



DebiCheck :

How to Load a Transaction on Transaction Upload
(Website) quick guide – V1.1



Logging In

Step 1: Log into the NUPAY website by entering the following URL link into the browser

Link: <https://www.nupayments.co.za/>

Step 2: Log in – Complete the required fields, see Fig 1.

- ✓ Enter your User ID & Password
- ✓ Accept the Terms and Conditions (Ensure that you familiarise yourself with the content herein)
- ✓ Click on the “Log in” button

(N.B If you cannot remember your password, click on the “**Forgot Password?**” tab and the system will assist you in creating a new password)



Once you have entered the correct "Log in" details, you will be directed to the following homepage, see Fig 2.



Fig 2: Homepage - NuPay Website

Step 3: Click the **Collections** icon for the NUPAY Product List and select **DebiCheck**, see Fig 3.



Fig 3: Product List - NuPay Website

You can also “Log in” by ticking the **Alternate landing page** option and click **Log in**, see Fig 4.

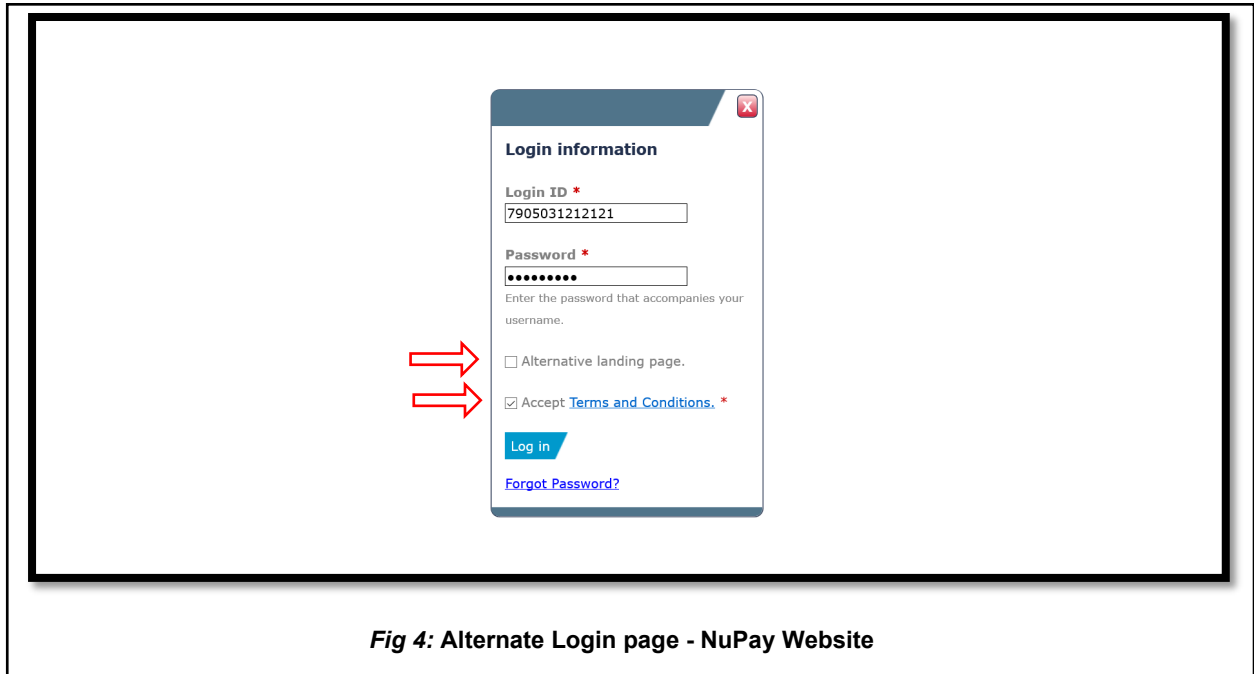


Fig 4: Alternate Login page - NuPay Website

Step 4: The alternate landing page will be displayed, select **DebiCheck**, see Fig 5.

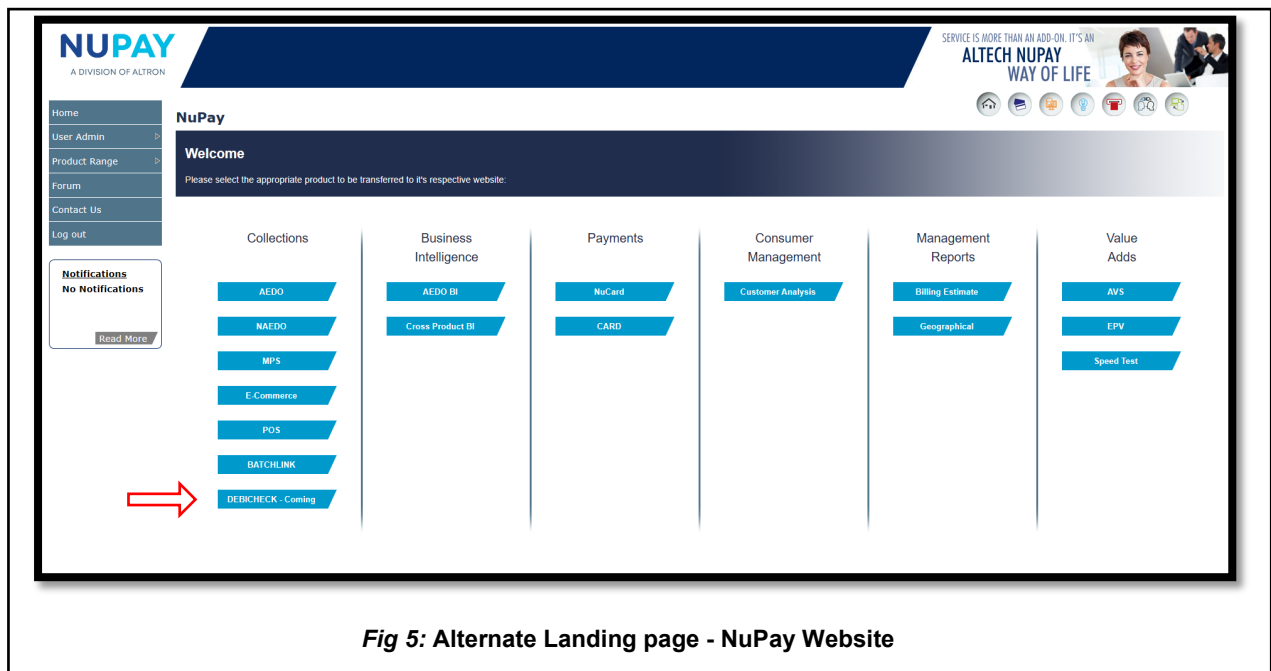


Fig 5: Alternate Landing page - NuPay Website

Step 5: Select the **Merchant number** (The unique number that is allocated to the Merchant by NUPAY) in the Access Selection screen, and click **Continue**, see Fig 6.

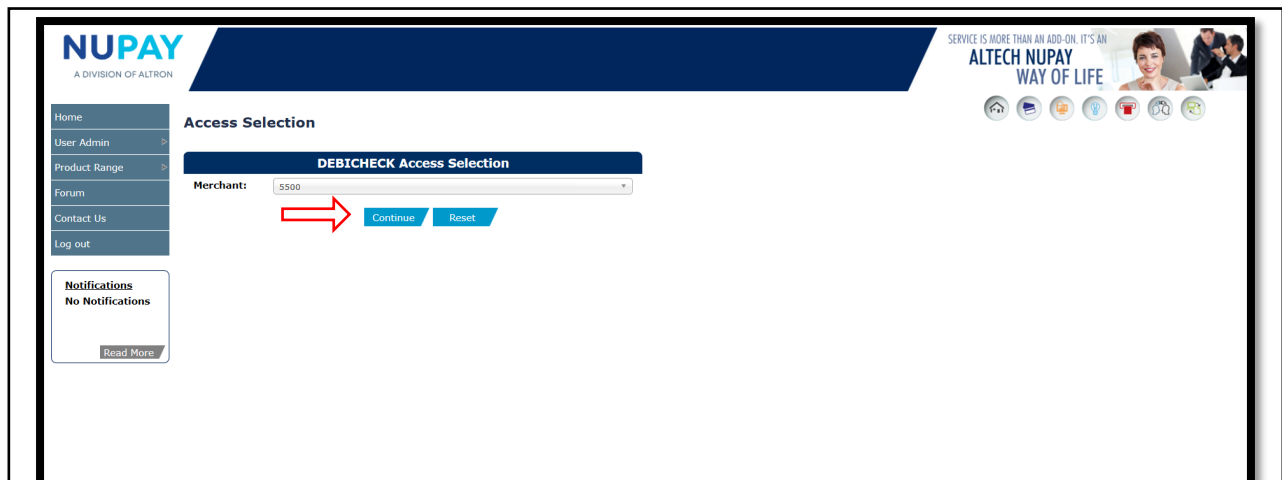


Fig 6: Access Selection - NuPay Website

You will be directed to the DebiCheck Home Page. Select **Transaction Upload**, on the far left of the screen or by clicking the **Transaction Upload** tab under Available Functions, see Fig 7.

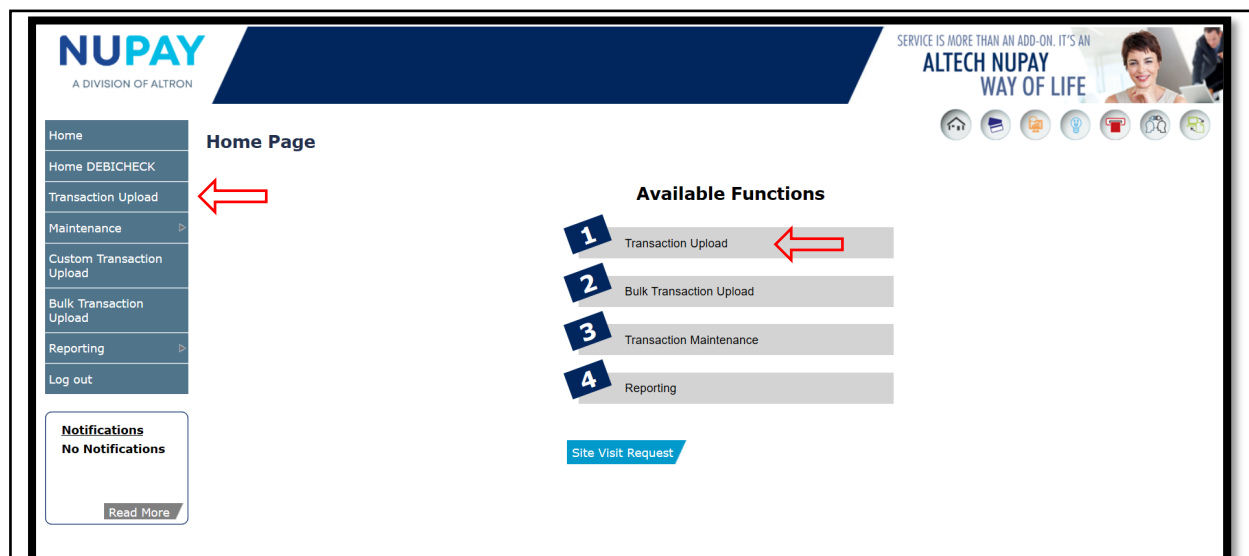


Figure 7: DebiCheck Homepage - NuPay Website

Purpose: The Transaction Upload screen will enable the User/Payee (merchant) to initiate the mandate.

Step 6: Capture the Payer/Debtors (client) information in the relevant fields and once the fields are completed click **Submit**, see Fig 8.

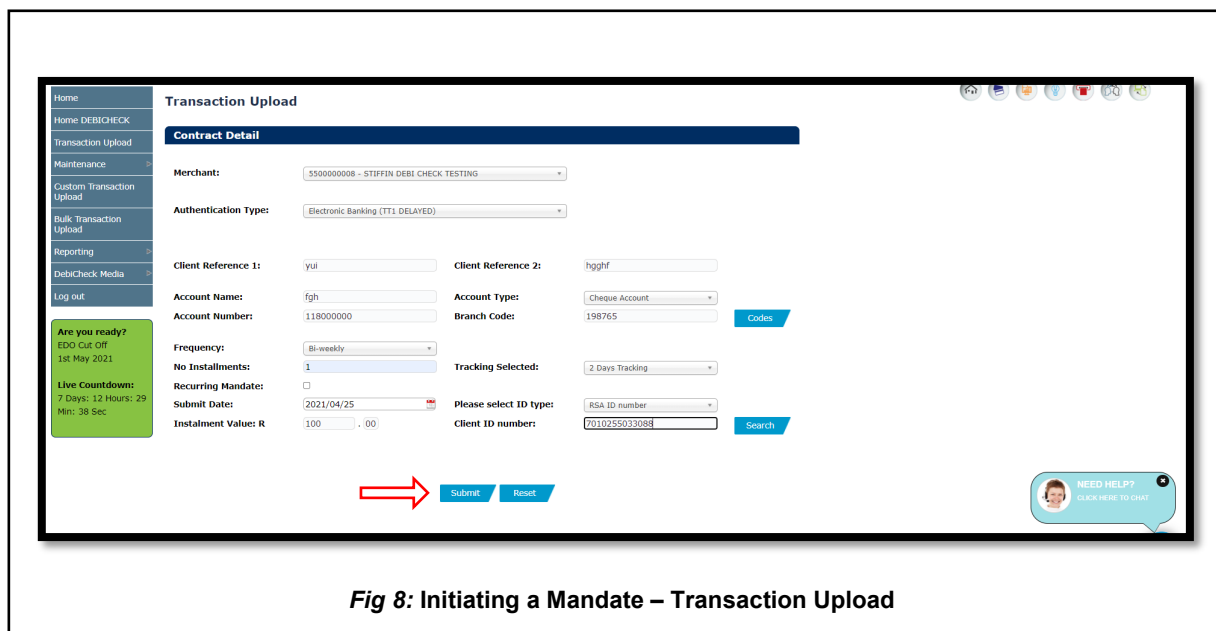


Fig 8: Initiating a Mandate – Transaction Upload

The below table can be used as a guide when completing the fields shown in Figure 8

Field	Required information
Merchant	The unique number that is allocated to the User/Payee (merchant) by NUPAY
Authentication Type	The User/Payee can choose: TT1 - Delayed TT1 - Real Time TT3 - Pre-stage (The mandate is captured on the website and a reference number is generated, the Payer/Debtor (merchant) can swipe, use card and pin, to authenticate at a later date) TT3 - TCC Online terminal (The mandate is captured on the website and is real time, there is no reference number generated)

Client Reference 1	User/Payee(merchant) input field. The client reference number is only displayed on the User/Payee's (merchants) reports as well as the Payer/Debtors (clients) bank statements
Client Reference 2	User/Payee(merchant) input field. The client reference number is only displayed on the User/Payee's (merchants) reports on the website
Account Name	The account holders (debtor/clients) name
Account Type	The Payer/Debtor (clients) account type, i.e. Savings, Cheque, Transmission Account (Choose from the drop-down options provided)
Account Number	The Payer/Debtor (clients) bank account number which will be debited for the duration of the contract
Branch Code	The branch code where the Payer/Debtors (clients) bank account is held at (Click on the codes tab and select the required bank as per the drop-down options provided)
Frequency	The agreed frequency in which the Payer/Debtor (client) will make payment, until the full debt is paid up i.e. Weekly, Bi-Weekly, Monthly, End of the month, Last Friday of the Month (Choose from the drop-down options provided)
No. of instalments	The number of instalments that the Payer/Debtor (client) has agreed to, to pay up the full debt amount
Recurring Mandate	A recurring mandate has no end date, the no. of instalments will default to 9999
Tracking Indicator	User/Payee (Merchant) dependant, the option ranges from 0-10 days tracking (Choose on the drop-down options provided) Note: if the frequency is selected as weekly, the maximum no. of tracking days is 7
Submit Date	The date in which the collection (instalment) will be presented
ID Type	The Payer/Debtor's (client) SA ID or Passport number (Choose from the drop-down options provided)
Client ID number	The Payer/Debtors (client) 13-digit SA ID no. or the 8-9-digit Passport no.
Instalment Value	The fixed amount to be paid by a Payer/Debtor (client) to the User/Payee (merchant) on a specified date. Instalments are used to pay off both interest and principal debt each month, so that over a specified number of years, the loan/fees etc. is paid off in full.

Step 7: A confirmation screen will be displayed, click **Submit**, see Fig 9.

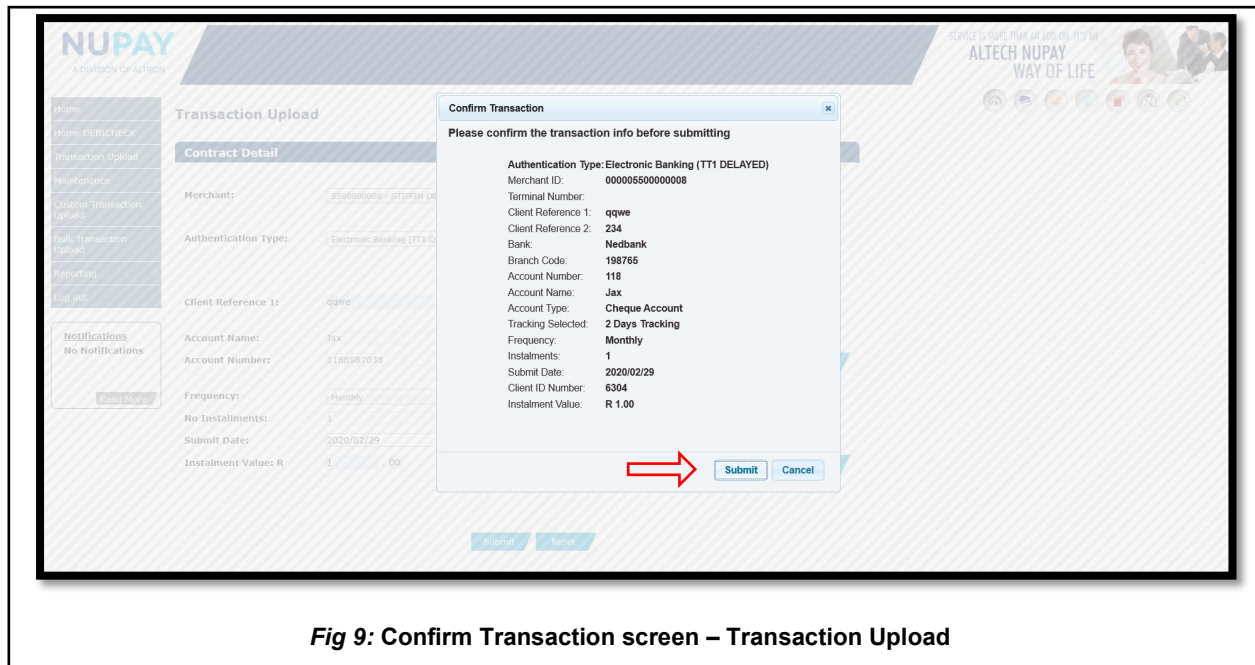


Fig 9: Confirm Transaction screen – Transaction Upload

The Merchant will receive either a Failed or a Successful response from the bank.

Addendum A: Examples of bank responses.

Below are a few examples of bank responses received on **Transaction Upload** mandate initiation.

TT1 Real Time – Success response

Debitcheck Registration Request Result

Result: 00 - Success ←

Contract Reference: DCPRD000000QKT

Authentication Type:	Electronic Banking (TT1 REAL TIME)
Merchant ID:	000005500000008
Client Reference 1:	2802
Client Reference 2:	6
Bank:	Capitec Bank
Branch Code:	470010
Account Number:	1
Account Name:	genise
Account Type:	Savings Account
Tracking Selected:	4 Days Tracking
Frequency:	Monthly
Instalments:	6
Submit Date:	2020/03/01
Client ID number:	
Instalment Value: R	R 60.00

Print Done

TT1 Delayed – Authorization Pending response

Debitcheck Registration Request Result

Result: Successfully Registered and Pending Authentication ←

Contract Reference: DCPRD000000QKX

Authentication Type:	Electronic Banking (TT1 DELAYED)
Merchant ID:	000005500000008
Terminal Number:	
Client Reference 1:	Test
Client Reference 2:	123
Bank:	Capitec Bank
Branch Code:	470010
Account Number:	1
Account Name:	genise
Account Type:	Savings Account
Tracking Selected:	3 Days Tracking
Frequency:	Bi-weekly
Instalments:	4
Submit Date:	2020/03/05
Client ID number:	7
Instalment Value: R	R 60.00

Print Done

TT1 Real Time – Failure response with a reason code

Debichack Registration Request Result

Failed to register contract.

Response Code: 500002 - NRSP - Debtor No Response

Authentication Type:	Electronic Banking (TT1 REAL TIME)
Merchant ID:	000005500000008
Client Reference 1:	Test
Client Reference 2:	12
Bank:	Capitec Bank
Branch Code:	470010
Account Number:	1
Account Name:	genise
Account Type:	Savings Account
Tracking Selected:	3 Days Tracking
Frequency:	End Of Month
Instalments:	6
Submit Date:	2020/03/31
Client ID number:	
Instalment Value: R	R 60.00

Print Done

TT3 Pre-Stage – Successful Registration and pending Authentication

Debichack Registration Request Result

Result: Successfully Registered and Pending Authentication

Contract Reference: 40000467

Authentication Type:	Card and PIN (TT3 Pre-Stage)
Merchant ID:	000005500000008
Client Reference 1:	Test
Client Reference 2:	123
Bank:	Capitec Bank
Branch Code:	470010
Account Number:	
Account Name:	Genise
Account Type:	Cheque Account
Tracking Selected:	4 Days Tracking
Frequency:	Monthly
Instalments:	6
Submit Date:	2020/03/30
Client ID number:	
Instalment Value: R	R 60.00

Print Done

Note: The Contract Reference will be required when authentication takes place.