



DebiCheck:



Mandate Reports quick guide – V1.1
(Website)



The purpose of the **MANDATE REPORT** is to show the Merchant the status of a mandate.

A mandate could be in one of the following statuses:

1. Active/Future;
2. Pending Authorisation;
3. Rejected Authorisation;
4. Inactive;
5. Suspended

1. Active/Future Mandate

Mandates in the **Active / Future Report** with a **mandate** status as ACTIVE means that the consumer authenticated the mandate (see Fig. 1 – Pink arrow)

The **instalments** however have not been processed yet and therefore the **instalment** status is PENDING, ref to Fig. 1 – Red arrow)

Active / Future Mandates												
Total Transaction Items: 4 Total: R 1,150.0												
Mandate ID	Merchant	Status	Contract Reference	Debtor Bank	Date of First Instalment	Date Loaded	Creditor Bank	Instalment	Instalments	Tracking	Tracked Days	Frequ
1	237179	Active	DCPRD000001GTL	Capitec	2020-05-25	2020-05-21	Nedbank	1	3	5 Day Tracking	-	Monthl

Mandate ID	Instalment	Tracking	Instalment Amount	Start Date	Cycle Date	Submit Date	Disputable	Status
1	237179	1	5 Day Tracking	400.00	2020-05-25	2020-05-25	No	Pending
2	237179	2	5 Day Tracking	400.00	2020-05-25	2020-06-25	No	Pending
3	237179	3	5 Day Tracking	400.00	2020-05-25	2020-07-25	No	Pending

Fig. 1 – Active/Future Mandate

2. Pending Authorisation

Mandates that are **Pending Authorisation** means that the consumer has not yet authenticated the mandate, (see Fig. 2)

Pending Authorisation Mandates												
Total Transaction Items: 1 Total: R 200.0												
Mandate ID	Merchant	Status	Contract Reference	Debtor Bank	Date of First Instalment	Date Loaded	Creditor Bank	Instalment	Instalments	Tracking	Tracked	
1	238677	Pending Authorisation	DCPRD000001HQH	Nedbank	2020-06-03	2020-05-22	Nedbank	1	3	5 Day Tracking	-	

Fig.2 – Pending Authorisation

3. Rejected Authorisation

In the **Rejected Authorisation Mandate** report, you will find all the mandates which have been rejected.

The Status field will reflect as either “No Response”, “Expired” or “Rejected”, (see Fig.3)

- ✓ **No Response status:**
 - The consumer did not authenticate or we did not receive a response from the bank
- ✓ **Expired status:**
 - The consumer did not authenticate before 20h00 as stipulated by their respective bank
- ✓ **Rejected status:**
 - The consumer rejected the mandate

Rejected Authorisation Mandates										
Print CSV PDF Excel										
	Mandate ID	Merchant	Status	Contract Reference	Debtor Bank	Date of First Instalment	Date Loaded	Creditor Bank	Instalment	Total
1	237173	000025500006279	No Response	DCPRD000001GTD	Capitec	2020-05-25	2020-05-21	Nedbank	1	
2	237174	000025500006279	No Response	DCPRD000001GTF	Capitec	2020-05-25	2020-05-21	Nedbank	1	
3	237175	000025500006279	No Response	DCPRD000001GTG	Capitec	2020-05-25	2020-05-21	Nedbank	1	
4	237176	000025500006279	No Response	DCPRD000001GTH	Capitec	2020-05-25	2020-05-21	Nedbank	1	
5	237177	000025500006279	No Response	DCPRD000001GTJ	Capitec	2020-05-25	2020-05-21	Nedbank	1	
6	237178	000025500006279	No Response	DCPRD000001GTK	Capitec	2020-05-25	2020-05-21	Nedbank	1	
7	237232	000025500006279	Expired	DCPRD000001GVD	Capitec	2020-05-25	2020-05-21	Nedbank	1	
8	237241	000025500006279	No Response	DCPRD000001GVJ	Capitec	2020-05-25	2020-05-21	Nedbank	1	
9	237345	000025500006279	Rejected	DCPRD000001GXQ	Nedbank	2020-05-25	2020-05-21	Nedbank	1	

Fig.3 – Rejected Authorisation

4. Inactive Mandates

These mandates are either completed, whereby all the Consumer’s instalments have been processed, or the merchant has cancelled the mandate/s.

As such the collections for these mandates will not be sent to the bank.

The status will provide you with the exact reason.

Scenario 1: In the below scenario the Merchant cancelled the mandates, therefore the status is CANCELLED (see Fig. 4.1)

Inactive Mandates										
Print CSV PDF Excel										
	Mandate ID	Merchant	Status	Contract Reference	Debtor Bank	Date of First Instalment	Date Loaded	Creditor Bank	Instalment	Total Transactions
1	212083	000025500006279	Cancelled	DCPRD0000014JW	Capitec	2020-05-25	2020-05-05	Nedbank	1	1
2	212107	000025500006279	Cancelled	DCPRD0000014KD	Capitec	2020-05-25	2020-05-05	Nedbank	1	1
3	216106	000025500006279	Cancelled	DCPRD0000015V9	Capitec	2020-05-25	2020-05-07	Nedbank	1	1

Fig.4.1 – Inactive Mandate – Cancelled by Merchant

Scenario 2: When the status of a mandate shows ACTIVE, it means that the mandate was initially loaded as an inactive mandate and it needs to be made ACTIVE by the Merchant, see Fig 4.2.

Once the mandate is Activated, it will be removed from this report and will appear in the Active/Future report as shown in Fig.1

Inactive Mandates										
Print CSV PDF Excel										
	Mandate ID	Merchant	Status	Contract Reference	Debtor Bank	Date of First Instalment	Date Loaded	Creditor Bank	Instalment	Total Transaction Items
1	238795	000005500000008	Active	DCPRD000001HRW	Nedbank	2020-05-25	2020-05-22	Nedbank	1	4
Report Total										

Fig.4.2 – Inactive Mandate – To be activated

5. Suspended Mandate

These are Mandates which have either been suspended by the Consumer or by the system due to 7 consecutive failures. There may also be on occasion, whereby the bank may also request a suspension of a mandate, see Fig.5

Suspended Mandates										
Print CSV PDF Excel										
	Mandate ID	Merchant	Status	Contract Reference	Debtor Bank	Date of First Instalment	Date Loaded	Creditor Bank	Instalment	Total Transaction Items
1	148404	000005500000008	Suspended	DCPRD000000N1L	ABSA	2019-10-25	2019-10-22	Nedbank	2	2
2	169473	000005500000008	Suspended	DCPRD000000N2K	FNB	2019-11-30	2019-11-26	Nedbank	1	1
3	177507	000005500000008	Suspended	DCPRD000000Q7D	ABSA	2020-02-25	2020-02-14	Nedbank	1	24
4	179451	000005500000008	Suspended	DCPRD000000QJ3	Capitec	2020-03-03	2020-02-26	Nedbank	6	6
5	189768	000005500000008	Suspended	DCPRD000000R0M	Capitec	2020-03-27	2020-03-11	Nedbank	7	13

Fig.5 – Suspended Mandate