NUPAY

A DIVISION OF ALTRON

DebiCheck:

Quick Guide: How to load a DebiCheck Mandate on the NuPay Go mobile app – V1

Purpose: To load a DebiCheck Mandate using the NuPay Go mobile app.

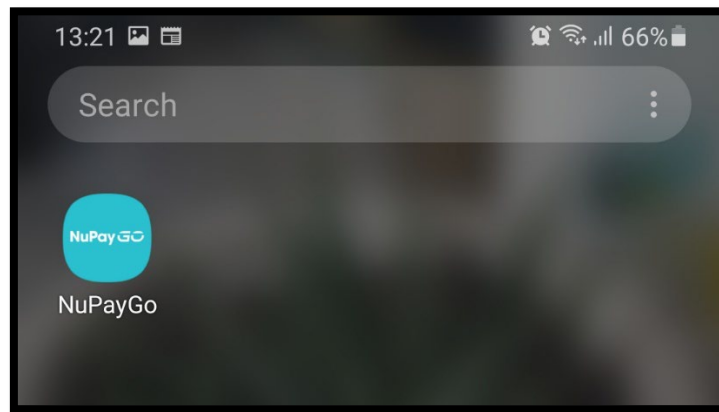**Step 1:** Log into the NuPay Go app on your mobile, see Fig 1.

Fig 1 – NuPay Go Mobile App icon

Step 2: The below screen will be displayed, see Fig 2.

Fig 2 – NuPay Go app

Step 3: The following home page will be displayed, see Fig 3.
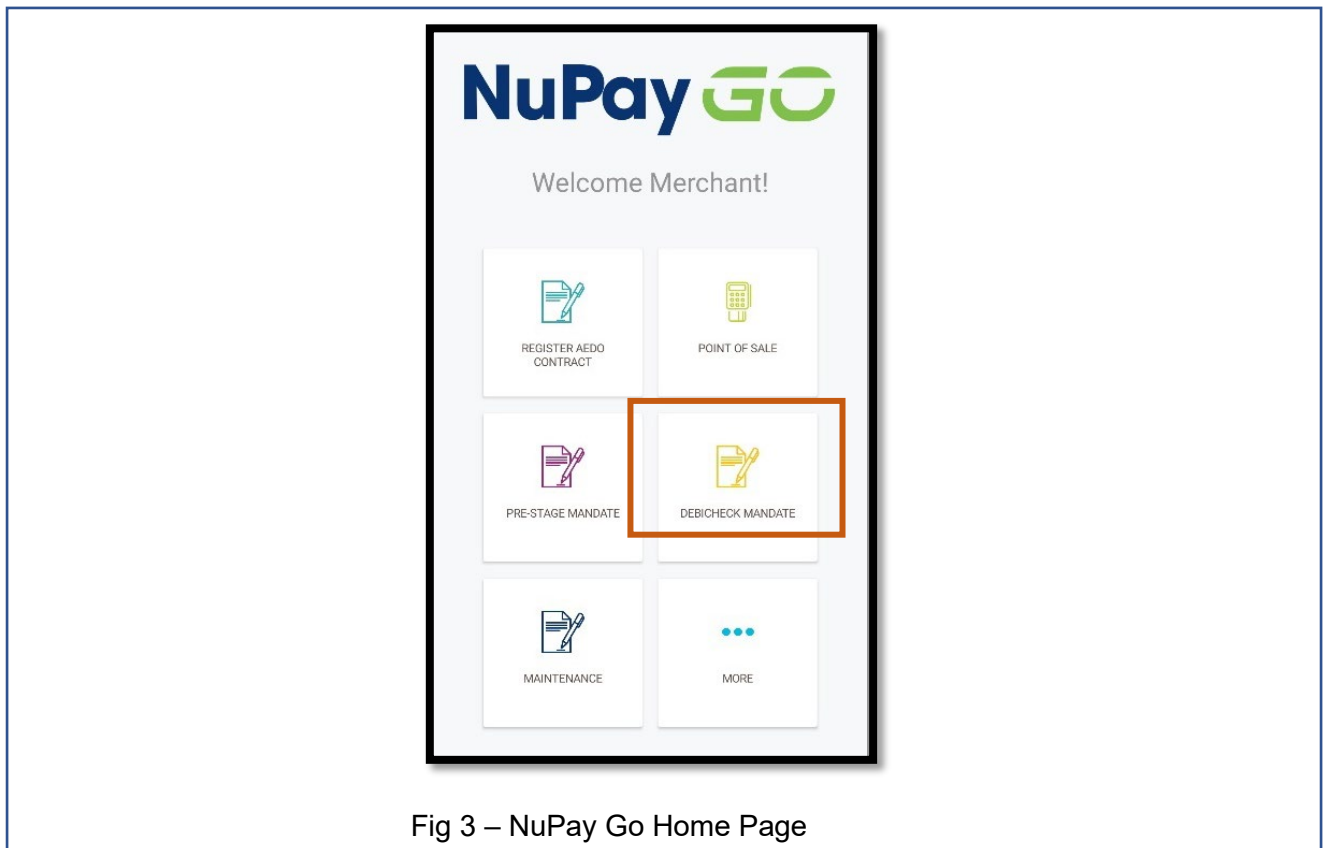

Fig 3 – NuPay Go Home Page

Step 4: The Merchant/User must select DebiCheck Mandate see Fig 3.

Step 5: Complete all of the fields to initiate the mandate.

5.1 Enter the Instalment details and the select the Merchant number, see Fig 4.
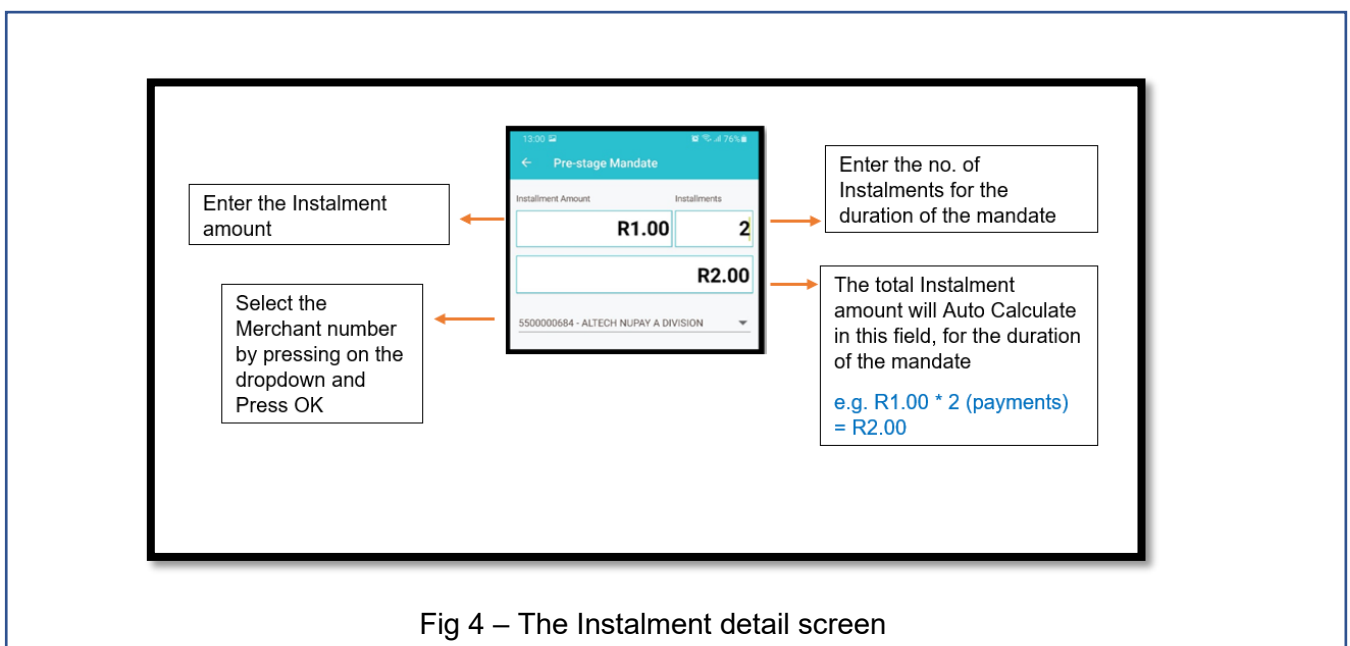

Fig 4 – The Instalment detail screen

5.2 Complete the Consumer's/Debtor's details under "Tell us more about the Client" and Click Next. Refer to Table 1 to explain each of the fields displayed in Fig 5.

Tell us more about the client:

Account Type

CHEQUE   SAVINGS   TRANSMISSION

Debtor Account Number

12345678901

Debtor Account Name

Joe Soap

First Rand Bank

Debtor Branch Code

250805

RSA ID Number

Debtor ID Number

1234556000080

Debtor Telephone Number

0768889966

Debtor Email Address

joe.soap@gmail.com

NEXT

Fig 5 – Client details screen

Field name	Description
Account Type	Select the Account type
Debtor Account Number	Enter the Consumer/Debtors bank account number
Debtor Account Name	Enter the Account holders name as it appears on their Bank statement
Select Bank	Select the name of the bank, where the Consumer/Debtors bank account is held at
Debtor Branch Code	The universal branch code will default to the Bank chosen in the above field
RSA ID Number	Press the drop down to select the Passport or Temporary ID options or select the RSA ID option
Debtor ID Number	Enter the Consumer's/Debtor's ID/Passport/Temporary Residence ID number, as it appears at the bank
Debtor Telephone Number	Enter the Consumer/Debtors contact telephone number (Non-Compulsory field)
Debtor Email Address	Enter the Consumer/Debtors email address (Non-Compulsory field)

Table 1 – Description of fields as shown in Fig 5

5.3 Complete the Mandate details under "Tell us more about the loan" and Click Next. Refer to Table 2 to explain each of the fields displayed in Fig 6.

Fig 6 – Mandate details screen

Field name	Description
First Collection Date	The first collection/instalment date is available should the User/Payee wish to collect additional fees that is separate from the agreed collection amount, for example admin fees, delivery fees etc.
First Collection Amount	The amount makes provision for the User/Payee to collect funds over and above the instalment amount i.e. admin fees, delivery fees etc. as the date stipulated in the above field.
Start Date	The date in which the first instalment will be paid by the Customer/Debtor
Frequency	The agreed frequency/cycle in which the Customer/Debtor will make payment, until the full debt is paid up i.e. Annually, Bi-Annually, Fortnightly, Monthly, Monthly by Rule, Quarterly, Weekly
Tracking	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
Client Reference	User/Payee(merchant) input field. The client reference number is only displayed on the User/Payee's (merchants) reports
Contract Reference	The Merchant can capture their own reference number alternatively the field can be left blank, and a unique reference number will be generated by NuPay
Merchant SMS Number	The Merchant will receive a sms once the mandate is successfully loaded, see Fig 6.1

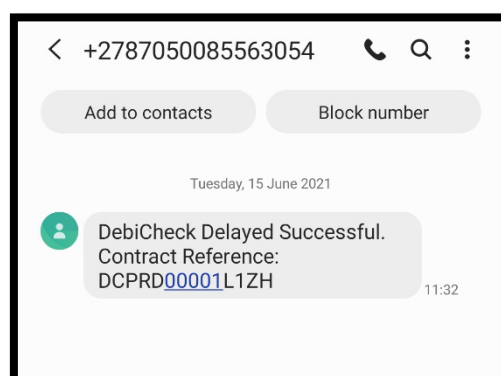Table 2 – Description of fields as shown in Fig 6

Fig 6.1 – Merchant SMS screen

Note: Successfully loaded does not mean that the Customer/Debtor has authenticated the mandate.

Step 6: The Merchant/User must select the Authentication Type and click Next, see Fig 7.
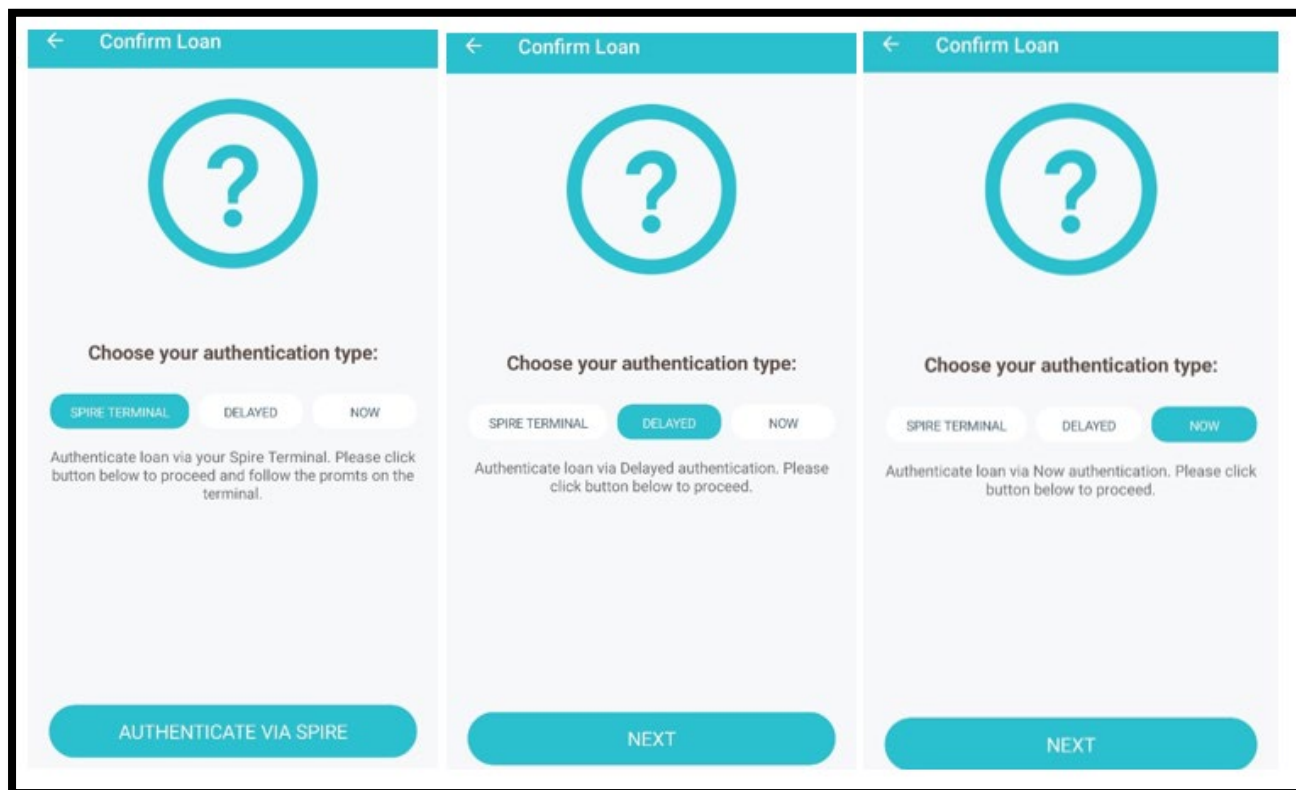Refer to Table 3 to explain each of the options displayed in Fig 7.

Fig 7 – Authentication Type screen

Field name	Description
Spire	TT3 Authentication The Merchant/User will need a Spire device paired to their cell phone. It will then take them through the card and pin process
Delayed	Delayed Authentication - (TT1 - Delayed) If this option is chosen the Customer/Debtor will have until the bank stipulated time to authenticate the transaction via the USSD, Banking App, ATM, Bank call center or Branch
Now	Real Time Authentication - (TT1 - Real Time) If this option is chosen the Customer/Debtor will have 120 seconds to authenticate the transaction via the USSD

Table 3 – Description of options as shown in Fig 7

Step 7: The confirmation screen will be displayed, click Create Authorisation Agreement, see Fig 8.
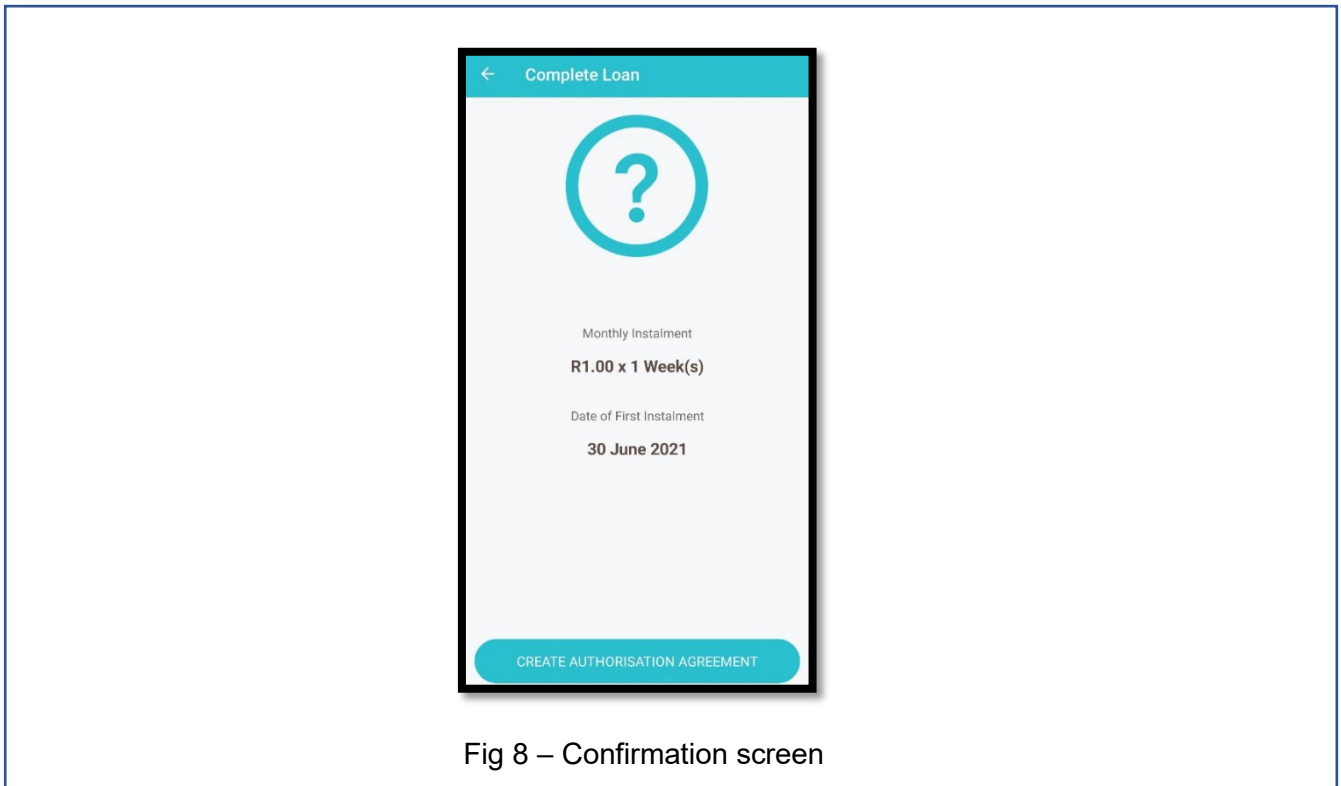

Fig 8 – Confirmation screen

Step 8: The mandate agreement will be displayed. The Customer/Debtor will be required to Sign the mandate to acknowledge the terms and conditions, click Accept and Continue, see Fig 9.
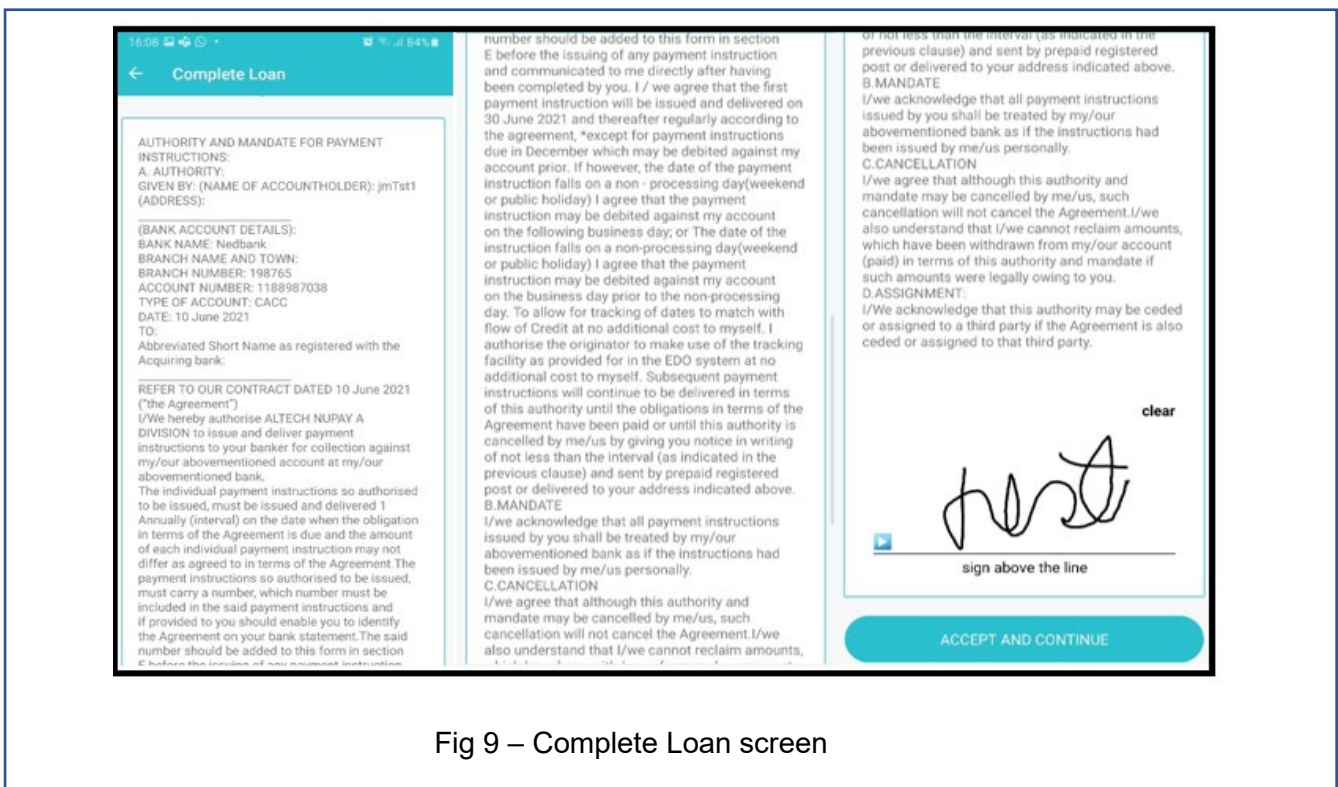

Fig 9 – Complete Loan screen

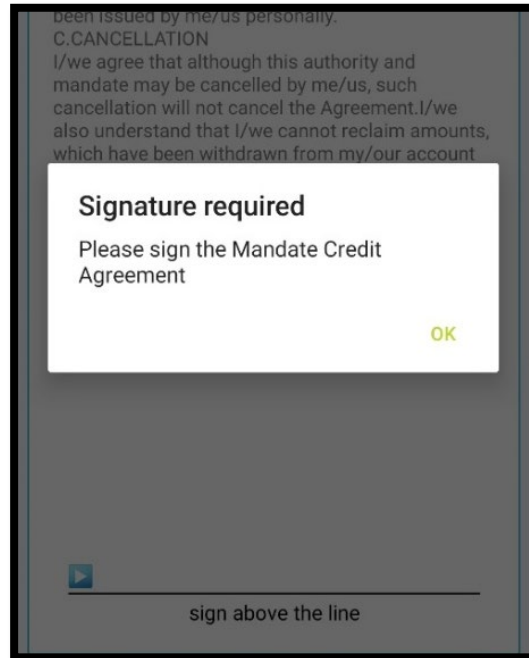**Note:** If the Consumer/Debtor does not sign the mandate, the following error will be displayed, see Fig 10.

Fig 10 - Signature required screen

Step 9: The result screen will be displayed. see Fig 11.

Failed Result – The failed response code as well as the description will be displayed on the screen, Click Cancel or Retry, see Fig 11.1

Successful Result – On a Successful transaction, the contract reference number will be displayed on the screen as shown below, Click Done or View Agreement. The transaction will be on a Pending Auth status until the Consumer/Debtor authorizes the transaction, see Fig 11.2.
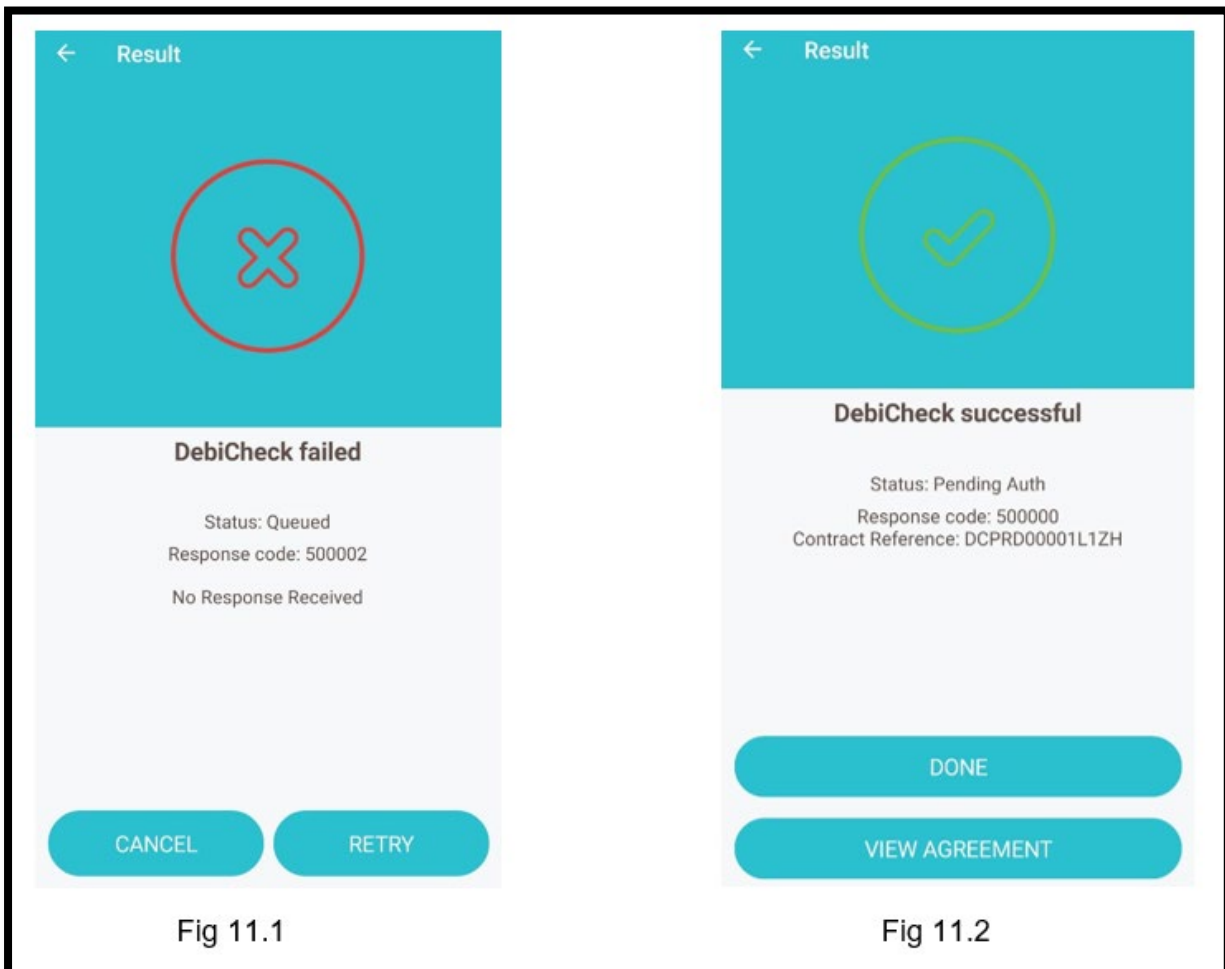

Fig 11 – Result screen

Step 10: The mandate will appear on the Mandate report, on the NuPayments website, in a "pending" status until the Customer/Debtor authenticates the mandate, see Fig 12.

Mandate Report

Search Criteria	
Date:	2021/06/17 - 2022/06/30
Merchant ID:	5500000008 - STIFFIN DEBI CHECK TESTING
Debtor Account No:	
Debtor ID No:	
Contract Reference:	testJM
Employer Code:	
Mandate ID:	

Active / Future Mandates

Print CSV PDF Excel

	Mandate ID	Contract Reference	Date of First Instalment	Instalment	Instalments	Tracking	Frequency	Collection Day	Instalment Amount
	Report Total								R 0.00

Pending Authorisation Mandates

Print CSV PDF Excel

		Mandate ID	Contract Reference	Date of First Instalment	Instalment	Instalments	Tracking	Frequency	Collection Day	Instalment Amount
1	⊕	2020241	testJM	2021-07-30	1	1	No Tracking	Annually	30	1.00

Fig 12 – NuPayments Mandate Report screen