Alpha-numeric	M	780	781	2	<ul style="list-style-type: none"> <li>Contains a number for the day aligned to frequency</li> <li>Refer to <a href="#">Appendix B – Mandate frequency codes</a></li> </ul>
Date Adjustment Rule Indicator	DateAdjustmentRuleIndicator	Alpha-numeric	O	782	782	1	<ul style="list-style-type: none"> <li>This field may contain           <ul style="list-style-type: none"> <li>"Y" = Yes</li> <li>"N" = No</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Adjustment Category	AdjustmentCategory	Alpha-numeric	O	783	783	1	<ul style="list-style-type: none"> <li>This field may contain           <ul style="list-style-type: none"> <li>"N"-Never,</li> <li>"Q"-Quarterly,</li> <li>"A"-Annually,</li> <li>"B"-Bi-annually or</li> <li>"R"-Repo</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Adjustment Rate	AdjustmentRate	Numeric	O	784	791	8 (3,5)	<ul style="list-style-type: none"> <li>Adjustment rate to increase or decrease by per Adjustment Category           <ul style="list-style-type: none"> <li>'-' to indicate negative value</li> <li> '+' to indicate positive value</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Adjustment Amount Currency	AdjustmentAmountCurrency	Alpha-numeric	O	792	794	3	This must be ZAR

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Adjustment Amount	AdjustmentAmount	Decimal	O	795	809	15 (13,2)	<ul style="list-style-type: none"> <li>Adjustment Amount to increase/decrease by per Adjustment Category           <ul style="list-style-type: none"> <li>‘+’ to indicate positive value</li> <li>‘-’ to indicate negative value</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Mandate Reference Number	MandateReferenceNumber	Alpha-numeric	M	810	821	22	<ul style="list-style-type: none"> <li>Comprises of           <ul style="list-style-type: none"> <li>4(AN) = Bank Number</li> <li>8(N) = Mandate Creation Date</li> <li>10(AN) = Free format</li> </ul> </li> <li>This is the original Mandate Reference Number, the unique mandate identification.</li> <li>This number must be unique in the industry for lifetime of mandate (including time in archives).</li> </ul>
First Collection Currency	FirstCollectionCurrency	Alpha-numeric	C	822	824	3	<ul style="list-style-type: none"> <li>This must be ZAR</li> <li>If the first collection currency is populated, then the first collection amount and first collection date must also be populated and vice versa</li> </ul>
First Collection Amount	FirstCollectionAmount	Numeric	C	825	839	15 (13,2)	<ul style="list-style-type: none"> <li>If the first collection amount is populated, then the first collection currency and first collection date must also be populated and vice versa</li> </ul>
Debit Value Type	DebitValueType	Alpha-numeric	O	840	850	11	Must contain: <ul style="list-style-type: none"> <li>FIXED</li> <li>VARIABLE</li> <li>USAGE BASED</li> </ul>
Client Reference	ClientReference	Alpha-numeric	M	851	885	35	<ul style="list-style-type: none"> <li>For use by creditor for internal referencing.</li> <li>This should be populated with original value of Mandate/Initiation request</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Contract Reference	ContractReference	Alpha-numeric	O	886	889	14	<ul style="list-style-type: none"> <li>This is the Creditor Contract number and may only change prior to any Collection having taken place. This will appear on the statement and will be referenced in Mandate Suspension, etc.</li> <li>This should be populated with original value of Mandate/Initiation request</li> </ul>
Creditor Name	CreditorName	Alpha-numeric	M	890	924	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the Creditor.</li> <li>Can be the same as ultimate creditor name.</li> <li>This should be populated with original value of Mandate/Initiation request</li> </ul>
Mandate Request Transaction Id	MandateRequestTransactionId	Alpha-numeric	M	925	947	23	<ul style="list-style-type: none"> <li>Comprises of           <ul style="list-style-type: none"> <li>4(N) = client ID</li> <li>10(AN) = Original System Date (YYYY-MM-DD)</li> <li>9(N) = Mandate sequence number</li> </ul> </li> <li>This field is created by the originator of the message and is unique.</li> <li>Can be used for tieback.</li> <li>This should be populated with original value of Mandate/Initiation request</li> </ul>
Debtor Name	DebtorName	Alpha-numeric	M	948	982	35	<ul style="list-style-type: none"> <li>The originating account name.</li> <li>This should be populated with original value of Mandate/Initiation request</li> </ul>
Debtor Branch Number	DebtorBranchNumber	Alpha-numeric	M	983	988	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank of Debtor</li> <li>Actual branch number &amp; can use universal sort code.</li> <li>This should be populated with original value of Mandate/Initiation request</li> </ul>

#### 4.1.3. File layout: online request for mandate cancellation

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Message identification	n/a	Alpha- numeric	M	1	34	34	<ul style="list-style-type: none"> <li>• Indicate the type of message and to uniquely identify the message</li> <li>• It will be formed as below: <ul style="list-style-type: none"> <li>◦ 3(AN) = "100" ACH ID for REAL TIME</li> <li>◦ 1(AN) = "/"</li> <li>◦ 5(AN) = ID of the service, Refer to <a href="#">Appendix D - Service identification codes</a></li> <li>◦ 1(AN) = "/"</li> <li>◦ 8(AN) = Client ID</li> <li>◦ 1(AN) = "/"</li> <li>◦ 8(N) = Creation Date</li> <li>◦ 1(AN) = "/"</li> <li>◦ 6(AN) = File Number</li> </ul> </li> </ul>
Creation date time	Creation date time	Alpha- numeric	M	35	53	19	<ul style="list-style-type: none"> <li>• The format for local time is YYYY-MM-DDThh:mm:ss.</li> </ul>
Initiating Party	Initiating Party	Alpha- numeric	M	54	88	35	<ul style="list-style-type: none"> <li>• For internal clients, must include the NB/CC number of the initiator of the request.</li> <li>• For external clients, this will have the client profile number.</li> </ul>
Instructing party	Instructing Agent	Alpha- numeric	M	89	94	6	<ul style="list-style-type: none"> <li>• Contains the creditor bank identifier.</li> <li>• For Nedbank this code is 210002.</li> </ul>
Instructed party	Instructed Agent	Alpha- numeric	M	95	100	6	<ul style="list-style-type: none"> <li>• Will contain the identifier of destination institution.</li> <li>• Refer to <a href="#">Appendix T – Participating banks</a></li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Charges account	Charges account	Numeric	M	101	116	16	<ul style="list-style-type: none"> <li>• Account from which AC charges / fees will be drawn for this file.</li> <li>• Has to be a Nedbank account linked to that client profile which is set up as a charge account.</li> <li>• Can be the same as the nominated account.</li> </ul>
Client profile number	Clientprofile	Numeric	M	117	126	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Cancellation reason code	Cancellation reason code	Alpha-numeric	M	127	130	4	<ul style="list-style-type: none"> <li>• Reason for cancellation</li> <li>• Refer to <a href="#">Appendix A – Mandate cancellation reason codes</a></li> </ul>
Client reference	Client reference	Alpha-numeric	M	131	165	35	<ul style="list-style-type: none"> <li>• For use by creditor for internal referencing.</li> </ul>
Contract reference	Contract reference	Alpha-numeric	O	166	179	14	<ul style="list-style-type: none"> <li>• This is the creditor contract number and may only change prior to any collection taking place.</li> <li>• This will appear on the statement and will be referenced in stop payment, etc.</li> </ul>
Tracking cancellation indicator	Tracking cancellation indicator	Closed Enum	M	180	180	1	<ul style="list-style-type: none"> <li>• Indicates that tracking is required or not.</li> <li>• Value T/F If T - cancel record in tracking</li> <li>• If F - don't cancel record in tracking.</li> </ul>
Creditor name	Creditor name	Alpha-numeric	M	181	215	35	<ul style="list-style-type: none"> <li>• Should denote a clear creditor name to identify the creditor.</li> <li>• Can be the same as the ultimate creditor name.</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Mandate request transaction identifier	Mandate request transactionid	Alpha-numeric	M	216	238	23	<ul style="list-style-type: none"> <li>This field is created by the originator of the message and is unique.</li> <li>4(N) = Client ID</li> <li>10(AN) = Original system date (YYYY-MM-DD)</li> <li>9(N) = Mandate sequence number.</li> <li>When cancelling a registered mandate, a new MRTI must be issued, and the Mandatereferencenumber (MRN) is mandatory.</li> <li>When cancelling an in-flight mandate (with reason code MICN/MACN), then the MRTI must be same as that of the original initiation or amendment request.</li> </ul>
Creditor telephone contact Details	Creditortele contactdetails	Alpha-numeric	O	239	268	30	<ul style="list-style-type: none"> <li>Mobile or landline number,</li> <li>Needs to cater for the international standard (+27) e.g. +27823509883.</li> </ul>
Creditor email contact details	Creditor email contact details	Alpha-numeric	O	269	358	90	Email address of creditor.
Creditor branch Number	Creditor Branch number	Alpha-numeric	O	359	364	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the creditor bank.</li> <li>This will default to Nedbank's universal branch code (198765).</li> </ul>
Creditor account number	Creditor account number	Alpha-numeric	O	365	383	19	<ul style="list-style-type: none"> <li>Creditor bank account number.</li> <li>This is the nominated account.</li> </ul>
Ultimate creditor Name	Ultimate creditor name	Alpha-numeric	O	384	418	35	Name of the ultimate creditor name in the case of third-party involvement in the collection.
Creditor abbreviated short name	Creditor abbreviated short name	Alpha-numeric	M	419	428	10	<ul style="list-style-type: none"> <li>Creditor abbreviated short name.</li> <li>Should be the same as that present in the mandate database.</li> </ul>

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Debtor name	Debtor name	Alpha-numeric	M	429	463	35	Name of debtor as per bank account record.
Debtor account number	Debtor account number	Alpha-numeric	O	464	472	19	Debtor account number in the bank.
Debtor account type	Debtor account type	Alpha-numeric	O	473	484	12	<ul style="list-style-type: none"> <li>• Debtor account type.</li> <li>• Refer to <a href="#">Appendix C – Account types</a>.</li> </ul>
Debtor branch number	Debtor branch number	Alpha-numeric	M	485	490	6	<ul style="list-style-type: none"> <li>• The 6-digit branch sort code is required to identify the debtor's bank.</li> <li>• The actual branch number or universal sort code can be used.</li> </ul>
Authentication type	Authentication Type	Alpha-numeric	M	491	499	9	Must contain REAL-TIME/ PREAUTH depending on transaction type - TT1 - REAL-TIME TT3 - PREAUTH

Data element	PDDM	Data type	M / O/ C/ NA	Positioning			Comments
				Start	End	Length	
Mandate reference number	Mandate reference number	Alpha-numeric	O	500	521	22	<ul style="list-style-type: none"> <li>• Comprises of           <ul style="list-style-type: none"> <li>◦ 4(AN) = Bank number</li> <li>◦ 8(N) = Mandate creation date</li> <li>◦ 10(AN) = Free format</li> </ul> </li> <li>• This is the original mandate reference number - the unique mandate identification.</li> <li>• This number must be unique in the industry for the lifetime of the mandate.</li> <li>• The condition is that it may be blank if the sender wishes to cancel a mandate initiation request that may be in-flight or has timed out.</li> <li>• Otherwise if it is not populated, existing mandates on the mandate register may not be cancelled.</li> <li>• If cancellation is for in-flight, then the mandate reference number will not be there and if cancellation is for registered mandate then mandate reference number needs to be passed.</li> </ul>
Debit value type	Debit value Type	Alpha-numeric	O	522	532	11	<ul style="list-style-type: none"> <li>• Must contain:           <ul style="list-style-type: none"> <li>◦ FIXED</li> <li>◦ VARIABLE</li> <li>◦ USAGE-BASED</li> </ul> </li> </ul>

## 5 MANDATE MANAGEMENT RESPONSES

### 5.1. Process of acknowledgement

- a) Nedbank will immediately send acknowledgement of all online mandate requests to the client.
- b) This acknowledgement serves to inform the client that a request has been received and has been sent for further processing.
- c) The same file layout is used for initiation, amendment and cancellation.

## 5.2. Response layout for initiation, amendment and cancellation

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

Data element	Data type	Initiation	Amendment	Cancellation	Positioning			Comments
					Start	End	Length	
Result code	Alpha-numeric	M	M	M	1	3	3	<ul style="list-style-type: none"> <li>• Result code</li> <li>• Refer to <a href="#">Appendix N – Return code at header level</a></li> </ul>
Result description	Alpha-numeric	O	O	O	4	258	255	<ul style="list-style-type: none"> <li>• The description of the result code.</li> </ul>
Message identification	Alpha-numeric			O	259	292	34	<ul style="list-style-type: none"> <li>• To indicate the type of message and uniquely identify the message.</li> </ul>
Mandate request transactionid				O	53	75	23	<ul style="list-style-type: none"> <li>• Created by the originator of the message and is unique.           <ul style="list-style-type: none"> <li>◦ 4(N) = Client ID</li> <li>◦ 10(AN) = Original system date used for tieback on responses (YYYY-MM-DD)</li> <li>◦ 9(N) = Mandate sequence number.</li> </ul> </li> </ul>
Clientprofile	Numeric			O	76	85	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Instructing agent	Alpha-numeric			O	86	91	6	<ul style="list-style-type: none"> <li>• Will contain the destination bank/ACH (210000).</li> <li>• <a href="#">Appendix T – Participating banks</a></li> </ul>
Instructed agent	Alpha-numeric			O	92	97	6	<ul style="list-style-type: none"> <li>• Contains the creditor bank.</li> <li>• For Nedbank this is 210002.</li> </ul>

## 6 MANDATE ENQUIRY REQUEST

### 6.1. Request signature

This includes the following:

- Retrieve mandate
- Get mandate details

The information in below layout is populated by the client or the LOB.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

### Retrieve mandate

Data element	PDDM	Data type	M/ O/ C/ NA	Positioning			Comments
				Start	End	Length	
Max record count	MaxRecord Count	Numeric	M	1	20	20	The maximum number of records to respond with if found.
Continuation value	Continuation Value	Numeric	O	21	24	4	Continuation value to indicate more data expected.
Client Profile	ClientProfile	Numeric	M	25	34	10	<ul style="list-style-type: none"> <li>• This is a unique number that Nedbank will assign to the client.</li> <li>• This is the CPS_ID number.</li> </ul>
Mandate initiation date from	MandateInitiationDateFrom	Date	M	35	44	10	<ul style="list-style-type: none"> <li>• Mandate initiation date (From Date) - YYYY-MM-DD.</li> <li>• If initiation date is to be passed, then both From and To must be passed.</li> </ul>
Mandate initiation date to	MandateInitiationDateTo	Date	M	45	54	10	<ul style="list-style-type: none"> <li>• Mandate initiation date (To Date) - YYYY-MM-DD.</li> <li>• If initiation date is to be passed, then both From and To must be passed.</li> </ul>
Mandate reference number	MandateReferenceNumber	Alpha-numeric	O	55	76	22	<ul style="list-style-type: none"> <li>• Comprises of:           <ul style="list-style-type: none"> <li>◦ 4(AN) = Bank number</li> <li>◦ 8(N) = Mandate creation date</li> <li>◦ 10(AN) = Free format</li> </ul> </li> <li>• This is the original mandate reference number, the unique mandate identification.</li> <li>• This number must be unique in the industry for the lifetime of mandate (including time in the archives).</li> </ul>
Mandate request identifier	MandateRequestIdIdentifier	Alpha-numeric	O	77	99	23	This field is created by the originator of the message and is unique.
Ultimate creditor name	UltimateCreditorName	Alpha-numeric	O	100	134	35	Name of ultimate creditor in the case of third-party involvement in the collection.
Debtor account number	DebtorAccountNumber	Alpha-numeric	O	135	153	19	Account number of the debtor.

Data element	PDDM	Data type	M/ O/ C/ NA	Positioning			Comments
				Start	End	Length	
Debtor identification	DebtorIdentification	Alpha-numeric	O	154	188	35	<ul style="list-style-type: none"> <li>Combination of document type and identification document number of the debtor values allowed:           <ul style="list-style-type: none"> <li>1(AN) = Document type               <ul style="list-style-type: none"> <li>P = Passport</li> <li>I = ID document</li> <li>T = Temporary residence ID</li> </ul> </li> <li>1(AN) = /</li> <li>33(AN) = Identification document number.</li> </ul> </li> </ul>
Mandate status	MandateStatus	Alpha-numeric	O	189	197	9	<ul style="list-style-type: none"> <li>Current status of mandate:           <ul style="list-style-type: none"> <li><b>Active</b> - mandate is created and approved by the debtor.</li> <li><b>Cancelled</b> - mandate is no longer used.</li> <li>Inactive - mandate created, awaiting confirmation from debtor bank.</li> <li><b>Revoked</b> - mandate has been revoked by a mandate cancellation request.</li> <li><b>Suspended</b> - mandate has been systematically suspended.</li> <li><b>Completed</b> - mandate which is in active, suspended or cancelled status.</li> <li><b>Pending</b> - mandate is in progress and awaiting confirmation from the debtor.</li> <li><b>Rejected</b> - mandate rejected by debtor or rejected due to validation.</li> </ul> </li> </ul>
Contract reference	ContractReference	Alpha-numeric	O	198	211	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension.</li> </ul>

## Get mandate details

Data element	PDDM	Data type	M/ O/ C/ NA	Positioning			Comments
				Start	End	Length	
Client Profile	ClientProfile	Numeric	M	1	10	10	<ul style="list-style-type: none"> <li>This is a unique number that Nedbank will assign to the client.</li> <li>This is the CPS_ID number.</li> </ul>
Mandate request identifier	MandateRequestIdentifier	Alpha-numeric	O	11	45	35	This field is created by the originator of the message and is unique.
Mandate reference number	MandateReferenceNumber	Alpha-numeric	O	46	67	22	<ul style="list-style-type: none"> <li>Comprises of:           <ul style="list-style-type: none"> <li>4(AN) = Bank number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format</li> </ul> </li> <li>This is the original mandate reference number, the unique mandate identification.</li> <li>This number must be unique in the industry for the lifetime of mandate (including time in the archives).</li> </ul>

## 7 MANDATE ENQUIRY RESPONSE

### 7.1. Response signature

This includes the following:

- Retrieve mandate
- Get mandate details

Information contained in the following layouts will be populated by Nedbank

## Retrieve mandate response

Data element	Data type	Positioning			Comments
		Start	End	Length	
Result code	Alpha-numeric	1	3	3	Indicator of status of request. Refer <a href="#">Appendix N – Return code at header level</a>
Result Description	Alpha-numeric	4	103	100	Associated description for the returned result code.
Continuation Value	Numeric	104	107	4	Continuation value to indicate more data expected.
Contract Reference	Alpha-numeric	108	121	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension, etc.</li> </ul>
Debtor account name	Alpha-numeric	122	156	35	Name of debtor as per bank account records.
Debtor account number	Alpha-numeric	157	175	19	Account number of the debtor.
Creditor account number	Alpha-numeric	176	194	19	Account number of the creditor.
Creditor abbreviated short name	Alpha-numeric	195	204	10	Abbreviated short name of the creditor.
Mandate initiation date	Date	205	215	11	Mandate initiation date (From Date) - YYYY-MM-DD.
Mandate status	Alpha-numeric	216	224	9	<ul style="list-style-type: none"> <li>Current status of mandate: <ul style="list-style-type: none"> <li><b>Active</b> - mandate is created and approved by debtor.</li> <li><b>Cancelled</b> - mandate is no longer used.</li> <li><b>Inactive</b> - mandate created, awaiting confirmation from the debtor bank.</li> <li><b>Revoked</b> - mandate has been revoked by a mandate cancellation request.</li> <li><b>Suspended</b> - mandate has been systematically suspended.</li> <li><b>Completed</b> - mandate is in active, suspended or cancelled status.</li> <li><b>Pending</b> - mandate is in progress and awaiting confirmation from the debtor.</li> <li><b>Rejected</b> - mandate is rejected by debtor or rejected due to validation.</li> </ul> </li> </ul>
Mandate reference number	Alpha-numeric	225	246	22	<ul style="list-style-type: none"> <li>Comprises of: <ul style="list-style-type: none"> <li>4(AN) = Bank number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format</li> </ul> </li> <li>This is the original mandate reference number, the unique mandate identification.</li> <li>This number must be unique in the industry for lifetime of mandate.</li> </ul>

Data element	Data type	Positioning			Comments
		Start	End	Length	
Mandate request identifier	Alpha-numeric	247	281	35	A unique mandate request for identification by the creditor bank.

#### Get mandate details response

Data element	Data type	Positioning			Comments
		Start	End	Length	
Result code	Alpha-numeric	1	3	3	<ul style="list-style-type: none"> <li>Indicates the status of request.</li> <li>Refer to <a href="#">Appendix N – Return code at header level</a>.</li> </ul>
Result description	Alpha-numeric	4	103	100	Associated description for the returned result code.
Client Reference	Alpha-numeric	104	138	35	For use by the creditor for internal referencing.
Contract reference	Alpha-numeric	139	152	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection having taken place.</li> <li>This will appear on the statement and will be referenced in mandate suspension, etc.</li> </ul>
Tracking indicator	Alpha-numeric	153	154	1	Valid values are T and F.
Debtor authentication required (local instrument)	Alpha-numeric	155	158	4	<ul style="list-style-type: none"> <li>0226 - no authorisation is required as it is in line with the initial mandate terms (amendment).</li> <li>0227 - debtor authorisation is required.</li> <li>0228 - authorisation has been done.</li> <li>0229 - authorisation is required in real-time and cell number is required.</li> <li>0230 - authorisation is required in real-time and is processed using the cell number registered at the bank.</li> </ul>
Instalment occurrence (sequence type)	Code	159	162	4	<ul style="list-style-type: none"> <li>Valid codes include:           <ul style="list-style-type: none"> <li>OOFF – Once off</li> <li>RCUR – Recurring</li> </ul> </li> <li>Refer to <a href="#">Appendix K – Debit sequence types</a></li> </ul>
Frequency	Code	163	166	4	<ul style="list-style-type: none"> <li>Mandate Frequency.</li> <li>Refer to <a href="#">Appendix B – Mandate frequency codes</a></li> </ul>
First collection date	Date	167	176	10	YYYY-MM-DD.
Collection currency	Alpha-numeric	177	179	3	This must be ZAR.

Data element	Data type	Positioning			Comments
		Start	End	Length	
Instalment amount	Decimal	180	194	15 (13,2)	<ul style="list-style-type: none"> <li>The collection amount.</li> <li>This field will be mandatory if the mandate type is FIXED.</li> <li>Should not be greater than the maximum collection amount.</li> </ul>
Maximum collection currency	Alpha-numeric	195	197	3	This must be ZAR.
Maximum instalment amount	Decimal	198	212	15 (13,2)	Maximum amount of any instalment.
Creditor scheme ID (creditor scheme name)	Alpha-numeric	213	233	11	<ul style="list-style-type: none"> <li>Scheme ID of the creditor, e.g. 'Church fund.'</li> <li>This is a free format alpha-numeric field.</li> </ul>
Creditor name	Alpha-numeric	234	268	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the creditor.</li> <li>Can be the same as the ultimate creditor name.</li> </ul>
Mandate request transaction id	Alpha-numeric	269	291	23	This field is created by the originator of the message and is unique.
Creditor telephone contact details	Alpha-numeric	292	321	30	<ul style="list-style-type: none"> <li>Mobile or landline number,</li> <li>Needs to cater for the international standard (+27) e.g. +27-823509883.</li> </ul>
Creditor email contact details	Alpha-numeric	322	411	90	Email address.
Creditor bank (creditor branch number)	Alpha-numeric	412	417	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the creditor bank.</li> <li>This will default to Nedbank's universal branch code (198765).</li> </ul>
Creditor account number	Alpha-numeric	418	436	19	Account number of the creditor.
Ultimate creditor name (ultimate creditor identifier)	Alpha-numeric	437	471	35	Same as input file.
Creditor abbreviated short name	Alpha-numeric	472	481	10	Ultimate creditor abbreviated short name.
Debtor account name	Alpha-numeric	482	516	35	Name of debtor as per bank account record.
Debtor identification	Alpha-numeric	517	551	35	<ul style="list-style-type: none"> <li>Values allowed: <ul style="list-style-type: none"> <li>1(AN) = Document type <ul style="list-style-type: none"> <li>P = Passport</li> <li>I = ID document</li> <li>T = Temporary residence ID</li> </ul> </li> <li>1 AN = /</li> <li>33 AN = Identification document number</li> </ul> </li> </ul>

Data element	Data type	Positioning			Comments
		Start	End	Length	
Debtor telephone contact Details	Alpha-numeric	552	581	30	<ul style="list-style-type: none"> <li>In the event that debtor authentication is required (local instrument) = 229, this field must be populated.</li> <li>Mobile or landline number, needs to cater for the international standard (+27) e.g. +27823509883.</li> <li>International standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).</li> <li>Pattern \+[0-9]{1,3}-[0-9()]+\-[1,30].</li> </ul>
Debtor email contact details	Alpha-numeric	582	671	90	Email address.
Debtor account number	Alpha-numeric	672	690	19	Account number of the debtor.
Debtor account type	Alpha-numeric	691	702	12	Refer to <a href="#">Appendix C – Account types</a>
Debtor bank (debtor branch number)	Alpha-numeric	703	708	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>The actual branch number or universal sort code can be used.</li> </ul>
Ultimate debtor name	Alpha-numeric	709	743	35	Name of ultimate debtor.
Last amendment date	Alpha-numeric	744	753	10	Date when last amendment was done on the mandate.
Business status reason code	Alpha-numeric	754	757	4	<ul style="list-style-type: none"> <li>Reason for mandate amendment / cancellation.</li> <li>Refer to <a href="#">Appendix A – Mandate cancellation reason codes</a> and <a href="#">Appendix E – Mandate amendment reason codes</a></li> </ul>
Is pending amendment	Alpha-numeric	758	762	5	Indicates if an amendment is in progress for the mandate.
Message authentication code	Numeric	763	770	8	<ul style="list-style-type: none"> <li>Used for card present (CP) or card not present (CNP) card authentication for TT3.</li> <li>Must be populated with MAC (as defined by the debtor bank) used in ISO 8583 message from request to debtor bank – 1st leg.</li> <li>MAC may contain spaces.</li> </ul>
Authentication type	Alpha-numeric	771	779	9	<ul style="list-style-type: none"> <li>Must contain REAL-TIME/ PREAUTH depending on transaction type: TT1 - REAL-TIME TT3 - PREAUTH</li> <li>For PREAUTH – MAC is mandatory field.</li> </ul>
Collection day	Alpha-numeric	780	781	2	<ul style="list-style-type: none"> <li>Contains a number for the day aligned to frequency.</li> <li>Refer to <a href="#">Appendix B – Mandate frequency codes</a></li> </ul>

Data element	Data type	Positioning			Comments
		Start	End	Length	
Date adjustment rule indicator	Alpha-numeric	782	782	1	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li>Y = Yes</li> <li>N = No</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Adjustment category	Alpha-numeric	783	783	1	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li>N - Never</li> <li>Q - Quarterly</li> <li>A - Annually</li> <li>B - Bi-annually</li> <li>R – Repo</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Adjustment rate	Numeric	784	791	8	<ul style="list-style-type: none"> <li>Adjustment rate to increase or decrease as per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Adjustment amount Currency	Alpha-numeric	792	794	3	This must be ZAR.
Adjustment amount	Decimal	795	809	15	<ul style="list-style-type: none"> <li>Adjustment amount to increase/decrease as per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Collection currency	Alpha-numeric	810	812	3	This must be ZAR.
Initial amount (first collection amount)	Numeric	813	827	15 (13,2)	Same as input file.
Debit value type	Alpha-numeric	828	838	11	<ul style="list-style-type: none"> <li>Must contain:           <ul style="list-style-type: none"> <li>FIXED</li> <li>VARIABLE</li> <li>USAGE-BASED</li> </ul> </li> </ul>
Mandate status	Alpha-numeric	839	847	9	<ul style="list-style-type: none"> <li>Current status of mandate:           <ul style="list-style-type: none"> <li><b>Active</b> - mandate is created and approved by debtor.</li> <li><b>Cancelled</b> - mandate is no longer used.</li> <li><b>Inactive</b> - mandate created, awaiting confirmation from the debtor bank.</li> <li><b>Revoked</b> - mandate has been revoked by a mandate cancellation request.</li> <li><b>Suspended</b> - mandate has been systematically suspended.</li> </ul> </li> </ul>
Mandate reference number	Alpha-numeric	848	869	22	<ul style="list-style-type: none"> <li>Comprises of:           <ul style="list-style-type: none"> <li>4(AN) = Bank number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format</li> </ul> </li> <li>This is the original mandate reference number, the unique mandate identification.</li> <li>This number must be unique in the industry for the lifetime of the mandate.</li> </ul>

## Important note



**Immediate response:** Nedbank will immediately send acknowledgement to the client for all mandate online requests. This is to inform the client that the request has been received and has been sent for further processing.

# 8 MANDATE ACCEPTANCE

## 8.1. Mandate enquiry process

When a mandate is maintained using Web Services, the client can use the following processes to establish if the mandate was accepted:

- Mandate enquiry
- Call back web service / messaging queue (MQ).

## 8.2. Mandate enquiry

The client can initiate a mandate enquiry on the web to establish the status of the enquiry.

## 8.3. Call back web services / messaging queue (MQ)

- a) After acknowledgement of the request receipt, the client will be informed of its acceptance. (pain.012) or rejection (pacs.002).
- b) The notification will happen via the call back service.
- c) This is true for mandate initiation, amendment and cancellation requests.

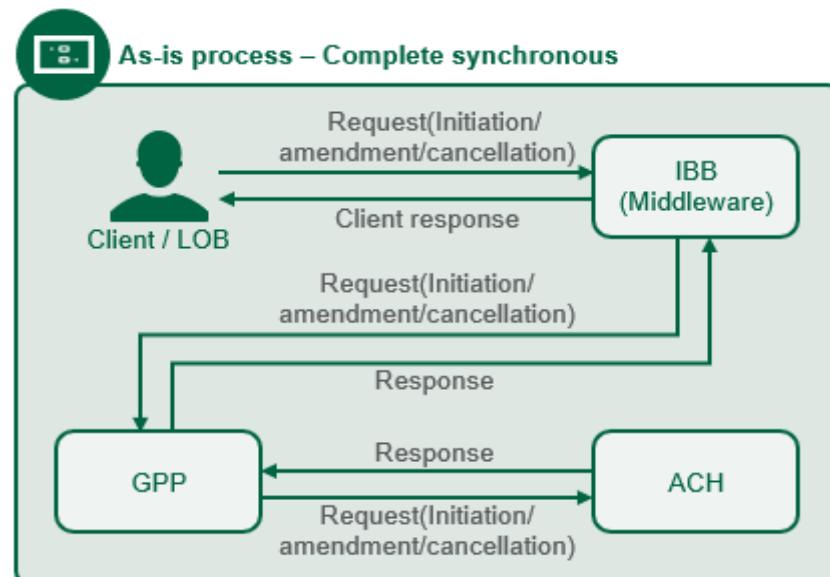


Diagram 1

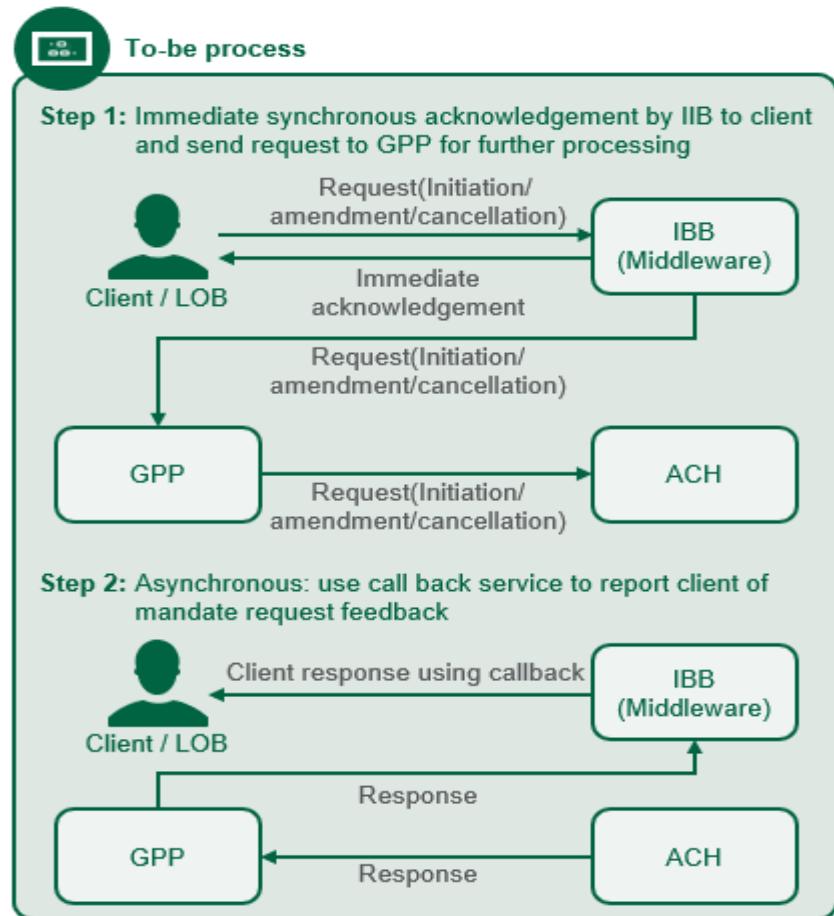


Diagram 2

### Request signature file layout

The information in below layout is populated by Nedbank.

In the below layouts, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

Data element	Data type	M/ O/ C/ NA	Positioning			Comments
			Start	End	Length	
Message identification	Alpha-numeric	M	1	34	34	Indicates the type of message and uniquely identifies the message.
Creation date and time	Date	M	35	53	19	The format for local time is YYYY-MM-DDThh:mm:ss.
Initiating party	Alpha-numeric	O	54	85	35	<ul style="list-style-type: none"> <li>For internal clients, this must include the NB/CC number of the initiator of the request.</li> <li>For external clients, this will have the client profile number.</li> </ul>
Instructing party	Alpha-numeric	M	86	91	6	<ul style="list-style-type: none"> <li>This is the member number of the debtor bank.</li> <li>Refer to <a href="#">Appendix T – Participating banks</a></li> </ul>
Instructed party	Alpha-numeric	M	92	97	6	<ul style="list-style-type: none"> <li>Contains the creditor bank identifier.</li> <li>For Nedbank this code is 210002.</li> </ul>
Client profile	Numeric	M	98	107	10	<ul style="list-style-type: none"> <li>This is a unique number that Nedbank will assign to the client.</li> <li>This is the CPS_ID number.</li> </ul>
MandateMessageStatusReportData						
Original message id	Alpha-numeric	O	108	141	34	<ul style="list-style-type: none"> <li>The message id sent by the customer in the request message.</li> <li>Can be used for reconciliation of the responses.</li> </ul>
Original message type	Alpha-numeric	O	142	176	35	<ul style="list-style-type: none"> <li>Populated as per the original message type (Initiation).</li> <li>Valid values to be added.</li> </ul>
Original creation datetime	Date	M	177	195	19	The format is: YYYY-MM-DDThh:mm:ss as per the original message.
Group status code	Open enum	O	196	199	4	<ul style="list-style-type: none"> <li>For TT1, <ul style="list-style-type: none"> <li>this field will be blank if the mandate has been accepted</li> <li>this field will contain RJCT if the mandate was rejected</li> </ul> </li> </ul>
Message return code	Alpha-numeric	M	200	234	35	<ul style="list-style-type: none"> <li>Return code for the error.</li> <li>Refer to <a href="#">Appendix G – Table of error codes</a></li> </ul>
Mandaterequest transactionid	Alpha-numeric	M	247	281	23	<ul style="list-style-type: none"> <li>This field is created by the originator of the message and is unique. <ul style="list-style-type: none"> <li>4(N) = Client ID</li> <li>10(AN) = Original system date (YYYY-MM-DD)</li> <li>9(N) = Mandate sequence number</li> </ul> </li> </ul>
Transaction status	Alpha-numeric	O	282	285	4	This must contain RJCT or ACCP.

Data element	Data type	M/ O/ C/ NA	Positioning			Comments
			Start	End	Length	
Messagereturn code	Alpha-numeric	O	286	315	35	<ul style="list-style-type: none"> <li>Return Code for the error.</li> <li>Refer to <a href="#">Appendix G – Table of error codes</a></li> </ul>
Mandate reference number	Alpha-numeric	O	316	337	22	<ul style="list-style-type: none"> <li>Comprises of:           <ul style="list-style-type: none"> <li>4(AN) = Bank number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format</li> </ul> </li> <li>This is the original mandate reference number - the unique mandate identification.</li> <li>This number must be unique in the industry for the lifetime of the mandate.</li> </ul>
MandateAcceptRptData						
Original message id	Alpha-numeric	O	338	371	34	<ul style="list-style-type: none"> <li>The message id sent by the customer in the request message.</li> <li>Can be used for reconciliation of responses.</li> </ul>
Original message type	Alpha-numeric	O	372	406	35	<ul style="list-style-type: none"> <li>Populated as per the original message type (initiation)</li> <li>Valid values to be added.</li> </ul>
Accepted indicator	Ind	M	407	411	5	<ul style="list-style-type: none"> <li>This has a true/false value.</li> </ul>
Reason code	Alpha-numeric	O	412	414	3	<ul style="list-style-type: none"> <li>Mandate reason code.</li> <li>Refer to <a href="#">Appendix E – Mandate amendment reason Codes</a></li> </ul>
Client reference	Alpha-numeric	M	415	449	35	<ul style="list-style-type: none"> <li>For use by the creditor for internal referencing.</li> <li>It will be unique as per mandate.</li> </ul>
Contract reference	Alpha-numeric	O	450	463	14	<ul style="list-style-type: none"> <li>This is the creditor contract number and may only change prior to any collection taking place.</li> <li>This will appear on the statement and will be referenced in mandate suspension.</li> </ul>
Tracking indicator	Alpha-numeric	O	464	464	1	<ul style="list-style-type: none"> <li>Valid values are T and F (true and false).</li> </ul>

Data element	Data type	M/ O/ C/ NA	Positioning			Comments
			Start	End	Length	
Debtor authentication required (local instrument)	Alpha-numeric	O	465	469	4	<ul style="list-style-type: none"> <li>0226 - no authorisation is required as it is in line with initial mandate terms (amendment).</li> <li>0227 - debtor authorisation is required.</li> <li>0228 - authorisation has been done.</li> <li>0229 - debtor authorisation is required in real-time and cell number is required.</li> <li>0230 - authorisation is required in real-time and processed using cell number registered at the bank.</li> <li>Refer to <a href="#">Appendix V – Local instrument codes</a></li> </ul>
Instalment occurrence (sequence type)	Code	O	470	473	4	<ul style="list-style-type: none"> <li>Valid Codes include: <ul style="list-style-type: none"> <li>OOFF – Once Off</li> <li>RCUR – Recurring</li> </ul> </li> <li>Refer to <a href="#">Appendix K – Debit sequence types</a></li> </ul>
Frequency	Code	O	474	477	4	<ul style="list-style-type: none"> <li>Mandate Frequency.</li> <li>Refer to <a href="#">Appendix B – Mandate frequency codes</a></li> </ul>
Mandate initiation date	Date	O	478	487	10	<ul style="list-style-type: none"> <li>YYYY-MM-DD.</li> </ul>
First collection date	Date	C	488	497	10	<ul style="list-style-type: none"> <li>YYYY-MM-DD.</li> <li>Should be valid processing day after mandate authorisation.</li> <li>If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.</li> </ul>
Collection currency	Alpha-numeric	O	498	500	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> </ul>
Instalment amount	Decimal	O	501	515	15 (13,2)	<ul style="list-style-type: none"> <li>The collection amount.</li> <li>This field will be mandatory if the mandate type is FIXED.</li> <li>Should not be greater than the maximum collection amount.</li> </ul>
Maximum collection currency	Alpha-numeric	O	516	518	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> </ul>
Maximum instalment amount	Decimal	O	519	533	15 (13,2)	<ul style="list-style-type: none"> <li>Maximum amount of any instalment.</li> </ul>
Creditor scheme id (creditor scheme name)	Alpha-numeric	O	534	544	11	<ul style="list-style-type: none"> <li>Scheme id of creditor, e.g. church fund, etc.</li> <li>This is a free format alpha-numeric field.</li> </ul>

Data element	Data type	M/ O/ C/ NA	Positioning			Comments
			Start	End	Length	
Creditor name	Alpha- numeric	O	545	579	35	<ul style="list-style-type: none"> <li>Should denote a clear creditor name to identify the creditor.</li> <li>Can be the same as the ultimate creditor name.</li> </ul>
Mandate request transaction id	Alpha- numeric	M	580	602	23	<ul style="list-style-type: none"> <li>This field is created by the originator of the message and is unique.           <ul style="list-style-type: none"> <li>4 N = Client ID</li> <li>10 AN = Original system date (YYYY-MM-DD)</li> </ul> </li> <li>9 N = Mandate sequence number.</li> </ul>
Creditor telephone contact details	Alpha- numeric	O	603	632	30	<ul style="list-style-type: none"> <li>Mobile or landline number</li> <li>Needs to cater for the international standard (+27) e.g. +27823509883.</li> </ul>
Creditor email contact details	Alpha- numeric	O	633	722	90	<ul style="list-style-type: none"> <li>Email address.</li> </ul>
Creditor account number	Alpha- numeric	O	723	741	19	<p>Creditor bank account number.</p> <ul style="list-style-type: none"> <li>This is the nominated account.</li> </ul>
Creditor bank (creditor branch number)	Alpha- numeric	O	742	747	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the creditor bank.</li> <li>This will default to Nedbank's universal branch code (198765).</li> </ul>
Ultimate creditor name (ultimate creditor identifier)	Alpha- numeric	O	748	782	35	<ul style="list-style-type: none"> <li>Ultimate creditor name.</li> <li>If the creditor name is the same as the ultimate creditor name, append an additional character to the creditor name to differentiate the two.</li> </ul>
Creditor abbreviated short name	Alpha- numeric	O	783	792	10	<ul style="list-style-type: none"> <li>Ultimate creditor abbreviated short name.</li> </ul>
Debtor telephone contact details	Alpha- numeric	C	793	822	30	<ul style="list-style-type: none"> <li>In the event that debtor authentication is required (local instrument) = 229, this field must be populated.</li> <li>Mobile or landline number, needs to cater for the international standard (+27) e.g. +27823509883.</li> <li>International standard mobile or landline numbers consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and then any combination of numbers, "(", ")", "+" and "-" (up to 30).</li> </ul>
Debtor email contact details	Alpha- numeric	O	823	912	90	<ul style="list-style-type: none"> <li>Email address of the debtor.</li> </ul>
Debtor account name	Alpha- numeric	O	913	947	35	<ul style="list-style-type: none"> <li>Name of debtor as per bank account record.</li> </ul>

Data element	Data type	M/ O/ C/ NA	Positioning			Comments
			Start	End	Length	
Debtor identification	Alpha-numeric	O	948	982	35	<ul style="list-style-type: none"> <li>Values allowed:           <ul style="list-style-type: none"> <li>1 AN = Document type               <ul style="list-style-type: none"> <li>P = Passport</li> <li>I = ID document</li> <li>T = Temporary residence ID</li> </ul> </li> <li>1 AN = /</li> </ul> </li> <li>33AN = Identification document number.</li> </ul>
Debtor account number	Alpha-numeric	O	983	1001	19	<ul style="list-style-type: none"> <li>Debtor bank account number.</li> </ul>
Debtor account type	Alpha-numeric	O	1002	1013	12	<ul style="list-style-type: none"> <li>Debtor account type.</li> <li>Refer to <a href="#">Appendix C – Account types</a></li> </ul>
Debtor bank (debtor branch number)	Alpha-numeric	O	1014	1019	6	<ul style="list-style-type: none"> <li>The 6-digit branch sort code is required to identify the bank.</li> <li>The actual branch number or universal sort code can be used.</li> </ul>
Ultimate debtor name	Alpha-numeric	O	1020	1054	35	<ul style="list-style-type: none"> <li>Name of ultimate debtor.</li> </ul>
Authentication status indicator	Alpha-numeric	M	1055	1057	4	<ul style="list-style-type: none"> <li>If the accepted indicator is true, the authorisation code must contain AAUT.</li> <li>If the accepted indicator is false the authorisation code must contain NAUT or NRSP.</li> </ul>
Authentication type	Alpha-numeric	M	1058	1066	9	<ul style="list-style-type: none"> <li>Must contain REAL-TIME/ PREAUTH depending on transaction type -           <ul style="list-style-type: none"> <li>TT1 - REAL-TIME or</li> </ul> </li> <li>TT3 – PREAUTH - For PREAUTH – MAC is mandatory field.</li> </ul>
Collection day	Alpha-numeric	O	1067	1068	2	<ul style="list-style-type: none"> <li>Contains a number for the day aligned to frequency.</li> <li>Refer to <a href="#">Appendix B – Mandate frequency codes</a></li> </ul>
Date adjustment rule indicator	Alpha-numeric	O	1069	1069	1	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li>Y = Yes</li> <li>N = No</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Adjustment category	Alpha-numeric	O	1070	1070	1	<ul style="list-style-type: none"> <li>This field may contain:           <ul style="list-style-type: none"> <li>N - Never</li> <li>Q - Quarterly</li> <li>A - Annually</li> <li>B - Bi-annually or</li> <li>R – Repo.</li> </ul> </li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>

Data element	Data type	M/ O/ C/ NA	Positioning			Comments
			Start	End	Length	
Adjustment rate	Numeric	O	1071	1078	8 (3,5)	<ul style="list-style-type: none"> <li>Adjustment rate to increase or decrease as per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Adjustment amount currency	Alpha-numeric	O	1079	1081	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> </ul>
Adjustment amount	Decimal	O	1082	1096	15 (13,2)	<ul style="list-style-type: none"> <li>Adjustment amount to increase / decrease as per adjustment category.</li> <li>Refer to <a href="#">Appendix L – Adjustment rules</a></li> </ul>
Authentication channel	Alpha-numeric	O	1097	1116	20	<ul style="list-style-type: none"> <li>Debtor bank authorisation channel to debtor.</li> </ul>
Mandate reference number	Alpha-numeric	O	1117	1132	22	<ul style="list-style-type: none"> <li>Comprises of <ul style="list-style-type: none"> <li>4(AN) = Bank number</li> <li>8(N) = Mandate creation date</li> <li>10(AN) = Free format</li> </ul> </li> <li>This is the original mandate reference number - the unique mandate identification.</li> <li>This number must be unique in the industry for the lifetime of the mandate (including time in archives).</li> <li>Debtor bank provides this unique mandate identification in this response if debtor authorises the mandate.</li> <li>If authentication status indicator = AAUT, the MRN must have a value.</li> </ul>
Collection currency	Alpha-numeric	C	1133	1135	3	<ul style="list-style-type: none"> <li>This must be ZAR.</li> <li>If the first collection currency is populated, then the first collection amount and first collection date must also be populated and vice versa</li> </ul>
Initial amount (first collection amount)	Numeric	C	1136	1150	15 (13,2)	<ul style="list-style-type: none"> <li>If the first collection date is populated, then the first collection amount and first collection currency must also be populated and vice versa.</li> <li>Populate only in the case of variable and usage-based mandate types. And populate only when different from instalment amount.</li> </ul>
Debit value type	Alpha-numeric	O	1151	1161	11	<ul style="list-style-type: none"> <li>Must contain: <ul style="list-style-type: none"> <li>FIXED</li> <li>VARIABLE</li> </ul> </li> <li>USAGE-BASED.</li> </ul>

Data element	Data type	M/ O/ C/ NA	Positioning			Comments
			Start	End	Length	
Mandate authentication date	Alpha-numeric	O	1162	1171	10	• YYYY-MM-DD.
Post back URL		O	1172	1427	255	• Call back address to send client status update to.

### Response signature

The information in below layout is populated by Nedbank.

In the below layout, take note of the following:

- M – mandatory
- O – optional
- C – conditional
- NA – not applicable

Data element	Data type	M/ O/ C/ NA	Positioning			Comments
			Start	End	Length	
Client profile number	Numeric	M	1	10	10	This is a unique number that Nedbank will assign to the client. This is the CPS_ID number.
Original Mandate Identification	Alpha-numeric	M	11	44	34	Indicate the type of message to uniquely identify the message
Result Code	Alpha-numeric	M	45	47	3	<ul style="list-style-type: none"> <li>• Indicator which states the status of request</li> <li>• Refer to <a href="#">Appendix N – Return code at header level</a></li> </ul>
Result Description	Alpha-numeric	M	48	147	100	Associated description for the returned ResultCode

## SECTION E: ITEM 2 – MESSAGING QUEUE

### 1 MESSAGING QUEUE

- a) This is another online service provided by Nedbank.
- b) It is restricted to mandates.
- c) Responses are provided to the Nedbank client in real-time.
- d) The client can only send one request at a time through this mechanism.
- e) Nedbank will support MQ version 7.5 and recommends that the client uses the same.

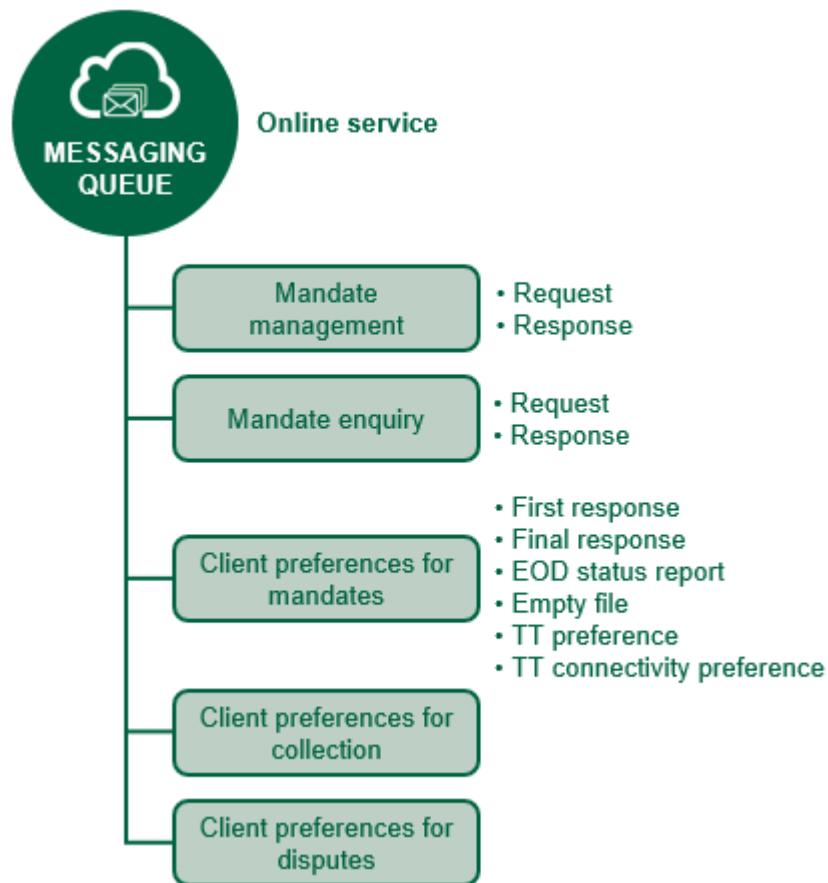


Diagram 1

## **2 ENABLEMENT OF NEW DEBICHECK CLIENT**

- a) Complete Nedbank onboarding process
- b) Ensure firewalls are set up and working.
- c) There will be an exchange of certificates.
  - Nedbank certificate to client
  - Client certificate to Nedbank
- d) Incoming message
  - Client to NEDMQ - dynamic queue
    - Input to NEDMQ
    - Response from NEDMQ
- e) Call back queue (response to client)
  - NEDMQ to Client
    - Call back request
    - Response

## **3 MANDATE MANAGEMENT**

### **Request and response**

- a) The structure is the same as for mandate management via Web Services.
- b) Queues will be defined at the time of client onboarding.

## **3 MANDATE ENQUIRY**

### **Request and response**

- a) The structure is the same as for request for mandate enquiry via Web Services.
- b) Queues will be defined at the time of client onboarding.

## SECTION E: ITEM 3 – REST SERVICES

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external-direct-debit-mandates\_1.0.1.pdf



external-direct-debit-mandates\_1.0.1.yaml

## SECTION F: ACRONYMS AND DEFINITIONS OF TERMS

### Important note – main concepts

- The **payer / debtor** is the party who receives services or goods and pays the payee / creditor for such, using debit order payments. This party **provides payment**.
- The **paying bank**: is where the funds are debited from the payer's account and paid over to the collecting bank.
- The **payee / creditor** is the party who provides services or goods to a consumer who undertakes to pay for such using debit order payments. This party **receives payment**.
- The **collecting bank**: is the bank that collects the funds and pays this to the payee / creditor
- **User** is the Nedbank **client** who uses the Corporate Payment System (**CPS**) for the processing of payment and / or collection transactions.



No	Acronym/Term	Definition
1	AC	Authenticated collections renamed as DebiCheck. Refer below for detail on DebiCheck.
2	ACB	Automated Clearing Bureau. Acts as a switching house for low-value interbank processing.
3	ACB processing date	The date on which ACB processes a financial instruction.
4	Account	An account held with a bank in the name of the accountholder.
5	Accountholder	The client and / or holder of a transactional account. Any legal person to whom the user is paying funds to, or collecting funds from.
6	ACH	Automated Clearing House. A central processing mechanism through which financial institutions agree to exchange payment instructions or financial obligations.
7	ACK	Acknowledgement.
8	ACK message file	An acknowledgement message or message file sent to or received from another system to indicate that the file sent or received was valid for processing.
9	ACT	Authenticated Collections Transaction. Clients must authorise any debit on their account by approving the debit order mandate through an electronic authentication process.
10	Action date	The date on which a payment instruction is to be processed.
11	Adjustment amount	An amount that the instalment and / or maximum collection amount may be adjusted according to the adjustment category.
12	Adjustment rate	A rate that the instalment and / or maximum collection amount may be adjusted according to the adjustment category.
13	AEDO	Authenticated Early Debit Order. This is an EDO created by the payer in real-time and authenticated by means of a bank card and PIN at a POS device.
14	Agreement	The contractual arrangement, including a loan agreement or a sales agreement, between the payer / debtor and the payee / creditor.
15	Algorithm	A set of instructions based on a specific rule or formula.

No	Acronym/Term	Definition
16	Alleged fraud	Any claim made with regards to a transaction or potential transaction allegedly intended to defraud or deceive the banks, users or accountholders.
17	ASN	Abbreviated Short Name. The shortened version of the payee / creditor's registered trading name, as agreed to, and validated by the collecting bank and displayed by the paying bank on the account statement of the payer for the purpose of identifying the payee. This ASN is limited to 10 characters.
18	Authentication key	The means by which the paying bank verifies that the message received has been legitimately endorsed by their payer. For example, the payer's access password, Personal Identification Number (PIN), One Time Password (OTP), etc.
19	Authentication request	The interbank message submitted by the collecting bank to the paying bank, via the PSO (third party collection agent), to request the authorisation / approval from the payer for the debit order, using one of the recognised authentication methods.
20	Authentication response	A message whereby the paying bank, via the PSO (third party collection agent), provides the collecting bank with the outcome of the authorisation.
21	Authorise or authorised	A positive acknowledgement received by the paying bank from the payer against an authentication request.
22	Available balance	Funds available in the nominated account. This means that Nedbank will not pre-fund the value of transactions submitted.
23	Bank-approved beneficiaries	Companies or institutions with which Nedbank has a payment agreement for the payer's convenience, e.g. Telkom.
24	Bankserv	South African Bankers Services Company Limited. Provides various services to banks. One of its roles is to act as a payment clearing house system operator, i.e. every transaction directed from one bank to another must be cleared by Bankserv.
25	Beneficiary	The receiver of the funds that the payer contracted to pay. This may be for services or goods supplied.
26	Client	For the purposes of this document, client refers to a Nedbank CPS client.
27	Collecting participant	A bank or PSO (third party collection agent), which presents a debit order against a payer's account on behalf of a payee / creditor.
28	Connect:Direct (C:D)	A secure file transfer mechanism coordinating the interchange of data between the CPS user and Nedbank.
29	Consumer	The party who receives services or goods from a supplier.
30	CPS	Nedbank's Corporate Payment System.
31	CR	Credit. The movement of funds from a nominated account to a destination account. 9999 denotes a credit in the input file or the file layout.
32	Credit limit utilisation	A pre-funded, approved limit for transactional purposes, i.e. item, daily and monthly transaction and account limits.
33	Credit tracking	The representation of collections. This is done in cases where funds were not available at the time of first presentation and can be done up to a maximum allowed per payment instrument.

No	Acronym/Term	Definition
34	Cut-off times	Latest times by which transactions must be received. Transactions received after the cut-off time (for each service type) will be rejected.
35	Dated service	The ACB one-day and two-day services are collectively known as a dated service. Future-dated payment instructions that will not be processed instantly, as the action date is set to at least the following day's date. These payment instructions will usually be stored for at least one day prior to being processed.
36	DebiCheck	A new payment service whereby an accountholder will agree to a debit order payment through authentication of a mandate within specific parameters in the early morning window. The paying bank will, prior to processing, check the debit order payment instruction from the payer / debtor against the authenticated mandate to ensure that the debit is within the parameters agreed to.
37	Debit order	An EFT, EDO or AC payment instruction issued by the collecting participant on the payer's instruction to the paying bank, requesting the latter to debit the payer's account in favour of the payee on a specific action date.
38	Destination account number	An account into which credits will be paid or against which debits will be drawn according to the Nedbank CPS client's instructions.
39	Disallow	A payment instruction received by the CPS that effectively recalls a non-effected payment instruction.
40	Dispute	A disagreement lodged by a payer with the paying bank in respect of a debit order. This dispute can be based on various reasons mentioned in this manual. Disputes translate into either dispute requests or dispute actions.
41	Dispute action	A successful dispute request resulting in a reversal of funds to the payer.
42	Dispute ratio	The percentage of debit orders disputed vs. the number processed by a user.
43	Dispute ratio threshold	The level set by the industry to monitor the efficiency of the debit order system. Currently determined to be 0.5% of a user's EFT transaction volumes. PASA will investigate the user once the dispute ratio rises above this threshold.
44	Dispute request	The action / enquiry by the payer to challenge the validity of a (successful) collection against their account.
45	DOA	Debit Order Abuse. The processing of a debit order by a payee against an payer's account without a valid mandate or with a deficient mandate.
46	DR	Debit. The movement of funds from a destination account to a nominated account. 0000 denotes a debit in the input file of the file layout.
47	Early collections	Collections processed in the early morning window after salary credits have been processed.
48	Early processing window	The period directly after each day's salary run when early debit orders are processed.
49	EDO	Early Debit Order. EDOs are used to collect money from the payer's bank accounts earlier in the day than normal debit orders.

No	Acronym/Term	Definition
50	Effectuated-payment instruction	A payment instruction processed by the CPS and forwarded to another system for further processing.
51	EFT	Electronic Fund Transfer. It moves money from one account to another electronically over a network. It is also called electronic banking.
52	EFT credits	Credits that are processed electronically to the payer's account on the morning of the action date.
53	EFT debit order	A debit order that is presented for payment against the payer's account after EDOs.
54	EFT written / EFT voice-recorded mandate	A written or voice-recorded mandate for EFT, which conforms to the content contained in the mandate standards documents.
55	EoD	End-of-Day. Specific time limit for a specific service where no further processing is allowed.
56	Homeback	A transaction that has already been processed by a paying bank and forwarded to Bankserv for onward processing to the collecting bank. Bankserv (for a variety of reasons) returns the transaction to the sender as a homeback, upon which the paying bank will reverse the transaction and notify the originator of the instruction.
57	Host-to-host	Secure method of data interchange between the user and Nedbank.
58	Lead-time	Minimum elapsed time required to process a transaction on the action date.
59	LOB	Line of business. A general term which refers to a product or a set of related products that serve a particular customer transaction or business need. It may have a regulatory and accounting definition, e.g. Insurance.
60	LOB system	Line-of-business system. The core system, run and maintained by the client, to process generic and financial transactions.
61	Mandate	The approval / authorisation given by the payer to the payee, allowing the payee to collect money from the payer's bank account. This will occur on a pre-determined date for goods or services rendered by the supplier, without having to initiate the payment every month.
62	Mandate database / register	A systematically organised repository of mandates and contains, as a minimum, the essential data elements required for the mandate authentication and payment validation processes.
63	Memo update	The real-time online reservation of funds and updating of information. The information created during the batch runs will overwrite these memo update transactions. These transactions cannot be disallowed.
64	mPOS	Mobile Point of Sale.
65	MQ	Messaging Queue. A queue of messages sent between applications. It includes a sequence of work objects that are waiting to be processed.
66	Message	The data transported between the sender and the receiver application.
67	NACK	Not acknowledged.

No	Acronym/Term	Definition
68	NACK message file	A not-acknowledged message or message file sent to or received from another system to indicate that the file sent or received was invalid for processing.
69	Nominated account number	The client's Nedbank account number into which credits will be paid or against which debits will be drawn.
70	NPS	National Payment System. A set of arrangements and infrastructure that enables consumers, businesses and other entities to process financial transactions. This includes making payments to one another and using the accounts and payment instruments issued by financial institutions.
71	NPS limits	The National Payment System limits set by the South African Reserve Bank (SARB).
72	NPSD	National Payment System Department.
73	OS	Operating system.
74	OTP	One Time Password. This is a password which is randomly generated and sent to a registered cell phone number or email address for validation of a transaction.
75	Participant	A bank which is a member of the PCH, that has entered into one or more bilateral clearing agreements with another member or members of the PCH, in terms of which such member participates in the PCH.
76	PASA	Payments Association of South Africa.
77	PASA EXO	Payments Association of South Africa Executive Office.
78	Payee (creditor)	The collector of the funds. Typically: a client or organisation (including a bank) that uses the DebiCheck system to collect from a paying party or a client or organisation that submits EFT debit orders directly to a collecting participant or a PSO, or EDOs directly to the collecting participant for processing.
79	Payer / debtor	The holder of the account at the paying bank that will be debited. Includes natural persons and incorporated entities using an official identification number.
80	Paying bank	The payer's bank (paying bank) makes the payment on behalf of the payer, pursuant to the receipt of an authorised payment instruction.
81	Payment cycle	A time period relating to the start and end of the frequency of the payment instruction.
82	Payment instruction	An instruction to a bank to transfer funds or make a payment.
83	Payment system	A system that enables payments to be processed or facilitates the circulation of money, and includes any instruments and procedures relating to the system.
84	PCH	Payment Clearing House. Provides interbank electronic transaction switching services to the banking sector. Any formal arrangement between banks whereby they exchange payment Instructions. It is managed by Bankserv.
85	PCH PG	Payment Clearing House Participant Group.

No	Acronym/Term	Definition
86	PDDM	Party Direct Debit Mandate.
87	PIN	Personal Identification Number. A security code for verifying a person's identity.
88	POS	Point of Sale.
89	Profile number	The CPS client identification number. This is unique for each client.
90	PSO	PSO / PCH System Operator. A person appointed as an agent by the payee (collecting participant) to provide a collection service. The appointment is subject to the authorisation by PASA as a service provider according to clause 13 of the PCH Agreement.
91	PSP	Payer Service Provider. Accepts money or the proceeds of payment instructions from two or more payers for on-payment to third persons to whom the money is due. Section 7 of the NPS Act.
92	QA	Quality Assurance. The system environment which is a mirror of the production environment used for integrated system testing. After successful QA testing, the application goes into the production environment.
93	QED	Qualified Early Debit. All mandates at this stage will be processed, provided that they are not disqualified at any time during this period.
94	R/D	Refer to drawer (on cheque).
95	RAEDO	Remote Authenticated Early Debit Order.
96	Redirect	Occurs when an account has been transferred to another branch of the same bank. The effect of a redirect is as follows: where a payment instruction received via ACB has been routed to a payee / creditor, and he or she has a redirect instruction in place, the collecting bank will transfer the funds to the redirected account, and will also generate a redirect notification and return this to the originating bank.
97	Rollover	The moving of a file action date in respect of a specific service type to the next available processing date. The purpose of a rollover is to cater for files submitted after the cut-off time for a specific service type (time-related). Based on the rollover option, Nedbank will roll over the action date to the next available working day that satisfies the client's rollover option. This is optional and should be enabled on the client's profile, if required.
98	Rollover of non-processing action date	The moving of an action date to the next available processing date for files submitted with an action date on a Sunday or a public holiday. Nedbank will roll over the action date to the next available working day. This is optional and should be enabled on the client's profile, if required.
99	RTL	Real-time line. Real-time settlement and reflection of funds in the destination account.
100	SARB	South African Reserve Bank. The central bank of South Africa with the primary purpose to achieve and maintain price and economic stability.
101	SDV	Same-day-value. The transaction to which it refers will be executed on the very day it is contracted or agreed.

No	Acronym/Term	Definition
102	Secure Plus	Security mechanism for the transfer of electronic CPS files between the client and Nedbank.
103	SFG	Sterling file gateway. Provides an intelligent, centralised gateway for managing edge-based file transfers.
104	SO	System Operator. A person appointed as an agent by the collecting bank to provide a service to a collecting bank, which appointment is subject to the authorisation of PASA as contemplated in Clause 13 and 14 of the PCH Agreement. Service Provider shall have the same meaning.
105	Sponsoring bank	The participant bank with which the user entered into an agreement. The sponsoring bank (Nedbank) may itself be a user, i.e. Nedbank Home loans.
106	SSL	Secure Socket Layer. Transport layer security. Cryptographic protocols designed to provide communications security over a computer network.
107	Stop payment	The action where a payer requests the paying bank to stop all future AC debit payment instructions related to a specific AC mandate on their account.
108	STS protocol	Station-to-station protocol. A cryptographic key agreement scheme. It uses a signature in the exchanged messages to add authentication.
109	TLS	Transport Layer Security. Cryptographic protocols to provide communications security over a computer network.
110	TPPP	Third Party Payment Provider. There are two types of TPPP: Beneficiary Service Provider (BSP) and Payer Service Provider (PSP). A PSP or BSP, in terms of SARB Directive 1 of 2007, accepts money or the proceeds of payment instructions from two or more payers. A TPPP acting as a BSP is typically enabled by a SO, who provides the technology but does not accept the funds into their own account for on payment to another party. All TPPPs and SOs need to be registered by a paying bank (Nedbank) with PASA.
111	Triple DES/3DES	Encrypting or decrypting three times with DES algorithm.
112	TT	Transaction Type.
113	Unpaid(s)	Transactions already processed by the collecting bank and sent to the paying bank for settlement. The paying bank cannot process the debit order for a number of possible reasons, and returns the transaction as unpaid.
114	Us-on-them	Transactions originating from Nedbank and directed to other banks (non-Nedbank account – external).
115	Us-on-us	Transactions directed from one Nedbank account to another Nedbank account (Nedbank-to-Nedbank – internal).
116	Variable limits	Specified limits per day or for a specified date range on a monthly cycle.

## SECTION G: APPENDICES

### 1 DEBICHECK INTERFACE REQUIREMENTS

#### 1.1. Appendix A – Mandate cancellation reason codes

Reason codes	Reason description
MCES	Mandate cancelled due to early settlement.
CEXP	Contract expired.
MCFR	Mandate cancellation due to fraud.
MICN	Mandate initiation cancelled.
MACN	Mandate amendment cancelled.
MD17	Mandate cancellation / amendment requested by initiating party.

#### 1.2. Appendix B – Mandate frequency codes

Frequency codes	Frequency description
WEEK	<b>Weekly:</b> Event takes place once a week. 01 (Monday) 02 (Tuesday) 03 (Wednesday) 04 (Thursday) 05 (Friday) 06 (Saturday) 07 (Sunday)
FRTN	<b>Fortnightly:</b> Event takes place once every two weeks. (01 Monday to 07 Sunday (1st week); 08 Monday to 14 Sunday (2nd week)).
MNTH	<b>Monthly Event:</b> Event takes place once every month, or once a month. 01-30 99 – Last day (for February date is 28 if previously indicated 29 <sup>th</sup> ).
QURT	<b>Quarterly Event:</b> Event takes place once every three months, or four times a year. 01-30 99 – Last day (for February date is 28 if previously indicated 29 <sup>th</sup> ).
MIAN	<b>Bi Annual:</b> Event takes place once every six months, or two times a year. 01-30 99 - Last day (for February date is 28 if previously indicated 29 <sup>th</sup> ).
YEAR	<b>Annual Event:</b> Event takes place once every year. 01-30 99 - Last day (for February date is 28 if previously indicated 29 <sup>th</sup> ).

<b>Frequency codes</b>	<b>Frequency description</b>
<b>ADHO</b>	Monthly by Rule: 01 - Last Monday 02 - Last Tuesday 03 - Last Wednesday 04 – Last Thursday 05 - Last Friday 06 - Last Saturday 07 - First Monday 08 - First Tuesday 09 - First Wednesday 10 – First Thursday 11 - First Friday 12 - First Saturday 14 - 2nd last day 99 - Last day

### 1.3. Appendix C – Account types

<b>Account type code</b>	<b>Definition</b>
<b>CACC</b>	Current account
<b>SVGS</b>	Saving account
<b>TRAN</b>	Transmission account

### 1.4. Appendix D – Service identification codes

<b>Service codes</b>	<b>Message type</b>	<b>Service code description</b>	<b>Financial</b>
<b>BEINP</b>	camt.056	Bank error cancellation request input to PSO.	No
<b>BEOOUT</b>	camt.056	Outward bank error cancellation request to banks.	No
<b>CLINP</b>	camt.056	Cancellation request input to PSO.	No
<b>CLOUT</b>	camt.056	Outward cancellation request to banks.	No
<b>DDINP</b>	pacs.003	Direct debit input to PSO.	No
<b>DDOUT</b>	pacs.003	Direct debit output to banks.	No
<b>DRINP</b>	pacs.002	Input debit responses to PSO.	Yes or No
<b>DROUT</b>	pacs.002	Outward debit response to banks.	Yes or No
<b>MANAC</b>	pain.012	Mandate acceptance input to PSO.	No
<b>MANAM</b>	pain.010	Mandate amendment input.	No
<b>MANCN</b>	pain.011	Mandate cancellation input.	No
<b>MANCO</b>	pain.011	Mandate cancellation output from PSO.	No
<b>MANDR</b>	pain.012	Delayed response to mandate maintenance messages.	No

<b>Service codes</b>	<b>Message type</b>	<b>Service code description</b>	<b>Financial</b>
<b>MANIN</b>	pain.009	Mandate initiation input.	No
<b>MANIR</b>	pain.012	Immediate responses to mandate maintenance messages.	No
<b>MANOC</b>	pain.012	Mandate acceptance output from PSO.	No
<b>MANOM</b>	pain.010	Mandate amendment output from PSO.	No
<b>MANOT</b>	pain.009	Mandate initiation output from PSO.	No
<b>MANRF</b>	mdte.002	Response with mandate information output from PSO.	No
<b>MANRI</b>	mdte.001	Request for mandate information input to PSO.	No
<b>MANRO</b>	mdte.001	Request for mandate information output from PSO.	No
<b>MANRT</b>	mdte.002	Response with mandate information input to PSO.	No
<b>RBINP</b>	camt.029	Bank error resolution of investigation input to PSO.	No
<b>RBOUT</b>	camt.029	Outward bank error resolution of investigation to banks.	No
<b>REINP</b>	pacs.004	Bank error debit returns input to PSO.	Yes
<b>REOUT</b>	pacs.004	Bank error cancelled debit returns to banks.	Yes
<b>RIINP</b>	camt.029	Resolution of investigation input to PSO.	No
<b>RIOUT</b>	camt.029	Outward resolution of investigations to banks.	No
<b>RTINP</b>	pacs.004	Disputed debit returns input to PSO.	Yes
<b>RTOUT</b>	pacs.004	Disputed outward debit returns to banks.	Yes
<b>SPINP</b>	camt. 055	Mandate suspension input to PSO.	No
<b>SPOUT</b>	camt. 055	Outward mandate suspension request to banks.	No
<b>SRINP</b>	pacs.002	Mandate suspension response input to PSO.	No
<b>SROUT</b>	pacs.002	Outward mandate suspensions responses to banks.	No
<b>ST012</b>	pacs.002	Mandate acceptance acknowledgement.	No
<b>STAVF</b>	pacs.002	Validation failure of mandate acceptance message.	No
<b>STMAN</b>	pacs.002	Mandate maintenance acknowledgment message.	No
<b>STMDF</b>	pacs.002	Validation failure of mandate maintenance message at debtor bank.	No
<b>STMVF</b>	pacs.002	Validation failure of mandate maintenance message.	No
<b>ST002</b>	pacs.002	Validation report: Rejected direct debits.	No
<b>ST003</b>	pacs.002	Validation report: Returns validation.	Yes or No
<b>ST004</b>	pacs.002	Validation report: Payment cancellation.	No
<b>ST006</b>	pacs.002	Validation report: Debit responses.	Yes or No

<b>Service codes</b>	<b>Message type</b>	<b>Service code description</b>	<b>Financial</b>
<b>ST007</b>	pacs.002	Validation report: Mandate suspension confirmation.	No
<b>ST008</b>	pacs.002	Validation report: Mandate suspension request.	No
<b>ST009</b>	pacs.002	Validation report: Resolution of investigation.	No
<b>ST100</b>	pacs.002	Mandate initiation / amendment / acceptance validation creditor bank.	No
<b>ST101</b>	pacs.002	Mandate information rejection at debtor bank report: TT2.	No
<b>ST102</b>	pacs.002	Validation of ST101 mandate information rejection report TT2.	No
<b>ST103</b>	pacs.002	Mandate information rejection report to sending bank.	No
<b>ST104</b>	pacs.002	Mandate initiation / amendment / acceptance validation debtor bank.	No
<b>ST105</b>	pacs.002	Mandate information creditor bank.	No
<b>ST106</b>	pacs.002	Mandate information debtor bank.	No
<b>ST901</b>	pacs.002	Validation report: Bank error cancellation.	No
<b>ST902</b>	pacs.002	Validation report: Bank error resolution.	No
<b>ST903</b>	pacs.002	Validation report: Bank error payment return.	No

## 1.5. Appendix E – Mandate amendment reason codes

<b>Mandate reason codes</b>	<b>Reason description</b>	<b>Clarification of reason codes</b>
<b>MD16</b>	Request by customer.	Cancellation / amendment requested by the debtor.
<b>MD17</b>	Cancellation / amendment requested by initiating party.	If we obtain an amended on a cancelled mandate, this code is used.
<b>MD19</b>	Unsuspend a mandate with changes.	Unsuspend mandate (with changes).
<b>MD20</b>	Unsuspend an unchanged mandate.	Unsuspend mandate (no change).
<b>MS02</b>	Reason has not been specified by customer.	Customer rejects mandate.

## 1.6. Appendix F – Debit entry class codes

Entry class codes	Entry class description
0021	Insurance premium.
0022	Pension fund contribution.
0023	Medical aid fund contribution.
0026	Unit trust purchase.
0028	Charitable or religious contributions.
0031	Hire purchase 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.

## 1.7. Appendix G – Table of error codes

- a) Error codes to be used by debtor bank when rejecting a mandate initiation on account number validation.
- b) Generic error messages when a mandatory element is not populated.
- c) ACH real-time error messages when a bank is not available (only for Interface specification).
- d) Proprietary error codes:
  - Mandates
  - Collections.

Error code	Description
900000	<b>Transaction successful</b> - successful debit or mandate accepted.
900002	<b>Insufficient funds</b> - the account does not have sufficient funds available to process the transaction (unsuccessful debit).
900003	<b>Debits not allowed to this account</b> - the type of account does not allow debit transactions.
900004	<b>Payment stopped by consumer</b> - 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	<b>Dormant account</b> - the account has been inactive for a period and no debits are allowed to this account.
900006	<b>Account frozen</b> - there is a restriction on the account e.g. card stolen, potential fraud under investigation, etc.

Error code	Description
900008	<b>Account in liquidation</b> - the accountholder has been placed under <b>liquidation</b> . No transactions allowed.
900010	<b>Account in sequestration</b> - the accountholder has been placed under <b>sequestration</b> . No transactions allowed.
900012	<b>Account closed</b> - the account has been closed by the accountholder, or is dormant and has been closed after a period. No transactions allowed.
900018	<b>Accountholder deceased</b> - the accountholder has been declared deceased. No transactions allowed.
900022	<b>Account effects not cleared</b> - there are currently insufficient funds available. However, there are uncleared funds on the account that will become available once cleared. If applicable, this response may be used instead of 900002 after tracking has been completed. The transaction needs to be re-presented. Note, however, that there is no indication of how long the clearing period is or the amount involved in uncleared effects.
900026	<b>No such account</b> - the account number supplied is not found on the issuer's system where the collection is taking place.
900040	Item limit is exceeded.
902149	Mandate in suspended state.
900044	The debtor bank is currently unable to process due to a system problem and has issued the 900044 response as notification of a problem. The creditor bank is to take no action as the transaction is at the issuer. The debtor bank will process the transaction and respond with a 900099 or other final response once the system problem has been resolved.
900048	Debtor account number fails CDV routine.
900056	<b>Not FICA compliant</b> - transactions may not be processed to the account as FICA requirements are outstanding.
900099	<b>Held for re-presentation</b> - currently insufficient funds, but tracked for tracking period. The acquirer is to take no action as the transaction is at the issuer.
901000	Message identifier MsgId is missing.
901001	Identifier code in message identifier is invalid.
901002	Generation number in message identifier is invalid.
901005	Message identifier is not unique.
901006	Creation date missing.
901007	Creation date and time in group header are 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 the sum of the transactions.
901015	Interbank settlement date is invalid.

Error code	Description
<b>901016</b>	Clearing system identifier is invalid.
<b>901017</b>	Instructing agent invalid.
<b>901018</b>	Invalid payment identifier structure.
<b>901019</b>	Identifier code in payment identification is invalid.
<b>901020</b>	Identifier code in payment identification does not match instructing agent.
<b>901021</b>	Settlement date is not a valid date.
<b>901022</b>	Settlement date invalid for credit transfer service.
<b>901023</b>	Payment identifier transaction sequence number invalid.
<b>901024</b>	Duplicate payment transaction identifier.
<b>901025</b>	Payment type information, clearing channel not equal to RTGS.
<b>901026</b>	Service level is invalid.
<b>901027</b>	Category purpose code is invalid.
<b>901029</b>	Currency code on transactions differ from that on the group header.
<b>901030</b>	Interbank settlement date is supplied in group header and transactions.
<b>901031</b>	The number of fractional digits (or minor unit of currency) must comply with ISO.
<b>901032</b>	Exchange rate is not permitted unless instructed amount is supplied.
<b>901033</b>	Incorrect charge bearer content.
<b>901034</b>	Ultimate debtor name is same as debtor name.
<b>901035</b>	Debtor name field is spaces.
<b>901036</b>	Debit account is missing.
<b>901037</b>	Debit agent is missing.
<b>901038</b>	Creditor name field is spaces.
<b>901039</b>	Ultimate creditor name is the same as creditor name.
<b>901040</b>	Creditor account is missing.
<b>901041</b>	The country code is invalid in regulatory details.
<b>901042</b>	The regulatory reporting transaction code is invalid.
<b>901043</b>	Creditor agent is missing.
<b>901044</b>	The ACH identifier is incorrect.
<b>901045</b>	Invalid service code.
<b>901046</b>	Invalid group reason code.
<b>901047</b>	Unable to match group message identifier on payment return.
<b>901048</b>	Return identifier must be unique.
<b>901049</b>	Return transaction sequence number must be contiguous.
<b>901050</b>	Return transaction sequence number must start at one daily.
<b>901051</b>	Invalid transaction identifier.

Error code	Description
<b>901052</b>	Original payment identifier not matched.
<b>901053</b>	Returned interbank settlement amount not equal to original amount.
<b>901054</b>	Invalid transaction return reason code.
<b>901055</b>	Settlement method is invalid.
<b>901056</b>	Duplicate credit transfer.
<b>901057</b>	Cancellation did not match original payment at ACH.
<b>901058</b>	Duplicate credit return.
<b>901059</b>	Resolution of investigation not matched to original cancellation request.
<b>901060</b>	Invalid tracking code.
<b>901061</b>	Invalid instalment sequence.
<b>901062</b>	Invalid entry class.
<b>901063</b>	Interbank settlement amount currencies differ.
<b>901064</b>	Incorrect cycle date.
<b>901065</b>	The contact details for the creditor are missing.
<b>901066</b>	The creditor account number is invalid.
<b>901067</b>	The creditor branch code or BIC code is invalid.
<b>901068</b>	The debtor account type is invalid.
<b>901069</b>	The debtor branch code is invalid.
<b>901070</b>	Invalid debit sequence type.
<b>901072</b>	The first collection date is not in the future.
<b>901073</b>	The last collection date is not in the future.
<b>901075</b>	Payment original Bic invalid.
<b>901076</b>	Payment destination Bic invalid.
<b>901077</b>	Creditor account is invalid.
<b>901078</b>	Instructing agent is invalid.
<b>901079</b>	Instructed agent is invalid.
<b>901080</b>	Original message type invalid.
<b>901081</b>	Invalid status group code.
<b>901082</b>	Invalid reason code.
<b>901083</b>	Invalid creditor contact details.
<b>901084</b>	Invalid debit value type.
<b>901085</b>	Initiating party may not be spaces.
<b>901086</b>	Invalid mandate reason code.
<b>901087</b>	Invalid accept indicator.
<b>901088</b>	Mandate request type is invalid.

Error code	Description
<b>901089</b>	Transaction ID not matched to original transaction ID.
<b>901090</b>	Ultimate creditor name may not be spaces.
<b>901091</b>	Ultimate debtor name may not be spaces.
<b>901092</b>	Mandate reference number may not be blank or spaces.
<b>901093</b>	Contract reference not matched to original.
<b>901094</b>	Invalid instructed amount on mandate suspension.
<b>901095</b>	Mandate acceptance out of sequence.
<b>901100</b>	Tracking code invalid.
<b>901101</b>	Invalid authorisation code.
<b>901102</b>	Invalid instalment occurrence.
<b>901103</b>	Invalid instalment frequency.
<b>901104</b>	Invalid mandate initiation date on mandate.
<b>901105</b>	Invalid to date on mandate.
<b>901106</b>	Invalid first collection date on mandate.
<b>901107</b>	Invalid final collection date on mandate.
<b>901108</b>	Invalid instalment amount on mandate.
<b>901109</b>	Invalid initial amount on mandate.
<b>901110</b>	Invalid final collection amount on mandate.
<b>901111</b>	Instalment amount is greater than the maximum collection amount.
<b>901112</b>	Invalid maximum collection amount on mandate.
<b>901113</b>	Invalid creditor agent on mandate.
<b>901114</b>	Invalid creditor account number on mandate.
<b>901115</b>	Invalid debtor account number on mandate.
<b>901116</b>	Invalid debtor agent on mandate.
<b>901117</b>	Invalid authorisation code on mandate.
<b>901118</b>	Invalid authentication type indicator on mandate acceptance.
<b>901119</b>	Invalid debit value type on mandate.
<b>901120</b>	Invalid collection day on mandate.
<b>901121</b>	Invalid date adjustment rule indicator on mandate.
<b>901122</b>	Invalid debtor identifier on mandate.
<b>901123</b>	Debtor account number fails CDV.
<b>901124</b>	Mandate reference number is blank or spaces.
<b>901125</b>	Invalid adjustment category on mandate.
<b>901126</b>	Invalid adjustment rate on mandate.
<b>901127</b>	Invalid adjustment amount on mandate.

Error code	Description
<b>901128</b>	Invalid creditor name on mandate.
<b>901129</b>	Invalid ultimate creditor on mandate.
<b>901130</b>	Invalid ultimate debtor on mandate.
<b>901131</b>	Invalid contract reference on mandate.
<b>901132</b>	First collection date on mandate may not be amended to an earlier date.
<b>901133</b>	Contract reference not permitted to be amended post the initial collection.
<b>901135</b>	Tracking cancellation indicator invalid.
<b>901134</b>	Invalid initiating party.
<b>901136</b>	Mandate requested identifier not found.
<b>901137</b>	First collection date on mandate may not be amended to an earlier date.
<b>901138</b>	Mandate amendment not matched.
<b>901139</b>	Mandate amendment date invalid.
<b>901140</b>	Mandate is not in a status to be amended.
<b>901141</b>	Mandate amendment date error.
<b>901142</b>	Mandate amendment failed due to collection response outstanding.
<b>901143</b>	Mandate cancellation reason code is invalid.
<b>901144</b>	Original mandate request identification is not matched.
<b>901145</b>	Mandate cancellation not matched using mandate reference number.
<b>901146</b>	The first collection date must be 4 days greater than load date.
<b>901147</b>	Invalid debtor name on mandate.
<b>901148</b>	Interbank settlement amount is zero.
<b>901149</b>	Instalment amount may not be greater than maximum amount.
<b>901150</b>	First collection date must be greater than or equal to from date.
<b>901152</b>	The collection amount may not exceed the maximum collection amount.
<b>901153</b>	The maximum amount may not change.
<b>901154</b>	The country on the address fields may not be changed.
<b>901155</b>	The creditor scheme may not be changed.
<b>901156</b>	Creation date and time may not be in the future.
<b>901158</b>	Message is not for this system.
<b>901159</b>	The mandate amendment reason code is invalid.
<b>901160</b>	Institution is not logged onto system.
<b>901161</b>	Mandate not at a state that allows for amendments.
<b>901162</b>	Mandate reference number is required.
<b>901163</b>	Mandate request transaction identifier is spaces.
<b>901164</b>	Bank in mandate request transaction identifier is invalid.

Error code	Description
<b>901165</b>	Date in mandate request transaction identifier is invalid.
<b>901166</b>	Invalid first collection amount on mandate.
<b>901167</b>	Control sum MAC validation failure.
<b>901168</b>	Seven consecutive unsuccessful collections. Mandate suspended.
<b>901169</b>	Amendment not in period of adjust category.
<b>901170</b>	Creditor abbreviated short name may not be spaces.
<b>901171</b>	Interbank settlement date is outside the range into the future.
<b>901172</b>	Duplicate direct debit request.
<b>901173</b>	Duplicate debit return.
<b>901174</b>	Duplicate cancellation request.
<b>901175</b>	Duplicate mandate suspension request.
<b>901176</b>	Duplicate mandate suspension confirmation.
<b>901177</b>	Transaction disputed based on invalid date.
<b>901178</b>	Transaction disputed based on invalid amount.
<b>901179</b>	Sequence number in mandate request transaction number invalid.
<b>901180</b>	Invalid transaction status.
<b>901181</b>	Multiple collections in a payment cycle.
<b>901182</b>	Invalid authorisation code as per accepted indicator.
<b>901184</b>	MAC key does not match.
<b>901185</b>	Mandate request transaction identifier must match original message.
<b>901186</b>	The debtor account type and account number are required on amendment.
<b>901187</b>	MAC is required if debtor authentication required element = 0228.
<b>901188</b>	Creditor abbreviated short name not matched.
<b>901189</b>	MAC must not be populated if debtor authentication required element is not 0228.
<b>901190</b>	Invalid adjustment rate or amount for category on mandate.
<b>901191</b>	The debtor bank branch number and account number are required on amendment.
<b>901192</b>	MAC is invalid.
<b>901193</b>	Invalid adjustment category for debit value type FIXED.
<b>901195</b>	If the first collection date is populated, then the first collection amount must also be populated.
<b>901196</b>	Invalid creditor bank member ID.
<b>901197</b>	Invalid debtor bank member ID.
<b>901198</b>	Currency code must be ZAR for South Africa.
<b>901199</b>	Mandate requires re-authentication.

Error code	Description
<b>902001</b>	Assignment may not be spaces.
<b>902003</b>	Service ID on assignment is invalid.
<b>902004</b>	Identifier code in assignment ID invalid.
<b>902005</b>	Invalid file type.
<b>902006</b>	File number is not in sequence.
<b>902007</b>	Assigner identifier code invalid.
<b>902008</b>	Assignee identifier code invalid.
<b>902009</b>	Creation date invalid.
<b>902012</b>	Original interbank settlement amount is zero.
<b>902013</b>	Original interbank settlement date is spaces.
<b>902015</b>	Cancellation code is invalid.
<b>902016</b>	Confirmation status is invalid.
<b>902017</b>	Original transaction ID is spaces.
<b>902018</b>	Original transaction end-to-end ID is spaces.
<b>902019</b>	Transaction cancellation status code is invalid.
<b>902020</b>	Cancellation status reason code is invalid.
<b>902021</b>	Original interbank settlement amount is zero on ROI.
<b>902022</b>	Original interbank settlement date is spaces on ROI.
<b>902023</b>	Cancellation request is out of date.
<b>902024</b>	Mandate suspension sequence number error.
<b>902025</b>	Mandate suspension identifier invalid.
<b>902026</b>	Original interbank settlement amount does not match transaction amount.
<b>902027</b>	Invalid mandate suspension identifier.
<b>902028</b>	Response not matched to request.
<b>902029</b>	Internal system error on real-time system.
<b>902100</b>	Debit amount not equal to initial amount.
<b>902101</b>	Debit amount not equal to instalment amount.
<b>902102</b>	Debit amount exceeds maximum collection amount.
<b>902103</b>	Debit amount exceed final collection amount.
<b>902104</b>	Debit date must equal first collection date on mandate.
<b>902105</b>	Invalid collection day.
<b>902106</b>	Creditor name must equal creditor name on mandate.
<b>902107</b>	Invalid creditor abbreviated short name on debit.
<b>902108</b>	Debtor name must equal debtor name on mandate.
<b>902109</b>	Debtor account must be equal to debtor account on mandate.

Error code	Description
<b>902110</b>	Mandate ID on debit must equal the mandate reference number on mandate.
<b>902111</b>	Contract reference does not match mandate.
<b>902112</b>	Mandate authentication date is invalid.
<b>902113</b>	Unable to validate file number, invalid originating bank identifier.
<b>902114</b>	Invalid country code.
<b>902115</b>	Debit amount exceeds instalment amount on mandate.
<b>902116</b>	Debit amount may not exceed maximum collection amount on mandate.
<b>902117</b>	First instalment is not equal to first collection amount on mandate.
<b>902118</b>	Debtor account is not open and active.
<b>902119</b>	Unable to reach debtor for authentication.
<b>902120</b>	Duplicate acceptance message identifier.
<b>902121</b>	Invalid file structure.
<b>902122</b>	Amendment cannot be processed while previous amendment not accepted.
<b>902123</b>	Invalid debtor name of mandate information request.
<b>902124</b>	Bank identifier on file name must be the same as instructing agent bank identifier.
<b>902125</b>	Instructing agent and instructed agent cannot have the same bank identifier.
<b>902126</b>	Mandate is not in a status to be cancelled.
<b>902127</b>	Invalid mandate download request type.
<b>902134</b>	Message id structure incorrect.
<b>902135</b>	Invalid personal identification type.
<b>902136</b>	Mandates not allowed against this account.
<b>902137</b>	Debit sequence type not equal instalment occurrence on mandate.
<b>902138</b>	Debit sequence type not valid for instalment occurrence on mandate.
<b>902139</b>	Collection amount is greater than instalment amount.
<b>902140</b>	Tracking period not equal to mandate.
<b>902141</b>	Mandate request identifier structure error.
<b>902142</b>	Cell phone number is invalid.
<b>902143</b>	An amend to the field requires a new mandate.
<b>902144</b>	Once off instalment is not equal to first collection amount on mandate.
<b>902145</b>	Mandate has expired.
<b>902146</b>	Mandate initiation request has expired.
<b>902147</b>	Original message identification is not matched.
<b>902148</b>	Authentication status is invalid.
<b>902151</b>	Request transmission number must be 1,2,3, or 4.
<b>902152</b>	Request transaction identifier must be unique.

Error code	Description
<b>902153</b>	Reason code must be supplied.
<b>902154</b>	Invalid amendment - account & ID number in same amendment request – new mandate required.
<b>902200</b>	Duplicate request. Account invalid.
<b>902201</b>	Duplicate request. duplicate request, response from debtor still pending.
<b>902202</b>	Duplicate request. Previously authorised.
<b>902203</b>	File rejected. All transactions invalid. See reasons for rejection on transaction information.
<b>902204</b>	Duplicate request. Mandate already exists.
<b>902205</b>	Duplicate message. Message rejected.
<b>902206</b>	File exceed maximum specified number of records.
<b>902207</b>	Mandate reply already processed.
<b>902208</b>	Duplicate response for mandate request.
<b>902232</b>	Mandate cancelled due to early settlement.
<b>902233</b>	Contract expired.
<b>902234</b>	Mandate cancellation due to fraud.
<b>902235</b>	Mandate instalment amount exceeds industry limit.
<b>902236</b>	Adjustment amount required for amendments to adjustment category.
<b>902237</b>	Collection received from creditor under investigation for DOA.
<b>902317</b>	Debit sequence type not equal instalment occurrence on mandate.
<b>902318</b>	Debit sequence type not valid for instalment occurrence on mandate.
<b>902319</b>	Mandate cancelled, collection removed from tracking.
<b>902335</b>	Mandate instalment amount exceeds industry limit.
<b>902400</b>	Relationship between message identification, authentication type and debtor authentication required is incorrect.
<b>a) Error codes to be used by debtor bank when rejecting a mandate initiation on account number validation</b>	
<b>910000</b>	Successful.
<b>910001</b>	Account number is invalid.
<b>910002</b>	Account is not matched to ID number.
<b>910003</b>	Account number not linked to client's profile.
<b>910004</b>	Account open and active, incorrect contact details (0229).
<b>910005</b>	Account open and active, no contact details.
<b>910006</b>	Multiple signatories not allowed on account.

Error code	Description
<b>b) Generic error messages when a mandatory element is not populated</b>	
<b>910099</b>	Message element <Message element name> must not be zero or spaces.
<b>c) ACH real-time error messages when bank is not available (only for Interface specification)</b>	
<b>999901</b>	Bank not available.
<b>999999</b>	Message timed out.
<b>d) Proprietary error codes</b>	
<ul style="list-style-type: none"> <li>• <b>Mandates</b></li> </ul>	
<b>E00001</b>	Invalid header record id.
<b>E00002</b>	Invalid client ID. The client ID should be active.
<b>E00003</b>	Invalid charges account number.
<b>E00004</b>	The message ID must not be blank or spaces.
<b>E00005</b>	The creation date and time must not be blank or spaces.
<b>E00006</b>	Invalid trailer record ID.
<b>E00007</b>	Invalid data record ID.
<b>E00008</b>	Invalid Total number of transactions.
<b>E00009</b>	Invalid total value.
<b>E00010</b>	Invalid hash total.
<b>E00011</b>	Record count should not cross maximum record count.
<b>E00012</b>	The charges account number must not be blank or spaces.
<b>E00013</b>	Invalid ACH ID.
<b>E00014</b>	Client ID in message ID should be same as client profile number.
<b>E00015</b>	Invalid sequence number in message ID.
<b>E00016</b>	Date in message ID should be same as creation date.
<b>E00017</b>	Invalid client ID - client does not exist.
<b>E00018</b>	All transactions fail.
<b>E00019</b>	Incorrect field length / invalid file length.
<b>E00020</b>	No transactions on file.
<b>E00021</b>	Future file date.
<b>E00022</b>	Error code for mandatory field validation fail.
<b>E00023</b>	Technical error.
<b>E00024</b>	Rejected due to file rejection.
<b>E00025</b>	Invalid structure/ data attributes in file.
<b>E00126</b>	Amendment reason is mandatory.
<b>E00127</b>	Client reference is mandatory.

Error code	Description
<b>E00128</b>	Tracking indicator is mandatory.
<b>E00129</b>	Debtor authorisation required is mandatory.
<b>E00130</b>	Instalment occurrence is mandatory.
<b>E00131</b>	Frequency is mandatory.
<b>E00132</b>	Mandate initiation date is mandatory.
<b>E00133</b>	Collection instalment currency is mandatory.
<b>E00134</b>	Collection instalment amount is mandatory.
<b>E00135</b>	Max collection currency is mandatory.
<b>E00136</b>	Max collection amount is mandatory.
<b>E00137</b>	Mandate request transmission number is mandatory.
<b>E00138</b>	Creditor branch number is mandatory.
<b>E00139</b>	Debtor identification is mandatory.
<b>E00140</b>	Debtor branch number is mandatory.
<b>E00141</b>	Authentication type is mandatory.
<b>E00142</b>	Collection day is mandatory.
<b>E00143</b>	Date adjustment rule ind is mandatory.
<b>E00144</b>	Adj category is mandatory.
<b>E00145</b>	Debit value type is mandatory.
<b>E00146</b>	Mandate info request identifier is mandatory.
<b>E00147</b>	Request type is mandatory.
<b>E00148</b>	Request type enum.
<b>E00149</b>	Cancellation reason is mandatory.
<b>E00150</b>	Original client ref is mandatory.
<b>E00151</b>	Original creditor name is mandatory.
<b>E00152</b>	Original trans ident is mandatory.
<b>E00153</b>	Original debtor name is mandatory.
<b>E00154</b>	Original debtor branch number is mandatory.
<b>E00155</b>	Client ID with status blocked in db.
<b>E00156</b>	Client ID with status deleted in db.
<b>E00157</b>	File date is in the past.
<b>E00158</b>	Duplicate file for current date.
<b>• Collections</b>	
<b>E00258</b>	Unsuccessful recall / stop-tracking.
<b>E00259</b>	Stop presentation found.
<b>E00260</b>	Input file is empty.

Error code	Description
<b>E00261</b>	No header record.
<b>E00262</b>	Invalid client profile.
<b>E00263</b>	Client profile does not exist.
<b>E00264</b>	Duplicate file sequence number.
<b>E00265</b>	No trailer record on file.
<b>E00266</b>	Trailer not last record.
<b>E00267</b>	Invalid charge account.
<b>E00268</b>	Invalid record identifier.
<b>E00269</b>	Client blocked.
<b>E00270</b>	Client deleted.
<b>E00271</b>	More than one header.
<b>E00272</b>	File name incorrect.
<b>E00273</b>	Client ID, file prefix mismatch.
<b>E00274</b>	File is a duplicate.
<b>E00275</b>	Client not loaded for recalls.
<b>E00276</b>	Invalid client type.
<b>E00277</b>	Invalid transaction type.
<b>E00278</b>	Action date not populated.
<b>E00279</b>	Invalid charge branch code.
<b>E00280</b>	Record vetted.
<b>E00281</b>	Number of rejected transactions is more than the threshold value.

#### 1.8. Appendix H – Payment status group codes

Code	Name
<b>ACCP</b>	Accepted customer profile.
<b>PART</b>	Partially accepted.
<b>RJCT</b>	Rejected.

#### 1.9. Appendix J – Mandate rejected reason codes

Mandate reject reason code	Reject reason description
<b>MDNF</b>	Unique mandate not found.
<b>NMTC</b>	Short name on mandate request cannot be matched.

## 1.10. Appendix K – Debit sequence types

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

## 1.11. Appendix L – Adjustment rules

No	Condition	Adjustment rule
1	If debit sequence type = FRST, and date adjustment indicator = N.	Action date must equal collection day on mandate or next processing day.
2	If debit sequence type = RPRE, and date adjustment indicator = N.	Action date must equal collection day on mandate or next processing day.
3	If debit sequence type = FNAL, and date adjustment indicator = N.	Action date must equal collection day on mandate or next processing day.
4	If adjustment category is populated and not equal to N or R, and adjustment rate is populated.	Adjustment amount must not be populated.
	If adjustment category is populated and not equal to N or R, and adjustment amount is not populated.	Adjustment rate must be populated.
5	If adjustment category is populated and not equal to N or R, and adjustment amount is populated.	Adjustment rate must not be populated.
	If adjustment category is populated and not equal to N or R, and adjustment rate is not populated.	Adjustment amount must be populated.
6	If adjustment category is equal to N or R.	Neither adjustment rate nor adjustment amount is required.



The debtor bank must only allow amendments that adhere to the adjustment category rolling period from the last amendment.

<b>Adjustment category</b>	<b>Adjustment amount</b>	<b>Adjustment rate</b>	<b>Adjustment rules</b>
<b>Never</b>	<not set>	<not set>	All changes require authentication.
<b>Quarterly</b>	X	<not set>	<ul style="list-style-type: none"> <li>The rand value of the increase must be less than or equal to the adjustment amount.</li> <li>The date of the last non-authenticated adjustment to either amount must be at least three months ago.</li> </ul>
<b>Quarterly</b>	<not set>	x%	<ul style="list-style-type: none"> <li>The percentage increase must be less than or equal to the adjustment rate.</li> <li>The date of the last non-authenticated adjustment to either amount must be at least three months ago.</li> </ul>
<b>Biannual</b>	X	<not set>	<ul style="list-style-type: none"> <li>The rand value of the increase must be less than or equal to the adjustment amount.</li> <li>The date of the last non-authenticated adjustment to either amount must be at least six months ago.</li> </ul>
<b>Biannual</b>	<not set>	x%	<ul style="list-style-type: none"> <li>The percentage increase must be less than or equal to the adjustment rate.</li> <li>The date of the last non-authenticated adjustment to either amount must be at least six months ago.</li> </ul>
<b>Annual</b>	Y	<not set>	<ul style="list-style-type: none"> <li>The rand value of the increase must be less than or equal to the adjustment amount.</li> <li>The date of the last non-authenticated adjustment to either amount must be at least one year ago.</li> </ul>
<b>Annual</b>	<not set>	y%	<ul style="list-style-type: none"> <li>The percentage increase must be less than or equal to the adjustment rate.</li> <li>The date of the last non-authenticated adjustment to either amount must be at least one year ago.</li> </ul>
<b>Repo</b>	<not set>	<not set>	The date of the adjustment must be within 90 days of the last rate change published by SARB.

## 1.12. Appendix M – Amendment rules

Only elements that have changed need be included in mandate amendment requests.

<b>Data element to be stored in mandate register</b>	<b>Description</b>	<b>Notification or re-authorise with payer if amended (pain.010) where debtor authentication required = 0226)</b>	<b>Validate collection / debit payment instruction against mandate (as per pacs.003)</b>	<b>Additional rules</b>
<b>Initial amount</b>	The first / initial collection value.	Re-authenticate	<ul style="list-style-type: none"> <li>Yes, if provided and different to instalment amount.</li> <li>Debit value type against debit sequence type: <b>Fixed</b> (First) <b>Variable</b> (First) <b>Usage</b> (First).</li> </ul>	The initial amount may exceed or vary from the instalment or maximum collection amount.
<b>Instalment amount</b>	The regular collection amount.	Re-authenticate if outside adjustment rules.	Yes. Refer to validation rules.	<ul style="list-style-type: none"> <li>Instalment amount cannot exceed maximum collection amount, if populated.</li> <li>If adjustment category = Never, re-authentication is required.</li> </ul>
<b>Maximum collection amount</b>	The maximum amount that the payee / creditor is allowed to collect per debit payment instruction / collection within the frequency as mandated by the payer / debtor.	Notification for fixed, variable and usage-based.	Yes. Refer to validation rules.	<ul style="list-style-type: none"> <li>Maximum collection amount can only be 1.5 times greater than the instalment amount for fixed and variable mandate types.</li> <li>If adjustment category = Never, re-authentication is required.</li> </ul>
<b>Adjustment category</b>	Refers to the ability to adjust the instalment amount and maximum collection amount. (never, quarterly, bi-annual, annually, repo).	Notification	No	

Data element to be stored in mandate register	Description	Notification or re-authorise with payer if amended (pain.010) where debtor authentication required = 0226)	Validate collection / debit payment instruction against mandate (as per pacs.003)	Additional rules
<b>Adjustment amount</b>	Amount that the instalment amount and maximum collection amount can be adjusted based on adjustment category. This value can be negative.	Re-authenticate	No	
<b>Adjustment rate</b>	Rate that the instalment amount and maximum collection amount can be adjusted based on the adjustment category. This value can be negative.	Re-authenticate	No	
<b>Tracking indicator</b>	Specified if tracking may be used for collections.	Notification	Yes	
<b>Mandate initiation date</b>	Date on which mandate is first submitted for authentication.	No, not a changeable field.	No	
<b>Mandate authentication date</b>	Date on which the mandate authentication process was completed by paying / debtor bank that will be indicated in the response message. Must be stored for each authentication.	No, not a changeable field	No	

Data element to be stored in mandate register	Description	Notification or re-authorise with payer if amended (pain.010) where debtor authentication required = 0226)	Validate collection / debit payment instruction against mandate (as per pacs.003)	Additional rules
<b>First collection date</b>	The date on which the first collection (initial and / or instalment amount) can occur each time the mandate is authorised.	Re-authenticate	Yes	
<b>Collection day</b>	Action month and date – payer's / debtor's preferred recurring day for collection from their bank account. Relative to frequency.	Re-authenticate	Yes	Validation can only be done on weekly and monthly but not on other cycle periods.
<b>Date adjustment rule indicator</b>	Used to indicate that collection day could change (yes (Y) / no (N))	Re-authenticate	Yes	
<b>Frequency</b>	Frequency of collections (weekly, monthly, quarterly, annually, bi-annually, fortnightly, monthly by rule). Relative to collection day.	New mandate required.	Yes	Debtor bank will check for 2 payments per action date.
<b>Payee / creditor name</b>	Ultimate creditor name	Mandate amendment must be sent by payee / creditor and payee / creditor needs to notify payer / debtor.	No	

Data element to be stored in mandate register	Description	Notification or re-authorise with payer if amended (pain.010) where debtor authentication required = 0226)	Validate collection / debit payment instruction against mandate (as per pacs.003)	Additional rules
<b>Payee / creditor abbreviated short name</b>	Ultimate creditor abbreviated short name to be displayed on the bank statement.	Re-authenticate	Yes	<ul style="list-style-type: none"> <li>Follow re-assignment process.</li> <li>Creditor abbreviated short name a mandatory field for security matches by the debtor bank.</li> <li>Mismatches have to reported (fraud report) by the debtor bank.</li> </ul>
<b>Collecting / creditor bank</b>	Identification of collecting / creditor bank (member code).	Mandate amendments will be done in bulk by the new collecting bank / creditor bank.	No	
<b>Contract reference number</b>	The number issued by the payee / creditor to the payer / debtor to identify the contract between the parties. Only one contract reference number per mandate.	Notification if prior to initial collection, else new mandate required.	N/A	A contract reference may only be amended by the ultimate creditor, if no AC payment instruction was presented against the payer's account.

<b>Data element to be stored in mandate register</b>	<b>Description</b>	<b>Notification or re-authorise with payer if amended (pain.010) where debtor authentication required = 0226)</b>	<b>Validate collection / debit payment instruction against mandate (as per pacs.003)</b>	<b>Additional rules</b>
<b>Payer / debtor name</b>	Individual's name who is responsible for the mandate authentication and payment for the collection.	User can send an amendment request for the mandate database and mandate register to be in sync.	No	
<b>Payer / debtor identification</b>	Designated individual's ID number / passport number.	Notification	No	
<b>Payer / debtor account number</b>	Account number	Notification if in same bank, otherwise new mandate required.	Yes	
<b>Payer / debtor account type</b>	Account type (cheque, savings, etc.)	Notification	No	
<b>Paying / debtor bank</b>	Identification of paying / debtor bank (member code).	New mandate required.	Yes	
<b>Debit value type = Fixed, variable or usage-based</b>	Indicator to describe the mandate type.	New mandate required.	No	
<b>Mandate reference</b>	Unique industry-wide reference number for the mandate, generated by the mandate initiation process (will be provided by the paying / debtor bank in authorisation request).	New mandate required.	Yes	

<b>Data element to be stored in mandate register</b>	<b>Description</b>	<b>Notification or re-authorise with payer if amended (pain.010) where debtor authentication required = 0226)</b>	<b>Validate collection / debit payment instruction against mandate (as per pacs.003)</b>	<b>Additional rules</b>
<b>Message authentication code</b>	MAC or authenticated key/electronic signature, if generated by authentication mechanism.	No, not a changeable field.	No	
<b>Authorisation code</b>	Code in payee's / creditor's amendment request to advise if mandate requires authentication from payer / debtor, or mandate does not require authentication from payer / debtor.	No, not a changeable field.	No	<ul style="list-style-type: none"> <li>• If mandate amendment - must identify if re-authentication is required.</li> <li>• If paying / debtor bank needs to re-authenticate based on mandatory fields for re-authentication, but flag is not set, then paying / debtor bank rejects request.</li> </ul>
<b>Authentication channel</b>	Identifies the mechanism used by paying / debtor bank to payer / debtor for authentication for 0226, where authorisation is not required, notification will be populated in this field and authentication status indicator will have AAUT.	No, not a changeable field.	No	

	<p>Notification or re-authentication is dependent on:</p> <ul style="list-style-type: none"> <li>• Use of the “Debtor authentication required” field and</li> <li>• The above rules.</li> </ul> <p>“Debtor authentication required” values: 0226 = no authorisation required 0227 = debtor authorisation required.</p>
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	<p>If mandate amendment is received with No Authorisation Required (0226) but Authorisation is required (0227)</p> <p>If Mandate Amendment is received on a field which requires a new mandate</p>	<ul style="list-style-type: none"> <li>• return error code 901199 –</li> <li>• “Mandate requires re-authentication”.</li> </ul> <ul style="list-style-type: none"> <li>• return error code 902143 –</li> <li>• “Amendment to the field requires a new mandate”.</li> </ul>
		

### 1.13. Appendix N – Return codes at header level

Return code	Return code description
R00	Successful
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/deleted
R07	Charge account number does not exist for the client profile
R08	Mandate SC found
U0	Undefined

### 1.14. Appendix O – Message element names

This table provides the abbreviated element names to be returned in the fields Message element name in status reports. These are the selected options:

Message element	Message element name
<AdjstCtgy>	Adjustment category
<Assgne>	Assignee
<Assgnr>	Assigner
<AthnctnTp>	Authentication type
<Authstn>	Authorisation (MAC)

Message element	Message element name
<Cdtr>	Creditor
<CdtrAcct>	Creditor account
<CdtrAgt>	Creditor agent
<Chnnl>	Authentication channel
<ChrgBr>	Charge bearer
<ClctnDy>	Collection day
<ClrSys>	Clearing system identifier
<ColltnAmt>	Collection amount
<Conf>	Status of investigation
<CreDtTm>	Creation date and time
<CtctDtls>	Creditor details
<CtgyPurp>	Category purpose
<CtrlSum>	Control sum
<CxDtls>	Cancellation details
<CxId>	Cancellation identifier
<CxIRsnInfo>	Cancellation reason code
<CxIRsnInfo>	Cancellation reason information
<CxIStsRsnInfo>	Cancellation status reason code
<Dbtr>	Debtor
<DbtrAcct>	Debtor account
<DbtrAgt>	Debtor agent
<DbVITp>	Debit value type
<DtAdjRl>	Date adjustment rule
<EndToEndId>	End to end transaction identifier
<FrDt>	From date
<Frqcy>	Frequency
<FrstColltnDt>	First collection date
<GrpSts>	Group status
<InitgPty>	Initiating party
<InstdAgt>	Instructing agent
<InstgAgt>	Instructing agent
<IntrBkSttlmAmt>	Interbank settlement amount
<IntrBkSttlmDt>	Interbank settlement date
<LclInstrm>	Local instrument
<MaxAmt>	Maximum collection amount

Message element	Message element name
<MndtId>	Mandate identifier
<MndtInfRqstId>	Mandate information request identifier
<MndtReqId>	Mandate required identifier (Contract reference)
<MndtRfNbr>	Mandate reference number
<MsgId>	Message identifier
<NbOfTxn>	Number of transactions
<Nm>	Name
<Ocrncs>	Occurrences (sequence type / instalment occurrences)
<OrgnCreDtTm>	Original creation date and time
<OrgnEndToEndId>	Original end to end identifier
<OrgnInstdAmt>	Original instructed amount
<OrgnIntrBkSttlmAmt>	Original interbank settlement amount
<OrgnIntrBkSttlmDt>	Original interbank settlement date
<OrgnMsgId>	Original message identifier
<OrgnMsgNmId>	Original message name identifier
<OrgnTxId>	Original transaction identifier
<ReqdColltnDt>	Requested collection date
<RmtInf>	Remittance information
<Rsn>	Reason code
<RtrdIntrBkSttlmAmt>	Returned interbank settlement amount
<SeqTp>	Debit sequence type
<Sts>	Status of investigation
<StsRnInf>	Status reason information
<SttlmMtd>	Settlement method
<Tp>	Account type
<TtlIntrBkSttlmAmt>	Total interbank settlement amount
<TtlRtrdIntrBkSttlmAmt>	Total returned interbank settlement amount
<TxId>	Transaction identifier
<TxSts>	Transaction status
<UltmCdtr>	Ultimate creditor
<UltmDbtr>	Ultimate debtor

## 1.15. Appendix P – Tracking codes

Tracking codes	Tracking description
01	1-Day tracking
02	2-Day tracking
03	3-Day tracking
04	4-Day tracking
05	5-Day tracking
06	6-Day tracking
07	7-Day tracking
08	8-Day tracking
09	9-Day tracking
10	10-Day tracking
00	No tracking

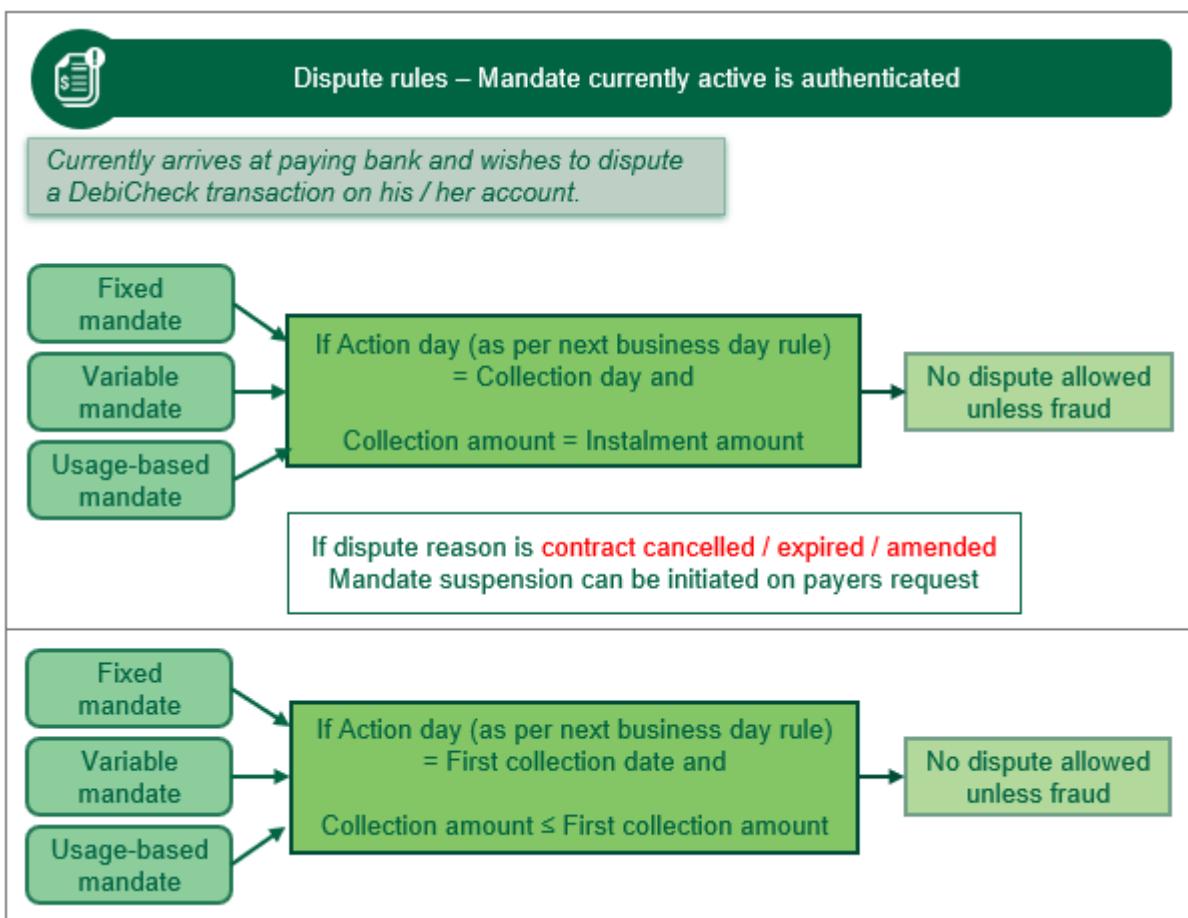
## 1.16. Appendix Q – Dispute rules

### Important note



Any condition not represented in the dispute rules (decision tree) is reversible.

To determine the legitimacy of a dispute and the reversibility of collection, refer to rules extract on disputes below for information.



## 1.17. Appendix R – Collection Validation rules

Payment instruction (collection) type	Mandate type	Rule – allow transaction for processing if...
Recurring collection	Fixed	...Collection amount ≤ Instalment amount <b>Upfront rejection if collection amount &gt; instalment amount.</b>
	Variable	...Collection amount ≤ Instalment amount <b>Upfront rejection if collection amount &gt; instalment amount.</b>
	Usage-based	...Collection amount ≤ Maximum collection amount <b>Upfront rejection if collection amount &gt; maximum collection amount.</b>
Represented collection	ALL	...Collection amount ≤ Maximum collection amount <b>Upfront rejection if collection amount &gt; maximum collection amount.</b>
First collection	ALL	...Collection amount = Initial / first collection amount <b>Upfront rejection if collection amount ≠ initial / first collection amount.</b>
Last / final collection	ALL	...Collection amount ≤ Maximum collection amount <b>Upfront rejection if collection amount &gt; maximum collection amount.</b>
Once-off	ALL	...Collection amount = Instalment amount <b>Upfront rejection if collection amount ≠ instalment amount.</b>

\*The Repo Rate table has been removed as per simplification requirement 8/9/2016

## 1.18. Appendix S – Suspension rules

	When a mandate is suspended, all future-dated collections should be lifted / cancelled.
	When the payment instruction is returned “Account Closed”, the paying bank will suspend the mandate and the payee / creditor must send a mandate cancellation request.

The payee will be notified of suspension. Below are the scenarios that will trigger suspension:

- Stop payment
- Successful OOFF collection
- Successful FNAL collection
- Collection resulting to account closed
- Seven consecutive unsuccessful collections.

## 1.19. Appendix T - Cycle date rule

Cycle day (derived from cycle date) must match collection day.  
If adjustment date is N, action date is the processing date.

## 1.20. Appendix U - Duplicate check rule

A duplicate check will be performed at the creditor bank on below fields:

- Message ID
- Mandate request transaction ID
- Combination of below fields should be unique wherever applicable:
  - Debtor account number
  - Contract reference number
  - Creditor abbreviated short name
  - Sequence type

## 1.21. Appendix V – Real-time and batch element combinations

<b>Delivery</b>	<b>Message type</b>	<b>Message identification</b>	<b>Authentication type</b>	<b>Debtor authentication required</b>
<b>Real-time</b>	TT1	100 ACH ID for REAL-TIME	REAL-TIME	0226 = no authorisation is required.
				0227 = debtor authorisation is required.
				0229 = authorisation is required in real-time and cell number is required.
				0230 = authorisation is required in real-time and is processed using cell number registered at the bank.
<b>Real-time</b>	TT3	100 ACH ID for REAL-TIME	PREAUTH	0228 = authorisation has been done.
<b>Batch</b>	TT2	021 ACH ID for BATCH	BATCH	0226 = no authorisation is required as the amendment/s will be in line with initial mandate terms.
				0227 = debtor authorisation is required.

## 1.22. Appendix W – DebiCheck Participating banks

### Enabled as Creditor/ Sponsoring Bank

<b>Bank name</b>	<b>Institution identifier</b>	<b>RMS</b>	<b>TT1</b>	<b>TT2</b>	<b>TT3</b>
<b>Standard Bank of S.A. LTD</b>	210001	✓	✓	✓	✓
<b>Nedbank</b>	210002	✓	✓	✓	✓
<b>First Rand Bank</b>	210003	✓	✓	✓	✓
<b>Access Bank</b>	210006	✓	✓	✓	✓
<b>African Bank</b>	210007	✓	✓	✓	✓
<b>Capitec Bank Limited</b>	210010	✓	✓	✓	✓
<b>ABSA</b>	210016	✓	✓	✓	✓
<b>Ubank LTD</b>	210019	✓	✓	✓	X

Bank name	Institution identifier	RMS	TT1	TT2	TT3
Bidvest Bank LTD	210044	X	X	X	X
Finbond Mutual Bank	210055	✓	✓	✓	✓
TymeBank	210061	X	X	X	X
Discovery Bank			Not live yet		
Barko Bank			Not live yet		

#### Enabled as Debtor/ Paying Bank

Bank name	Institution identifier	RMS	TT1	TT2	TT3	Tracking
Standard Bank of S.A. LTD	210001	✓	✓	✓	✓	Full
Nedbank	210002	✓	✓	✓	✓	Minimal
First Rand Bank	210003	✓	✓	✓	✓	Full
Access Bank	210006	✓	✓	✓	✓	Full
African Bank	210007	✓	✓	✓	✓	Full
Capitec Bank Limited	210010	✓	✓	✓	✓	Full
ABSA	210016	✓	✓	✓	✓	Full
Ubank LTD	210019	✓	✓	✓	X	Full
Bidvest Bank LTD	210044	✓	✓	✓	✓	Full
Finbond Mutual Bank	210055	✓	✓	✓	✓	Full
TymeBank	210061	✓	✓	✓	X	Minimal
Discovery Bank			Not live yet			
Barko Bank			Not live yet			

#### 1.23. Appendix X – 6 and 7 day collections processing

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

#### Important notes



- Mandates = a 7-day processing service.
- Collections = a 6- or 7-day processing service, as determined by the bank.
- The CIM900 contains fields that identify 6- or 7-day processing banks for collections.
- The submitting bank must send the debit request file to the ACH as per 6- / 7-day processing rules (examples below).
- The receiving bank will receive the debit request file 1 day prior to the processing date from the ACH.
- As the date rollover occurs during the previous day, the request files will be sent out the physical day prior to action date.
- Processing options for 6- and 7-day processing is indicated as per table below.
- Invalid processing options indicated by a X in the table below will be rejected by the ACH.

Day of week	Friday	Saturday	Sunday	Monday	Tuesday	Explanation
ACH file release day		Friday for Saturday	Saturday for Sunday	Sunday for Monday	Monday for Tuesday	
Date	2	3	4	5	6	
Day type	Normal	Saturday	Sunday	Public holiday	Normal	
Action date 6 to 6	3	6	X	6	7	<b>Scenario 1</b> A 6-day processing bank sends a file to a 6-day processing bank on Friday the 2 <sup>nd</sup> and action day is Saturday the 3 <sup>rd</sup> . <b>Scenario 2</b> A 6-day processing bank sends a file to a 6-day processing bank on Saturday the 3 <sup>rd</sup> and action day is Tuesday the 6 <sup>th</sup> . <b>Scenario3</b> A 6-day processing bank sends a file to a 6-day processing bank on Tuesday the 6 <sup>th</sup> and action day is Wednesday 7 <sup>th</sup> .

Day of week	Friday	Saturday	Sunday	Monday	Tuesday	
ACH file release day		Friday for Saturday	Saturday for Sunday	Sunday for Monday	Monday for Tuesday	
Date	2	3	4	5	6	
Day type	Normal	Saturday	Sunday	Public holiday	Normal	Explanation
Action date 6 to 7	3	4/5/6	X	6	7	<p><b><u>Scenario 1</u></b> A 6-day processing bank sends a file to a 7-day processing bank on Friday the 2<sup>nd</sup> and action day is Saturday the 3<sup>rd</sup>.</p> <p><b><u>Scenario 2a</u></b> A 6-day processing bank sends a file to a 7-day processing bank on Saturday the 3<sup>rd</sup> and action day is Sunday the 4<sup>th</sup>, Monday the 5<sup>th</sup> (Public Holiday) or Tuesday 6<sup>th</sup>.</p> <p><b><u>Scenario 2b</u></b> A 6-day processing bank can also send on Monday 5<sup>th</sup> for Tuesday 6<sup>th</sup>.</p> <p><b><u>Scenario 3</u></b> A 6-day processing bank sends a file to a 7-day processing bank on Tuesday the 6<sup>th</sup> and action day is Wednesday 7<sup>th</sup>.</p>
Action date 7 to 6	3	x	X	6	7	<p><b><u>Scenario 1</u></b> A 7-day processing bank sends a file to a 6-day processing bank on Friday the 2<sup>nd</sup> and action day is Saturday the 3<sup>rd</sup>.</p> <p><b><u>Scenario 2</u></b> A 7-day processing bank sends a file to a 6-day processing bank on Monday the 5<sup>th</sup> (Public Holiday) for Tuesday 6<sup>th</sup>.</p>
Action date 7 to 7	3	4	5	6	7	All days are valid for submission and processing.

## 1.24. Appendix Y – Local instrument codes

This table is the list of payment instrument identification codes, as published for ISO 20022 in the External Code Set under the tag “LocalInstrument”.

Local instrument code	Local instrument description
TRF	Credit transfer.
DDT	Direct debit.
RDD	Returned direct debit.
RTR	Returned credit transfers.
ONCL	Overnight clearing.
SDCL	Same-day clearing.
BTR	Bank transfer.
IAT	International transfer.
POP	Point of sale.
TEL	Telephone initiated entry.
WEB	Internet initiated payment.
0000	Business payment.
0001	Converted bank payment.
0002	Standing order.
0004	Pre-authorised direct debit.
0005	Non pre-authorised direct debit.
0019	Business-to-customer direct debit.
0058	Business-to-business direct debit.
0085	2-day direct debit.
0089	Urgent pre-authorised direct debit.
0090	Mass payment beneficiary.
0091	Mass payment ours.
0092	Mass payment shared.
0220	Standing authorisation general.
0221	Once off authorisation.
0222	Standing authorisation companies.
0223	Standing authorisation lotteries.
0224	Standing authorisation charities.
0225	Once-off tuition fees.
0226	No authorisation is required as the amendment/s will be in line with initial mandate terms.

<b>Local instrument code</b>	<b>Local instrument description</b>
<b>0227</b>	Debtor authorisation is required.
<b>0228</b>	The authorisation has been done.
<b>0229</b>	Authorisation is required in real-time and cell number is required.
<b>0230</b>	Authorisation is required in real-time and is processed using cell number registered at bank

## 1.25. Appendix Z – Payment cancellation reason codes

<b>Reason codes</b>	<b>Reason description</b>
<b>AGNT</b>	Agent in the payment workflow is incorrect.
<b>CURR</b>	Incorrect currency of the payment.
<b>CUST</b>	Requested by customer: cancellation requested by the debtor.
<b>CUTA</b>	Cancel upon unable to apply: cancellation requested because an investigation request has been received and no remediation is possible.
<b>DUPL</b>	Duplicate payment: payment is a duplicate of another payment.
<b>FRAD</b>	Fraudulent origin: cancellation requested following a transaction that was originated fraudulently. The use of the fraudulent origin code should be governed by jurisdictions.
<b>TECH</b>	Technical problem: cancellation requested following technical problems resulting in an erroneous transaction.
<b>UPAY</b>	Undue payment: payment is not justified.
<b>RMTT</b>	Remove transaction from tracking.

## 1.26. Appendix AA – External return reason codes – mandates

<b>Code</b>	<b>Name</b>	<b>Description</b>
<b>AC01</b>	IncorrectAccountNumber	Format of the account number specified is not correct.
<b>AC04</b>	ClosedAccountNumber	Account number specified has been closed on the receiver's books.
<b>AC06</b>	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
<b>AM05</b>	Duplication	Duplication.
<b>BE05</b>	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer.
<b>BE06</b>	UnknownEndCustomer	End customer specified is not known at associated sort / national bank code or no longer exists in the books.

<b>Code</b>	<b>Name</b>	<b>Description</b>
<b>DT01</b>	InvalidDate	Invalid date (e.g. wrong settlement date).
<b>MD02</b>	MissingMandatoryInformationInMandate	Mandate-related information data required by the scheme is missing.
<b>MD07</b>	EndCustomerDeceased	End customer is deceased.
<b>MD09</b>	NoMandateServiceOnCustomer	Account is not open to specified mandate services.
<b>MD11</b>	UnrecognisedAgent	Agent to whom the message needs to be forwarded cannot be located.
<b>MD12</b>	NotUniqueMandateReference	Mandate identification is not unique to the creditor.
<b>MD13</b>	IncorrectCustomerAuthentication	There is a problem with the customer authentication.
<b>MD16</b>	RequestedByCustomer	Cancellation / amendment requested by the debtor.
<b>MD17</b>	RequestedByInitiatingParty	Cancellation / amendment requested by the creditor.
<b>MD18</b>	RequestedByInitiatingPartyAndCustomer	Cancellation / amendment requested by the creditor and the debtor.
<b>MS02</b>	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer.
<b>MS03</b>	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.
<b>T001</b>	NRSP	Response has not been received by the end customer within the time frame of 120 seconds

## 1.27. Appendix AB – Mandate paper and voice contract

### Current rules version 23

1. The minimum information which must appear in all mandate types for voice, written or electronic (not incorporated into the contract document), or which must appear in the contract document (in which the mandate is also embedded), is set out in point 3 below.
2. The contract document must be disclosed in order to prove the existence of the information set out below (if not all set out in the mandate embedded in the contract).
3. The minimum requirements to be contained in the mandate / contract are the following:
  - 3.1. Full user name (registered name, including trading name);
  - 3.2. Abbreviated short name (to enable a debtor to identify who debited their account, i.e. same included on the bank statement of the debtor);
  - 3.3. Contract reference number;
  - 3.4. 1st collection date if required;
  - 3.5. Collection date (i.e. if salary date is stated, an indicative date as to when the amount may be deducted from the accountholders account is to be provided);
  - 3.6. Frequency of the collection (weekly, fortnightly, monthly, quarterly, annually, biannually, and monthly by rule). If the user elects to allow for collection ‘monthly by rule’, due to the specificity of the TRS, only certain frequencies are allowed. A table would then have to be included in the mandate. Refer to mandate frequency codes of the TRS.
  - 3.7. Date adjustment rule – a field used to indicate that the collection date may or may not change and is intended to be used for either indicating (i) a fixed collection date [i.e. the date adjustment rule indicator is ‘no’] or (ii) a collection date that may change [i.e. the date adjustment rule indicator is ‘yes’].
  - 3.8. Accountholder’s details must include the following:
    - 3.8.1. Surname, full name or initial of accountholder.
    - 3.8.2. Identity, passport number or temporary residence ID; their bank (as paying bank).
    - 3.8.3. Account number.
    - 3.8.4. Disclosure to the account holder (as opposed to consent) for tracking.
    - 3.8.5. Explicit authority by the account holder to debit their account (I hereby authorise the bank to debit my account).
    - 3.8.6. Consent / authorisation of the accountholder (a wet signature; biometric record, a legally acceptable “electronic signature” and / or voice recorded verbal consent) and the date upon which such consent / authorisation was granted. The further information which is to appear over and above the information stated above, is set out in respect of each mandate type.

Fixed mandate	Variable mandate	Usage-based mandate
	<b>Initial amount</b> An amount that is not the same as the instalment amount - insert in mandate, if applicable.	<b>Initial amount</b> An amount that is not the same as the instalment amount - insert in mandate, if applicable.
<b>Instalment amount</b> The amount is a fixed recurring amount.	<b>Instalment amount</b> The amount is predetermined and recurring (subject to the adjustment category changes).	<b>Instalment amount</b> Is presented if available.

Fixed mandate	Variable mandate	Usage-based mandate
<p><b>Maximum amount</b> Can be up to 1.5 times greater than the instalment amount.</p>	<p><b>Maximum amount</b> Can be up to 1.5 times greater than the instalment amount (subject to the adjustment category changes).</p>	<p><b>Maximum amount</b> Must always appear.</p>
<p><b>Adjustment category</b> Not required to be presented - refers to the ability of the Creditor (user) to adjust the instalment amount and / or maximum amount: this must be defaulted to never.</p>	<p><b>Adjustment category</b> Refers to the ability of the creditor (user) to adjust the instalment amount and / or maximum amount. T  This may be never, quarterly, biannually, annually, or when the repo rates changes.  Other than when 'repo rate' or 'never' is elected, one of the following must appear:</p> <ul style="list-style-type: none"> <li>• Adjustment amount (an amount that the instalment and / or maximum collection amount may be adjusted based on adjustment category) <b>OR</b></li> <li>• Adjustment rate (a rate that the instalment and / or maximum). Collection amount may be adjusted based on adjustment category).</li> </ul>	<p><b>Adjustment category</b> Refers to the ability of the creditor (user) to adjust the instalment amount and / or maximum amount.  This must be never, quarterly, biannually, annually, when the repo changes.  Other than when 'repo rate' or 'never' is elected, one of the following must appear:</p> <ul style="list-style-type: none"> <li>• Adjustment amount (an amount that the instalment and / or maximum collection amount may be adjusted based on adjustment category) <b>OR</b></li> <li>• Adjustment rate (a rate that the instalment and / or maximum). Collection amount may be adjusted based on adjustment category).</li> </ul>

#### Important notes:

- 
1. The mandate must include all the crucial criteria – if all the elements are available in the contract, then they need not appear in the mandate as long as it is referenced correctly. Whether it is to be one single or separate documents will depend upon the creditor. Mandate only comes into completeness when accepted by the debtor.
  2. Please note that while the mandate may allow for the insertion of the words 'salary date', from a technical perspective this is catered for by answering 'yes' to date adjustment rule indicator and by providing an indicative date.
  3. For operational purposes: further information may be required in the event that a specific branch code as opposed to a universal branch code is required in relation to exceptions [this needs to be elaborated upon].

## **1.28. Appendix AC – Mandate status reason codes (MDTE)**

Mandate status	Status description
ACTV	Active
SUSP	Suspended
CNCL	Cancelled

## **1.29. Appendix AD – Mandate status reasons (Batch response and EOD status report)**

### **1.29.1. Suspension reasons**

Reason Code	Reason description
CTCA	Contract cancellation initiated by debtor.
CTEX	Contract expired.
CTAM	Contract amended.
MSUC	Mandate suspended seven consecutive unsuccessful collections.
MCFC	Mandate suspended - final collection.
MCOC	Mandate suspended – once-off collection.
MASC	Mandate suspended - account not in a state for collections.

**1.29.2. For remaining status**

Message type	Mandate request status	Mandate request status reason description
<b>Pain.009</b>	Pending	Pending debtor authorisation. Validation successful.
	Active	NA
	Rejected	Pacs.002 rejection reason from TRS. Debtor decline reason (Pain.012) from TRS.
	Timeout	Timeout (only applicable for TT1 and TT3).
<b>Pain.010</b>	Pending	Pending debtor authorisation. Validation successful.
	Active	Amendment reason code description from TRS.
	Rejected	Pacs.002 rejection reason from TRS. Debtor decline reason (Pain.012) from TRS.
	Timeout	Timeout (only applicable for TT1 and TT3).
<b>Pain.011</b>	Pending	Validation successful.
	Cancelled	Cancellation reason code description from TRS.
	Rejected	Pacs.002 rejection reason from TRS/Rejection due to Pain.012.
	Timeout	Timeout (only applicable for TT1 and TT3).

### **1.30. Appendix AE – Permitted character set**

The character set for authenticated collections caters for both upper- and lower-case alphabetic characters. The permitted character set is defined as follows:

<b>A – Z</b>	Alphabetic (upper case)	<b>+</b>	Plus
<b>a – z</b>	Alphabetic (lower case)	<b>\$</b>	Dollar
<b>0 – 9</b>	Numeric	<b>:</b>	Semi-colon
.	Period	<b>=</b>	Equal
-	Hyphen	<b>@</b>	At
*	Asterisk	<b>?</b>	Question mark
,	Comma	<b>:</b>	Colon
(	Left parenthesis	<b>~</b>	Tilde
)	Right parenthesis	<b>/</b>	Forward slash
	Space		
<b>%</b>	Percentage		
<b>_</b>	Underscore		

## 2 EFT DEBIT ORDERS

### 2.1. Appendix 2A: EFT written mandate

Authority and mandate for payment instructions: paper

#### a) Authority

EFT written mandate	
<b>Given by</b>	
	Name of account holder
<b>Address details</b>	
	Address line 1
	Address line 2
<b>Bank account details</b>	
	Bank name
	Branch name and town
	Branch number
	Account number
	Type of account <input type="checkbox"/> Current / Cheque <input type="checkbox"/> Savings <input type="checkbox"/> Transmission
<b>Date</b>	
<b>To</b>	
	Name of beneficiary
<b>Address</b>	
	Address line 1
	Address line 2
	Abbreviated short name to be used: Refer to our contract reference number
	Contract reference number

I/We hereby authorise you, \_\_\_\_\_(service provider name), to issue and deliver payment instructions to your banker for collection against my/our abovementioned account at my/our abovementioned bank, on condition that the sum of such payment instructions will not differ from my/our obligations as agreed to in the agreement. The individual payment instructions authorised here must be issued and delivered on the date when the obligation is due and the amount of each individual payment instruction may not differ, as agreed to in terms of the agreement.

The payment instructions authorised here must include the contract reference number to identify the specific contract.

The contract reference number should be added to this form in section E before the issuing of any payment instruction and communicated directly after having been completed.

Note: This authority and mandate must be given in writing or electronically in terms of the electronic communications and transactions Act 25 of 2002, Chapter 3, Part 1.

I/We agree that the first payment instruction will be issued and delivered on

\_\_\_\_\_ (date) and thereafter regularly on the \_\_\_\_\_ of each month.

However, if the date of the payment instruction falls on a non-processing day (weekend or public holiday) I/we agree that the payment instruction may be debited against my/our account on the following business day;

or

Subsequent payment instructions will continue to be delivered in terms of this authority until the obligations in terms of the agreement have been paid or until this authority is cancelled by me/us by giving you notice in writing of not less than the interval indicated above and sent by prepaid registered post or delivered to your address indicated above.

**b) Mandate**

I/We acknowledge that all payment instructions issued by you will be treated by my/our abovementioned bank as if the instructions had been issued by me/us personally.

Note: This authority and mandate must be given in writing or electronically in terms of the Electronic Communications and Transactions Act 25 of 2002, Chapter 3, Part 1.

**c) Cancellation**

I/We agree that, although this authority and mandate may be cancelled by me/us, such cancellation will not cancel the agreement. I/We also understand that I/we cannot reclaim amounts that have been withdrawn from my/our account (paid) in terms of this authority and mandate if such amounts were legally owing to you.

**d) Assignment**

I/We acknowledge that this authority may be ceded or assigned to a third party if the agreement is also ceded or assigned to that third party.

Note: The EFT user may add or delete (at his own risk) from the above minimum requirements.

Signed at	
	Place
on	
	DD/MM/YY
	Signature as used for operating on the account
	Assisted by
	Capacity

*For office use*

**e) Agreement reference number**

The agreement reference number is \_\_\_\_\_

## 2.2. Appendix 2B: Standard for EFT voice-recorded mandate

EFT voice-recorded mandate	
<b>Abbreviated short name on bank statement</b>	The inscription used on the bank statement of the payer must be stated.
<b>Collecting bank's name</b>	The name of the bank collecting the debit order.
<b>Call centre name</b>	The name of the call centre obtaining the voice-recorded mandate.
<b>Confirmation</b>	<p>Confirm that the account holder - as verified by means of surname, initials and identity number - has:</p> <ul style="list-style-type: none"> <li>• Authorised a deduction for (describe the underlying commercial agreement for instance insurance premiums);</li> <li>• For an amount specified;</li> <li>• From his/her bank account stating such bank account particulars;</li> <li>• As from the deduction start date;</li> <li>• Confirming the inscription (user abbreviated name) that will be used on the payer's bank account.</li> </ul>
<b>Contact telephone number</b>	The number used to contact the account holder must be recorded including confirmation whether such number relates to his/her cellular, work or home.
<b>Contact reference number</b>	The day on which the conversation took place.
<b>Current date</b>	The day on which the conversation took place.
<b>Deduction</b>	It must be clearly stated that a deduction has to be made against the account holder's bank account.
<b>Deduction dates</b>	The first and subsequent dates from which the deduction on the bank account must be made.
<b>Payer bank particulars</b>	The name of the bank, account number, branch code and type of account against which the deduction must be made.
<b>Surname and initial</b>	The surname and initials of the account holder on whose account the deduction must be made.
<b>Value amount</b>	The deduction amount.

## 3 EFT DEBIT ORDER

### 3.1. Appendix 3: EFT debit order confirmation to accountholder

Contract agreement number	
Commencement action date	
Amount	
Abbreviated name	
	Must appear on your client's statement
User contact details	

## 4 EFT DEBIT ORDER: INTERFACE REQUIREMENTS

### 4.1. Appendix 4A: ACB entry class codes

#### Important note



This is not exhaustive and may be extended.

Class	Special classes	Class	Credit transactions
10	Contras	61	Salary
<b>Class</b>	<b>Special classes</b>	62	Pension
21	Insurance premium.	63	PAYE
22	Pension fund contribution.	64	Salary deduction: mortgage bond repayment.
23	Medical aid fund contribution.	65	Salary deduction: insurance premium.
26	Unit trust purchase.	66	Mortgage bond repayment.
28	Charitable or religious contributions.	67	Value-added tax (VAT) payment.
31	HP repayment.	68	Bank use – mortgage bond settlement.
32	Account repayment.	69	Salary deduction: miscellaneous.
33	Loan repayment (other than mortgage).	70	Annuity
34	Rental-lease (other than property).	71	Dividend

<b>Class</b>	<b>Special classes</b>	<b>Class</b>	<b>Credit transactions</b>
35	Service charge (maintenance of service agreements, etc. – fixed amounts).	72	Interest
36	Service charge (variable amounts).	75	Agent's commission.
37	Value-added tax (VAT) collection.	76	Bank use – cheque card credit reversals.
41	Rent (property).	80	Insurance premium refund.
42	Bond repayments.	81	Payment to creditor.
44	Bank use – debit transfer.	82	Payment of insurance claims.
46	Bank use – cheque card debits.	83	Medical aid refunds.
51	Municipal accounts: water and lights.	86	Unit trust repurchase.
52	Municipal accounts: rates.	88	Bank use – credit transfer.
53	Telephone accounts.	91	Bankserv service charge.
54	Bank use – credit card merchant – electronic funds transfer.	92	Bankserv use.
55	Bank use – credit cardholder – electronic funds transfer.	93	Bankserv use.
56	Bank use – service charge exempt duty and service fee.	94	Bank use – credit card merchant – from electronic funds transfer.
57	Bank use – garage card.	95	Bank use – credit cardholder – electronic funds transfer.
58	Bank use – service charge.	96	Bank use – commission payment, garage card.
59	Bankserv use – service charge.	97	Bank use – refund, garage card.

#### 4.2. Appendix 4B: ACB unpaid reason codes

<b>Code</b>	<b>Unpaid reason</b>
02	Not provided for (equivalent to R/D on a cheque).
03	Debits not allowed to this account.
04	Payment stopped (by accountholder).
06	Account frozen (as in divorce etc.).
08	Account in sequestration (private individual).
10	Account in liquidation (company).
12	Account closed (with no forwarding details).
16	Account transferred (to another banking group).
18	Accountholder deceased.
22	Account effects not cleared.
26	No such account.

<b>Code</b>	<b>Unpaid reason</b>
56	Not FICA compliant.

<b>Code</b>	<b>Dispute reason</b>
30	No authority to debit.
32	Debit in contravention of payer's authority.
34	Authorisation cancelled.
36	Previously stopped via stop-payment advice.

<b>Code</b>	<b>Reserved for future use</b>
55	Reserved for future use.
57	Reserved for future use.
58	Reserved for future use.
59	Reserved for future use.
60	Reserved for future use.

<b>Code</b>	<b>User withdrawal request</b>
28	Recall / Withdrawal

<b>Code</b>	<b>Redirected transactions</b>
14	Account transferred within banking group.

## 5 RTC PARTICIPATING BANKS

Below is the list of all banks which participate in RTC:

1. Absa Bank Ltd
2. African Bank Ltd
3. Albaraka Bank Ltd
4. Bidvest Bank Ltd
5. Capitec Bank Ltd
6. Discovery
7. Finbond Mutual Bank
8. FirstRand Bank Ltd
9. Access Bank (GroBank (SA Bank of Athens) Ltd
10. HBZ Bank Ltd
11. Investec Bank Ltd
12. Nedbank Ltd
13. Sasfin Bank Limited
14. Standard Bank of SA Ltd
15. Standard Chartered Bank JHB Branch
16. Tyme Bank Ltd
17. UBank

## 6 RTL PARTICIPATING BANKS

Below is the list of all banks which participate in RTL (IMMS PCH participants list shown below was sourced from PASA website - IMMS PCH participants)

1. ABSA
2. Access Bank
3. African Bank
4. Albaraka Bank
5. Bank of China
6. Bank Zero
7. Bidvest
8. BNP Paribas
9. Capitec
10. China Construction Bank
11. CitiBank NA South Africa
12. Discovery Bank
13. Finbond Mutual Bank
14. First Rand Bank
15. Grindrod Bank
16. Habib Overseas Bank
17. HBZ Bank
18. HSBC
19. Investec Bank Limited
20. JP Morgan Chase Bank
21. Sasfin Bank
22. Standard Chartered Bank
23. State Bank of India
24. Standard Bank South Africa
25. Tyme Bank
26. U Bank
27. VBS Mutual Bank
28. Nedbank

## 7 DEBICHECK BUSINESS REQUIREMENTS

### 7.1. Appendix 7A: Data Elements Business Requirements

- a) Instalment value detail
- b) Mandate date detail
- c) User / creditor detail
- d) Payer / debtor detail
- e) General attributes

Data element	Description	Re-authorise with payer if amended	Validate against collection / debit payment instruction	Additional rules
a) Instalment value detail				

Data element	Description	Re-authorise with payer if amended	Validate against collection / debit payment instruction	Additional rules
<b>Initial amount</b>	The first / initial collection value	Yes	Yes, if provided and only allowed once	<ul style="list-style-type: none"> <li>The initial amount may exceed or vary from instalment or maximum collection amount.</li> <li>Reset once user sends an amendment request to initial amount (scenario with cell phone contract upgrades).</li> </ul>
<b>Instalment amount</b>	The regular collection amount	<ul style="list-style-type: none"> <li>Yes, if provided in the authorisation of the mandate.</li> <li>Re-authorisation subject to adjustment rules (adjustment category &amp; adjustment amount / rate).</li> </ul>	Yes	Instalment amount cannot exceed the maximum collection amount.
<b>Maximum collection amount</b>	The maximum amount that the user is allowed to collect per debit payment instruction / collection within the frequency as mandated by the payer.	Yes. Re-authorisation subject to adjustment rules (adjustment category & adjustment amount / rate).	Yes	<ul style="list-style-type: none"> <li>Payment amount cannot exceed maximum collection amount.</li> <li>Maximum collection amount can only be 1.5 times greater than the instalment amount, if the instalment amount is provided on authorisation for fixed and variable mandates.</li> <li>Usage-based mandates are not subject to this rule, even when the optional instalment amount field is provided in the mandate.</li> </ul>
<b>Adjustment category</b>	<ul style="list-style-type: none"> <li>Refers to the ability to adjust the instalment amount and maximum collection amount.</li> <li>Never, quarterly, biannual, annual, or repo.</li> </ul>	Yes	No	Debtor bank to validate on amendment request.

Data element	Description	Re-authorise with payer if amended	Validate against collection / debit payment instruction	Additional rules
<b>Adjustment amount</b>	<ul style="list-style-type: none"> <li>Amount by which that the instalment amount and maximum collection amount can be adjusted.</li> <li>This is based on adjustment category.</li> <li>This value can be negative.</li> </ul>	Yes	No	Debtor bank to validate on amendment request.
<b>Adjustment rate</b>	<ul style="list-style-type: none"> <li>Rate that the instalment amount and maximum collection amount can be adjusted, based on adjustment category.</li> <li>This value can be negative.</li> </ul>	Yes	No	Debtor bank to validate on amendment request.
<b>Tracking indicator</b>	Specified if tracking may be used for collections.	Yes, only if changes from no tracking to allow tracking.	Yes	
<b>b) Mandate date detail</b>				
<b>Mandate initiation date</b>	Date on which mandate is first submitted for authentication.	No	No	
<b>Mandate authentication date</b>	<ul style="list-style-type: none"> <li>Date on which the mandate authentication process was completed by the paying / debtor bank.</li> <li>This will be indicated in the response message.</li> <li>Must be stored for each authentication</li> </ul>	No	No	

Data element	Description	Re-authorise with payer if amended	Validate against collection / debit payment instruction	Additional rules
<b>First collection date</b>	The date on which the first collection (initial and/or instalment amount) can occur each time the mandate is authorised.	Yes. Reset once user sends an amendment to the initial amount.	Yes	Reset once user sends an amendment to initial amount (scenario with cell phone contract upgrades).
<b>Collection day</b>	<ul style="list-style-type: none"> <li>Action date – payer's / debtor's preferred recurring day for collection from their bank account.</li> <li>This is relative to frequency.</li> </ul>	Yes. If date adjustment rule indicator = N.	Yes	
<b>Date adjustment rule indicator</b>	Used to indicate that collection day could change (yes / no).	Yes	Yes	
<b>Frequency</b>	<ul style="list-style-type: none"> <li>Frequency of collections.</li> <li>Weekly, monthly, quarterly, annually, bi-annually, fortnightly, monthly by rule.</li> <li>Relative to collection day.</li> </ul>	Yes	Yes	Debtor bank will check for two payments per action date in relation to frequency.

### c) User / creditor detail

<b>User/ creditor name</b>	Ultimate user name	No. Mandate amendment must be sent by user / creditor & user / creditor needs to notify payer / debtor.	Yes	
<b>User/ creditor abbreviated short name</b>	Ultimate user abbreviated short name to be displayed on the bank statement.	No. Mandate amendment must be sent by user / creditor & user / creditor needs to notify payer / debtor.	Yes	

Data element	Description	Re-authorise with payer if amended	Validate against collection / debit payment instruction	Additional rules
<b>Collecting agency</b>	<ul style="list-style-type: none"> <li>Identifies the user / creditor that is sending debit orders on behalf of the ultimate creditor if they are not the same.</li> <li>May be an SO or TPPP (name needs to be provided).</li> </ul>	No, Mandate amendment must be sent by the user.	Yes	
<b>Sponsoring/ creditor bank</b>	Identification of sponsoring / creditor bank (member code or BIC).	No. Mandate amendments will be done in bulk by the new sponsoring bank / creditor bank.	No	
<b>Contract reference number</b>	<ul style="list-style-type: none"> <li>The number issued by the user / creditor to the payer / debtor when a contract is concluded between both parties.</li> <li>Only one contract reference number per mandate.</li> </ul>	No. New mandate required.	N/A	

#### d) Payer / debtor detail

<b>Payer / debtor name</b>	Name of individual responsible for the mandate authentication and payment for the collection.	No. The user can send an amendment request for the mandate database and mandate register to be in sync.	No	
<b>Payer / debtor identification</b>	Designated individual's ID number / passport number.	Yes	No	
<b>Payer / debtor account number</b>	Account number.	Yes. Account number for the same bank.	Yes	
<b>Payer / debtor account type</b>	Account type (cheque, savings, etc.).	No	No	
<b>Paying / debtor bank</b>	Identification of paying /debtor bank (member code or BIC).	No New mandate required.	Yes	

Data element	Description	Re-authorise with payer if amended	Validate against collection / debit payment instruction	Additional rules
<b>Ultimate payer / debtor identification</b>	Identification of the contracting party if different from payer.	No	No	
<b>e) General attributes</b>				
<b>Debit value type = fixed, variable OR usage-based</b>	Indicator to describe the mandate type.	Yes	Yes	
<b>Mandate reference</b>	<ul style="list-style-type: none"> <li>Unique industry-wide reference number for the mandate, generated by the mandate initiation process.</li> <li>This will be provided by the paying bank in the authorisation request.</li> </ul>	No. New mandate required.	Yes	
<b>Message authentication code</b>	MAC or authenticated key / electronic signature, if generated by the authentication mechanism.	No. Not a changeable field.		
<b>Authentication indicator</b>	Indicator in user's amendment request to advise if mandate requires authentication from payer, or if mandate does not require authentication from payer.	No. Not a changeable field.	No	If mandate amendment: - must identify if re-authorisation is required - if paying / debtor bank needs re-authorisation based on mandatory fields for re-authorisation, but flag is not set, then paying / debtor bank rejects request.
<b>Authentication channel</b>	Identifies the mechanism used by paying / debtor bank to payer for authentication.	No	No	

## 8 ISO 20022 PAYMENT ACCEPTANCE SOLUTION

### 8.1. Appendix 8A

Pain.001.001.03



pain.001.001.03.xsd

Pain.002.001.03



pain.002.001.03.xsd

### 8.2. Appendix 8B

/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/AddtlInf/Value
P01/My Product is Invalid.
P02/Invalid UDE Product mapped with MyProduct.
P03/Invalid User Product Combination.
P04/Payment Product is Invalid.
P05/Reference No is Required.
P06/Currency is Invalid.
P07/Debit Account is Invalid.
P08/Activation Date is Invalid.
P09/Total Amount/ Instrument should not be less than 1.
P10/Invalid Client Code.
P11/Invalid Seller Code.
P12/Payment Product not allowed at PIR level.
P13/Debit Account not allowed at PIR level.
P15/Debit Account to be at PIR level for given My Product.
P16/Payment Product to be at PIR level for given My product.
P17/Activation Date greater than 'Maximum Future days.
P18/Invalid User Account Combination
P19/Invalid Product Account Combination
P20/Invalid User/Product Account Combination
P21/Invalid Client System Branch
P22/Error exists at Instrument Level
P23/Testing Indicator is not applicable for Physical Product
P26/Product-Account is Invalid.
P27/Rate Type is Invalid.

/Document/CstmrPmtStsRpt/OrgnlPmtInfnAndSts/TxInfnAndSts/StsRsnInfn/AddtlInfn/Value
P28/Receiving Branch is Invalid.
P30/Remarks is Invalid.
P75/My Product is Invalid.
P76/My Product is Invalid.
I01/My Product is Invalid.
I02/Invalid UDE Product.
I03/Invalid Beneficiary Code.
I04/Beneficiary Description is Mandatory (Adhoc).
I05/Beneficiary Description is not matching with Registered Name.
I06/Beneficiary Bank Code is Mandatory for given Payment Product.
I07/Beneficiary Bank Code not matching with Registered Bank.
I08/Beneficiary Branch Code is Mandatory for given Payment Product.
I09/Beneficiary Branch Code is not matching with Registered Branch.
I10/Beneficiary AccountNo is Mandatory for given Payment Product.
I11/Beneficiary AccountNo is not matching with Registered Account.
I12/Beneficiary Currency is Mandatory for given Payment Product.
I13/Beneficiary Currency is not matching with Registered Account Currency.
I14/Ordering Party is Invalid.
I15/Ordering Party is not allowed.
I16/Ordering Party Description is should be null.
I17/Account No is Mandatory.
I18/Account No is Invalid.
I19/Payment Product is Invalid.
I20/Contract Reference not required as 'Cross Currency not allowed for given My Product' OR 'Debit Account Currency is same as Payment Currency'.
I21/Instrument Date should be within 6 months from Current Date.
I22/Payment/Debit Amount equivalent mismatch.
I23/Beneficiary Fax should be (Minimum 10 digit, Maximum 20 and between 0-9).
I24/Beneficiary CellNo should be (Minimum 10 digit, Maximum 20 and between 0-9).
I25/Beneficiary PhoneNo should be (Minimum 10 digit, Maximum 20 and between 0-9).
I26/Beneficiary ZipCode should be (6 digit and between 0-9).
I27/Beneficiary IVR should be (Maximum 10 digit and between 0-9).
I28/Beneficiary Mail is Invalid.
I29/Payout Location is Invalid.
I30/Beneficiary Delivery Mode is Invalid.
I31/Pickup Branch is Invalid.
I32/Authorize PersonName is mandatory for Selected Delivery Mode.
I33/Authorize PersonIC is mandatory for Selected Delivery Mode.
I34/Invalid User Account Combination.

/Document/CstmrPmtStsRpt/OrgnlPmtInfnfAndSts/TxlnfAndSts/StsRsnInf/AddtlInfnf/Value
I35/Invalid Product Account Combination.
I36/Authorization Matrix not defined.
I37/Authorization Matrix not defined.
I38/Beneficiary Description is Invalid.
I39/Instrument number should be numeric.
I40/Instrument number length cannot be more than 6 digit.
I41/Lot is not assigned to Client.
I42/Lot is not available.
I43/Lot is not available for the Instrument number.
I44/Wastage marked for the Instrument number used.
I45/Instrument number entered is already printed.
I46/Instrument number entered is already in use.
I47/Instrument number is not in sequence for the lot.
I48/Error occurred while retrieving System controlling Branch.
I49/Payment Product is Invalid.
I50/Payment Product Default Dispatch bank not available for the Bank Product.
I51/Instrument number cannot be duplicate within a PIR.
I52/Invalid Pickup Branch specified.
I53/Invalid Beneficiary for Payment Product - FT.
I54/Activation date cannot be Null.
I55/Product not derived.
I56/Account Currency is Invalid.
I57/Amount should be >= 1.
I58/Contract RefNo is Invalid.
I59/Beneficiary Code is Mandatory.
I60/Beneficiary CellNo should be (Minimum 10 digit, Maximum 20 and between 0-9).
I61/Payout Location is not allowed for given Payment Product.
I62/Pickup Branch is Invalid.
I63/Instrument Number is Invalid.
I64/Invalid Bank For Adhoc Beneficiary (Registered Bank)
I65/Invalid Branch For Adhoc Beneficiary (Registered Bank)
I66/BIC is Mandatory for EF type Product
I67/Account Number is Mandatory if some account details captured
I68/Account Currency is Mandatory if some account details captured
I69/Bank Country is Mandatory if some account details captured
I70/Invalid Instrument Type
I71/Invalid Charges Type
I72/Invalid Rate Type (Null Or other than 0,1)
I73/Rate indicative is mandatory.

/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/AddtlInf/Value
I74/Invalid Dr Cr Flag
I75/Product Enrichment Error exist
I76/Invalid Benebank Beneficiary
I79/Adhoc Beneficiary Bank and Branch not allowed for the derived Payment Product
I85/Bank Address is Invalid.
I86/Debit Reference is Invalid.
I87/Debit Details is Invalid.
I88/Credit Reference is Invalid.
I89/Credit Details is Invalid.
I90/Beneficiary Telephone No is Invalid.
I91/Invalid Beneficiary for Payment Product - FT.
I92/Invalid Beneficiary for Payment Product - FT.
I94/Invalid Branch For Adhoc Beneficiary (Registered Bank).
I95/Invalid Pickup Branch specified.
II6/Product Rule Validation Failed.
II7/Invalid Instrument Type
I77/Activation Date Cannot Be Holiday Date.
P24/Activation Date Cannot Be Holiday Date.
E06/Invalid Enrichment Date.
P25/Debit account is PIR level in myproductmaster.
C18/Batch and Inst level product should be same for payment product at batch level.
I78/Product Rule Validation Failed.
I81/Beneficiary Bank is Mandatory.
I82/Beneficiary Branch is Mandatory.
I83/Beneficiary Account is Mandatory.
I00/Beneficiary Address is Mandatory.
B03/Batch Level Error Exist.
B04/Invalid beneficiary account.

### 8.3. Appendix 8C

/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/Rsn/Prtry
Open
Submitted
Partial Auth
Authorized
Rejected
Held
Partially Transmitted

/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/Rsn/Prtry
Transmitted
Scraped
Reject Repair
After Auth
Manual Confirm
GL Verified
GL Pending
GL Confirmed
GL Rejected
Ready For Printing
Ready For Download
Schedule Download
Manual Reject
Liquidation Entry
Liquidation Auth
Stop Pay Entry
Stop Pay Auth
Stop Confirmed
Cancellation Entry
Cancelled Before GL Confirmation
Confirmation Entry
Cancellation Auth

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