



DebiCheck :

+ How to Load a Transaction on Custom Upload
(Website) quick guide – V1.2



Logging In

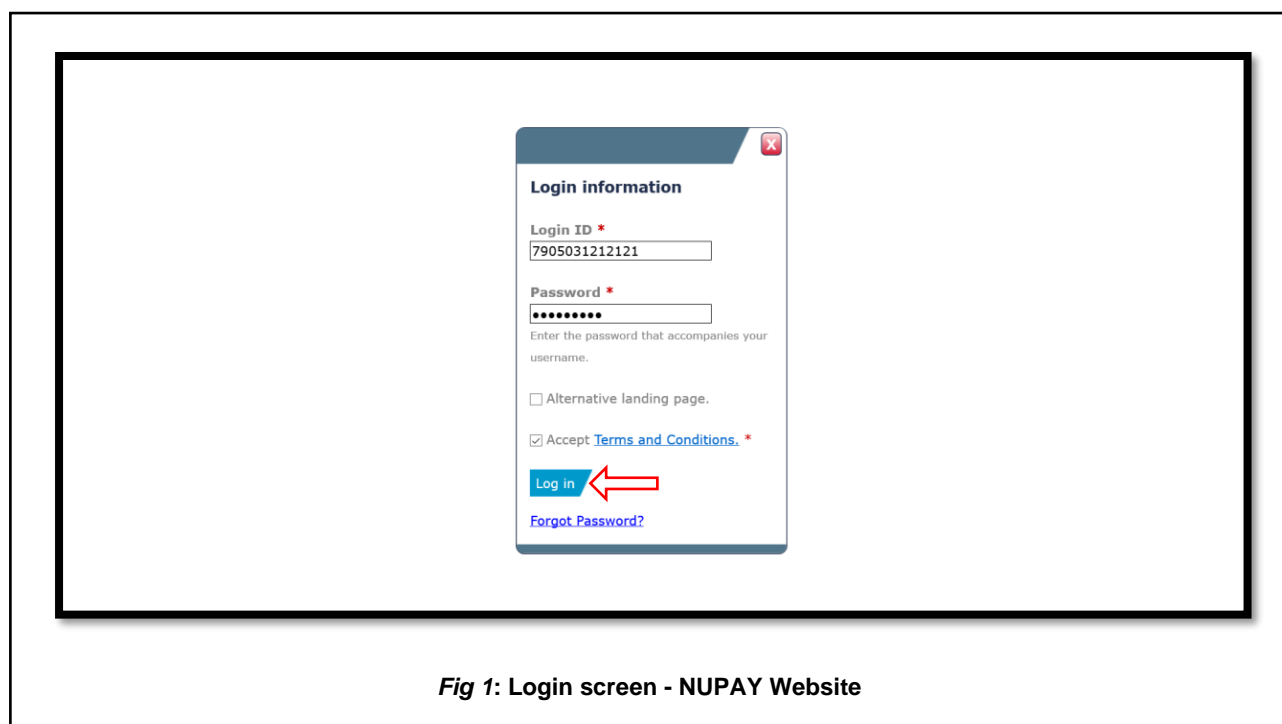
Step 1: Log into the NUPAY website by entering the following URL link into the browser

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.



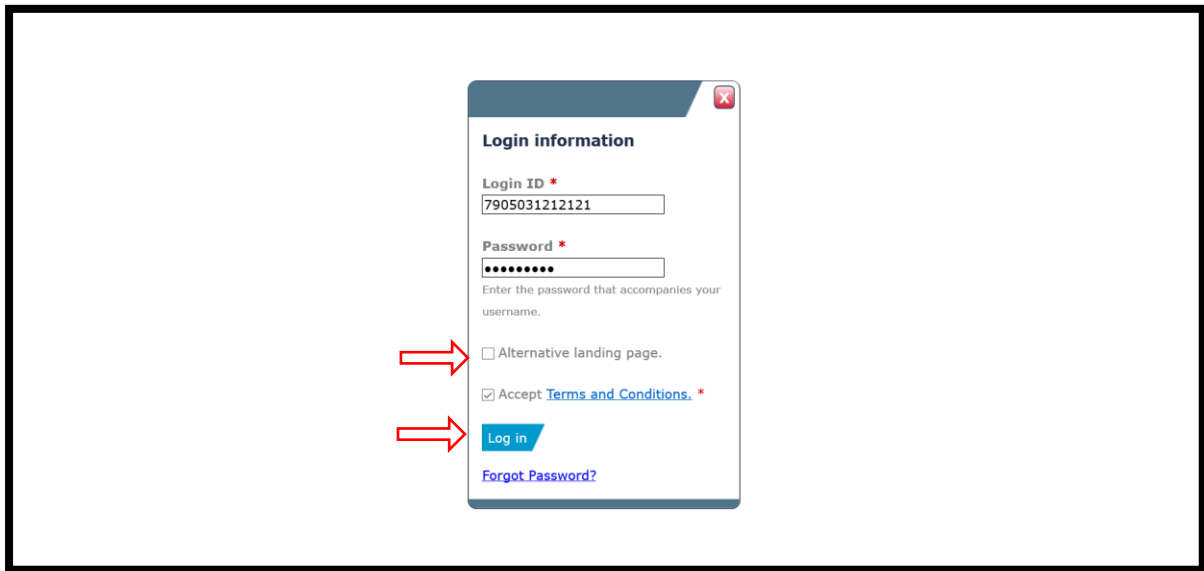
Fig 2: Homepage - NUPAY Website

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



Figure 3: Product List - NUPAY Website

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

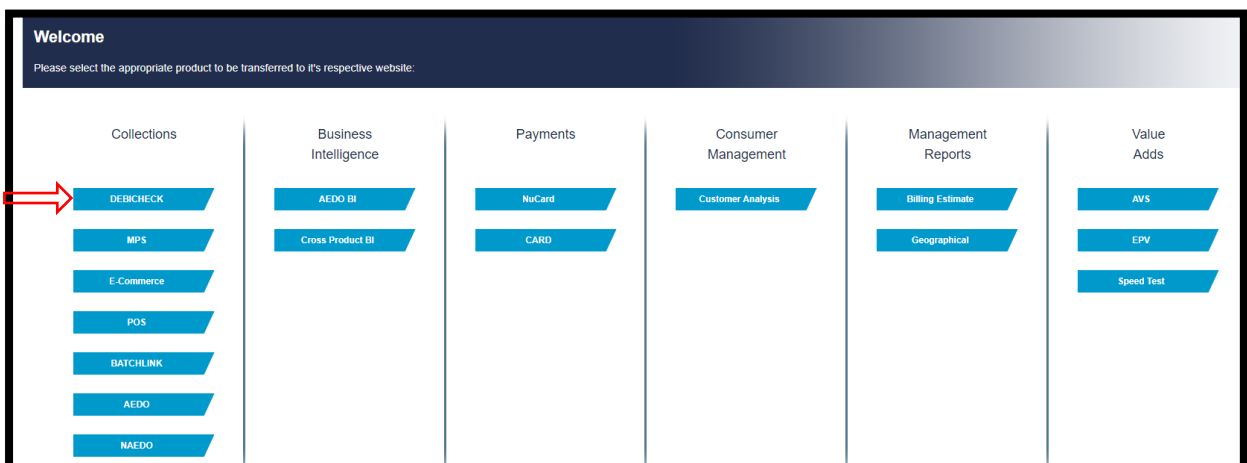


The screenshot shows a login form titled "Login information" with a close button in the top right corner. It contains the following fields and options:

- Login ID ***: A text input field containing the value "7905031212121".
- Password ***: A password input field with masked characters "*****". Below it is a note: "Enter the password that accompanies your username."
- Alternative landing page.**: A checkbox option, with a red arrow pointing to it from the left.
- Accept [Terms and Conditions](#).** *
- Log in**: A blue button, with a red arrow pointing to it from the left.
- [Forgot Password?](#): A blue link below the "Log in" button.

Fig 4: Alternate Login page - NUPAY Website

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



The screenshot shows a "Welcome" page with a header that says "Please select the appropriate product to be transferred to it's respective website:". Below this is a grid of product categories, each with a list of product buttons:

Collections	Business Intelligence	Payments	Consumer Management	Management Reports	Value Adds
DEBICHECK	AEDO BI	NuCard	Customer Analysis	Billing Estimate	AVS
MPS	Cross Product BI	CARD		Geographical	EPV
E-Commerce					Speed Test
POS					
BATCHLINK					
AEDO					
NAEDO					

A red arrow points to the "DEBICHECK" button in the "Collections" category.

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**, Fig 6.

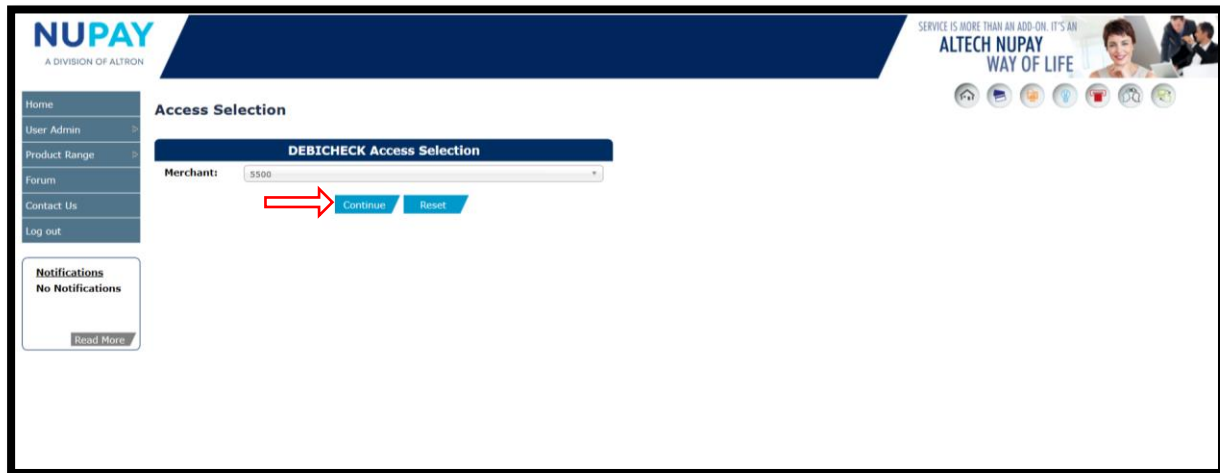


Fig 6: Access Selection - NUPAY Website

You will be directed to the DebiCheck Home Page. Select **Custom Upload**, on the far left of the screen, see Fig 7.

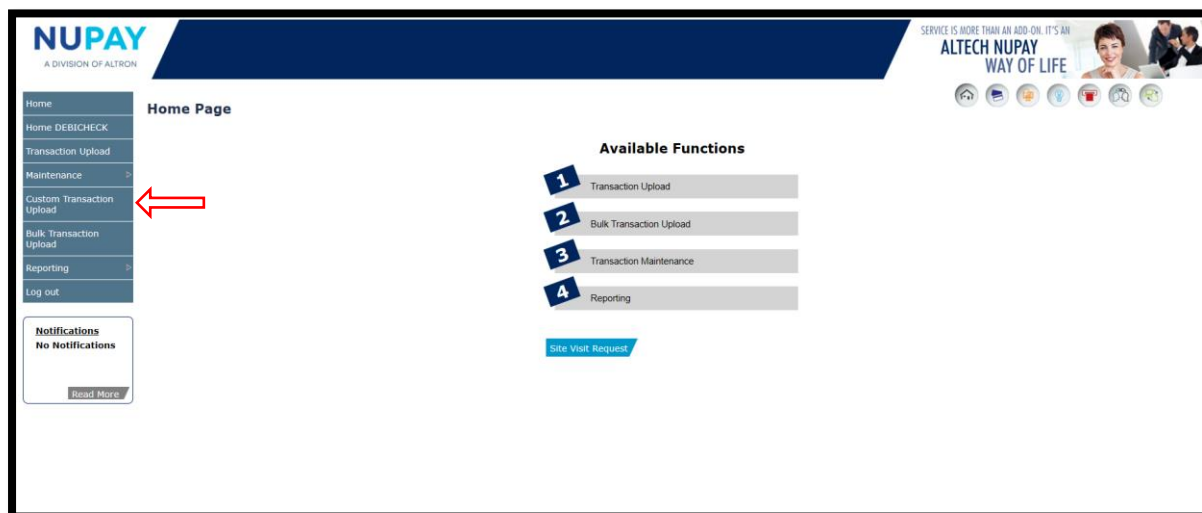


Fig 7: DebiCheck Homepage - NUPAY Website

The following screen will be displayed, see Fig 8.

Note: The most recent version of the quick guide will be uploaded and displayed.



Fig 8: DebiCheck - Custom Upload quick guide link screen

Purpose: The Custom Upload screen will enable the User/Payee to initiate or create a mandate.

Step 6: There is a 2-step process to be completed. The first step is to capture the Payer/Debtor's information and the second step is to capture the mandate details.

Step 6.1: Capture the Payer/Debtors (client) details in the relevant fields and once the fields are completed click **Next**, see Fig 9.1.

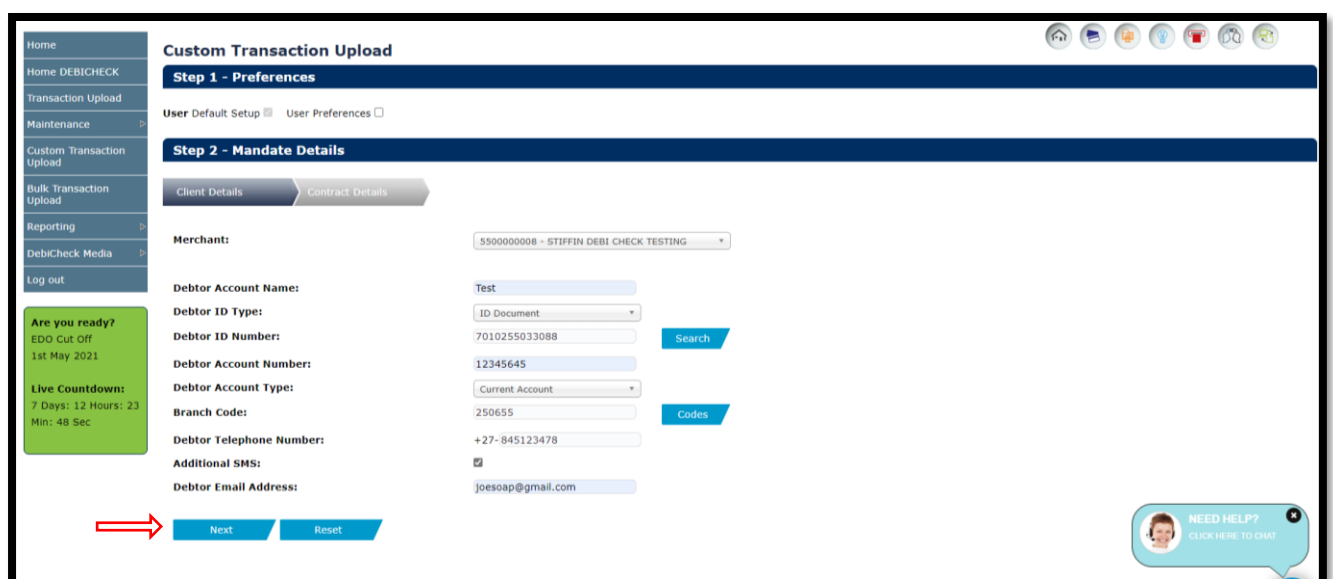


Fig 9.1: Client Details – Custom Upload

The below table can be used as a guide when completing the fields shown in Figure 8.1

Screen 1 - Client Details	
Field	Required information
Merchant	The unique number that is allocated to the User/Payee (Merchant)
Debtor Account Name	The account holders (debtor/clients) name
Debtor ID Type	The Payer/Debtor's (client) SA ID, Passport number or Temporary Residence ID number (Choose from the drop-down options provided)
Debtor ID number	The Payer/Debtors (client) 13-digit SA ID no. or the 8-9-digit Passport no.
Debtor Account Type	The Payer/Debtor (clients) account type, i.e. Savings, Cheque, Transmission Account (Choose from the drop-down options provided)
Debtor 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)
Debtor Telephone Number Note: This is a non-compulsory field	Enter the Payer/Debtors cell phone number
Additional SMS Note: This is a non-compulsory field	The cell phone number captured (non-compulsory field) in this field will be used to send notification to the recipient, informing them that the debit order has been registered
Debtor Email address Note: This is a non-compulsory field	Enter the Payer/Debtors email address

Step 6.2: Capture the Contract details in the relevant fields and once the fields are completed click **Submit**, see Fig 9.2.

The screenshot shows the 'Contract Details' form with the following fields and values:

- Authentication Type:** Electronic Banking (TT1 DEL...)
- Debtor Authentication Required:** Debtor authorisation is requi...
- Instalments:** 360
- Recurring Mandate:**
- Frequency:** Monthly
- Tracking Indicator:** 3 Days Tracking
- Action Date:** 2022/08/10
- Instalment Amount:** 1.50
- TPF:** 0.03
- Total Collection Amount:** 1.53
- Max. Collection Amount:** 2.25
- Employer Code:** 1
- Strike Date Analysis:** Please note that there is an additional cost associated with this request.
- Client Reference:** 123
- Debit Value Type:** Variable
- Initial Amount Date:** 2022/08/11
- Initial Amount:** 1.55
- Load Mandate:** Active
- Adjustment Category:** Annually
- Adjustment Type:** Amount
- Adjustment Amount:** 1.00
- Insurer:** -Please Select-
- Insurance Amount:** (empty)

At the bottom of the form, there are three buttons: **Submit**, **Reset**, and **Back**. A red arrow points to the **Submit** button.

Fig 9.2: Contract Details – Custom Upload

The below table can be used as a guide when completing the fields shown in Fig 9.2

Screen 2 - Contract Details	
Field	Required information
Authentication Type	The User/Payee can choose: TT1 - Delayed TT1 - Real Time TT2 - Single Upload TT3 - Pre-stage (Transaction is captured on the website and a reference number is generated, the Payer/Debtor can swipe to authenticate at a later date)
Debtor Authentication Required	Debtor Authentication is Required

Instalments	How many payments will the Payer/Debtors (Client) need to make to pay up the full debt amount
Recurring Mandate	<p>A recurring mandate is also known as a Perpetual mandate, these mandates typically do not have an end date. NuPay has capped these mandates to 30 years or the equivalent for other frequencies:</p> <p>Weekly – 1560 instalments; Bi-Weekly – 780 instalments; Monthly – 360 instalments; Quarterly – 120 instalments; Bi-Annually – 60 instalments; Annually – 30 instalments.</p>
Frequency	The agreed frequency in which the Payer/Debtor (Client) will make payment, until the full debt is paid up i.e. Weekly, Fortnightly, Monthly, Month by Rule, Quarterly, Bi-Annually, Annually (Choose from the drop-down options provided)
Tracking Indicator	<p>User/Payee (Merchant) dependant, the option ranges from "No" tracking to 10 days tracking (Choose on the drop-down options provided)</p> <p>Note: if the frequency is selected as weekly, the maximum no. of tracking days is 7</p>
Action Date	The date in which the instalment will be paid by the Payer/Debtor (Client). It may change in relation to the specified frequency e.g. The Merchant selected that the action date as the 08/07/2022 which is a Friday, however he also selects collection day 4 which is a Thursday. This means that the debit order will go to the first Thursday for presentment.
Instalment Amount	A fixed amount to be paid by a Payer/Debtor (Client) to the User/Payee (Merchant) on a specified date of each calendar month. 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.
Max Collection Amount	Is the agreed maximum amount that may be collected from the Payer/Debtor by the User/Payee according to the terms of the agreed contract. Applicable as per the DebiCheck rules when selecting the Fixed and Variable debit value types.
Employer code	The employer code is used to categorise the types of clients that the merchant does business with. This function assists the merchants when they need to do mass/bulk maintenance.
Client Reference	User/Payee(merchant) input field, usually used as a sequential contract number or to distinguish between branches, client type etc. The client reference number is only displayed on the User/Payee's (merchants) reports

Debit Value Type	<p>The User/Payee can choose Fixed, Variable, Usage</p> <p>Fixed Mandate</p> <ol style="list-style-type: none"> 1. Fixed collection amount is loaded 2. Rule: The Max Collection amount is 150% or 1.5 times > instalment amount 3. The system will automatically calculate the max collection amount <p>Variable</p> <ol style="list-style-type: none"> 1. The collection amount can differ 2. Rule: The Max Collection amount is 150% or 1.5 times > instalment amount 3. The system will automatically calculate the max collection amount 4. This debit value type will trigger the Adjustment category and type fields <p>Usage</p> <ol style="list-style-type: none"> 1. The User/Payee will be allowed to insert the max collection amount 2. This allows the User/Payee to collect more, based on the Payer/Debtors usage
Initial Amount Date	<p>The initial instalment amount date usually differs from the rest of the collections/instalments dates and is there to cater for the once off payments e.g. admin fees, delivery fees etc. It can be collected together or separately from the collection day</p>
Initial Amount	<p>The Initial amount makes provision for the User/Payee to collect funds over and above the instalment amount i.e. admin fees, delivery fees etc.</p>
Loan Mandate	<p>Active or Inactive (Choose from the drop down)</p>
Adjustment Category	<p>This field may contain Never, Quarterly, -Annually, -Bi-annually or - Repo, Allows the User/Payee to indicate when an increase will be affected on the Payer/Debtors instalment</p>
Adjustment Type	<p>Allows the User/Payee to indicate whether the Instalment amount will be increased by a Rand value or by a Percentage</p>
Adjustment Amount	<p>Allows the User/Payee to indicate the Rand value by which the Instalment will increase on the selected Adjustment Category</p>
Adjustment Rate %	<p>Allows the User/Payee to indicate the percentage by which the Instalment will increase on the selected Adjustment Category</p>
Insurer	<p>Name of the Insurance company which the User/Payee(merchant) selects when offering insurance cover to the Payer/Debtor (Client). The Insurer functionality must be set-up on OFBiz,</p>
Insurance Amount	<p>The Amount that the Payer/Debtor (Client) has agreed to pay for the Insurance cover</p>

Strike Date Analysis

The data provides the User/Payee(merchant) with information generated from the NuPay DB that will assist them to select the best strike date for their Payer/Debtor (Client). There is also a search button available to select a specific bank account number linked to the Payer/Debtor (Client) ID number, to assist the merchant when loading the bank details for the Payer/Debtor (Client) mandate. Note that this data is a suggestion and does not dictate the best strike date nor the best bank account that the bank should strike.

Step 7: A confirmation screen will be displayed, click **Submit**, see Fig 10.

The screenshot shows the NuPay interface with a 'Confirm Transaction' modal window. The modal contains the following information:

Confirm Transaction
Please confirm the transaction details before submitting.

Authentication Type: Electronic Banking (T11 DELAYED)
Card Acceptor: 000005500000008
Contract Reference:

Client Details		Contract Details	
Client Reference:	123	Installments:	1
Debtor Account Name:	JAX	Tracking:	1 Day Tracking
Debtor ID Type:	ID Document	Frequency:	Weekly
Debtor ID Number:	6304	Collection Day:	06
Debtor Account Number:	118	Start Date:	2020/02/29
Debtor Account Type:	Current Account	First Collection Date:	
Financial Institution:	Nedbank	First Collection Amount:	R
Branch Number:	198765	Instalment Amount:	R50.00
Debtor Tel:	+27:	Maximum Collection Amount:	R75.00
Debtor Email:		Debit Value Type:	Variable
		Adjustment Category:	Never

At the bottom right of the modal, there are two buttons: 'Submit' and 'Cancel'. A red arrow points to the 'Submit' button.

Fig 10: Confirm Transaction screen – Custom Upload

The Payer/Debtor will receive notification prompting a response to the bank.

The User/Payee will receive either a Failed or a Successful response from the bank.