



NUPAY

A DIVISION OF ALTRON



+ NuPay – DebiCheck Rescheduled Rules



1. Rescheduled transaction rules

- a. A Rescheduled payment instruction is a Collection used to represent previously returned direct debit instructions.
- b. A Rescheduled payment instruction can only be made against a payment instruction that was not successfully collected from the Payer/Debtor's (consumer's) bank account i.e. Failure code 900002.
- c. Note that only transactions which failed with error code 900002 (see Table 1 below) will be allowed to be Rescheduled, under the Maintenance functionality on the NuPayments website, however the dispute rules will apply.
- d. A merchant can amend the collection amount, the submit date and the no. of tracking days when sending through a Reschedule request on the website, via Maintenance.
- e. Note that the First Collection Amount (Initial Amount) cannot be rescheduled.

2. Presentments rules

- a. All DebiCheck transactions are processed in the early morning, i.e. the first priority window.
- b. However, if a transaction on a RMS mandate was rescheduled, then it will be processed in the early morning – second priority window.
- c. All DebiCheck transactions are randomized and are presented to the Payer/Debtor's (consumer) bank account.
- d. Only 2 presentments will be allowed in a payment cycle i.e. 1 Original instalment and 1 Represented/Rescheduled instalment OR 2 Represented/Rescheduled instalments.

3. Dispute rules

- a. A dispute can be initiated by the Payer/Debtor (consumer) when they disagree with anything pertaining to the mandate.
- b. Note that if the Action Date does not match the Collection Day as stipulated on the Mandate (except where the Business Day Rule applies); and / or
- c. If the Collection amount does not equal the Instalment Amount as stipulated on the Mandate, these transactions are Disputable and become Reversible.

Error Code	Description
900002	Insufficient Funds - The account does not have sufficient funds available to process the transaction. (Unsuccessful Debit)

Table 1 - Error code