



QUICK GUIDE: DebiCheck - RMS Functionality on Website and Webservices

(NuPayments) v1.2



What is RMS?

- ❖ RMS stands for Registered Mandate Services
- ❖ RMS is a mandate which was initiated in DebiCheck, but received a “no response” message, which could be because of the account holder’s/debtor’s failure to act and authenticate the mandate within the specified timeframes
- ❖ Note that “Outright mandate rejections” will not be eligible for the RMS

Terminology:

Acronym	Meaning
RMS	Registered Mandate Service
NRSP	No Response

Process:

Step 1: All mandates rejected with a “No Response”, must firstly be displayed on the “Reject Authorisation Mandates” report, with a NRSP status, see Fig 1.

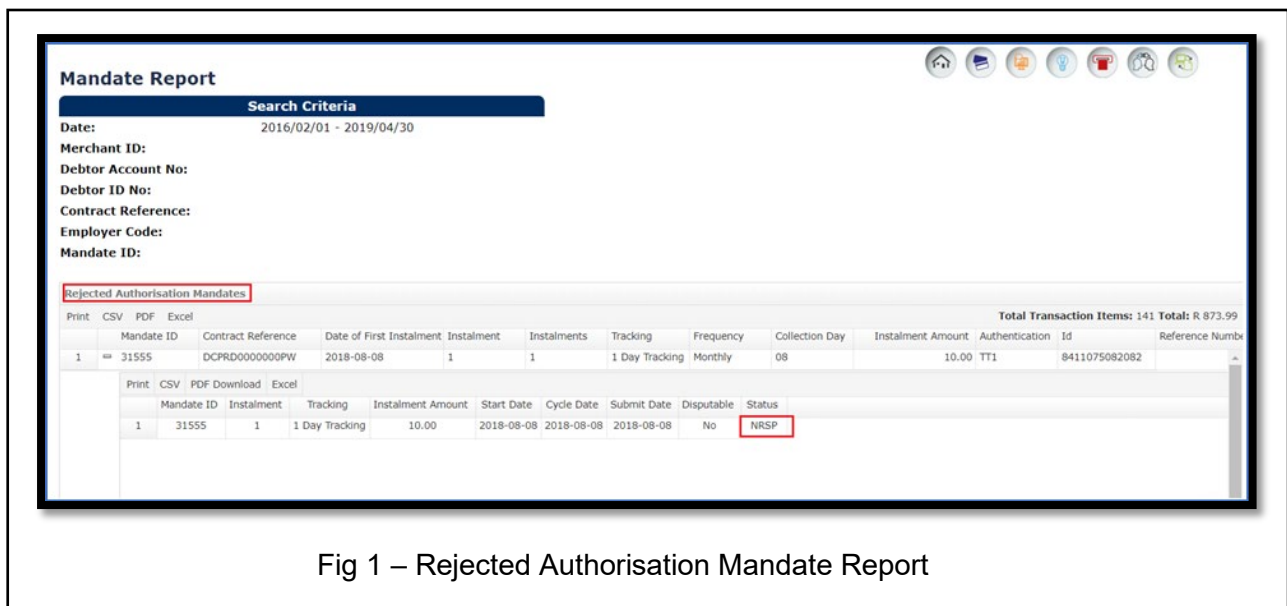


Fig 1 – Rejected Authorisation Mandate Report

Step 2: To initiate a RMS request, click on the Maintenance tab on the website, as shown in Fig 2.

Link: www.nupayments.co.za

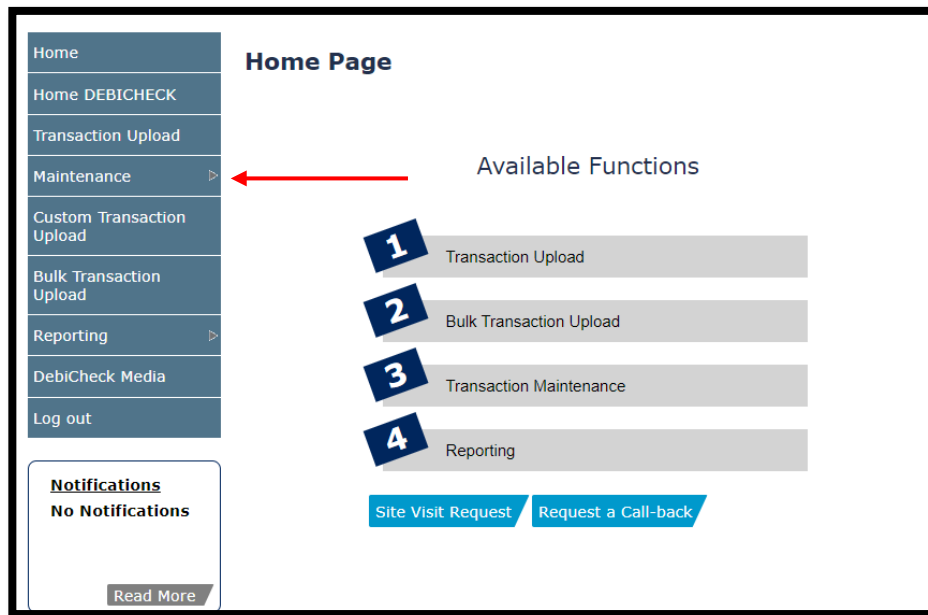


Fig 2 – NuPayments Home Page

Step 3: Select Mandate Maintenance (No Authentication required), then select Registered Mandate Service and click on the Next tab, as shown in Fig 3.

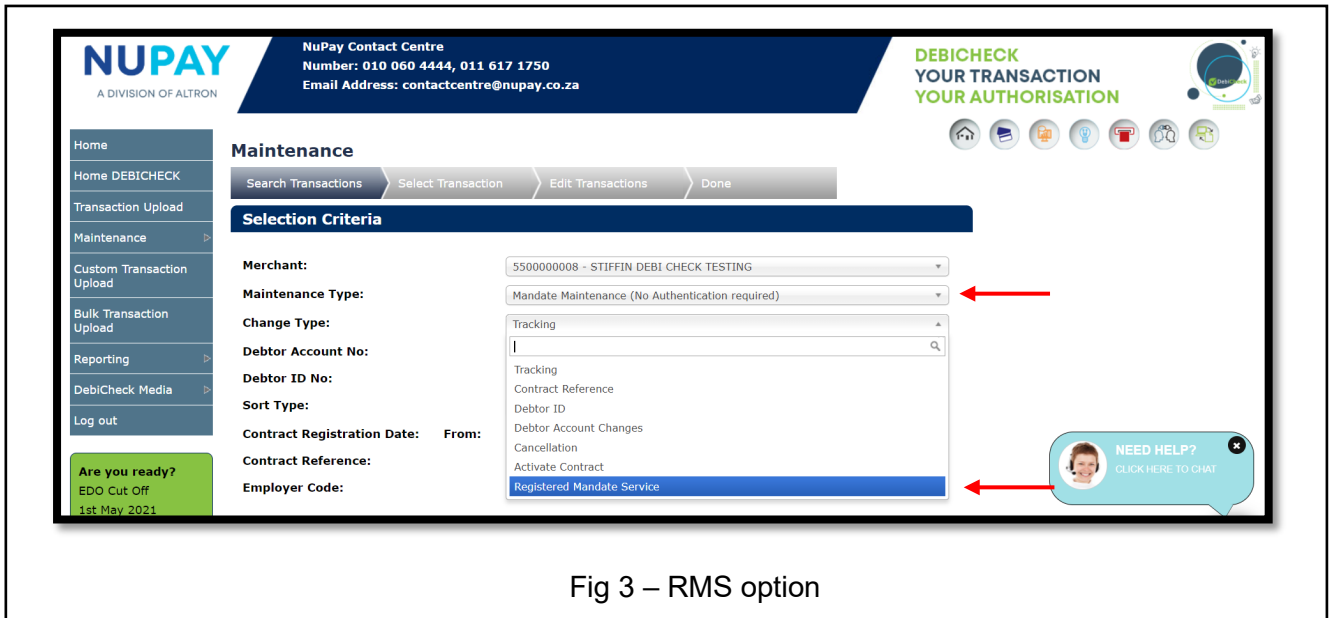


Fig 3 – RMS option

Step 4: The below screen will be displayed. Ensure that the Status field for all transactions reflect NRSP which means No Response, select the required transaction, see Fig 4.

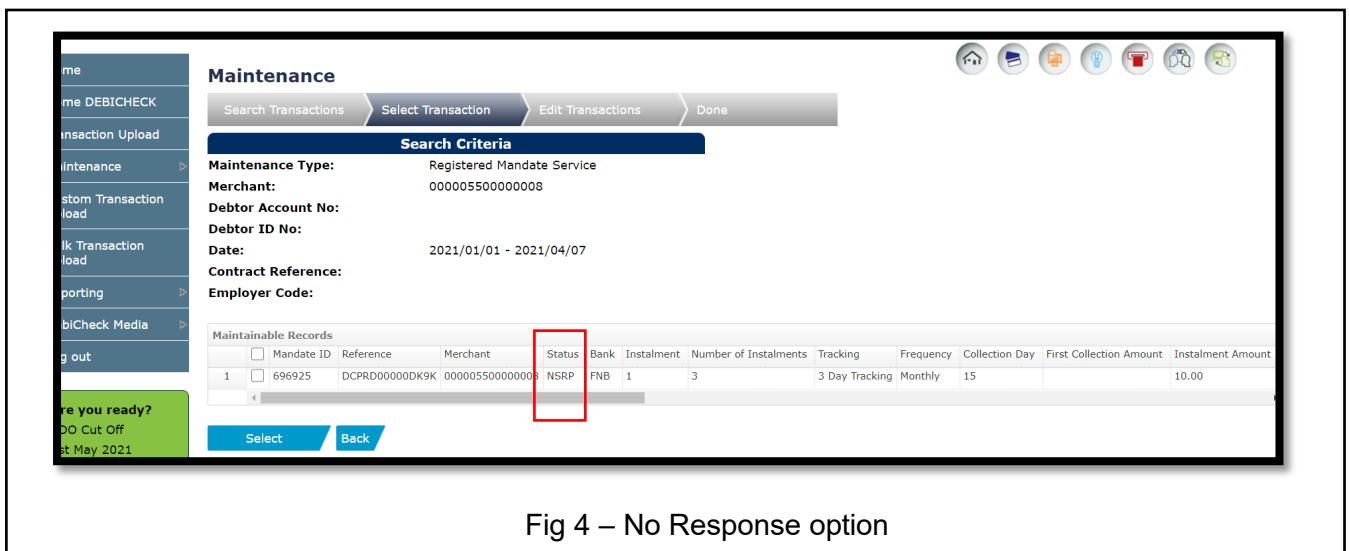
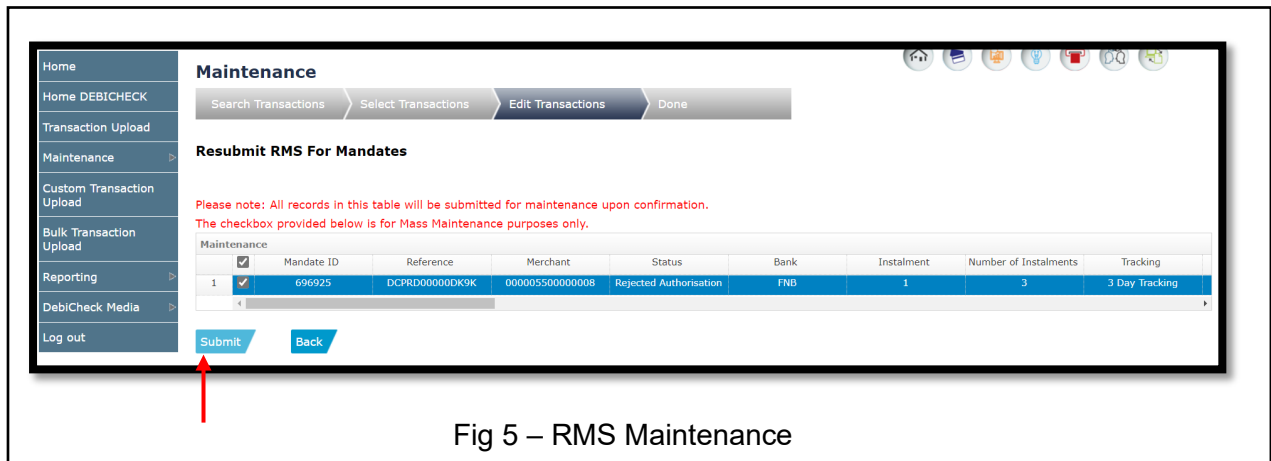
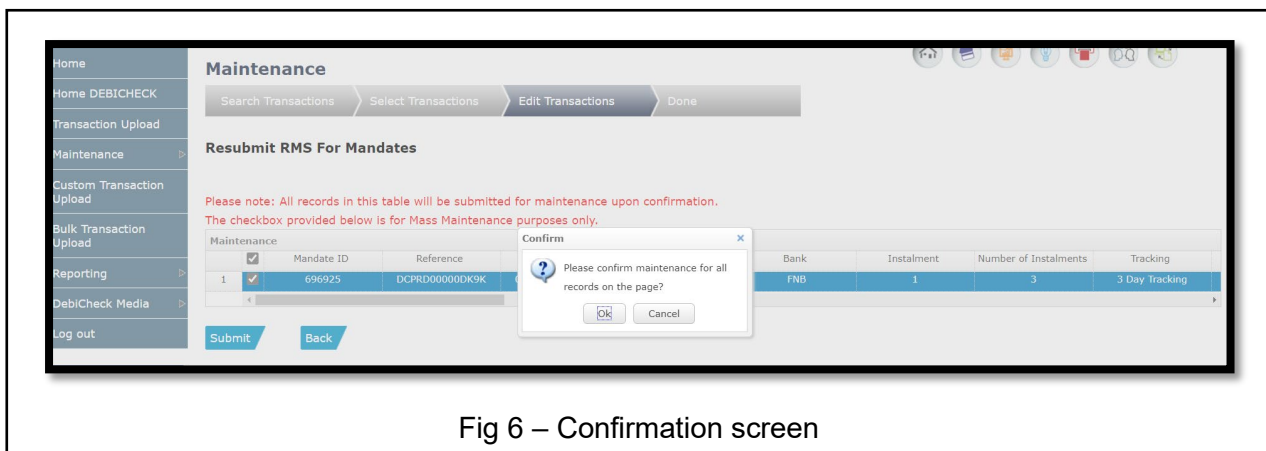


Fig 4 – No Response option

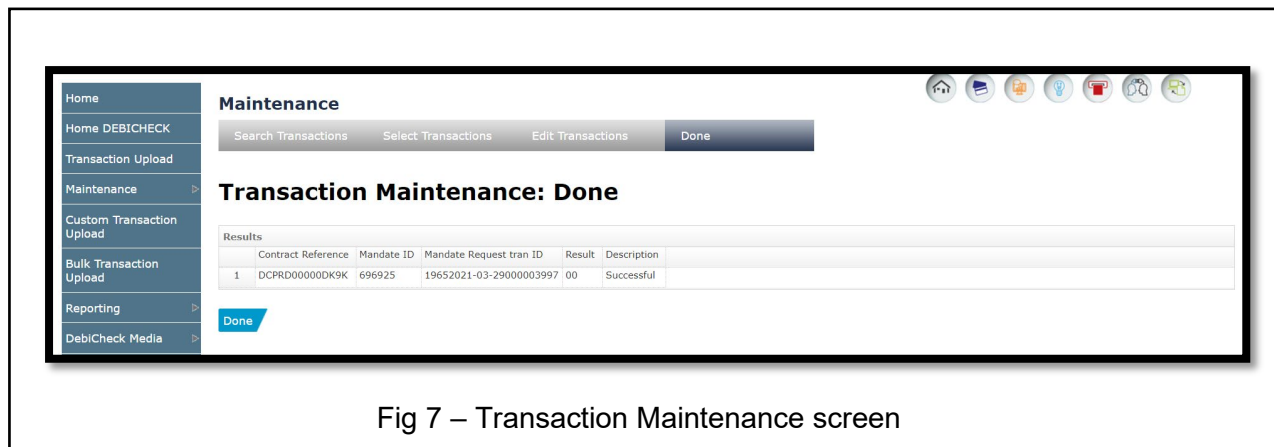
Step 5: The Merchant has the option to select a single mandate to send as an RMS, or multiple mandates, which is referred to as Mass Maintenance, click Submit, see Fig 5.



Step 6: The confirmation screen will be displayed, select the appropriate option to proceed, see Fig 6.



Step 7: The below screen will be displayed, see Fig 7.



Note: The “Success” as mentioned in Fig 7 is not the bank status, it means that NuPay has accepted the request. If the merchant receives a Failed status, this will be followed by an error code as well a description.

Processing Rules and Validations:

1. Before the merchant initiates an RMS, they need to initiate a normal DebiCheck transaction type i.e. TT1 Real time, TT1 Delayed or TT2 Delayed.
Note: An RMS cannot be done on a TT3 transaction.
Note: Without the NSRP status on a mandate, a RMS cannot be initiated.
2. The RMS request is sent to the Creditor bank in BATCH format (TT2), meaning the merchant will receive a delayed response from the Creditor bank i.e. the merchant will only receive confirmation the next day, if the RMS request was initiated before 15:00pm the previous day.
3. The merchant only has 10 working days, from the No Response/NSRP date received on a mandate, to initiate the RMS request once.
4. The RMS request will be sent to the bank with the same details, i.e. the client reference, date, contract reference, amount and account name. This cannot be changed during the mandate/ maintenance request, as the banks will validate all fields of the RMS request.
5. The merchant will be billed for the original mandate initiation request and for the RMS request. (The Billing structure will be communicated once finalised)
6. NuPay will send up 2 extracts to the creditor bank, daily, one at 10:00am and the other at 15:00pm, i.e. if the merchant initiated an RMS request at 11:00am, the following process will be followed:
 - a. The transaction will only be sent up to the Creditor bank at 15:00pm.
 - b. The Creditor bank will send a request, the next morning, to the Debtor bank (customer's/consumer's bank) to accept/approve the transaction.**Note:** The consumer will not be required to re-authenticate the RMS transaction.
7. The Creditor bank will send a batch response file back to NuPay, either in the 3:00am, 6:00am or in the 20:00pm file.
8. RMS will be processed in line with the NAEDO rules, meaning the consumer can dispute the transaction within 40days, No questions asked.
9. As with NAEDO transactions, RMS will be processed in the second window.
10. If the merchant needs to amend the details of the transaction, once the RMS is an active mandate, they will be able to do so by following one of the two scenarios below:
 - a. The merchant can capture the necessary changes either as a new TT1 or TT2 request and the customer/consumer will receive a request to authenticate the RMS request. This then changes the transaction from an RMS to an actual DebiCheck transaction.
 - b. The merchant can use the Instalment Maintenance functionality on the NuPayments website, whereby certain components of the transaction can be changed, i.e. the instalment date, tracking etc, on an instalment level.
11. Merchants can upload the transactions either via Webservices or Website.
12. The bulkfile process, is not available, to upload RMS transactions.
13. Tracking days will be a maximum of 10 days on a RMS request.

Reports

1. Once a DebiCheck transaction is processed the merchant will need to look at the **Mandate reports**, under **Rejected Authorisations**, all transactions that display the “No Response – NSRP status” are the transactions that the merchant will be able to initiate and send up to the bank as a RMS.
2. Merchants will be able to see the RMS transactions under the **Mandate report**, on the NuPayments website, under the **Active/Future** mandate report.
3. Once the transaction is processed it will move to the **Transaction Report** and the merchant will be able to view it under the **Successful or Failed** report.

Process diagram

