





DebiCheck:

Mandate Reports quick guide – V1.1 (Website)





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

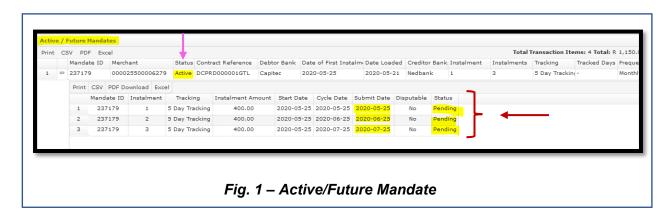
A mandate could be in one of the following statuses:

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

1. Active/Future Mandate

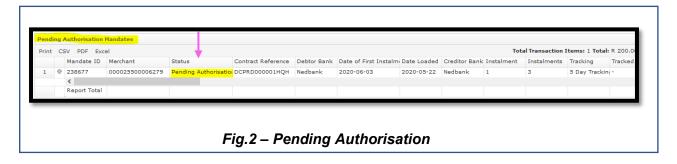
Mandates in the <u>Active / Future Report</u> with a **mandate** status as ACTIVE means that the consumer authenticated the mandate (see *Fig.1* – Pink arrow)

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



2. Pending Authorisation

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





3. Rejected Authorisation

In the **<u>Rejected Authorisation Mandate</u>** 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:

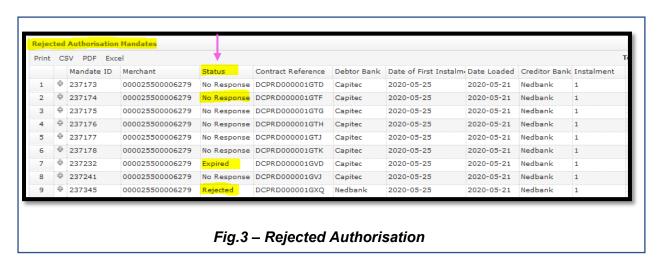
 The consumer did not authenticate or we did not receive a response from the bank

✓ Expired status:

 The consumer did not authenticate before 20h00 as stipulated by their respective bank

✓ Rejected status:

The consumer rejected the mandate



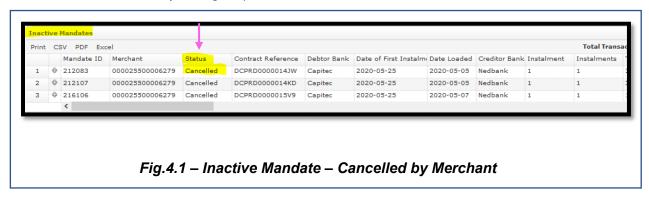
4. Inactive Mandates

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*)





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



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

