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| Q LINK LOGO GREEN | |
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| **Q LINK Layout:**  **Central Money System Interface Specification (CMSIS)** | |
| **Version:** | **1.3** |
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Document Information

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| Document Purpose: |
| This document provides the file layout in which transactions need to be submitted to the Central Money System. |

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**Notes**

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| **Background** | A need was identified to create a standardised layout to be used for various interactions between the client and the Central Money System |
| **Purpose of the Guide** | Users will be able to demonstrate a clear understanding of the fundamental concepts of the Central Money System |
| **Questions**  **❓** | Should any questions arise, please contact the Q LINK Central Money Service section. We would gladly appreciate any suggestions and comments. Please forward any suggestions and comments to infoCMS@qlink.co.za. |

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| **Notes**: |
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1. INTRODUCTION

The purpose of the CMSIS Layout document is to provide a **standard layout** to be used to interface collection and disbursement instructions via the Q LINK Central Money Service (CMS). It also caters for some ad-hoc services that can interfaced in a real-time or batch mode.

An update file is a file that will instate new instructions and modify or cancel existing instructions.

The collections service is based on recurring collections instructions that will be presented to the selected collections channel on a prescribed basis, until the instruction is cancelled.

Disbursement (payment) instructions will be executed as once-off transactions as presented.

## ONE FORMAT FOR ALL

The Central Money System Interface Specification (CMSIS) provides a standard format that caters for all interactions **to** the CMS as well as feedback from the CMS. The CMSIS layout allows **standardised processes** for all the different collection and disbursement methods.

The CMSIS layout is standardised to be used for various interactions between the client’s systems and the CMS (e.g. updates, rejections, reconciliation, etc.).

The CMS is responsible to execute the necessary conversion of the update transactions to the format required by the different collection or disbursement channels / services.

Feedback from the collection channels / services regarding errors and / or payments will be provided in the standardised format, irrespective of the collection or disbursement channel used.

This layout will also be utilised for real-time interfaces with the field names as tags as detailed in the Annexures. Multiple name fields must be combined with an underscore “\_”.

## COMPULSORY, OPTIONAL and CONTITIONAL FIELDS

Fields that are marked, as **'compulsory'** must always be supplied, while the fields marked as **'optional'** are either client specific or may even be required for certain file types, industry types or collection methods. It is recommended that clients should supply all the fields for which they have data, even where this document specifies them as "optional". Optional fields not supplied must still be in the required format, i.e. numeric fields must be zero-filled and alphanumeric fields space-filled.

**Conditional** fields need to be / will be provided based on specific conditions, eg Bank Account Status, Return Code.

1. GENERAL STANDARDS

The following general standards apply to the contents (data) and formatting (layout) of Update Files:

## ACCEPTABLE CHARACTER SET

Submitted data must adhere to the acceptable ASCII character set (from decimal values 32 through 126, hex values 20 through 7E). Acceptable formatting characters are a carriage return (CR) (decimal value 13, hex value 0D), line feed (LF) (decimal value 10, hex value 0A) and end of file indicator (SUB) (decimal value 26, hex value 1A).

## FORMATTING (LAYOUT) OF FILES

Each record must be on a new line and must be followed by either a carriage return and line feed, or a line feed. ***(Under no circumstances may more than one carriage return be used)***.

The record may not be shorter than the total number of characters indicated in the transaction record layout (See [Transaction\_Record\_Layout](#topic_TransactionRecordLayout)). The last record on the file (MEND) may be followed by **an end** of **file indicator** on the following line.

## ALPHABETIC DATA

Alphabetic data must be entered in uppercase.

Alphabetic fields may **only** contain the characters A to Z and <space>. NO other characters are allowed, such as **( ) ' , - /** etc. This is of particular importance to surnames containing non-alphabetic characters, such as O'BRIEN, HILL-SMITH, NAUDÉ, etc., in which case these characters should be removed or replaced with a <space> or a suitable alphabetical character in the range A to Z.

**Alignment**:

Alphabetic data must be left-aligned and padded on the right with spaces if the data is shorter than the length specified for the field.

## ALPHANUMERIC VALUES

Alphanumeric values may contain numeric values from 0-9 and alphabetic characters in the range A-Z (uppercase) and <space>. Alphanumeric values may not contain any special characters or non-numeric characters e.g. a point, comma, minus sign, currency symbol, etc.

**Alignment**:

Alphanumeric data must be left-aligned and padded on the right with spaces if the data is shorter than the length specified for the field.

**Note:**

In exceptional cases, where it was arranged with CMS, certain special characters may be used in the reference field.

## NUMERIC VALUES

Numeric values may only contain numeric values and **not** any non-numeric characters e.g. a point, comma, minus sign, currency symbol, etc. Money values must be entered as numeric values with two decimal places for the cents but no decimal marker (implied decimal). For example, enter an amount of R123.45 as 12345 or R50.00 as 5000.

**Alignment**:

Numeric data must be right-aligned and padded on the left with zeroes if your data is shorter than the length specified for the field.

## DATES

Enter dates using the century format: **CCYYMMDD**. Optional date fields must be filled with **eight** zeros.

1. GENERAL RULES

## TRANSLATION OF CODES

CMS will translate the applicable codes in the data received from the client to the corresponding codes used by the different collections and distribution channels.

## MANIPULATION OF DATA

CMS will not change any data unless there is a specific formula that can be applied, which must be agreed upon in the contract/service level agreement between the client and CMS. An example would be bundling of transactions for collection.

## ERRORS IN THE HEADER- AND TRAILER RECORDS

When errors are encountered in the Header record, for example an incorrect sequence number or the totals in the Trailer record are incorrect; the entire file will be rejected with an appropriate error report.

## STRUCTURAL INCONSISTENCIES

A file containing records with structural inconsistencies not conforming to the identified layout will be rejected.

## FILE NAMES

The length of file names must not exceed 30 characters.

1. FILE LAYOUT

The layout for a file is constructed from three basic types of records:

* Header Record;
* One or more Transaction Records; and a
* Trailer Record

The construction of these records is defined in detail in **Sections 5, 6, 7 and 8**.

A typical basic file consists of one Header record, followed by multiple Transaction records (one deduction instruction per line), and followed by one Trailer record, as follows:

* Header record
* Transaction record
* Transaction record
* " "
* " "
* Transaction record
* Trailer record

## FILE FORMAT

Files must be in ASCII format with fixed record lengths, as specified in the [Header](#topic_HeaderRecordLayout), [Transaction Collection](#topic_TransactionRecordLayout), [Transaction Disbursement](#topic_FileFormat_disbursement) and [Trailer](#topic_TrailerRecordLayout) record layout.

## FILE PROCESSING

Files received will be processed by the system from a file structure perspective, before any of the transaction records on the file is processed. If any errors are encountered at this stage, or any other errors in the header record, eg an incorrect sequence number, the full file will be rejected and returned with an appropriate return code in the header.

During the processing of transaction submitted, all possible errors encountered will be returned. It should be noted that certain validations that are performed are dependent on valid data, therefore errors may be returned on re-submission.

1. HEADER RECORD LAYOUT

The header record is the first record or line in the output file and consists of the following fields:

| **No** | **From** | **To** | **Length** | **Description** | **Data** **type** |
| --- | --- | --- | --- | --- | --- |
| 1 | 1 | 4 | 4 | [File type Identifier](#FileTypeIdentifier) | Alphanumeric |
| 2 | 5 | 12 | 8 | [System Identifier](#System_identifier) | Alphanumeric |
| 3 | 13 | 16 | 4 | [Service Identifier](#Service_Identifier) | Numeric |
| 4 | 17 | 20 | 4 | [Layout Identifier](#Layout_Identifier) | Numeric |
| 5 | 21 | 23 | 3 | [Layout Revision](#Layout_revision) | Alphanumeric |
| 6 | 24 | 31 | 8 | [Sequence Number](#Sequence_Number) | Numeric |
| 7 | 32 | 39 | 8 | [Creation Date](#Creation_Date) | Numeric |
| 8 | 40 | 45 | 6 | [Month](#month) | Numeric |
| 9 | 46 | 53 | 8 | Original [Sequence](#Hdr_original_sequence) | Numeric |
| 10 | 54 | 58 | 5 | [Return Code](#Header_return_code) | Numeric |
| 11 | 59 | 158 | 100 | [Return Reason](#Header_return_reason) | Alphanumeric |

**These fields (except Original Sequence, Return Code and Return Reason) are compulsory**.

## DESCRIPTION OF FIELDS

|  |  |  |
| --- | --- | --- |
| **FIELD** |  | **DESCRIPTION** |
| **File type Identifier** | **MMDH** | Mandate Management |
|  | **MMEH** | Mandate rejection file |
|  | **MCOH** | Collection Management |
|  | **MCEH** | Collection rejection file |
|  | **MTCH** | Collection feedback for reconciliation purposes |
|  | **MTPH** | Feedback response file |
|  | **MDBH** | Disbursements submitted for payment |
|  | **MDEH** | Disbursement rejection file |
|  | **MAVH** | Account holder verification and CDV |
|  | **MAEH** | Account holder verification and CDV errors |
|  | **MAFH** | Employment, affordability and reservations |
|  | **MFEH** | Employment, affordability and reservation errors |
| **System Identifier** | A unique code that identifies the system that is interfacing to CMS. A list of system identifiers is attached in [Annexure D](#_ANNEXURE_D:_SYSTEM). | |
| **Service Identifier** | A unique code that identifies the service that the client is using. Current valid services are:  **0001: Mandate**  **0002: Collection**  **0003: Disbursement**  **0004: Complementary Services** | |
| **Layout Identifier** | A unique code that identifies the layout that is used for the File. | |
| Mandate: | Value: **0001** |
| Collection: | Value: **0002** |
| Disbursement | Value: **0003** |
| Complementary: | Value: **0004** |
| **Layout Revision** | The revision number of the layout as advised by CMS. Always in the format "**Vnn**", where **nn** is the numeric version number, starting at "10". The current layout revision for the CMSIS layout that should be entered in this field is "**V10**". | |
| **Sequence Number** | This is a sequence control number that starts at 1 for each system interfacing to CMS for each CMSIS file type and increases by 1 for each additional file that is submitted to CMS.  This sequence number is used to ensure that CMS receives all the files that are sent by the system. A warning will be sent to the system if a number is missing or out of sequence.  The Sequence Number must be zero-padded from the left. | |
| **Creation Date** | The date on which the file was created, in the format ***CCYYMMDD***.  For update files this date is for information only and will not be validated. | |
| **Month** | The month to which the file relates for MTCH files. For all other files it will be the current month. | |
| **Original Sequence** | The sequence number of the file which was submitted. | |
| **Return Code** | This field is not for input purposes. Any errors encountered with the file during the processing, will be returned in this field with an appropriate CMS Error Code. Full file rejection, full file accepting or file processed with errors may be returned. | |
| **Return Reason** | This field is not for input purposes. A descriptive reason why a Return Code was supplied. | |

XML Message Tag: FileHeader

1. TRANSACTION RECORD LAYOUT – MANDATE, COLLECTIONS AND COMPLEMENTARY SERVICES

The Transaction Record consists of the fields as specified below.

| **No** | **From** | **To** | **Length** | **Description** | **Requirement** | **Data type** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | 1 | 4 | 4 | [Record type](#Collect_record_type) | Compulsory | Alphabetic |
| 2 | 5 | 29 | 25 | [Surname](#Surname) | Conditional | Alphabetic |
| 3 | 30 | 37 | 8 | [Initials](#Initials) | Conditional | Alphabetic |
| 4 | 38 | 87 | 50 | [First Name](#First_name) | Conditional | Alphanumeric |
| 5 | 88 | 89 | 2 | [Identity Type](#Identity_type) | Compulsory | Alphanumeric |
| 6 | 90 | 102 | 13 | [ID Number](#ID_Number) | Conditional | Alphanumeric |
| 7 | 103 | 115 | 13 | [Account holder ID Number](#Account_Holder_ID_Number) | Conditional | Alphanumeric |
| 8 | 116 | 135 | 20 | [Passport Number](#Passport_Number) | Conditional | Alphanumeric |
| 9 | 136 | 155 | 20 | [Company Registration No](#Company_Registration_Number) | Conditional | Alphanumeric |
| 10 | 156 | 170 | 15 | [Cellular phone number](#cellular_Phone_Number) | Conditional | Alphanumeric |
| 11 | 171 | 260 | 90 | [Email Address](#Email_address) | Conditional | Alphanumeric |
| 12 | 261 | 292 | 32 | [Party Code](#PartyCode) | Conditional | Alphanumeric |
| 13 | 293 | 294 | 2 | [Collection Method](#Collection_Method) | Conditional | Numeric |
| 14 | 295 | 302 | 8 | [Bank Identifier](#Bank_Identifier) | Optional | Alphabetic |
| 15 | 303 | 304 | 2 | [Account Type](#Account_Type) | Optional | Numeric |
| 16 | 305 | 310 | 6 | [Branch Code](#Branch_Code) | Conditional | Numeric |
| 17 | 311 | 340 | 30 | [Account Number](#Account_Number) | Conditional | Alphanumeric |
| 18 | 341 | 343 | 3 | [Bank Account Status](#Account_status) | Conditional | Alphanumeric |
| 19 | 344 | 344 | 1 | [Account Active](#Account_Active) | Conditional | Numeric |
| 20 | 345 | 348 | 4 | [Employer Identifier](#Employer_Identifier) | Conditional | Numeric |
| 21 | 349 | 398 | 50 | [Employer Name](#Employer_Name) | Optional | Alphanumeric |
| 22 | 399 | 402 | 4 | [Payroll Identifier](#Payroll_Number_Pay_Group) | Optional | Alphanumeric |
| 23 | 403 | 452 | 50 | [Location](#Location) | Conditional | Alphanumeric |
| 24 | 453 | 467 | 15 | [Employee Number](#employee_Number) | Conditional | Alphanumeric |
| 25 | 468 | 477 | 10 | [Appointment Code](#Appointmentcode7) | Conditional | Alphanumeric |
| 26 | 478 | 485 | 8 | [Date of Birth](#Date_of_birth) | Conditional | Numeric |
| 27 | 486 | 486 | 1 | [Temporary Indicator](#Temporary_indicator) | Conditional | Alphanumeric |
| 28 | 487 | 494 | 8 | [Resignation Date](#Resignation_date) | Conditional | Numeric |
| 29 | 495 | 495 | 1 | [Employee Status](#Employee_status) | Conditional | Numeric |
| 30 | 496 | 499 | 4 | [Employee Status Reason](#Employee_status_reason) | Conditional | Numeric |
| 31 | 500 | 507 | 8 | [Mandate Initiation Date](#Mandate_Init_date) | Compulsory | Numeric |
| 32 | 508 | 509 | 2 | [Mandate Type](#Mandate_type) | Compulsory | Alphanumeric |
| 33 | 510 | 523 | 14 | [Contract Reference](#Contract_reference) | Compulsory | Alphanumeric |
| 34 | 524 | 533 | 10 | [Mandate Reference](#Mandate_reference) | Conditional | Numeric |
| 35 | 534 | 543 | 10 | [Reservation Number](#ReservationNumber7) | Conditional | Numeric |
| 36 | 544 | 545 | 2 | [Action Day](#Action_Day) | Conditional | Numeric |
| 37 | 546 | 546 | 1 | [Date](#Variable_Action_Day) [Adjustment](#Date_adjustment) Allowed | Optional | Alphanumeric |
| 38 | 547 | 547 | 1 | [Early Debit Order Allowed](#Early_DO) | Optional | Alphanumeric |
| 39 | 548 | 548 | 1 | [Tracking Allowed](#Tracking_allowed) | Optional | Alphanumeric |
| 40 | 549 | 549 | 1 | [Bundling Allowed](#Bundling_allowed) | Optional | Alphanumeric |
| 41 | 550 | 579 | 30 | [Bank Reference](#Bank_reference) | Conditional | Alphanumeric |
| 42 | 580 | 580 | 1 | [Movement Indicator](#Movement_Indicator) | Optional | Numeric |
| 43 | 581 | 581 | 1 | [Skip Month Indicator](#Skip_month_ind) | Optional | Alphanumeric |
| 44 | 582 | 583 | 2 | [Skip Month](#Skip_month) | Conditional | Numeric |
| 45 | 584 | 593 | 10 | [Business Unit Code](#BusinessUnitCode) | Compulsory | Alphanumeric |
| 46 | 594 | 603 | 10 | [Product](#Product) | Compulsory | Alphanumeric |
| 47 | 604 | 623 | 20 | [Product Category](#product_category) | Compulsory | Alphanumeric |
| 48 | 624 | 625 | 2 | [Risk Indicator](#risk_indicator) | Optional | Alphanumeric |
| 49 | 626 | 635 | 10 | [Distribution Channel](#distribution_channel) | Optional | Alphanumeric |
| 50 | 636 | 665 | 30 | [Distribution Agency](#distribution_agency) | Optional | Alphanumeric |
| 51 | 666 | 675 | 10 | [Distribution Agent](#distribution_agent) | Optional | Alphanumeric |
| 52 | 676 | 680 | 5 | [Deduction Type](#Deduction_type) | Compulsory | Alphanumeric |
| 53 | 681 | 710 | 30 | [Reference Number](#Reference_Number) | Compulsory | Alphanumeric |
| 54 | 711 | 720 | 10 | [Sub Reference](#Sub_reference) | Optional | Alphanumeric |
| 55 | 721 | 724 | 4 | [New Deduction Type](#New_Deduction_Type) | Conditional | Alphanumeric |
| 56 | 725 | 754 | 30 | [Correct Reference Number](#Correct_Reference_Number) | Conditional | Alphanumeric |
| 57 | 755 | 758 | 4 | [Currency](#Currency) | Optional | Alphanumeric |
| 58 | 759 | 761 | 3 | [Country](#Country) | Optional | Alphanumeric |
| 59 | 762 | 773 | 12 | [Initial Amount](#Init_amount) | Optional | Numeric (10.2) |
| 60 | 774 | 785 | 12 | [Amount](#Amount) | Compulsory | Numeric (10.2) |
| 61 | 786 | 797 | 12 | [Maximum Amount](#Max_amount) | Optional | Numeric (10.2) |
| 62 | 798 | 798 | 1 | [Amount Adjustment Ind](#Amount_adjust) | Optional | Alphanumeric |
| 63 | 799 | 799 | 1 | [Inflation Update](#inflation_update) | Optional | Alphanumeric |
| 64 | 800 | 804 | 5 | [Inflation Update Percentage](#Inflation_perc) | Conditional | Numeric (3.2) |
| 65 | 805 | 805 | 1 | [Frequency](#Frequency) | Compulsory | Alphanumeric |
| 66 | 806 | 807 | 2 | [Start Month](#StartMonthInd) | Conditional | Alphanumeric |
| 67 | 808 | 809 | 2 | [Adjustment Frequency](#Adjust_freq) | Optional | Alphanumeric |
| 68 | 810 | 817 | 8 | [Date of commencement](#Date_of_Commencement) | Compulsory | Numeric |
| 69 | 818 | 825 | 8 | [Start Date](#Start_Date) | Conditional | Numeric |
| 70 | 826 | 833 | 8 | [End Date](#End_Date) | Conditional | Numeric |
| 71 | 834 | 841 | 8 | [First Deduction Date](#First_deduct_date) | Optional | Numeric |
| 72 | 842 | 849 | 8 | [Change Date](#Change_date) | Optional | Numeric |
| 73 | 850 | 857 | 8 | [Client Action Date](#Client_date) | Optional | Numeric |
| 74 | 858 | 858 | 1 | [Collection Status](#Collect_status) | Conditional | Alphanumeric |
| 75 | 859 | 866 | 8 | [Date Collected](#Date_Collected) | Conditional | Numeric |
| 76 | 867 | 874 | 8 | [RD Date](#RD_Date) | Conditional | Numeric |
| 77 | 875 | 882 | 8 | [Stop Payment Date](#Stop_pay_date) | Conditional | Numeric |
| 78 | 883 | 892 | 10 | [Transaction Number](#Transaction_Number) | Optional | Alphanumeric |
| 79 | 893 | 900 | 8 | [Original Sequence](#Original_Sequence) | Conditional | Numeric |
| 80 | 901 | 905 | 5 | [Return Code](#Error_Code) | Conditional | Numeric |
| 81 | 906 | 1005 | 100 | [Return Reason](#Return_reason) | Conditional | Alphanumeric |

## DESCRIPTION OF FIELDS

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **FIELD** | | | |  | **DESCRIPTION** | | | | |
| **Record type** | | | | Identifies the type of transaction to be performed.  Valid transaction types are listed below and are only valid with the appropriate **header type identifier** as indicated. This only applies to files sent to CMS. | | | | | |
| **Type** | **Description** | | | | | **Header** | | | |
| **MADD** | Create a new mandate / premium instruction. | | | | | **MMDH, MCOH** | | | |
| **MDEL** | Delete or cancel an existing mandate / premium instruction. | | | | | **MMDH, MCOH** | | | |
| **MUPD** | Update an existing mandate / premium instruction. | | | | | **MMDH, MCOH** | | | |
| **MFIX** | Change the reference number or deduction type of a mandate. | | | | | **MMDH** | | | |
| **MARR** | Arrears claims. This is a once-off premium instruction. | | | | | **MCOH** | | | |
| **MDAR** | Delete arrears claim. | | | | | **MCOH** | | | |
| **MSGL** | Ad-hoc single premium collection. | | | | | **MCOH** | | | |
| **MDSG** | Delete ad-hoc single premium. | | | | | **MCOH** | | | |
| **MPHA** | Mark the transaction for a premium holiday for the period. The transaction will be reported in the error file during the normal submission for the particular action date. Only for bank collections. | | | | | **MCOH** | | | |
| **MPHD** | Delete the premium holiday as advised. If the transaction has already been processed and reported as a premium holiday, this transaction will be rejected and a once-off transaction must be advised. | | | | | **MCOH** | | | |
| **MPMT** | Payment results. | | | | | **MTCH** | | | |
| **MREV** | Reversal of payment. | | | | | **MTCH** | | | |
| **MAHV** | Account holder verification. | | | | | **MAVH** | | | |
| **MCDV** | Check digit verification. | | | | | **MAVH** | | | |
| **MANA** | Affordability for a new collection | | | | | **MAFH** | | | |
| **MANU** | Affordability for an update to an existing collection | | | | | **MAFH** | | | |
| **MAFA** | Reservation for a new collection | | | | | **MAFH** | | | |
| **MAFU** | Reservation for an update to an existing collection | | | | | **MAFH** | | | |
| **MCAN** | Cancel a reservation | | | | | **MAFH** | | | |
| **MEVP** | Employment verification | | | | | **MAFH** | | | |
| **Surname** | | | Surnameof the client. | | | | | | |
| **Initials** | | | Initials of the client (no spaces or special characters are allowed). | | | | | | |
| **First Name** | | | First name/s of the client. | | | | | | |
| **Identity Type** | | | Type of identification for the client.  “P” = Passport  “I” = Identity Document  “T” = Temporary residence | | | | | | |
| **ID Number** | | | The Identity Number (ID) of the client.  If the client is not the account holder, the Account Holder's ID Number must also be supplied. | | | | | | |
| **Account Holder ID Number** | | | If the client is not the account holder, the ID Number associated with the account number must be supplied. | | | | | | |
| **Passport Number** | | | If the client does not have an ID Number, the passport number must be supplied. This information must be used cautiously since it is not supplied consistently (even within a bank). | | | | | | |
| **Company Registration Number** | | | This field need only be supplied if the account in question belongs to a business. | | | | | | |
| **Cellular phone number** | | | The clients cellular phone number. This information is required for certain mandates. | | | | | | |
| **Email Address** | | | The clients Email address. This information is required for certain mandates. | | | | | | |
| **Party Code** | | | The reference to the personal information of the client or party that is mandating the collection. | | | | | | |
| **Collection** **Method** | | | The collection method to be used for the transaction:  01 = Payroll stop order  02 = Bank  03 = Push payment by the client  Not required for Complementary services | | | | | | |
| **Bank Identifier** | | | The name of the Bank for collection purposes. List of banks as per [Annexure A](#_ANNEXURE_A:_Bank). List of NAEDO participating banks as per [Annexure F](#_ANNEXURE_F:_NAEDO). | | | | | | |
| **Account Type** | | | The account type for collection purposes. | | | | | | |
| 01 | | Current / Cheque Account | |
| 02 | | Savings Account | |
| 03 | | Transmission Account | |
| 04 | | Bond Account | |
| 06 | | Subscription / Share Account | |
|  | | | |  | | | | | | |
| Branch Code | | | | The valid branch code for the financial institution. | | | | | | |
| Account Number | | | | The account number against which the debit order must be collected. Although this field is defined as Alphanumeric, special characters, like !@#$ etc. are not allowed. | | | | | | |
| Bank Account Status | | | | The number of days since the last CMS activity on the bank account. | | | | | | |
| Account Active | | | | This field is only applicable to the **QAHV** transaction and will only be supplied if an appropriate response was received from the bank.   |  |  | | --- | --- | | 0 | No response on account active | | 1 | The account is active | | 3 | The account has been active for three months | | | | | | | |
| Employer Identifier | | | | A unique code that identifies the employer for which the transactions are submitted. Valid employers with their identifiers are listed in [Annexure B](#_ANNEXURE_B:_PAYROLLS). If the employer is not listed in [Annexure B](#topic_AnnexureA), the value 9999 must be supplied with a description in the field [Employer Name](#Employer_Name). | | | | | | |
| **Employer Name** | | | | If the employer is not listed in [Annexure B](#topic_AnnexureA), the employer name must be supplied in this field with the value 9999 in the [Employer Identifier](#Employer_Identifier) field | | | | | | |
| **Payroll Identifier** | | | | The payroll number or pay group of the employee at the employer. Some employers have multiple payrolls / pay groups and this is the unique payroll / group applicable to the employee. In the case of PERSAL, the pay group is the two-character code directly after the employee number on the employee's salary advice. | | | | | | |
| **Location** | | | The department or payroll area & payroll sub area at the employer where the employee is employed. Where there is a list of known departments / areas at the payroll, e.g. PERSAL, the department code can be supplied. | | | | | | |
| **Employee Number** | | | Unique salary reference number that identifies the employee in the payroll. The value placed in this field must be identical to the number that appears on the latest payroll information, including leading 0's, if applicable. Please note that this field is **alphanumeric.** To supply an 8-digit value in this field, 7 spaces must be supplied after the value. See [Annexure C](#_ANNEXURE_C:_PAYROLL) for payroll specific rules.  NB!! Must be supplied in conjunction with Employer Identifier. | | | | | | |
| **Appointment code** | | | An employee might have multiple appointments at an employer, in which case the appointment code must be supplied.  **Compulsory for the DOD payroll (payroll identifier = 2)**  Transactions for DOD without this code will be rejected. | | | | | | |
| **Date of Birth** | | | The date of birth of the employee as supplied from the payroll in the format **YYYYMMDD**. | | | | | | |
| **Temporary Indicator** | | | Indicates whether the employee is employed in a permanent or temporary capacity, as supplied from the payroll.  “ “ = Unknown  “P” = Permanent  “T” = Temporary | | | | | | |
| **Resignation Date** | | | The future resignation date of the employee as supplied from the payroll in the format **YYYYMMDD**. | | | | | | |
| **Employee Status** | | | The status of the employee as advised from the payroll.   |  |  | | --- | --- | | 0 | Current | | 1 | Service terminated | | 2 | Leave without pay no permission | | 3 | Leave without pay with permission | | 4 | Frozen | | 5 | Cancelled | | 6 | Under administration | | 9 | Current - suspended | | | | | | | |
| **Employee Status Reason** | | | The status reason of the employee as advised from the payroll.   |  |  | | --- | --- | | 0 | Current | | 1 | Service terminated | | 2 | Absconded | | 3 | Leave without pay | | 4 | Reversed | | 5 | Sick leave without full pay | | 6 | Suspended | | 7 | Leave without pay | | 8 | Current suspended | | 9 | No supplementary payment | | | | | | | |
| **Mandate Initiation Date** | | | The date on which the mandate was initiated. | | | | | | |
| **Mandate Type** | | | The type of mandate that is applicable:  “AC” = Authenticated collections mandate  “DO” = Debit order / Early debit order mandate  “P” = Paper mandate for payroll stop order collections  “V” = Voice mandate for payroll stop order collections  “C” = Voice mandate for payroll stop order collections where converted from a bank collection  “E” = Electronic mandate for payroll stop order collections | | | | | | |
| **Contract Reference** | | | The reference that was supplied to the client during initiation of the mandate and which will be utilised for collections instructions. | | | | | | |
| **Mandate Reference** | | | The CMS generated mandate reference number that is supplied during the registration of a mandate which needs to be supplied to link the premium schedule to a mandate. | | | | | | |
| **Reservation Number** | | | For every reservation, Q LINK will assign a unique reservation number to each transaction. The reservation number is compulsory for the following cases:   * If a **MADD/MUPD** transaction is submitted and a reservation number was assigned.   A reservation may be cancelled with a **MCAN** transaction. | | | | | | |
| **Action Day** | | | The day when the transaction will be presented to the financial institution for collection. The action day may be adjusted according to the rules of the financial institution or collecting agency. If the action day is specified as the 31st, the last day of the month will be assumed as the action day and it will be adjusted accordingly for months with less than 31 days.  Not required for **MAHV** transactions. | | | | | | |
| **Date Adjustment Allowed** | | | A 'Y' in this field will indicate that the action day may be altered according to the best information available. A 'N' in this field will indicate that the date supplied will be used and will only be adjusted as agreed for weekends or public holidays. | | | | | | |
| **Early Debit Order Allowed** | | | An optional indicator to advise whether Early Debit Order collection is allowed or not, as well as where transactions are to remain in Early Debit Order on a permanent basis.  “N” = Never allow early debit order  “P” = Only collect via early debit order  “Y” = Early debit order collection allowed | | | | | | |
| **Tracking Allowed** | | | Indicates whether tracking may be used in the early debit order collection channel.  “Y” = Tracking allowed  “N” = No tracking | | | | | | |
| **Bundling Allowed** | | | Indicates whether multiple collections for the same client may be bundled together for collection.  “Y” = Bundling allowed  “N” = No bundling | | | | | | |
| **Bank** **Reference** | | | The reference number that is submitted to the bank and will appear on the clients’ bank statement. This will be supplied on the MTCH file. | | | | | | |
| **Movement** **Indicator** | | | Indicates the movement of an action date if it is on a weekend or a public holiday  1 = Move dates to the working day **prior to** weekends or public holidays  2 = Move dates to the working day **after** weekends or public holidays | | | | | | |
| **Skip Month Indicator** | | | | | Indicates whether the collections have a skip month.  “Y” = Skip month  “N” = No skip month | | | | | | |
| **Skip Month** | | | | | The month to be skipped (values 01 through 12). | | | | | | |
| **Business Unit Code** | | | | | To distinguish between Business Units within organisation.  If no value is supplied CMS will default to zero’s. | | | | | | |
| **Product** | | | | | A product identifier. This field may be used in business rules as agreed with the client. This could include utilising different collection methods, depending on the product. Where multiple deductions with the same reference are advised as different products, this could be used to combine the different products for a single collection from the individual. | | | | | | |
| **Product Category** | | | | | To be specified by the client. Will be utilised for business rules. | | | | | | |
| **Risk Indicator** | | | | | Business Rules can be developed using this indicator | | | | | | |
| **Distribution Channel** | | | | | To be specified by the client. This is to specify distribution channel or sales force for example Brokers. Business rules can be built around this information. This information can also feed through to the MIS to analyse collection trends. | | | | | | |
| **Distribution Agency** | | | | | Refer to Distribution Channel above. | | | | | | |
| **Distribution Agent** | | | | | Refer to Distribution Channel above. | | | | | | |
| **Deduction Type** | | | | | See [Annexure E](#_ANNEXURE_E:_DEDUCTION). | | | | | | |
| **Reference Number** | | | | | A unique number that identifies the transaction (for example an insurance policy number, medical aid membership number, a financial institution's loan account number, etc.).  When an existing deduction is amended, deleted etc., the Reference Number provided must be identical to the number that appears on the CMS system, including leading 0's or any other characters, if applicable.  The standard for alphanumeric values is only be applicable to new deductions (MADD).  **NOTE :** Even though the reference number field in the CMSIS Manual is 30 characters, it need to be noted that the rule was changed on the bank side when the bank reference is populated :  Abbreviated Name: 10 Characters  Reference Number: 14 Characters (Contract reference will be utilised as on the mandate)  Cycle Date : 6 Characters  This can therefore be the PAS internal reference as well. | | | | | | |
| **Sub Reference** | | | | | This can be used to uniquely identify policies on the CMS system.  If no value supplied CMS will default to zero’s. | | | | | | |
| **New deduction type** | | | | | (This field is only applicable to MFIX transaction)  Use this field to change the deduction type. The current deduction type (as recorded on MCS) must be supplied in the Deduction Type field and the new deduction type must be supplied in this field. See [Annexure E](#topic_AnnexureC) for valid deduction types. | | | | | | |
| **Correct Reference Number** | | | | | (This field is only applicable to MFIX transaction)  The current reference (as recorded on MCS) must be supplied in the Reference Number field and the new reference number must be supplied in this field. | | | | | | |
| **Currency** | | | | | The currency for the collection. The standard alphabetic currency codes as per ISO 4217 are utilised. Default to ZAR. | | | | | | |
| **Country** | | | | | The country for the collection. The standard alphabetic country codes as per ISO 3166-1 alpha-3 are utilised. Default to ZAF. | | | | | | |
| **Initial Amount** | | | | | The amount to be collected for the first collection if it differs from the normal collection amount. This will only be done for a MADD transaction. | | | | | | |
| **Amount** | | | | | The amount to be collected. For an update transaction (MUPD) this must be the new amount.  For MDEL transactions (to delete or cancel an existing deduction) this field must reflect the premium amount. | | | | | | |
| **Maximum Amount** | | | | | The maximum amount that is allowed to be collected. For AC mandates this amount may not be more than 1.5 times the Amount. | | | | | | |
| **Amount Adjustment Ind** | | | | | Indicates if the amount may deviate from the mandate amount.  “F” = Fixed  “V” = Variable  “U” = Usage based | | | | | | |
| **Inflation Update** | | | | | Indicates whether the amount is inflation linked.  “Y” = Inflation linked  “N” = Will not adjust for inflation | | | | | | |
| **Inflation Update Percentage** | | | | | The percentage for inflation that is linked to the contract and by which the amount would normally be increased at the prescribed frequency. | | | | | | |
| **Frequency** | | | | | The occurrence at which the deduction must be presented for collection. Frequencies and their collection methods are as follows:   |  |  |  | | --- | --- | --- | | **Value** | **Description** | **Method** | | **O** | Once-off | The deduction will be presented for collection once only. | | **W** | Weekly | A *quarter of the deduction amount* as supplied will be presented for collection on a weekly basis, for example every Friday for the first four weeks of every month. | | **F** | Fortnightly | *Half of the deduction amount* as supplied will be presented for collection on a fortnightly basis, for example every second Friday of every month | | **M** | Monthly | The deduction will be presented for collection on the [action day](#Action_Day) specified, or alternative if it is a [variable action day](#Variable_Action_Day), on a monthly basis as from the start date specified. | | **Q** | Quarterly | The deduction will be presented for collection on the [action day](#Action_Day) specified, or alternative if it is a [variable action day](#Variable_Action_Day), on a quarterly basis (every three months) starting in the Start Month Indicator. | | **H** | Half-yearly | The deduction will be presented for collection on the [action day](#Action_Day) specified, or alternative if it is a [variable action day](#Variable_Action_Day), on a half-yearly basis (every six months) starting in the Start Month Indicator. | | **A** | Annually | The deduction will be presented for collection on the [action day](#Action_Day) specified, or alternative if it is a [variable action day](#Variable_Action_Day), on an annual basis (every twelve months) starting in the Start Month Indicator. | | | | | | | |
| **Start Month** | | | | | Indicator on which month non monthly recurring deductions should be collected  Mandatory for Frequencies   * Q – Quarterly * H – Half-yearly * A – Annually | | | | | | |
| **Adjustment Frequency** | | | | | The frequency in which the mandate may be adjusted.  “N” = Never adjusted  “Q” = Quarterly adjusted  “A” = Annually adjusted  “B” = Bi-annually adjusted  “R” = Repo-rate adjusted | | | | | | |
| **Date** **of** **commencement** | | | | | The date on which the mandate commenced. | | | | | | |
| **Start Date** | | | | | The start date is the effective date for the specific collection, ie date of change. Collections or adjustments will be made on the action day on or immediately after the specified start date.  In the case of a MDEL transaction, the start date field must be filled with eight zeros and the end date must be a valid end date. Refer to [End Date](#topic_Descriptionoffields2Enddate) below.  Only one future dated transaction is allowed. Any later transaction will cause an existing future dated transaction to be rejected. | | | | | | |
| **End Date** | | | | | An end date is compulsory for a **MDEL** transaction. Collections will be terminated as from the end date supplied. | | | | | | |
| **First Deduction Date** | | | | | The date on which the first collection was done. | | | | | |
| **Change Date** | | | | | A future date on which a change to the collection should commence.  Only one future dated transaction is allowed. Any later transaction will cause an existing future dated transaction to be rejected. | | | | | |
| **Client Action Date** | | | | | A specific date on which a collection must be done, which may not be amended. | | | | | |

|  |  |
| --- | --- |
| **Collection Status** | The status of a specific collection that is reported back in the MTCH file on the MPMT record.  “P” = Payment  “U” = Unpaid  “D” = Dispute  “F” = Salary frozen  “Z” = Zero payment  “R” = Partial payment  “C” = Deduction cancelled  “K” = Retired  “L” = Termination of service  “M” = Deceased  “H” = Premium holiday / Skip month |
| **Date Collected** | In the case of NAEDO transactions, this will indicate the date when the transaction was successfully collected. For normal debit orders this will be the date presented for collection. For payroll collections this will be the last date of the month to which the collection relates. |
| **RD Date** | This field is applicable to a MTCH file and contains the date when the transaction was rejected. |
| **Stop Payment Date** | This field is applicable to a MTCH file and contains the date when the transaction was disputed and a stop payment was put on the collection by the client. |
| **Transaction** **Number** | A user defined number that can be supplied with the transaction for reference purposes. |
| **Original Sequence** | The sequence number of the file on which the particular transaction was submitted. |
| **Return Code** | This field is not for input purposes. Any errors encountered during the processing of submitted files, will be returned in this field with an appropriate CMS Error Code. |
| **Return Reason** | A descriptive reason why a Return Code was supplied. |

1. TRANSACTION RECORD LAYOUT - DISBURSEMENTS

The Transaction Record consists of the fields as specified below. These transactions provide disbursement information.

| **No** | **From** | **To** | **Length** | **Description** | **Requirement** | **Data type** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | 1 | 4 | 4 | [Record type](#Transaction_Type) | Compulsory | Alphabetic |
| 2 | 5 | 22 | 18 | [Bank Statement Description](#bank_Statement_Description1) | Compulsory | Alphanumeric |
| 3 | 23 | 30 | 8 | [Bank Identifier](#Bank_Identifier_disb) | Optional | Alphabetic |
| 4 | 31 | 32 | 2 | [Account Type](#Account_Type_disb) | Compulsory | Numeric |
| 5 | 33 | 38 | 6 | [Branch Code](#Branch_Code_disb) | Compulsory | Numeric |
| 6 | 39 | 68 | 30 | [Account Number](#Account_Number_disb) | Compulsory | Alphanumeric |
| 7 | 69 | 80 | 12 | [Amount](#Amount_disb) | Compulsory | Numeric (10.2) |
| 8 | 81 | 82 | 2 | [Payment Method](#payment_method1) | Compulsory | Numeric |
| 9 | 83 | 90 | 8 | [Action Date](#Action_date) | Compulsory | Numeric |
| 10 | 91 | 91 | 1 | [Movement Indicator](#Movement_Indicator1) | Compulsory | Numeric |
| 11 | 92 | 101 | 10 | [Transaction Number](#Transaction_Number_disb) | Optional | Alphanumeric |
| 12 | 102 | 109 | 8 | [Original Sequence](#Disb_Original_Sequence) | Conditional | Numeric |
| 13 | 110 | 114 | 5 | [Return Code](#Return_code) | Conditional | Numeric |
| 14 | 115 | 214 | 100 | [Return Reason](#Return_reason_disb) | Conditional | Alphanumeric |

* N.B.: See specific rules in the description section below.

## DESCRIPTION OF FIELDS

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| FIELD | |  | DESCRIPTION | | |
| **Record** **type** | | Identifies the type of transaction to be performed.  Valid transaction types are listed below and are only valid with the appropriate header type identifier as indicated. This only applies to files sent to Q LINK. | | | |
| **Type** | | **Description** | **Header** |
| **MCRT** | | Credit transaction. | **MDBH** |
| **MCRA** | | Arrears credit transaction | **MDBH** |
| **MCRS** | | Single credit transaction | **MDBH** |
| **MCRD** | | Delete or cancel a credit transaction before it is submitted for payment. | **MDBH** |
| **Bank Statement Description** | The description that will be printed on the recipient’s bank statement. | | | |
| **Bank Identifier** | The Bank for payment purposes. List of Banks as per [Annexure A](#_ANNEXURE_A:_Bank). | | | |
| **Account Type** | | The account type for payment purposes. (Please see Account Capturing Tips document on the web). | | | |
| 01 | | Current / Cheque Account | |
| 02 | | Savings Account | |
| 03 | | Transmission Account | |
| 04 | | Bond Account | |
| 06 | | Subscription / Share Account | |
| **Branch Code** | | The valid branch code for the financial institution. | | | | |
| **Account Number** | | The account number into which payment must be effected. | | | | |
| **Amount** | | The amount to be paid. | | | |
| **Payment Method** | | The payment method to be used for the transaction  “N” = Normal payment schedule  “R” = Real-time payment | | | |
| **Action** **Date** | | The action date is the effective date for the specific transaction. Payment will be made on the action date supplied. | | | |
| **Movement Indicator** | | This field will be used to move the action date should the date supplied be on a weekend or a public holiday.  1 = Move date to the working day **prior to** weekends or public holidays  2 = Move date to the working day **after** weekends or public holidays | | | |
| **Transaction Number** | | A user defined number that can be supplied with the transaction for reference purposes. | | | |
| **Original Sequence** | | The sequence number of the file on which the disbursement was submitted. | | | |
| **Return Code** | | This field is not for input purposes. Any errors encountered during the processing of submitted files, will be returned in this field with an appropriate CMS Error Code. | | | |
| **Return Reason** | | A descriptive reason why a Return Code was supplied. | | | |

XML Message Tags:

* **MCRT:** CreateDisburse
* **MCRA:** ArrearsDisburse
* **MCRS:** SingleDisburse
* **MCRD:** CancelDisburse

1. TRAILER RECORD LAYOUT

The Trailer Record consists of the following fields specified below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **From** | **To** | **Length** | **Description** | **Requirement** | **Data type** |
| 1 | 4 | 4 | [Identifier](#Identifier) | Compulsory | Alphanumeric |
| 5 | 14 | 10 | [Record Count](#Record_Count) | Compulsory | Numeric |
| 15 | 34 | 20 | [Check Total](#Check_Total) | Compulsory | Numeric |

## DESCRIPTION OF FIELDS

|  |  |  |
| --- | --- | --- |
| **FIELD** |  | **DESCRIPTION** |
| **Identifier** | **MEND** | |
| **Record** **Count** | The total number of records (rows) in the file, including the header record and trailer record. **The entire file will be rejected if this value is incorrect**. | |
| **Check** **Total** | A numeric sum of all the amounts of all the transaction records in the file, as a check (see [Amount](#topic_Descriptionoffields2Amount) in description of transaction records). Refer to [numeric values description](#_NUMERIC_VALUES) for the formatting of the amount. The number must be zero-padded from the left. | |

**XML Message Tag: FileTrailer**

# ANNEXURE A: Bank IDENTIFIERS

**Bank Identifiers (Transaction Record)**

| **Bank identifier** | **Description** |
| --- | --- |
| FNB | First National Bank |
| FNBNAM | First National Bank - Namibia |
| FNBLES | First National Bank - Lesotho |
| FNBBOTS | First National Bank - Botswana |
| FNBSWAZ | First National Bank - Swaziland |
| ABSA | ABSA Bank |
| STANDARD | Standard Bank |
| STANNAM | Standard Bank - Namibia |
| MTN | MTN Banking |
| NEDBANK | Nedbank (Nedcor) |
| MUTUAL | Old Mutual Bank |
| ITHALA | Ithala Bank |
| PEOPLES | Peoples Mortgage Bank |
| GOODHOPE | Cape of Good Hope Bank |
| NBS | Peoples Bank - old NBS |
| UNIBANK | UniBank |
| BOE | BOE Bank |
| PEP | Pep Bank |
| ATHENS | SA Bank of Athens |
| MERCANT | Mercantile Bank (Lisbon) |
| CAPITEC | Capitec Bank |
| WINDHOEK | Bank Windhoek |
| HBZ | HBZ Bank |
| STANSWAZ | Standard Bank Swaziland |
| HABIB | Habib Overseas Bank |
| LESOTHO | Standard Lesotho Bank Limited |
| FBC | FBC Fidelity Bank |
| CITI | CitiBank N.A |
| NEDSWAZ | Nedbank Swaziland |
| NEDLES | Nedbank Lesotho |
| INVESTEC | Investec Bank |
| ABN | ABN Amro Bank |
| THEBA | Theba Bank |
| SARB | SA Reserve Bank |
| AFRICAN | African Bank |
| POST | PostBank - South African Post Office Bank |
| STANCHAR | Standard Chartered Bank SA |
| BIDVEST | Bidvest Bank |
| NEDNAM | Nedbank Namibia Limited |
| GRINDROD | Grindrod Bank |

# 

# ANNEXURE B: PAYROLLS IDENTIFIERS

|  |  |  |  |
| --- | --- | --- | --- |
| **PAYROLL IDENTIFIER** | **PAYROLL** | **BUREAU IDENTIFIER** | **BUREAU** |
| 0001 | PERSAL |  |  |
|  |  | 0001 | Nucleus |
|  |  | 0002 | Natalia |
|  |  | 0003 | Beta |
|  |  | 0004 | Western cape |
|  |  | 0005 | North West |
|  |  | 0006 | Numerus |
| 0002 | DOD |  |  |
| 0003 | COJ |  |  |
| 0004 | SARS |  |  |
| 0005 | TELKOM |  |  |
| 0006 | SPOORNET |  |  |
| 0008 | SAPO |  |  |
| 0010 | City Parks (JHB) |  |  |
| 0011 | TSHWANE |  |  |
| 0012 | City Power (JHB) |  |  |
| 0015 | ESKOM |  |  |
| 0017 | Joburg Roads Agency |  |  |
| 0019 | Ford Motor Company |  |  |
| 0020 | Mangaung |  |  |
| 0040 | Joburg Water |  |  |
| 0041 | SASSA |  |  |
| 0042 | Eskom Pensions |  |  |
| 0043 | Joburg Metrobus |  |  |
| 0074 | Nelson Mandela Bay Munic |  |  |
| 0080 | Dept Water & Sanitation |  |  |

PERSAL = All Government employees except SANDF

DOD = South African National Defence Force (SANDF)

COJ = City of Johannesburg

SARS = South African Revenue Services

SAPO = South African Post Office

SASSA = South African Social Security Agency

# ANNEXURE C: PAYROLL SPECIFIC RULES

1. **PERSAL**

**Employee number**

The employee number consists of 8 numeric characters left adjusted. Fill up the rest of the field with blanks.

1. **DOD**

**Employee number**

The employee number consists of 8 numeric characters left adjusted. Fill up the rest of the field with blanks.

6 **SPOORNET**

**Employee number**

The employee number is restricted to 7 characters. Fill up the rest of the field with blanks.

20 **MANGAUNG**

**Employee number**

The employee number is restricted to 6 numeric characters. Fill up the rest of the field with blanks.

# ANNEXURE D: SYSTEM IDENTIFIERS

| **System identifier** | **Description** |
| --- | --- |
| BaNCS IS | NR PAS Insurance |
| BaNCS RE | NR PAS Reinsurance |
| APP | Application |
| CS | Client Servicing |

# ANNEXURE E: DEDUCTION TYPES

**Deduction types (Transaction Record)**

| **Deduction type** | **Description** |
| --- | --- |
| 0005 | Medical Aid schemes |
| 0006 | Medical Arrears |
| 0010 | Insurance: Life |
| 0011 | Insurance: Annuity |
| 0012 | Insurance: Short term |
| 0028 | Trade Union membership |
| 0041 | Tuition fees |
| 0055 | Insurance: Annuity (group) |
| 0056 | Insurance: Funeral |
| 0057 | Insurance: Group (funeral) |
| 0058 | Insurance: Maturity |
| 0059 | Insurance: Group |
| 0060 | Insurance: Disability |
| 0061 | Insurance: Bond |
| 0070 | Insurance: Group (Short term) |
| 0071 | Insurance: Group (life) |
| 0116 | Insurance: Medical |
| 0192 | Educator Union membership |
| 0197 | Exempt Loan |
| 0199 | Motor finance |
| 0201 | Insurance: Legal |
| 0221 | Usury Act Compliant Loan |
| 0222 | Consolidated Exempt Loan |
| 0223 | Consolidated Usury Act Compliant Loan |
| 1000 | Insurance: Study Policy |
| 1001 | Motor finance: State guaranteed |
| 1002 | Insurance: Group (Subsidised) |
| 1003 | Dr accounts |
| 1007 | Arrears |
| 1008 | Non-NAEDO deduction |

Additional deduction types may be identified on a client level, which will be included in client specific documentation.

# ANNEXURE F: NAEDO PARTICIPATING BANKS

The following banks are participants in the NAEDO collection service (Please see Account Capturing Rules document on the web for the relevant branch code ranges):

|  |  |
| --- | --- |
| **Bank identifier** | **Description** |
| FNB | First National Bank |
| ABSA | ABSA Bank |
| STANDARD | Standard Bank |
| NEDBANK | Nedbank (Nedcor) |
| ATHENS | SA Bank of Athens |
| MERCANT | Mercantile Bank (Lisbon) |
| CAPITEC | Capitec Bank |
| UBANK | U Bank |
| BIDVEST | Bidvest |

# ANNEXURE G: FIELDS PER TRANSACTION: MANDATES (0001)

The following fields are Compulsory (**X**), Conditional (**C**) or Optional (**O**) for the transaction type indicated:

| **Description** | **MA**  **DD** | **MU**  **P**  **D** | **MD**  **E**  **L** | **MF**  **I**  **X** |
| --- | --- | --- | --- | --- |
| [Record type](#Collect_record_type) | **X** | **X** | **X** | **X** |
| [Surname](#Surname) | **X** | **X** |  |  |
| [Initials](#Initials) | **X** | **X** |  |  |
| [First Name](#First_name) | **X** | **X** |  |  |
| [Identity Type](#Identity_type) | **X** | **X** |  |  |
| [ID Number](#ID_Number) | **C** | **C** |  |  |
| [Account holder ID Number](#Account_Holder_ID_Number) | **C** | **C** |  |  |
| [Passport Number](#Passport_Number) | **C** | **C** |  |  |
| [Company Registration No](#Company_Registration_Number) | **C** | **C** |  |  |
| [Cellular phone number](#cellular_Phone_Number) | **C** | **C** |  |  |
| [Email Address](#Email_address) | **C** | **C** |  |  |
| [Party Code](#PartyCode) | **C** | **C** |  |  |
| [Collection Method](#Collection_Method) | **X** | **X** | **X** |  |
| [Bank Identifier](#Bank_Identifier) | **C** | **C** |  |  |
| [Account Type](#Account_Type) | **C** | **C** |  |  |
| [Branch Code](#Branch_Code) | **C** | **C** |  |  |
| [Account Number](#Account_Number) | **C** | **C** |  |  |
| [Bank Account Status](#Account_status) | **C** | **C** |  |  |
| [Employer Identifier](#Employer_Identifier) | **C** | **C** |  |  |
| [Employer Name](#Employer_Name) | **O** | **O** |  |  |
| [Payroll Number / Pay Group](#Payroll_Number_Pay_Group) | **C** | **C** |  |  |
| [Employee Number](#employee_Number) | **C** | **C** |  |  |
| [Appointment Code](#Appointmentcode7) | **C** | **C** |  |  |
| [Mandate Initiation Date](#Mandate_Init_date) | **X** |  |  |  |
| [Mandate Type](#Mandate_type) | **X** | **X** | **X** | **X** |
| [Contract Reference](#Contract_reference) | **X** | **X** | **X** | **X** |
| [Mandate Reference](#Mandate_reference) | **C** | **X** | **X** | **X** |
| [Reservation Number](#ReservationNumber7) | **C** | **C** | **C** |  |
| [Action Day](#Action_Day) | **C** | **C** |  |  |
| [Date](#Variable_Action_Day) [Adjustment](#Date_adjustment) Allowed | **C** | **C** |  |  |
| [Early Debit Order Allowed](#Early_DO) | **C** | **C** |  |  |
| [Tracking Allowed](#Tracking_allowed) | **C** | **C** |  |  |
| [Bundling Allowed](#Bundling_allowed) | **C** | **C** |  |  |
| [Movement Indicator](#Movement_Indicator) | **C** | **C** |  |  |
| [Skip Month Indicator](#Skip_month_ind) | **C** | **C** |  |  |
| [Skip Month](#Skip_month) | **C** | **C** |  |  |
| [Business Unit Code](#BusinessUnitCode) | **O** | **O** |  |  |
| [Product](#Product) | **O** | **O** |  |  |
| [Product Category](#product_category) | **O** | **O** |  |  |
| [Risk Indicator](#risk_indicator) | **O** | **O** |  |  |
| [Distribution Channel](#distribution_channel) | **O** | **O** |  |  |
| [Distribution Agency](#distribution_agency) | **O** | **O** |  |  |
| [Distribution Agent](#distribution_agent) | **O** | **O** |  |  |
| [Deduction Type](#Deduction_type) | **X** | **X** | **X** | **X** |
| [Reference Number](#Reference_Number) | **X** | **X** | **X** | **X** |
| [Sub Reference](#Sub_reference) | **O** | **O** | **O** |  |
| [New Deduction Type](#New_Deduction_Type) |  |  |  | **X** |
| [Correct Reference Number](#Correct_Reference_Number) |  |  |  | **X** |
| [Currency](#Currency) | **C** | **C** |  |  |
| [Country](#Country) | **C** | **C** |  |  |
| [Initial Amount](#Init_amount) | **O** |  |  |  |
| [Amount](#Amount) | **X** | **X** | **X** |  |
| [Maximum Amount](#Max_amount) | **O** | **O** |  |  |
| [Amount Adjustment Ind](#Amount_adjust) | **O** | **O** |  |  |
| [Inflation Update](#inflation_update) | **O** | **O** |  |  |
| [Inflation Update Percentage](#Inflation_perc) | **O** | **O** |  |  |
| [Frequency](#Frequency) | **X** | **X** |  |  |
| [Start Month](#StartMonthInd) | **X** | **X** |  |  |
| [Adjustment Frequency](#Adjust_freq) | **O** | **O** |  |  |
| [Date of commencement](#Date_of_Commencement) | **X** | **X** |  |  |
| [Transaction Number](#Transaction_Number) | **O** | **O** | **O** | **O** |
| [Original Sequence](#Original_Sequence) | **C** | **C** | **C** | **C** |
| [Return Code](#Error_Code) | **C** | **C** | **C** | **C** |
| [Return Reason](#Return_reason) | **C** | **C** | **C** | **C** |

# XML Message Tags:

* **MADD**: CreateMandate
* **MUPD**: AmendMandate
* **MDEL**: CancelMandate
* **MFIX**: ChangeMandate

# ANNEXURE H: FIELDS PER RECORD TYPE: COLLECTIONS (0002)

The following fields are Compulsory (**X**), Conditional (**C**) or Optional (**O**) for the transaction type indicated:

| **Description** | **M A**  **DD** | **M U**  **P**  **D** | **M D**  **E**  **L** | **M A R R** | **MDAR** | **MSGL** | **MDSG** | **M P H A** | **M P H D** | **M P M T** | **M R E V** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| [Record type](#Collect_record_type) | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** |
| [Party Code](#PartyCode) | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** |
| [Collection Method](#Collection_Method) | **X** | **X** | **X** | **X** | **X** | **X** | **X** |  |  | **X** | **X** |
| [Employer Identifier](#Employer_Identifier) | **C** | **C** | **C** | **C** | **C** | **C** | **C** |  |  | **C** | **C** |
| [Payroll Number / Pay Group](#Payroll_Number_Pay_Group) | **C** | **C** | **C** | **C** | **C** | **C** | **C** |  |  | **C** | **C** |
| [Location](#Location) |  |  |  |  |  |  |  |  |  | **C** | **C** |
| [Employee Number](#employee_Number) | **C** | **C** | **C** | **C** | **C** | **C** | **C** |  |  | **C** | **C** |
| [Appointment Code](#Appointmentcode7) | **C** | **C** | **C** | **C** | **C** | **C** | **C** |  |  | **C** | **C** |
| [Mandate Reference](#Mandate_reference) | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** |  |  |
| [Bank Reference](#Bank_reference) |  |  |  |  |  |  |  |  |  | **C** |  |
| [Deduction Type](#Deduction_type) | **X** | **X** | **X** | **X** | **X** | **X** | **X** |  |  | **X** | **X** |
| [Reference Number](#Reference_Number) | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** |
| [Sub Reference](#Sub_reference) | **O** | **O** | **O** | **O** | **O** | **O** | **O** | **O** | **O** | **O** | **O** |
| [Currency](#Currency) | **O** | **O** | **O** | **O** | **O** | **O** | **O** |  |  | **O** | **O** |
| [Country](#Country) | **O** | **O** | **O** | **O** | **O** | **O** | **O** |  |  | **O** | **O** |
| [Initial Amount](#Init_amount) | **O** |  |  |  |  |  |  |  |  |  |  |
| [Amount](#Amount) | **X** | **X** | **X** | **X** | **X** | **X** | **X** |  |  | **X** | **X** |
| [Inflation Update](#inflation_update) |  | **O** |  |  |  |  |  |  |  |  |  |
| [Inflation Update Percentage](#Inflation_perc) |  | **O** |  |  |  |  |  |  |  |  |  |
| [Frequency](#Frequency) | **X** | **X** |  |  |  |  |  |  |  |  |  |
| [Start Date](#Start_Date) | **X** | **X** |  | **X** | **X** | **X** | **X** | **X** |  |  |  |
| [End Date](#End_Date) |  |  | **X** |  |  |  |  | **X** | **X** |  |  |
| [First Deduction Date](#First_deduct_date) |  |  |  |  |  |  |  |  |  | **X** |  |
| [Change Date](#Change_date) |  | **X** |  |  |  |  |  |  |  |  |  |
| [Client Action Date](#Client_date) |  |  |  | **X** | **X** | **X** | **X** |  |  |  |  |
| [Collection Status](#Collect_status) |  |  |  |  |  |  |  |  |  | **X** | **X** |
| [Date Collected](#Date_Collected) |  |  |  |  |  |  |  |  |  | **C** |  |
| [RD Date](#RD_Date) |  |  |  |  |  |  |  |  |  | **C** |  |
| [Stop Payment Date](#Stop_pay_date) |  |  |  |  |  |  |  |  |  | **C** |  |
| [Transaction Number](#Transaction_Number) | **O** | **O** | **O** | **O** | **O** | **O** | **O** | **O** | **O** |  |  |
| [Original Sequence](#Original_Sequence) | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** |
| [Return Code](#Error_Code) | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **X** |
| [Return Reason](#Return_reason) | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **X** |

# XML Message Tags:

* **MADD**: CreateCollection
* **MUPD**: AmendCollection
* **MDEL:** CancelCollection
* **MARR:** CreateArrears
* **MDAR:** CancelArrears
* **MSGL:** CreateSingle
* **MDSG:** CancelSingle
* **MPHA:** CreatePremHoliday
* **MPHD:** CancelPremHoliday
* **MPMT:** CollectionResponse
* **MREV:** CollectionReversal

# ANNEXURE I: FIELDS PER RECORD TYPE: COMPLEMENTARY SERVICES (0004)

The following fields are Compulsory (**X**), Conditional (**C**) or Optional (**O**) for the transaction type indicated:

| **Description** | **M A**  **H V** | **M C D V** | **M A N A** | **M A N U** | **M A F A** | **M A F U** | **M C A N** | **MEVP** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| [Record type](#Collect_record_type) | **X** | **X** | **X** | **X** | **X** | **X** | **X** | **X** |
| [Surname](#Surname) | **O** |  | **X** | **X** | **X** | **X** | **X** | **C** |
| [Initials](#Initials) | **O** |  | **X** | **X** | **X** | **X** | **X** | **C** |
| [Identity Type](#Identity_type) | **X** |  | **X** | **X** | **X** | **X** | **X** | **O** |
| [ID Number](#ID_Number) | **C** |  | **C** | **C** | **C** | **C** | **C** | **O** |
| [Account holder ID Number](#Account_Holder_ID_Number) | **C** |  |  |  |  |  |  |  |
| [Passport Number](#Passport_Number) | **C** |  | **C** | **C** | **C** | **C** | **C** | **O** |
| [Company Registration No](#Company_Registration_Number) | **C** |  |  |  |  |  |  |  |
| [Party Code](#PartyCode) | **O** |  | **O** | **O** | **O** | **O** | **O** | **O** |
| [Bank Identifier](#Bank_Identifier) | **O** | **O** |  |  |  |  |  |  |
| [Account Type](#Account_Type) | **X** | **X** |  |  |  |  |  |  |
| [Branch Code](#Branch_Code) | **X** | **X** |  |  |  |  |  |  |
| [Account Number](#Account_Number) | **X** | **X** |  |  |  |  |  |  |
| [Bank Account Status](#Account_status) | **C** |  |  |  |  |  |  |  |
| [Account Active](#Account_Active) | **C** |  |  |  |  |  |  |  |
| [Employer Identifier](#Employer_Identifier) |  |  | **X** | **X** | **X** | **X** | **X** | **X** |
| [Employer Name](#Employer_Name) |  |  |  |  |  |  |  | **C** |
| [Payroll Identifier](#Payroll_Number_Pay_Group) |  |  | **C** | **C** | **C** | **C** | **C** | **C** |
| [Employee Number](#employee_Number) |  |  | **X** | **X** | **X** | **X** | **X** | **X** |
| [Appointment Code](#Appointmentcode7) |  |  | **C** | **C** | **C** | **C** | **C** | **C** |
| [Date of Birth](#Date_of_birth) |  |  |  |  |  |  |  | **C** |
| [Temporary Indicator](#Temporary_indicator) |  |  |  |  |  |  |  | **C** |
| [Resignation Date](#Resignation_date) |  |  |  |  |  |  |  | **C** |
| [Employee Status](#Employee_status) |  |  |  |  |  |  |  | **C** |
| [Employee Status Reason](#Employee_status_reason) |  |  |  |  |  |  |  | **C** |
| [Reservation Number](#ReservationNumber7) |  |  |  |  | **C** | **C** | **C** |  |
| [Deduction Type](#Deduction_type) |  |  | **X** | **X** | **X** | **X** | **X** |  |
| [Reference Number](#Reference_Number) |  |  | **X** | **X** | **X** | **X** | **X** |  |
| [Sub Reference](#Sub_reference) |  |  | **O** | **O** | **O** | **O** | **O** |  |
| [Currency](#Currency) |  |  | **C** | **C** | **C** | **C** | **C** |  |
| [Country](#Country) |  |  | **C** | **C** | **C** | **C** | **C** |  |
| [Amount](#Amount) |  |  | **X** | **X** | **X** | **X** | **X** |  |
| [Transaction Number](#Transaction_Number) | **O** | **O** | **O** | **O** | **O** | **O** | **O** | **O** |
| [Original Sequence](#Original_Sequence) | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** |
| [Return Code](#Error_Code) | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** |
| [Return Reason](#Return_reason) | **C** | **C** | **C** | **C** | **C** | **C** | **C** | **C** |

# XML Message Tags:

* **MAHV**: AccountVerification
* **MCDV**: CheckDigitVerification
* **MANA:** AffordNewBusiness
* **MANU:** AffordExistBusiness
* **MAFA:** ReservNewBusiness
* **MAFU:** ReservExistBusiness
* **MCAN:** CancelReserv
* **MEVP:** EmplmntVerification