Introduction

Welcome to the new Wirecard Debit order and Payment Platform. The new platform has been developed to revolutionize the Third Party Payment Industry. We aim to streamline the time-consuming task of collecting money from customers by developing our platform to minimize human intervention. The platform can be used to collect debit orders, to make payments directly to your service providers / employees and an accounting module is also available which will assist in reconciling your books to ensure that you are always informed regarding your cashflow status. Please speak to our sales or support team for more information in this regard.

This manual has been compiled to assist you in navigating the new platform seamlessly, however, if you get stuck anywhere, please do not hesitate to contact the support team for assistance.

Where we refer to “Merchant” this will be you, our valued client.
Where we refer to client / customer, this will be **your** client / customer.

Contents

1 Login & Setup 3

1.1 SETUP 3

1.1.1 Company Details: 4

1.1.2 Company Logo: 4

1.2 USER SETTINGS 6

1.2.1 General: 6

1.2.2 Add new user: 6

1.2.3 Permission Settings: 7

1.3 TRANSACT SETTINGS 8

1.3.1 General: 8

1.3.2 Settings Tab: 8

1.3.3 Fees Tab: 10

2 Wallet 11

2.1 MY CUSTOMERS 11

2.1.1 Loading a Customer: 11

2.1.2 Customer Profile Tabs: 15

2.1.3 Mandates: 18

2.1.4 Loading of a mandate: 21

2.2 MY SUPPLIERS 29

2.2.1 Loading of a Supplier 29

2.3 MY WALLET 32

3 Transact 34

3.1 MY COLLECTIONS 34

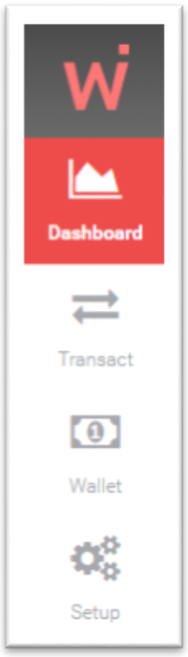
3.2 MY PAYMENTS 35

3.3 MY WITHDRAWALS 36

4 Q&A 38

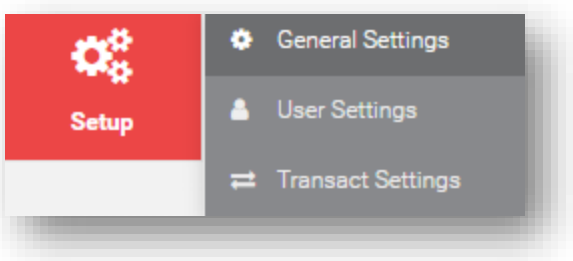
1 Login & Setup

Once your application has passed vetting, your profile will be finalised and the support team will be in contact with you. When you now log onto your profile, the screen will look a little different to the application screen. You will now see additional buttons on the left:

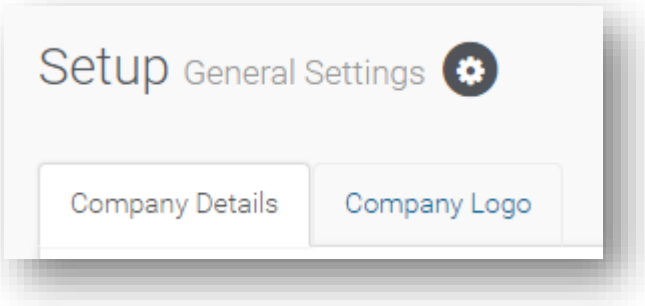


Each of these buttons have sub-categories, so if you hover your mouse over these, you will see the sub-category. We will address each button and sub-category individually.

1.1 SETUP



Navigate to the setup button and select General Settings:
There will be two tabs at the top indicating:

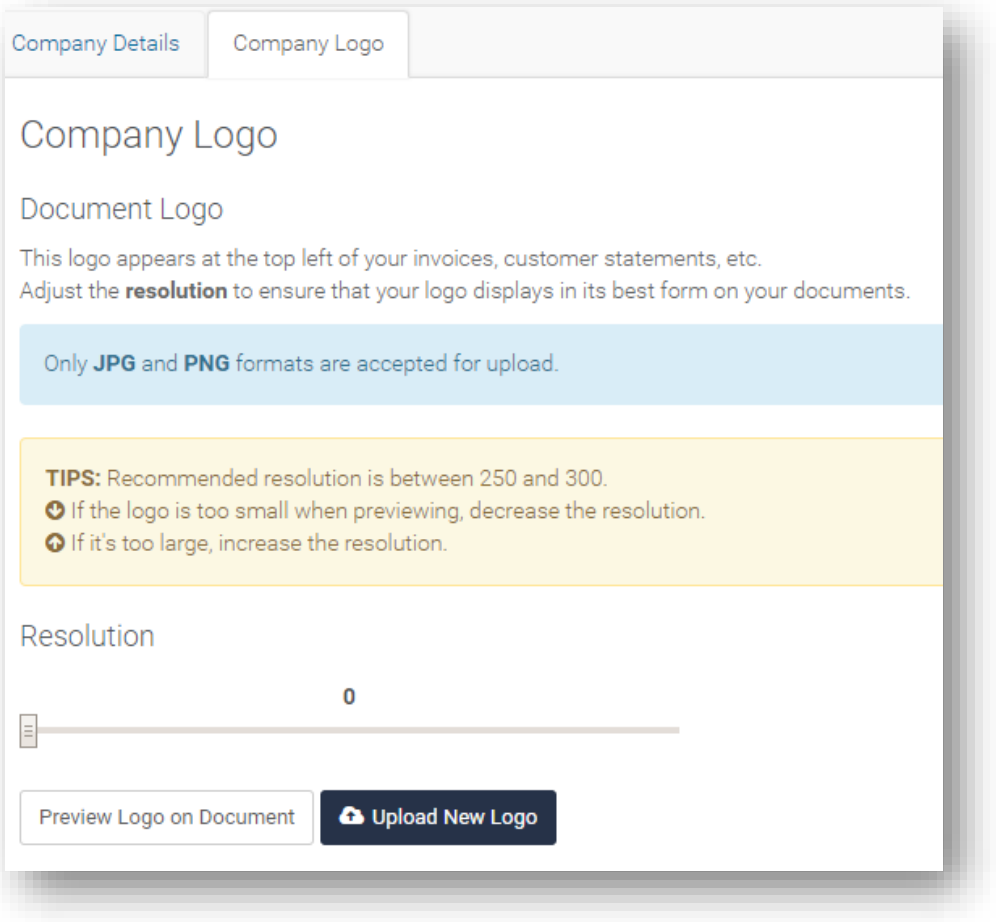


1.1.1 Company Details:

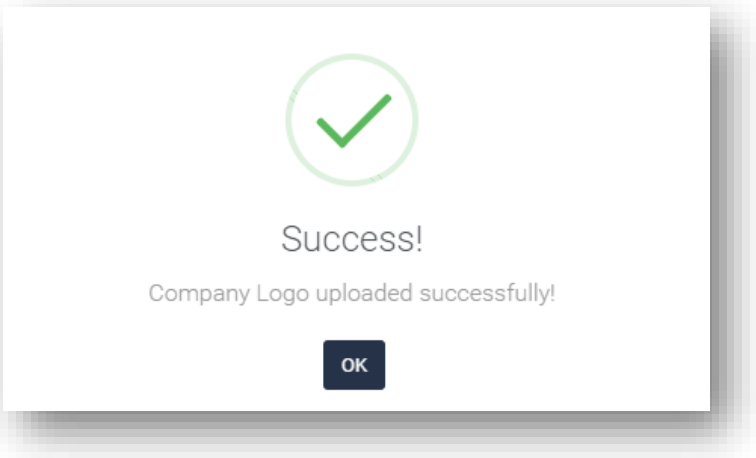
- The screen defaults to “Company Details”.
- Scroll this page and make sure that the information on this page is correct.
- Please contact the support team to assist with any changes required such as the changing of company bank details or adding of a VAT number if you register for VAT after your profile has been provisioned.
- The bank details reflecting under “Banking Details” will be the account number any withdrawal of funds will be paid into. If your company Bank Account number changes, please contact the support team with a proof of the new bank account so changes can be made.
- You will notice under “Collections Info”, the “Merchant Short Code” which is the reference that will appear on your client’s bank statement.

1.1.2 Company Logo:

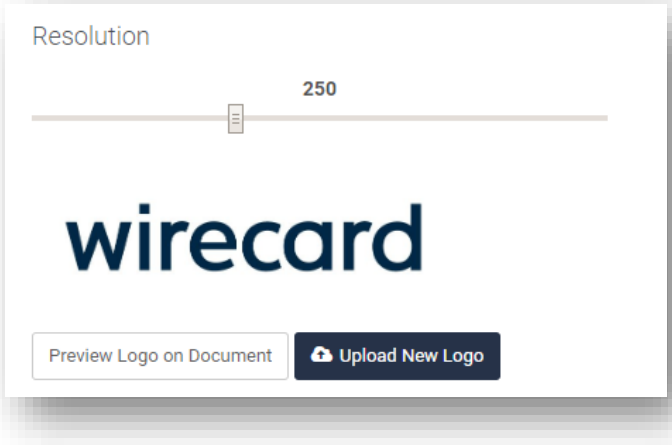
- The Wirecard platform will provide you with a customized mandate but in order to finalise the process we will require your company logo.



- Select the “Upload New Logo” button and open the folder in which you have saved your company logo. If the logo was uploaded successfully you will get the below pop up:



- The logo will now appear at the bottom.

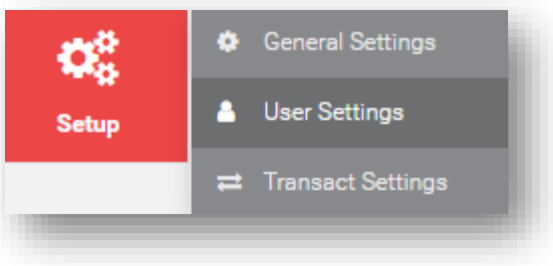


Tips:

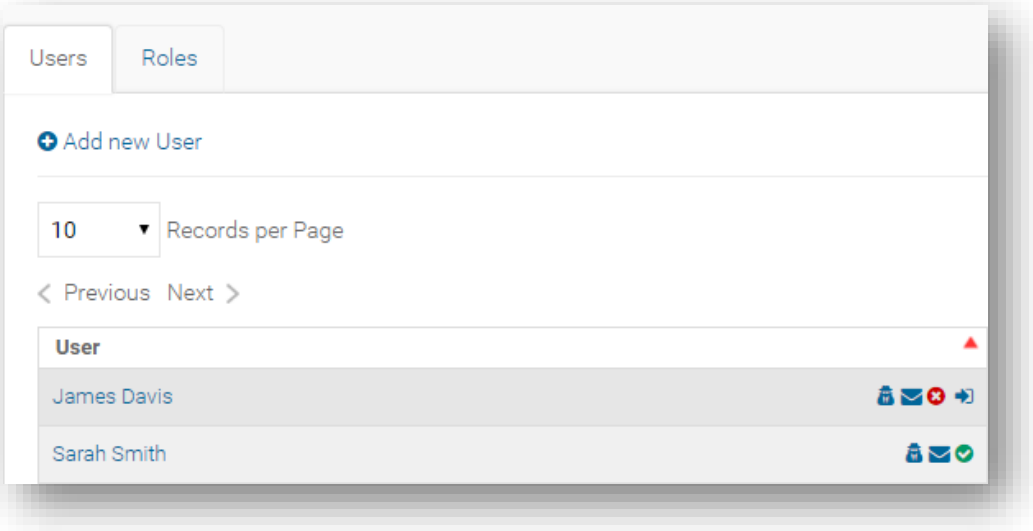
- Ensure that all excess white areas are cropped before uploading your logo
- Preview the logo by selecting the Preview Logo button. It will open up a document indicating the size of the logo in the top left of the page.
- To increase the size of the logo, move the slider to the left and to decrease the size, move the slider to the right.
- Don't make your logo too big as it will move the content of the mandate down on the page and might even push the mandate over to a 3rd page.

1.2 USER SETTINGS

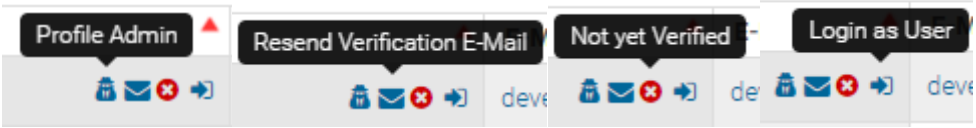
1.2.1 General:



- All users who have access to your account will reflect here. Some users might have been added during vetting, however if you need to load any new users, you can do so here. Please see: **Permission Settings 1.2.3**
- Each of the icons next to their name indicates a status or provides more information.

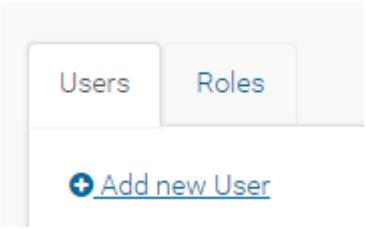


- By hovering your mouse over the icon, it will provide you with information pertaining to that icon. The Icons will change as the status linked to it changes.



1.2.2 Add new user:

To add a user after your profile has been vetted, you can do so from the below screen:



- Enter the new user information and scroll down to “Permissions”.
- Set the permissions for the new user and once done, select “Create User” at the bottom of the page. A verification email will be sent to the user.

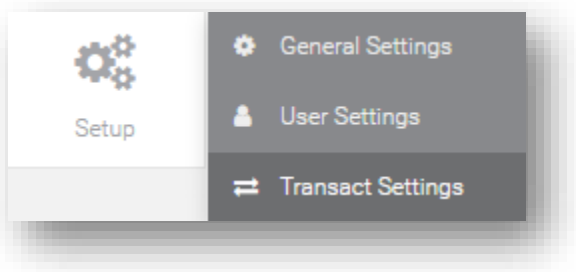
- Once the user logs in for the first time, the user will have to provide additional information and will have permissions on the profile as set by the Profile Admin.

1.2.3 Permission Settings:

- Where a user was added after your profile has been vetted, the permissions are set as per step 1.2.2. You can change their user permissions at any time by following the steps below.
- Where a user was added during the vetting process, the users will have some default permissions, however, additional permission settings can only be done by the Profile Admin after the user has verified their account.
    - Navigate to Setup > User Settings and select the user you want to edit.
    - Scroll down and set the permissions in accordance to the access level you want the user to have. Once done, click “Update User” in the bottom right of the page.
    - This is also where you can assign another user to be a profile admin. You can do this by tiking the ‘’Profile Admin’’ box at the top of the page.

- You will notice permissions that might not be relevant to the service package you have with Wirecard such as Financial settings. These are applicable when you have the Accounting Module as an add on. You can ignore these settings or leave them as per default setting as they will only affect your profile should you decide to activate the Accounting Module in future.

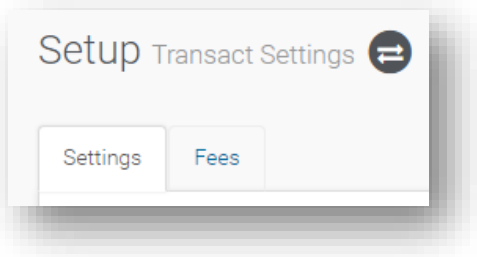
1.3 TRANSACT SETTINGS



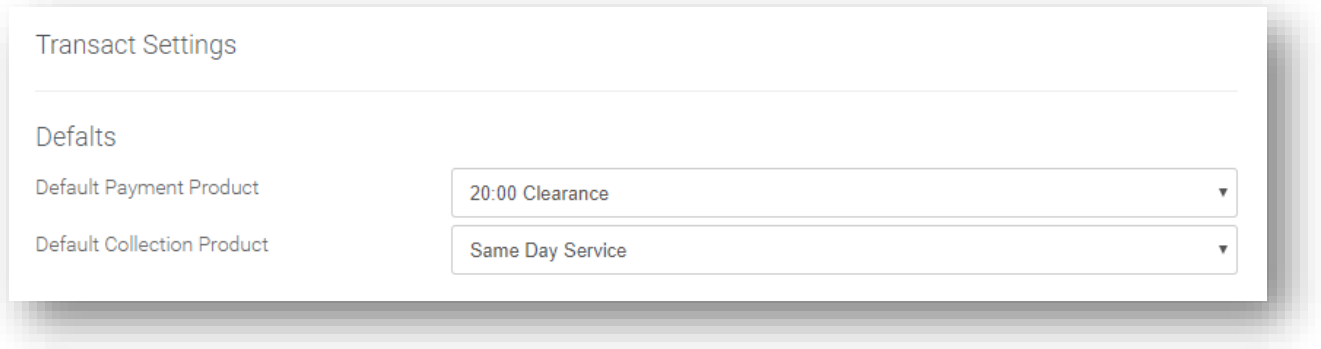
1.3.1 General:

The transact settings screen is how your profile has been setup in accordance with your risk profile and service package selected.

There are two tabs at the top, one for settings and the other indicating your fees which will be billed “on the fly”.



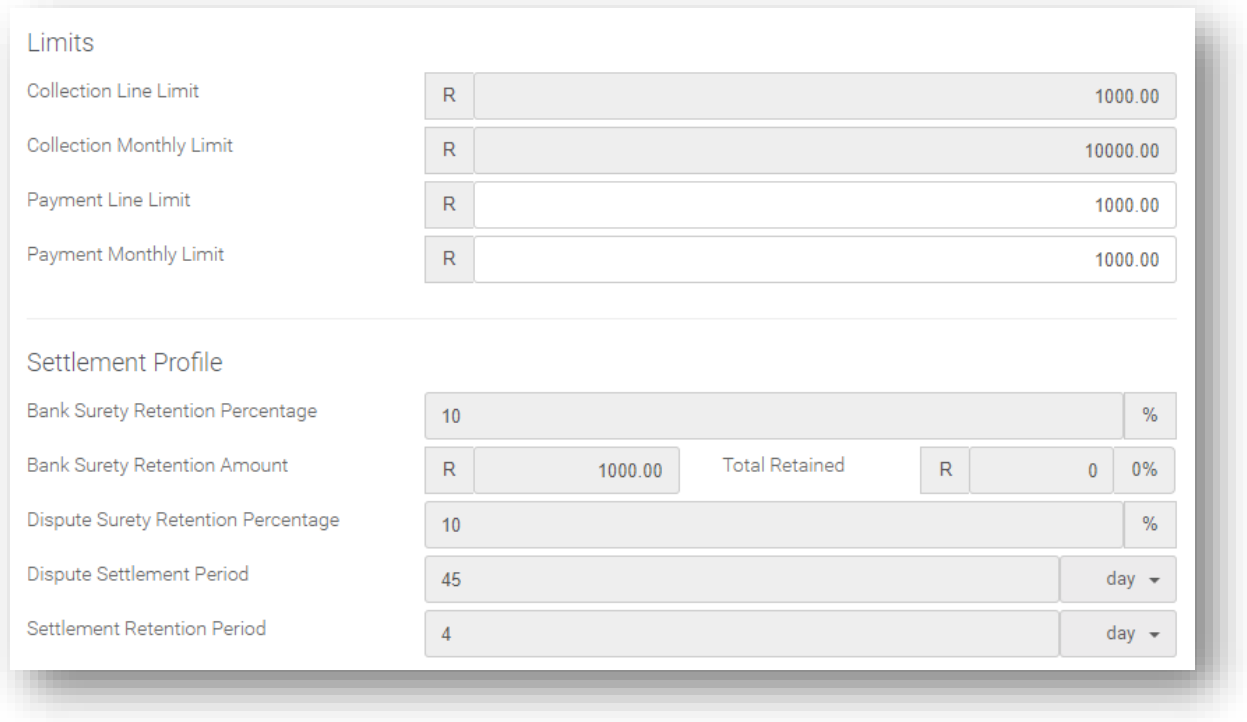
1.3.2 Settings Tab:



- The default payment product on all Service Packages is 20:00 Clearance. This means that any payment you make from the platform will reflect in the recipient’s bank account anything from 20:00 that same night until around 22:00 depending on the clearance load the banks have.
- The default collection product is Same Day Service. This is due to the fact that all transactions on the Wirecard platform runs on a recurring basis. Once you have loaded your customer with their transaction parameters, the transaction will be submitted to the bank.

1.3.2.1 Limits and Settlement profile

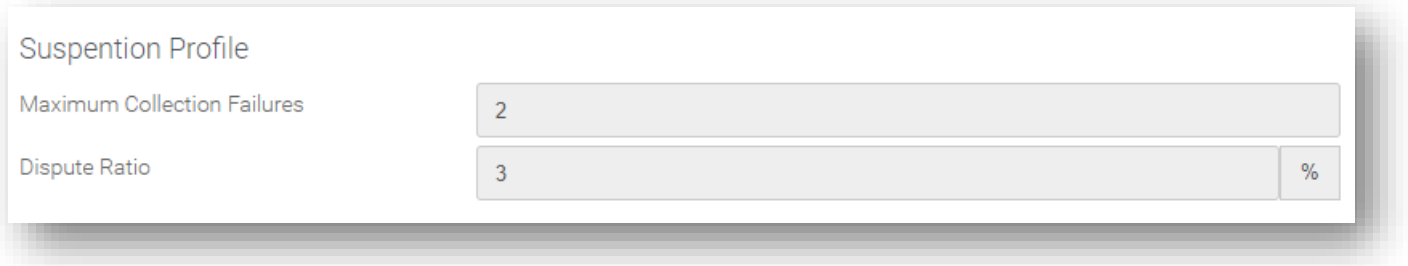
The limits and settlement profile links with each other and is based on your company risk profile. This is determined during the vetting process and can be renegotiated with the support team **6 months** after the profile has gone live.



- **LIMITS**
  - Based on the information provided during the vetting process, the “Collection Line Limit” and the “Collection Monthly Limit” was set.
    - Changes to these limits can be requested from the support team.
    - The support team will review the profile and make changes in accordance with the status of the profile
- **SURETY**
  - **Bank Surety** – This surety is a percentage of your monthly limit. For example, your risk profile might show that we need to retain 10% Bank surety. We then allocate a monthly collection limit for you. This is the total Rand value of transactions that you may process in a month. Not the total transactions. If you have a limit of R20 000.00, we will then retain a total of R2000.00 (10% of the R20 000.00) for bank surety. This is not payable upfront and will not be retained in full immediately. With every batch you run, 10% will be allocated to this surety until you reach R2000 and then it stops. If you use the full R20 000 monthly limit in one debit run then it will retain 10% of the run but then you have reached the limit and no more bank surety will be retained. If however we increase your monthly limit the bank surety will again deduct until you reach 10% of the new limit.
  - **Dispute surety -** This surety is also based on your risk profile. A percentage will be retained from each transaction for 45 days and will then become available for you to withdraw.
- **SETTLEMENT PERIOD:**

- After your transactions are submitted to the bank, the funds will be retained in accordance with your settlement period. In this example, the funds will be retained for 4 days. Day 1 being the day after the transaction has been submitted.

- **NOTE:** If you are an existing merchant of Wirecard, the surety we currently have in place will be transferred from your existing profile to the new profile.
- **SUSPENSION PROFILE:**



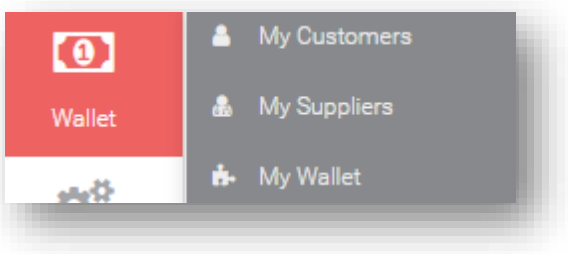
- The maximum collection failures a customer can have due to insufficient funds will be limited to 2. The mandate will deactivate automatically and a new mandate will be required.
- Any transaction that fails due to any reason other than insufficient funds will deactivate the mandate. A new mandate and or new bank details will be required.
- The dispute ratio on a profile is set by the bank and will flag a profile where the disputes exceed this percentage.

1.3.3 Fees Tab:

The Wirecard platform works with “On the fly billing” which means that once a transaction is submitted to the bank the fee will be deducted from the wallet balance. You can view your fees table on this tab.

2 Wallet

The wallet button has 3 sub-categories. Each of these sub-categories will be discussed in detail:



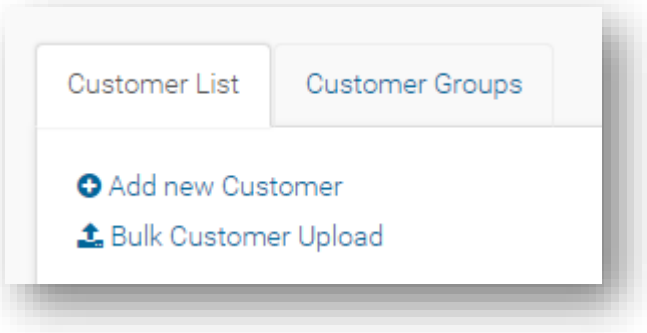
2.1 MY CUSTOMERS

IMPORTANT NOTICE:

If you are an existing Wirecard Merchant, please contact the support team to assist you with uploading your current customers without the requirement of uploading a mandate. This will be a once off assistance after which all new customers will have to uploaded by following the steps below.

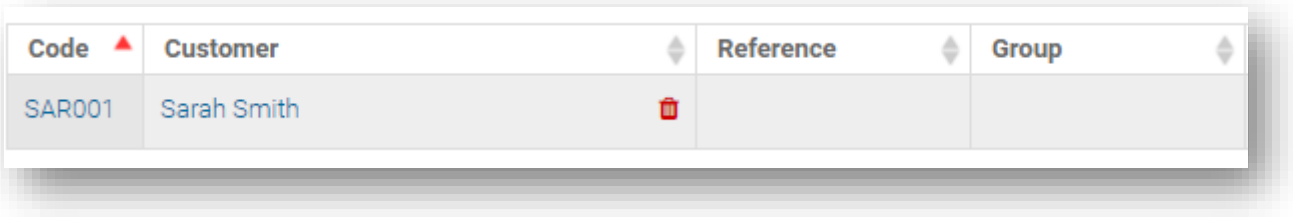
We will go through the process of uploading customers in bulk, however, if you are an existing merchant this service has been deactivated temporarily on your profile as the process of uploading your existing customers is different to the process the support team will follow to assist you.

2.1.1 Loading a Customer:

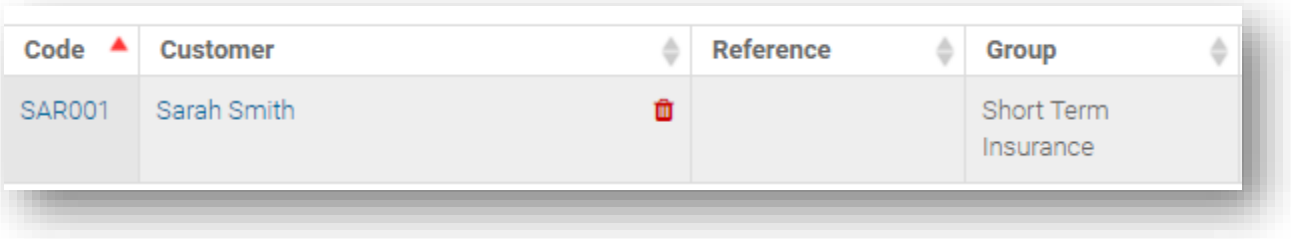


- **Customer Groups:**
  If you have different customer groups and you would like to be able to sort them this way then you will need to create your customer groups before creating a new customer. NOTE: If you make use of customer groups, you will have to use groups throughout. If a customer should not belong to a group, then you can create a group called “No Group”.

  E.g. without Customer Groups:



E.g. with Customer Groups



Code	Customer	Reference	Group
SAR001	Sarah Smith		Short Term Insurance

- **New Customer:**

  There are two ways of uploading your customers

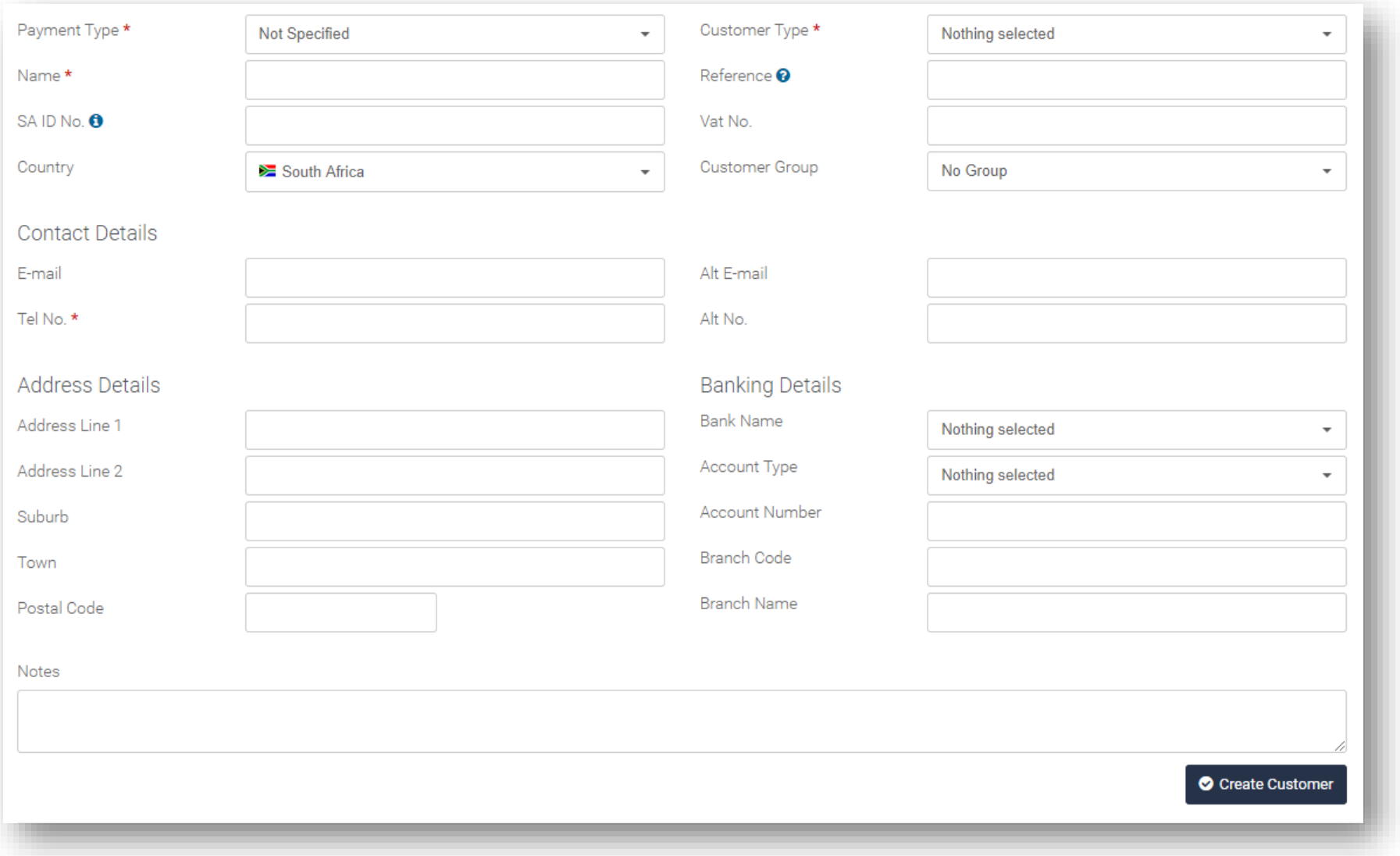
  a) One by one, making use of the Add new customer button

  b) Bulk Customer Upload

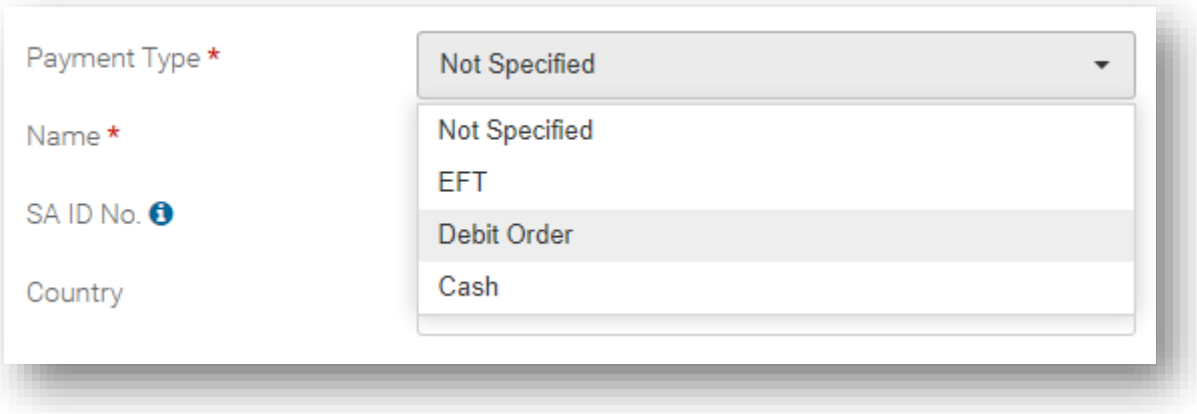
  Neither of the options below creates a client with the mandate parameters. The upload of the mandate happens at a later stage.

a) Add new customer (single entry)

Select the Add new Customer Button and you will see the below screen:



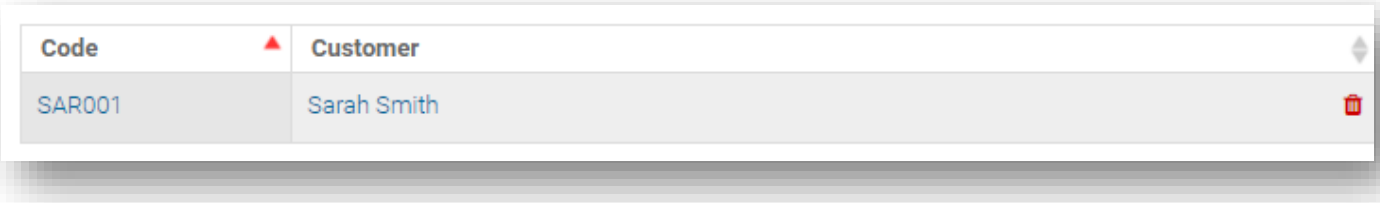
- Payment Type:



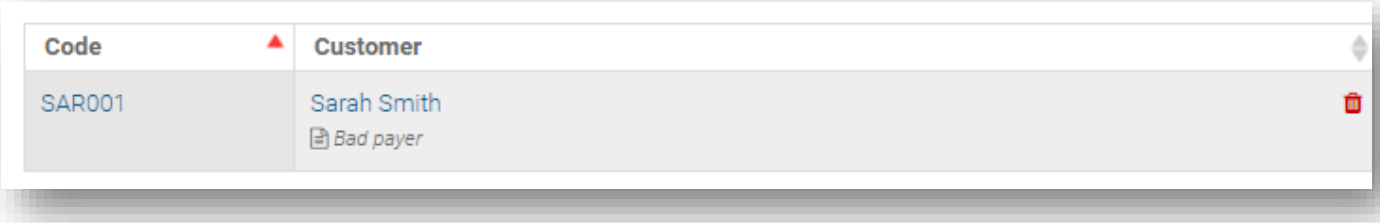
Select **Debit Order**. Any other type, even though you loaded a mandate, will not show under “My collections”.

- Customer Type:
  - If it’s not a legal entity, select “Individual”.
  - Where an Individual trades as a company, you will select Sole Proprietor. E.g Jacques Smith t/a ABS Shoes
- Complete all the fields marked with an asterisk.
- Hover your mouse over the blue info buttons to get more information as to what is required in that field.
- You can add a note under the notes field if you like. This will appear under the name of the customer on the customer summary screen.

  E.g. without a note:

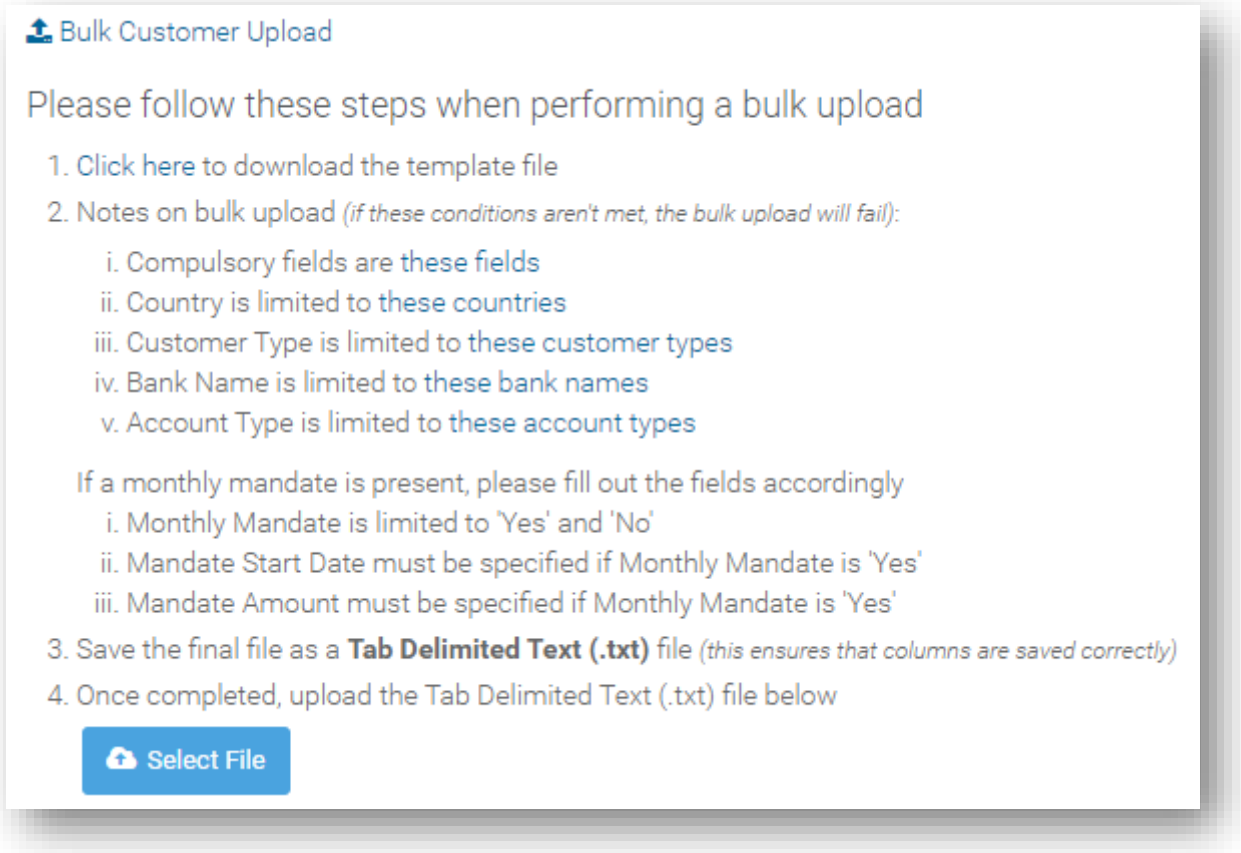


  E.g. with a note:

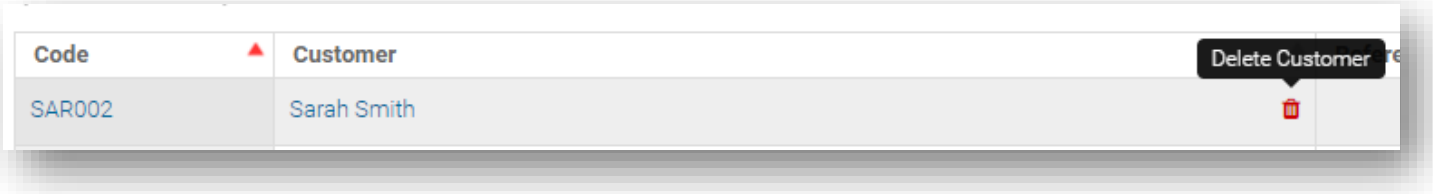


b) Bulk Customer Upload

Select the Bulk Customer Upload button. You will see the below screen:



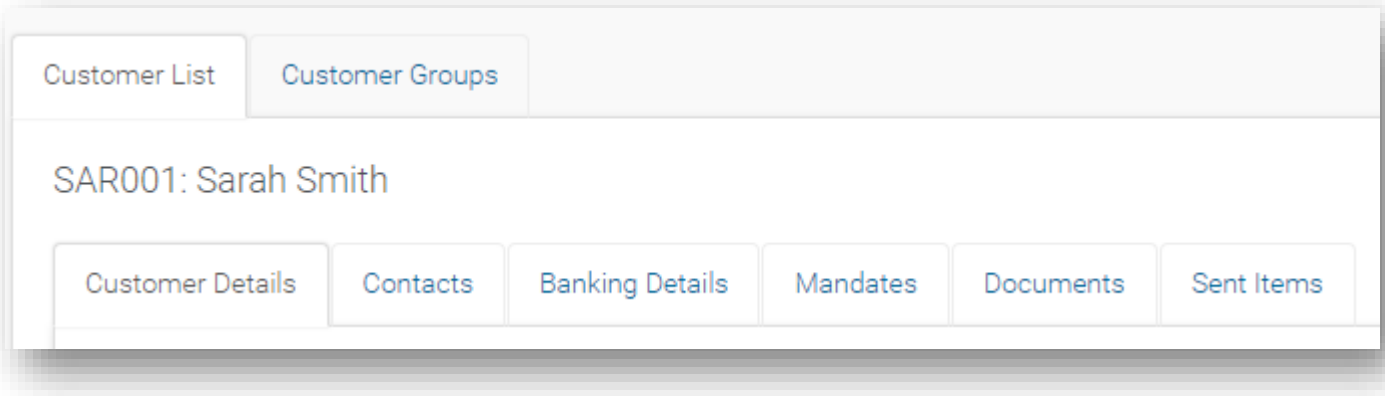
- Download the template and populate the excel spreadsheet with your customer information.
- Click on the blue wording which will give you a popup with more information.
- Remember to save the file as a **Tab Delimited file** and then upload the file.
- **This will create your customers in bulk, however, they will default to Payment Type "EFT".**
- **Please remember to change the payment type to "Debit Order" when loading the mandate parameter**s.
- If you created a customer by accident or duplicated a customer, you can delete that customer by selecting the little bin icon next to their name. You can only delete a customer if there is no history linked to that customer i.e. no mandate has been loaded and no debit order has been submitted to their bank account.



2.1.2 Customer Profile Tabs:

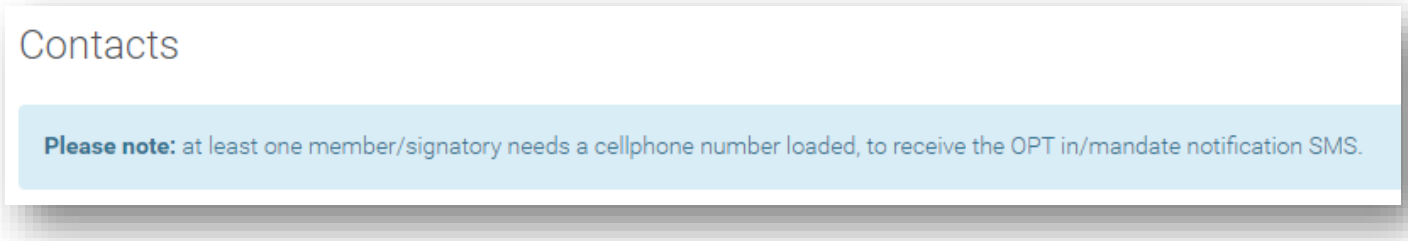
Once you have created your customers, they will all appear under the summary screen. Select the customer to view their information.

You will notice 6 tabs at the top of the profile:

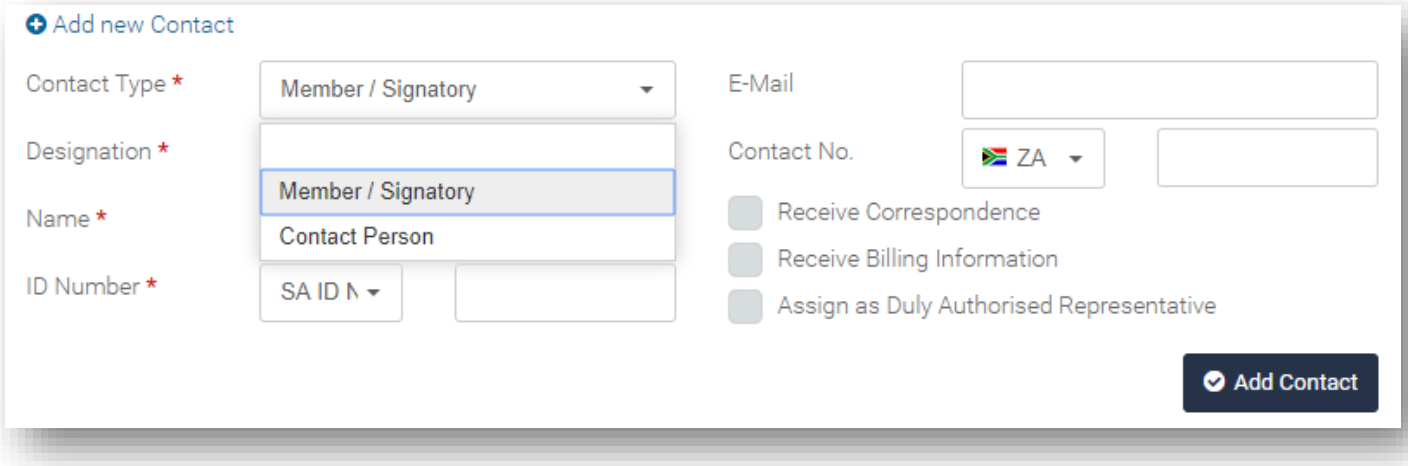


2.1.2.1 Contacts:

- If you loaded your customer as an Individual, a contact person would have created here automatically. Ensure that your customer has a cell phone number otherwise you won't be able to load the mandate parameters.

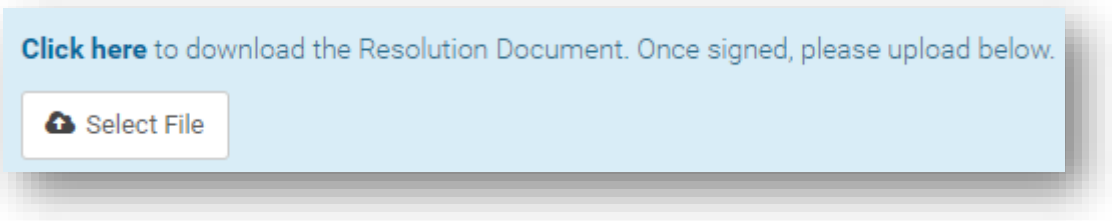


- If your customer is a Legal entity, then the signatory or an authorised representative's information must be loaded here, select Add new Contact:



- Contact Type:
  - Select Member / Signatory if the contact person has signatory rights on the bank account and signed the mandate.
  - Change the Contact Type to Contact Person if the contact you are loading is only an employee that you regularly interact with and you want their information readily available.

- Duly Authorised Representative (DAR):
    - This person has the right to enter into an agreement with your company. This is significant when a company has more than 1 director or member or where a trust, NPO etc. is involved. It is of great importance that a signed resolution is in place to prevent future debit order disputes due to outstanding paperwork.
    - When you select the “Assign as Duly Authorise representative” whether it’s for a Contact Person being assigned or a single Director being authorised, the platform will allow you to download a resolution or upload one that has already been signed by the company.
    - A Contact Person i.e employee without signatory rights on the bank account can be assigned as a DAR. Do not select “member or signatory” as their Contact Type. Leave it as Contact Person but select “Assign as Duly Authorised Representative” and upload the resolution



2.1.2.2 Banking Details:

When the customer was originally created, the bank details entered populated this screen.

- You can change the bank details by selecting ‘’change bank details’’, entering the relevant information and then uploading the supporting documents.
    - Supporting documents accepted:
        - Bank Statement clearly stating the account holder Name and Surname
        - A letter from the bank with the bank details of the customer.

2.1.2.3 Mandates:

This is where the mandate parameters will be loaded. We will address this section separately. **See section 2.1.4**

2.1.2.4 Documents:

- Apart from this tab containing supporting documentation such as the requests for change of bank details, you can use this tab for your own purposes to upload Service Level Agreements or other documents you deem important. Having all paperwork in one place is convenient.

- When a customer requests their debit date to be changed or the amount to be adjusted, you will not be able to do so but will have to contact the support team for assistance. The support team will request you to upload the request from the customer under this tab. Once done, the support team will review the request and make an adjustment.

2.1.2.5 Sent Item:

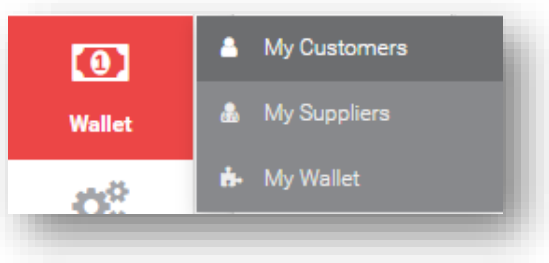
This tab is relevant where the accounting module is active on your profile. This tab will reflect documents sent to the customer such as invoices and statements and will also allow you to resend the documents directly from here.

2.1.3 Mandates:

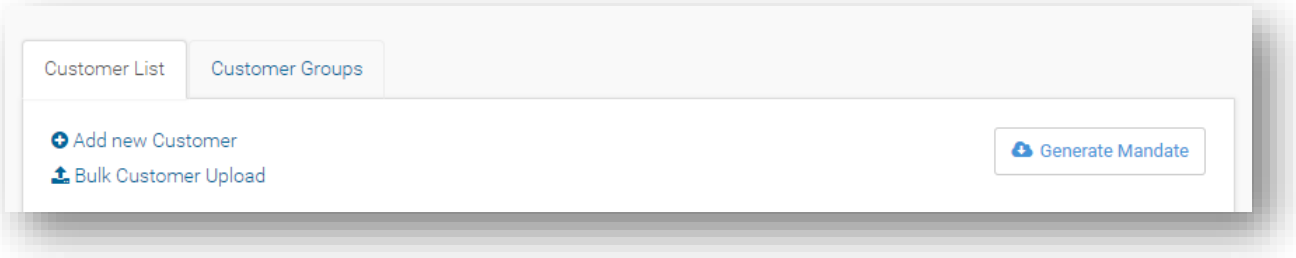
The platform allows for the generating of Mandates in 3 different forms.

a. A blank mandate
b. Partially prefilled mandate
c. Full mandate

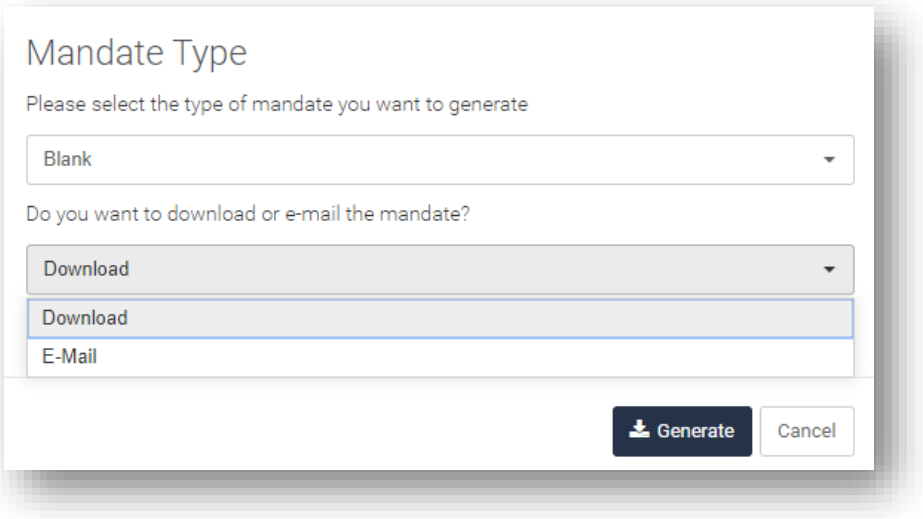
a. **Blank Mandates**:



- Navigate to Wallet > My Customers
- You will see your customer summary screen.
- On the right-hand side of this screen, there is a button: Generate Mandate



- Selecting this button will give you a popup with 2 options:

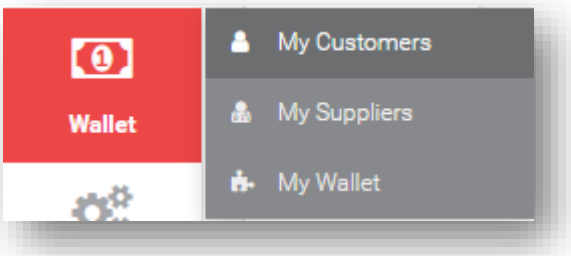


- Download the mandate
- Email the mandate.
  - If you select email, you will get the options to email it to either yourself or add an email address you want to mail the mandate to.

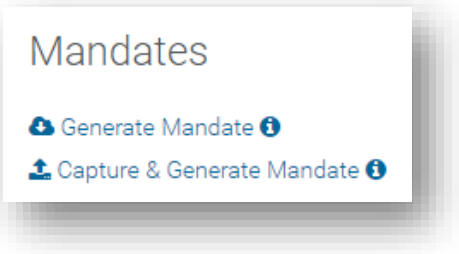
NOTE:

- The blank mandate contains your company information. The client now needs to complete their own information and send it back to you where you will then load the mandate parameters on their profile. **See section 2.1.4**. If you haven't uploaded your logo yet, please do so before sending any mandates to clients. **See section 1.1.2** for uploading of your logo.
- The standard mandate available on the platform is bank approved and contains all the information you will require to capture the mandate parameters. It is therefore highly recommended that you make use of the mandate available and familiarise yourself with its terms.

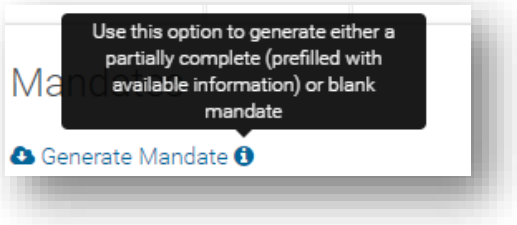
- **Partially Prefilled mandate**



- Navigate to Wallet > My Customers
- You will see your customer summary screen.
- Select your customer by either selecting their Code or their Name
- Select the "Mandates" tab.



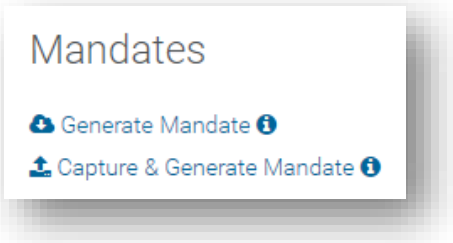
- Select “Generate Mandate” (remember the info bubbles next to any wording will show you what that option does)



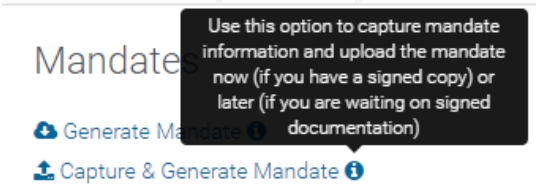
- You will get the same popup screen as with the “Blank Mandate”, however the information you already entered for this customer will now be populated in the mandate. You can now send this mandate to the client via email or download a copy.

b) Full Mandate:

- Follow the same steps as you would with the Partially prefilled mandate to reach the Mandates tab of your client.
- Now select Capture and Generate Mandate:



- This information bubble indicates that you can now upload the mandate if you have a fully signed mandate. (We will review this in 2.1.4) or you can add the mandate parameters to the mandate and then the only thing your client has to do is sign the document:

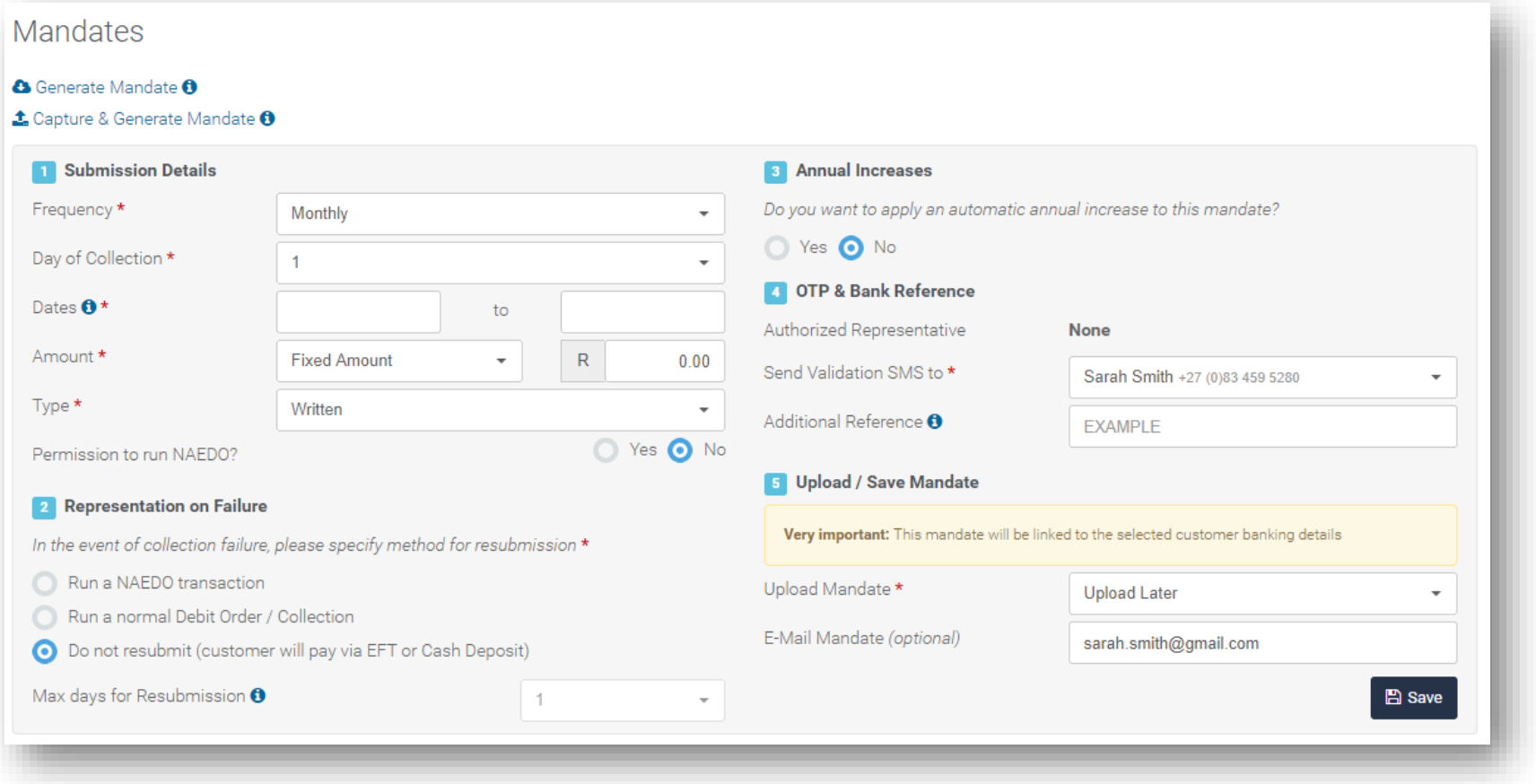


- Mandate parameters are entered step by step and when you reach step 5, you can now email a fully completed mandate to your client. If you leave the email field open, it will save the mandate parameters and allow you to download and print the document.

2.1.4 Loading of a mandate:

Now that you have a signed mandate or where you want to send a fully completed mandate to your client, we can move to uploading of a mandate:

- Navigate to Wallet > My Customers
- You will see your customer summary screen.
- Select your customer by either selecting their Code or their Name
- Select the “Mandates” tab.
- Select Capture and Generate Mandate
- You will see the below screen:

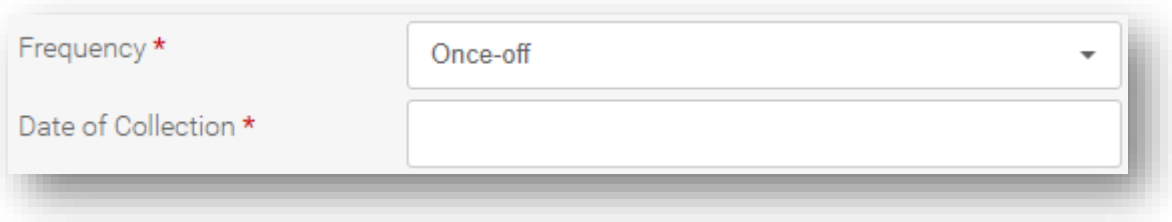


Step 1. Submission details:

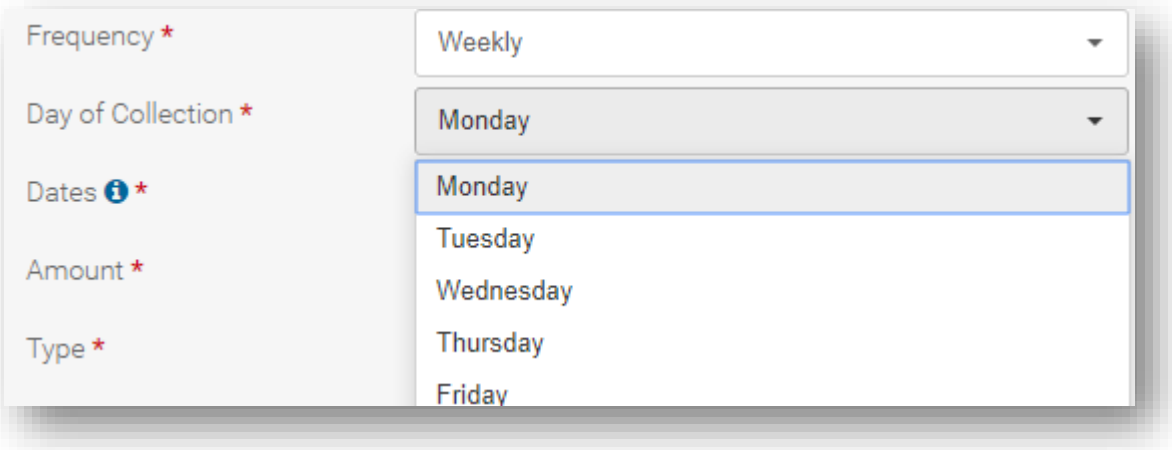
IMPORTANT

- Due to the fact that all mandates are submitted as recurring, it is important that the parameters of the mandate are captured accurately.
- Debit orders do not run over weekends.
- If a debit date falls on a public holiday or over a weekend, it will automatically bump to the next available business day.

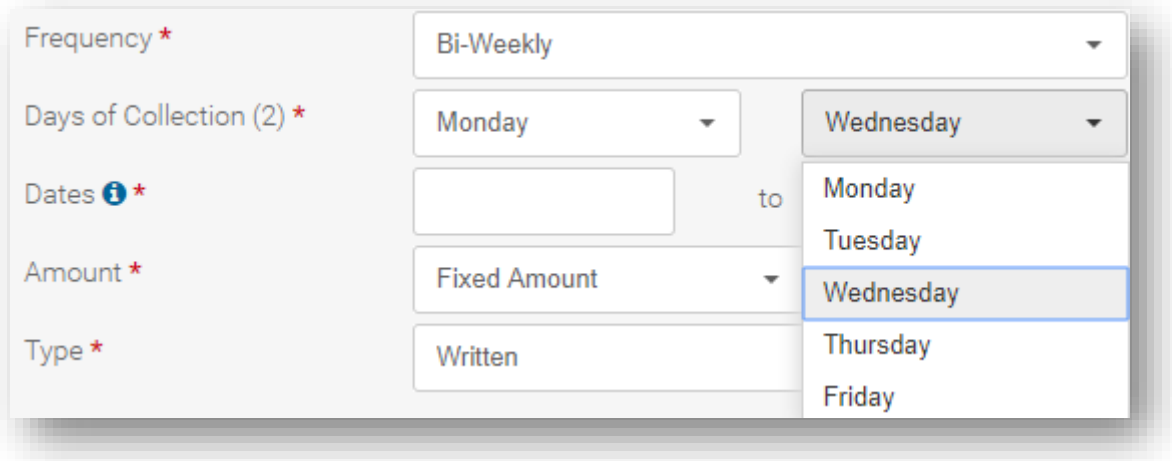
- **Frequency**
  - Once Off – The debit order will run on the set date and then expire.



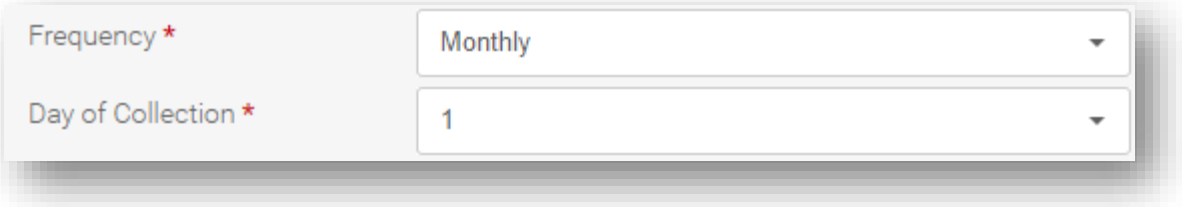
  - Weekly – You will be able to select the day of the week the debit is to run



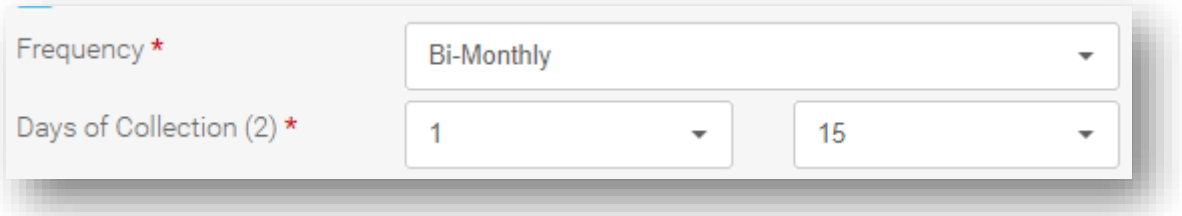
  - Bi-Weekly – You will be able to select 2 days of the week the debit is to run



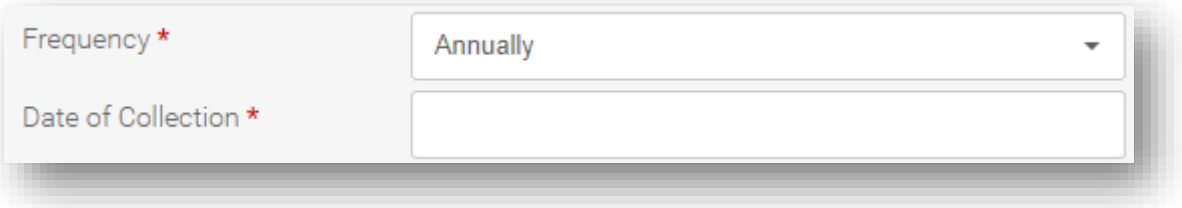
- Monthly (the default setting) the debit will run set date



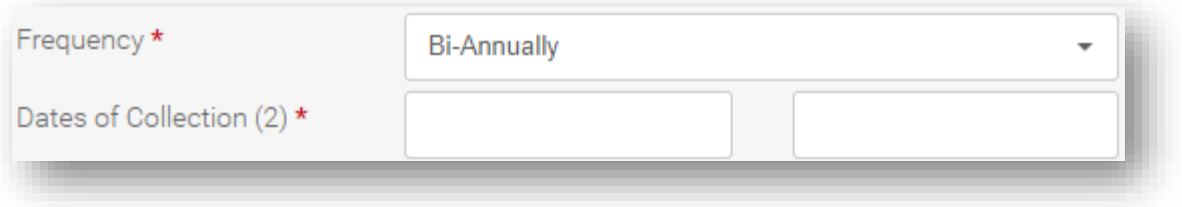
- Bi-Monthly – The debit will run twice a month as per your selection



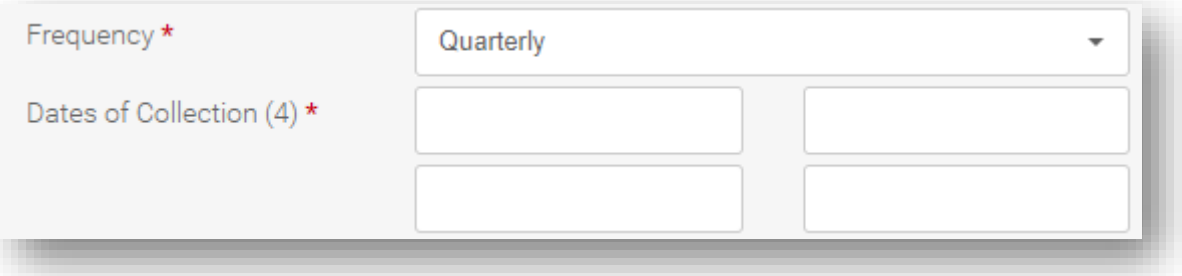
- Annually – The debit will run once a year on the set date



- Bi-Annually – The debit will run twice a year



- Quarterly – The debit will run 4 times a year on a set date



For the purpose of this example, we will select a Monthly Frequency:

- Select the **"Day of Collection**" i.e which day of the month do they want the debit to run.
- Select the "**Dates**". The information bubble will indicate that if the mandate has no expiry date then leave the to date blank. This will allow the transaction to run recurring until such time as the mandate is deactivated by yourself, the transaction is disputed by your customer, the transaction fails due to any reason other than insufficient funds or the transaction failed to consecutive submissions due to insufficient funds.
- Amount:
    - You have two options available which should be capture in terms of the mandate the client signed.
        - Fixed amount – The debit will run for this amount on the specified date recurring and no intervention is required.
        - Variable amount – A maximum collection amount is authorised by your client on their mandate which is then captured when the mandate parameters are loaded. Once the mandate has been authorised, you have to enter an amount under "My Collections"
        - The transaction will run on the specified date with the amount entered recurring until such time as the amount is changed. It will then run the new amount recurring. If left blank the transaction will not be submitted at all.

TIP:

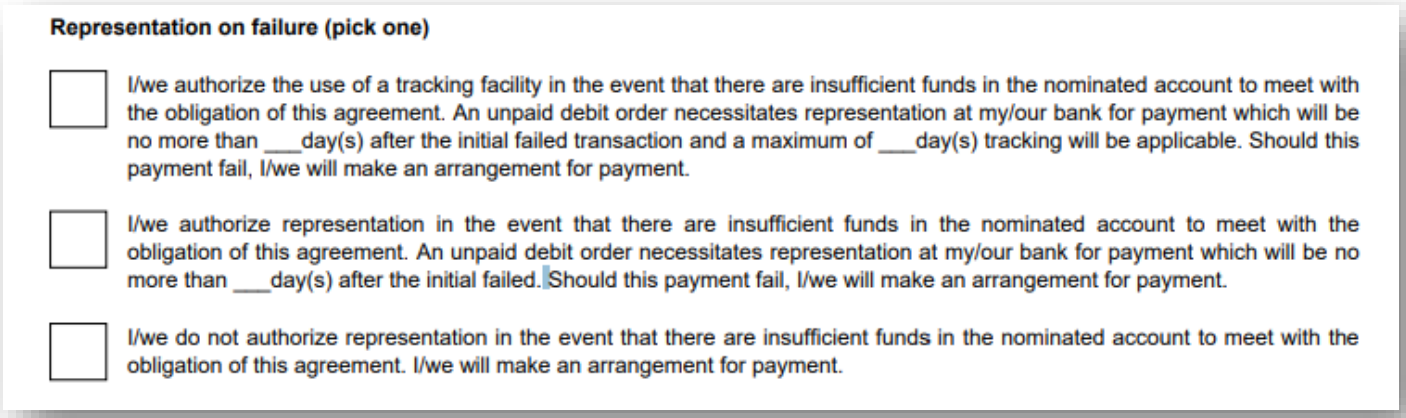
It is advised that you sign mandates with your clients for variable amounts as this allows you to recover outstanding amounts should a transaction be returned due to insufficient funds. (In addition, see the representation on failure options)

IMPORTANT

Permission to run Naedo – Naedo will be decommissioned as service in the very near future and therefore this option will be removed from this screen and replaced with Debicheck. You can leave this option on "No". If you select yes by accident the transaction still won't run a Naedo transaction.

Step 2: Representation on Failure

- The mandate allows for representation on failure of the debit due to "insufficient funds". Depending on the option your customer selects, this will be the option you will select here. The terms of the mandate reads as follows:



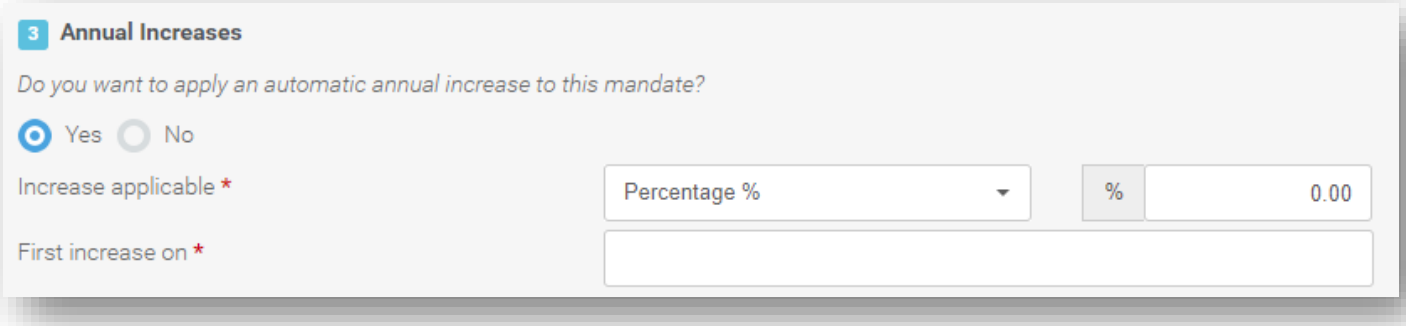
- **The first option** allows for Naedo tracking of the account in the event of a failure. As mentioned Naedo will be decommissioned and this will be replaced in the mandate with DebiCheck.
- **The second option** allows for a normal debit order to be resubmitted within a specific amount of time after the original transaction failed
- **The third option** prohibits the merchant to resubmit the transaction.
- If you already have signed mandates and this current mandate does not provide for resubmission on failure, then select “Do not resubmit”.

TIP:

Be careful with representation on failure as 2 consecutive failures due to insufficient funds will deactivate the mandate and you will require a new mandate. Contact your client before you resubmit the transaction or alternatively make use of a variable amount mandate and recover the outstanding amount by changing the amount for the next collection.

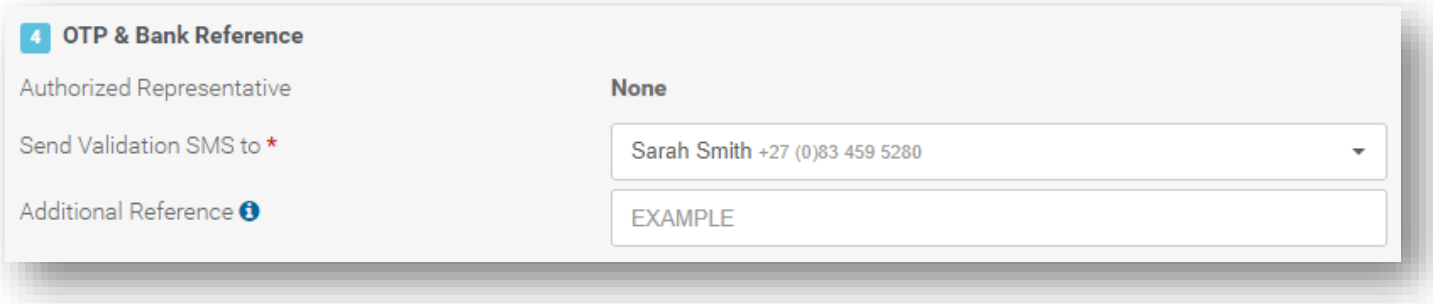
Step 3: Annual Increases:

- The standard mandate provides for annual increases with either a percentage or Rand amount. If your current mandate or terms and conditions do not provide for increases then leave this option on “NO”.
- If you are allowed annual increases, select yes and enter the parameters:



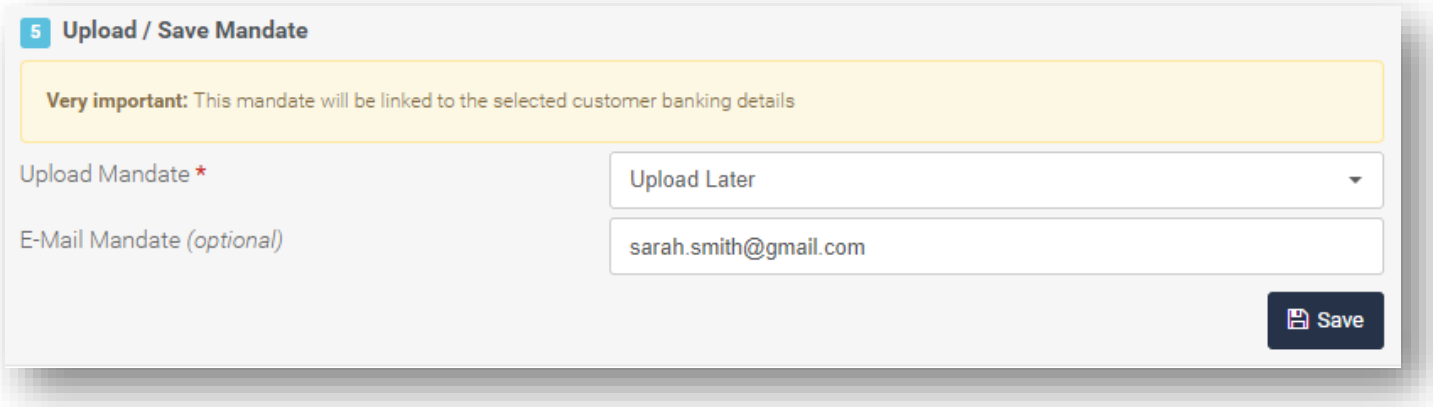
Step 4: OTP & Bank Reference:

- A SMS will be sent to the contact person selected in this field. If you have more than one contact person, you can select the one who must receive the SMS.
- If your profile is set to OPT in, the person receiving the SMS must respond with a “Yes” or “No” before the mandate will activate.



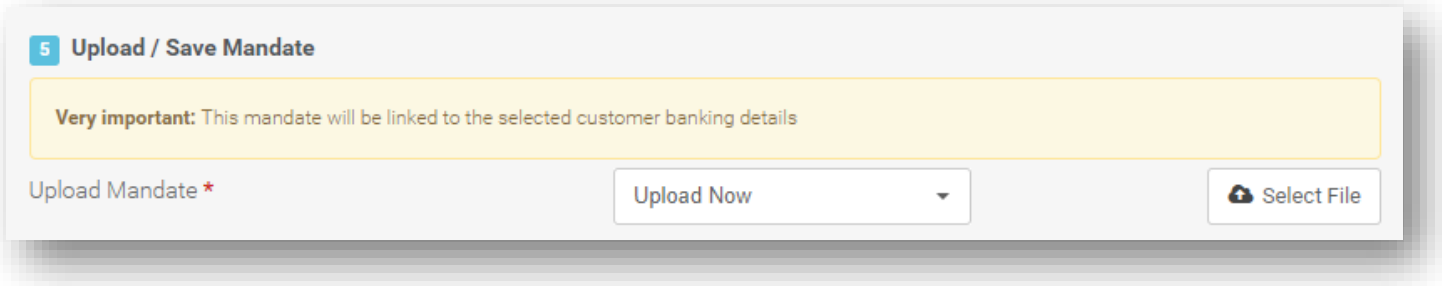
- In addition to the ASN (Assigned short name) that will appear on your customers bank statement, you can make use of the “Additional Reference” field for additional identifying characters to appear on the customers bank account. You are limited to 7 additional characters.
- The standard reference that appears on your customer bank accounts will be e.g.
  ABCSHOES Q102P
  - ABCSHOES is the short name registered with the bank for your company and can not be changed.
  - Q102P is a unique identifier for the that specific transaction. Each submission to the bank will have a different unique identifier.
  - If you decide to make use of the additional reference field and enter e.g. ACC0023, the reference on your customers bank statement will read ABCSHOES Q102P ACC0023 with only the unique identifier changing with each submission.
  - If you enter a reference in this field remember that it can not be changed again. This is a set reference.

Step 5: Upload / Save mandate:

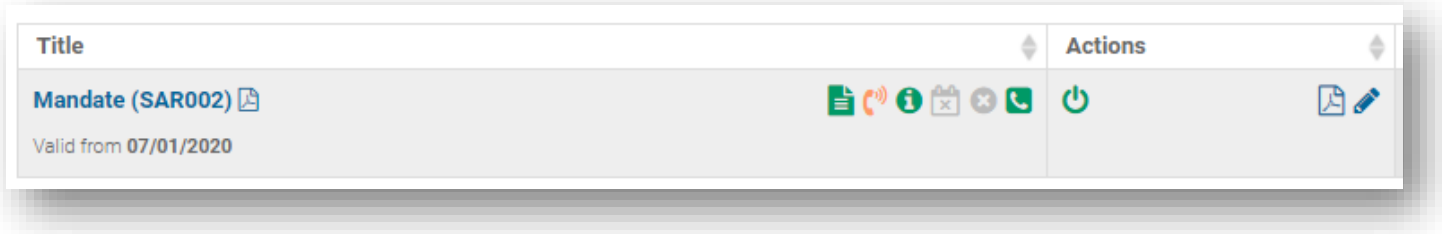


Upload Now:

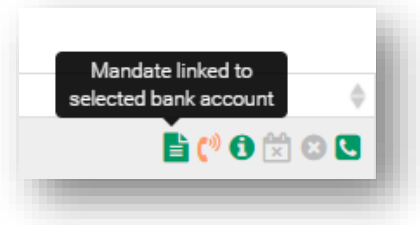
- If you have a signed mandate and you only entered the mandate parameters then you select Upload Now. The Select File button will become available and you can then select the file from where you saved it.

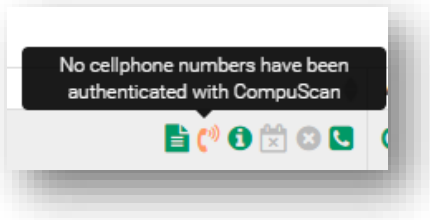


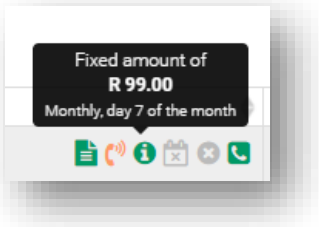
- Once the mandate parameters have been captured and you've uploaded the mandate, you will notice that the mandate now appears at the bottom of the screen:

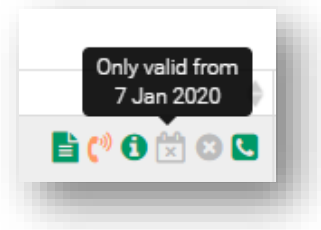


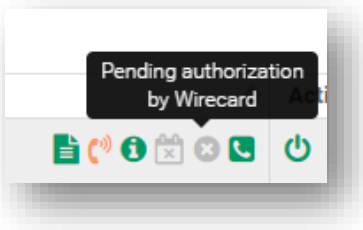
- If you select the blue wording "Mandate (SAR002), it will download the mandate for ease of retrieval.
- Each of the icons indicate information related to this mandate. If you hover your mouse over the icon it will give you more information:

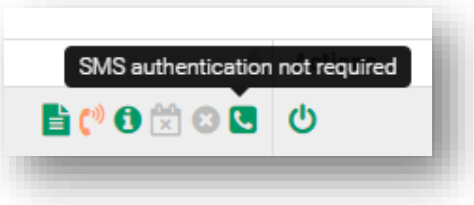




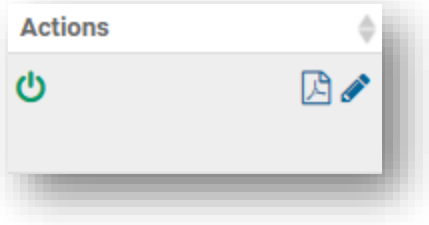




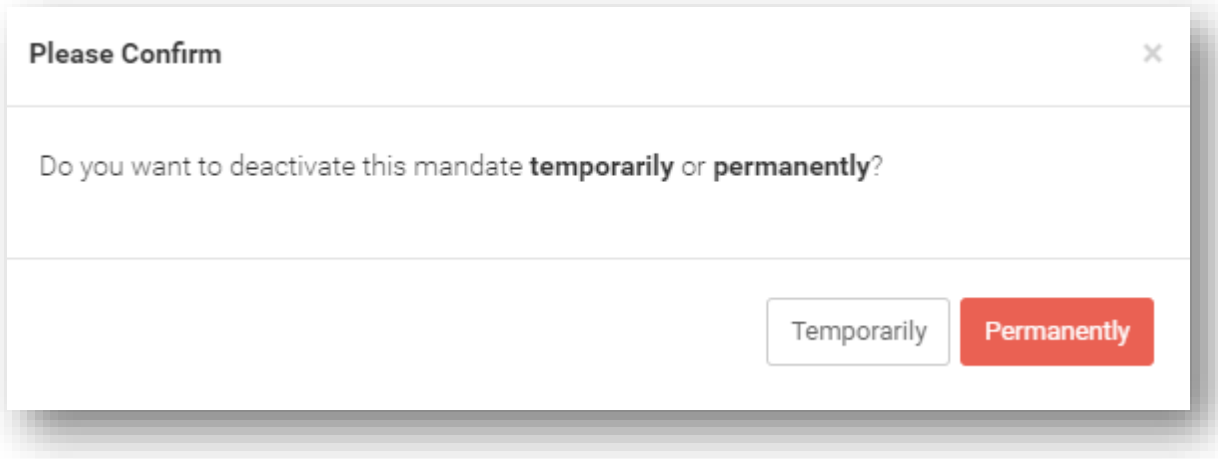




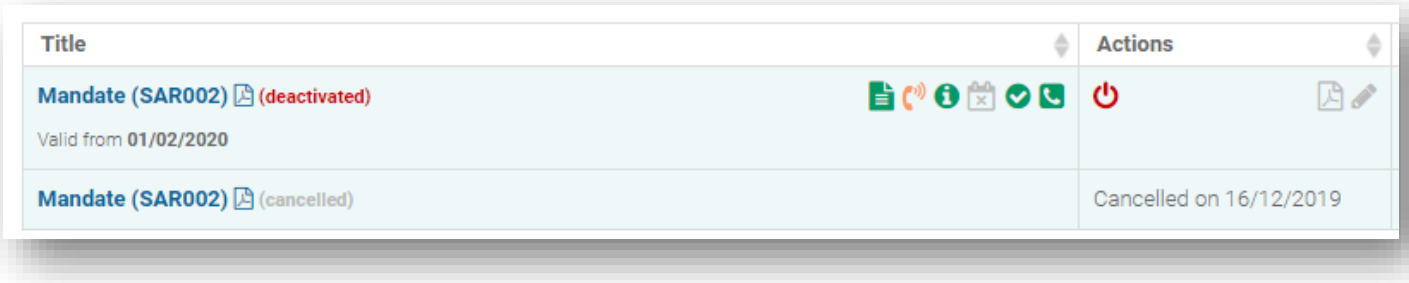
- Under the Actions Column there are 3 icons.



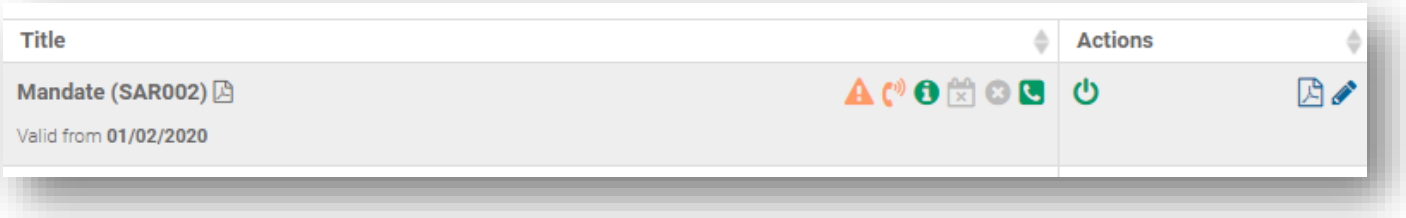
- The first is to temporarily or permanently deactivate the mandate. If you select this button you will see the below screen



The transactions below indicate a temporarily deactivated mandate and a permanently one. You can at anytime reactivate the temporarily deactivated mandate and it will run the next available date as per the mandate parameters.



- The second is to re-generate the mandate. This will download the mandate which you can then email to your client**.** This button is only available if:
    - You didn't upload the mandate when you captured the mandate parameters or
    - If your profile is not yet set to Auto-Authorise. Once your profile is set to Auto-Authorise and you click "Upload Now", this button and the one next to it will lock and trigger the customer sms and the only way to make changes to the mandate parameters is to contact the support team.
- The 3rd icon, the "pencil" is to edit the mandate parameters. This is where you will upload the signed mandate once you receive it back from you client. You will notice the difference in the icons where the parameters have been captured but the signed mandate hasn't been uploaded yet.



- The amber triangle indicates that parameters have been captured but the mandate hasn't been uploaded yet. The "pencil" icon will allow you to upload the mandate.
- This button is only available if:
    - You didn't upload the mandate when you captured the mandate parameters or
    - If your profile is not yet set to Auto-Authorise. This allows you to make changes if you accidentally entered the incorrect information. Once your profile is set to Auto-Authorise and you "Upload Now" this button and the one next to it will lock, trigger the customer sms and the only way to make changes to the mandate parameters is to contact the support team

IMPORTANT

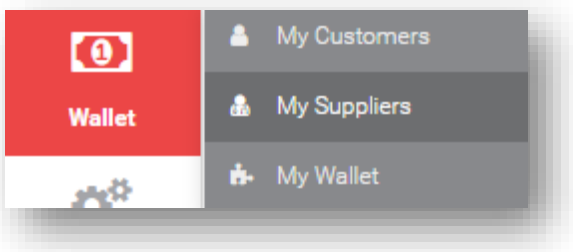
If you are a new Merchant your profile will not be set to Auto Authorise in the beginning. When you upload a new mandate the support team will review the mandate and authorise it on their side. This is to ensure that you are confident with the platform and comfortable uploading customers and their mandates. Once we've established that you are ready to go ahead on your own will we activate Auto Authorise.

2.2 MY SUPPLIERS

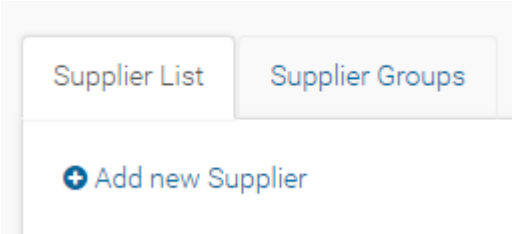
2.2.1 Loading of a Supplier

Paying a supplier from the Wirecard platform works in the same way you would make a payment from your online banking. First you need to create a beneficiary before you can make a payment.

Navigate to Wallet and then My Suppliers:



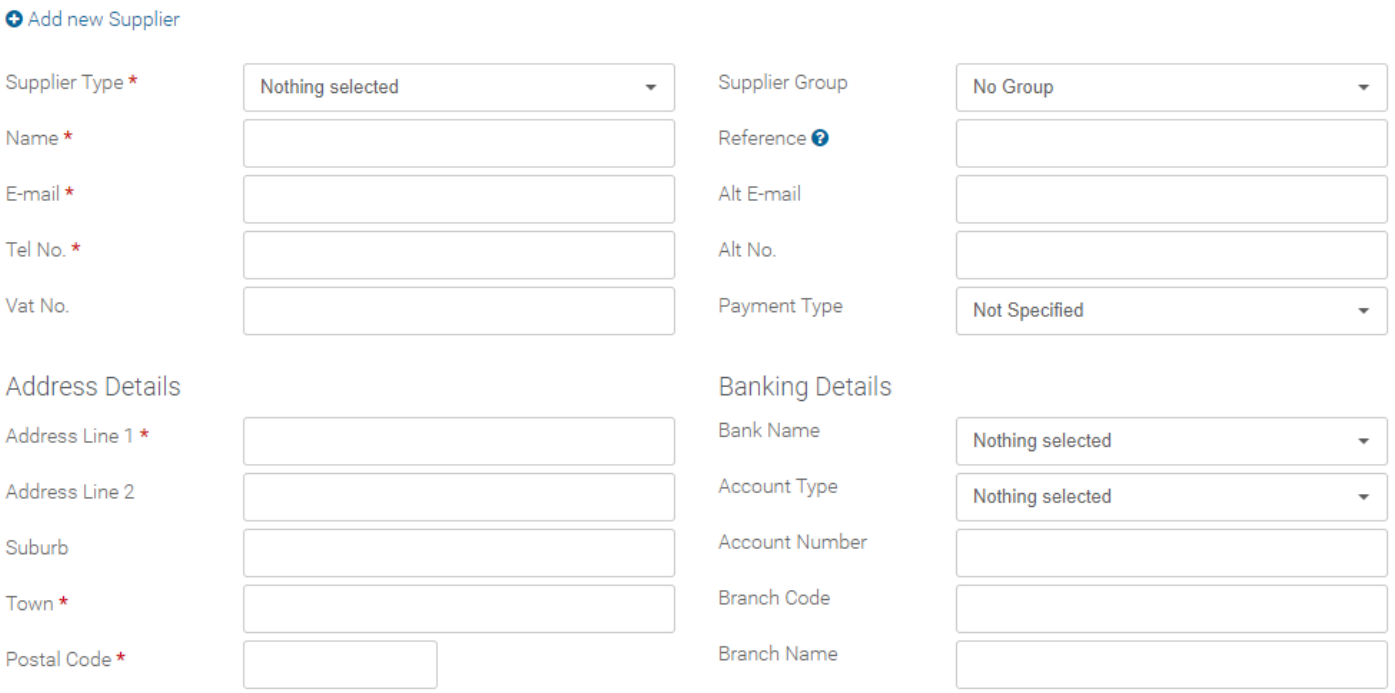
- You will notice two tabs at the top:



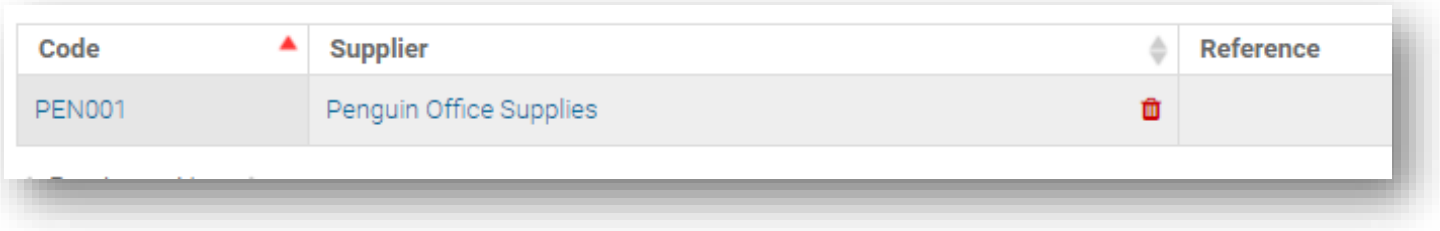
- These tabs have the same function as the My Customer tabs. If you will be making use of Supplier Groups create your supplier groups before you add a new supplier.
- You can always add additional groups later. Remember that if you start using groups you will need to use this throughout like with the My Customers. You can also edit a supplier and then add them to a group at a later stage if you decide not to make use of supplier groups from the beginning.

- Once you've setup your groups go to Supplier list and select "Add new Supplier"

- You will see this screen:



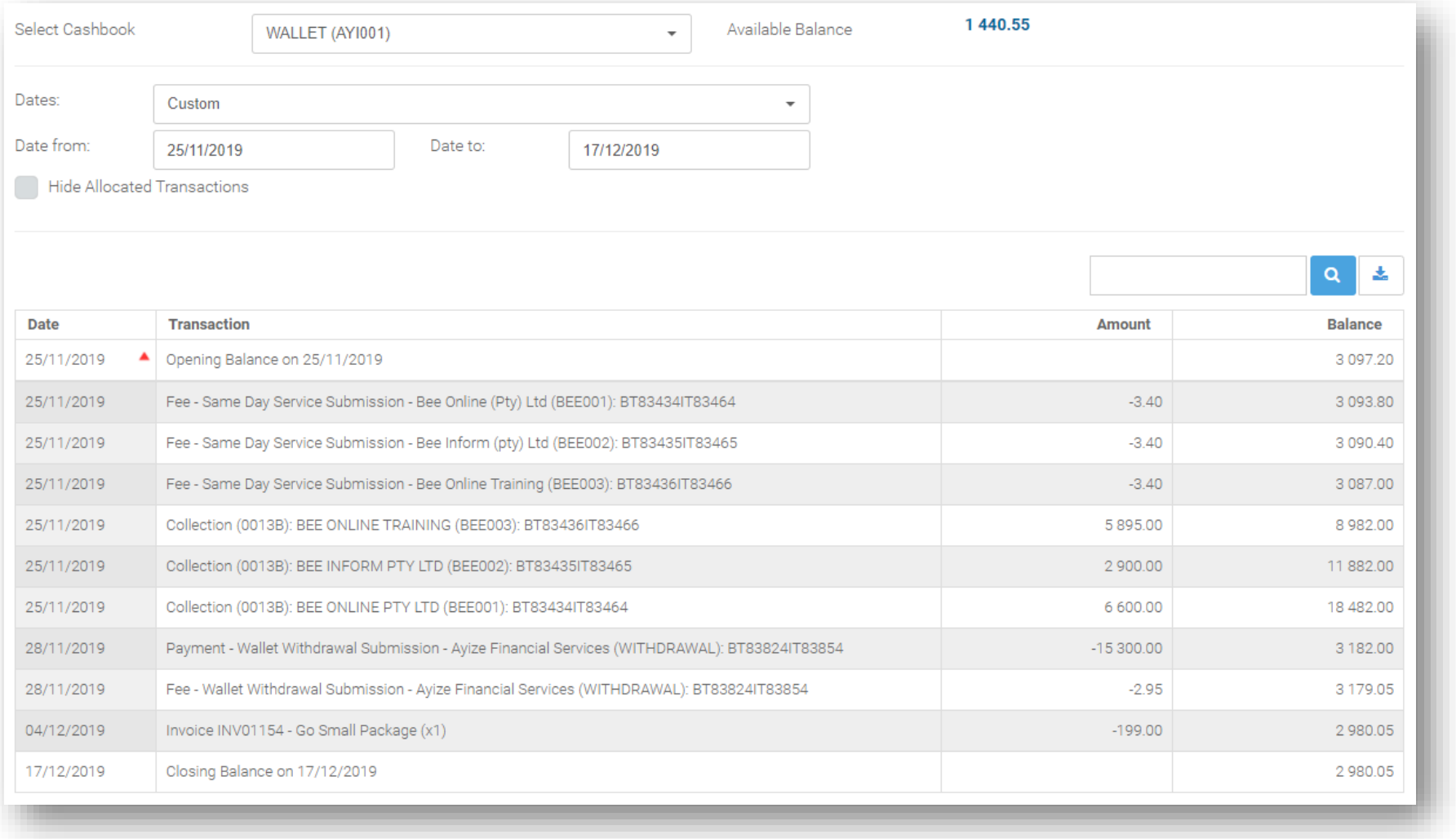
- Complete all the fields marked with an asterisk.
- Change your Payment type to EFT and then remember to add your Supplier bank details as well.
- Create your Supplier



- To make a payment to your supplier, **see My Payments 3.2**

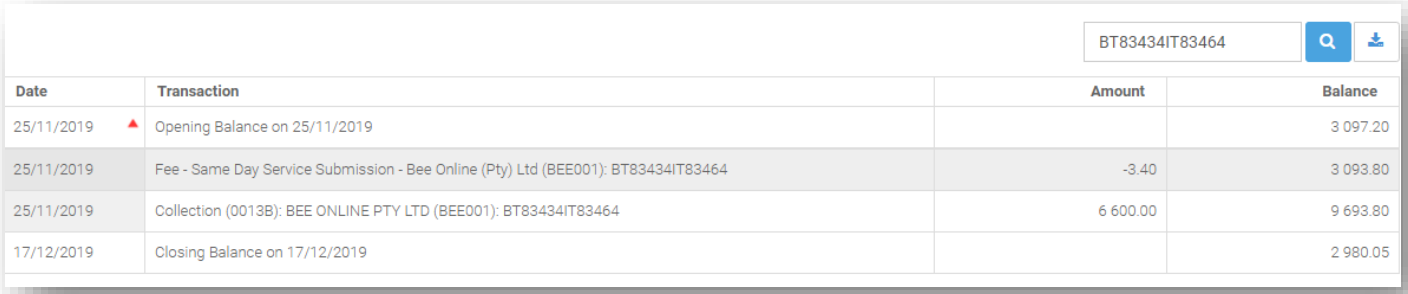
2.3 MY WALLET

- The wallet functions like a bank statement but is also a Realtime reflection of the status of your transactions.
- The wallet date defaults to “This Month”. You can change the date range by selecting “Dates”. You will get various options including a custom option where you can enter a specific date you want transactions for.
- Once you’ve had some transactions processed, a standard wallet statement will look like this:



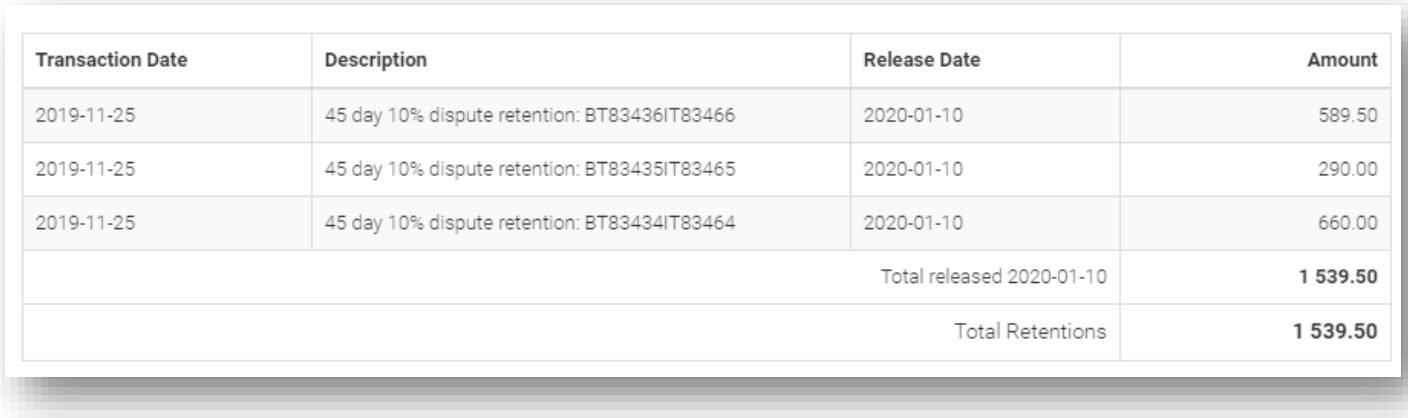
Date	Transaction	Amount	Balance
25/11/2019	Opening Balance on 25/11/2019		3 097.20
25/11/2019	Fee - Same Day Service Submission - Bee Online (Pty) Ltd (BEE001): BT83434IT83464	-3.40	3 093.80
25/11/2019	Fee - Same Day Service Submission - Bee Inform (pty) Ltd (BEE002): BT83435IT83465	-3.40	3 090.40
25/11/2019	Fee - Same Day Service Submission - Bee Online Training (BEE003): BT83436IT83466	-3.40	3 087.00
25/11/2019	Collection (0013B): BEE ONLINE TRAINING (BEE003): BT83436IT83466	5 895.00	8 982.00
25/11/2019	Collection (0013B): BEE INFORM PTY LTD (BEE002): BT83435IT83465	2 900.00	11 882.00
25/11/2019	Collection (0013B): BEE ONLINE PTY LTD (BEE001): BT83434IT83464	6 600.00	18 482.00
28/11/2019	Payment - Wallet Withdrawal Submission - Ayize Financial Services (WITHDRAWAL): BT83824IT83854	-15 300.00	3 182.00
28/11/2019	Fee - Wallet Withdrawal Submission - Ayize Financial Services (WITHDRAWAL): BT83824IT83854	-2.95	3 179.05
04/12/2019	Invoice INV01154 - Go Small Package (x1)	-199.00	2 980.05
17/12/2019	Closing Balance on 17/12/2019		2 980.05

- You will notice that the fees were deducted “On the Fly” on the day the debit order or payment was submitted to the bank.
- The Collections reflect the Customer name as well as the Customer Code and a unique BT number.
- The BT number aka the Batch Transaction Number is unique to this specific transaction. If you copy the BT number and enter it into the search bar at the top it, this will give you all the information linked to that specific number e.g.



Date	Transaction	Amount	Balance
25/11/2019	Opening Balance on 25/11/2019		3 097.20
25/11/2019	Fee - Same Day Service Submission - Bee Online (Pty) Ltd (BEE001): BT83434IT83464	-3.40	3 093.80
25/11/2019	Collection (0013B): BEE ONLINE PTY LTD (BEE001): BT83434IT83464	6 600.00	9 693.80
17/12/2019	Closing Balance on 17/12/2019		2 980.05

- If this client disputed this specific transaction, the transaction will be linked to the BT number for ease of reference.
- You will notice a Closing balance at the bottom of the table and an available balance at the top of the page. The difference in the balance will be due to retentions on your profile as per your profile settings. **Refer to 1.3 for more information.**
- To view your retentions, select the numbers in blue next to the wording “Available Balance”. You will get a popup that displays the below:



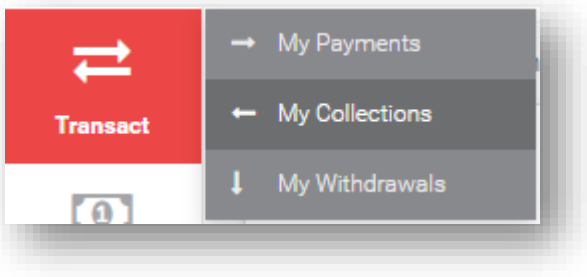
Transaction Date	Description	Release Date	Amount
2019-11-25	45 day 10% dispute retention: BT83436IT83466	2020-01-10	589.50
2019-11-25	45 day 10% dispute retention: BT83435IT83465	2020-01-10	290.00
2019-11-25	45 day 10% dispute retention: BT83434IT83464	2020-01-10	660.00
		Total released 2020-01-10	**1 539.50**
		Total Retentions	**1 539.50**

- The popup will display the date the transaction was processed, the type of retention and the release date. The total retentions will be the difference between the “Available Balance” and the “Closing Balance”

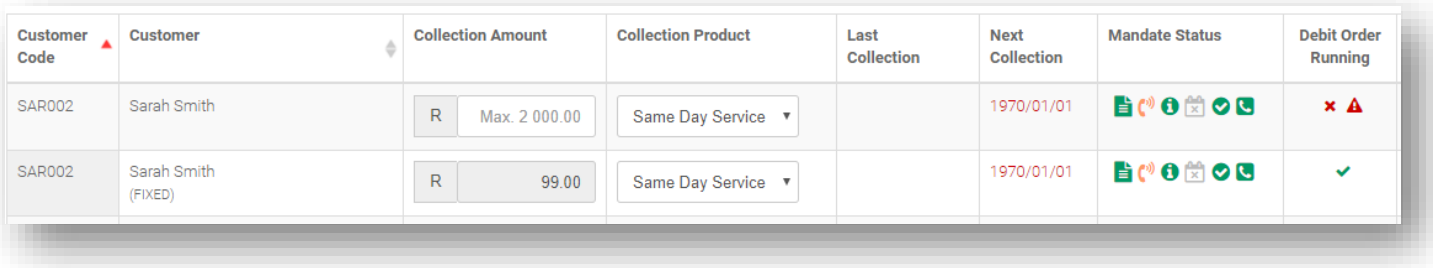
3 Transact

3.1 MY COLLECTIONS

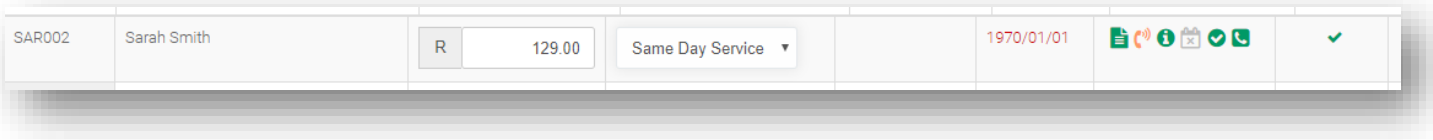
Once you have uploaded your mandates and they've been authorised by the support team or auto authorised, your customers will now show under your Transact > My Collections Screen



- All new authorised mandates will initially show a next collection date of 1970/01/01. Dates update every 15 minutes, which means this date will update within the next fee minutes to the correct collection date:

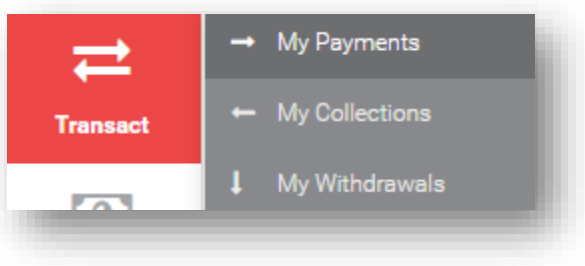


- The mandate icons appear in several places for quick reference and to help you with identifying any problems. All icons are interactive, so if you see anything out of the ordinary, just hover your mouse over the icon for more information.
- Using the example above, you will notice that the first transaction displays a red cross and triangle in the last column. This is because that specific transaction is a variable amount transaction. Before the debit can run an amount must be entered. The amount entered, unless changed before the next submission date, will run recurring.

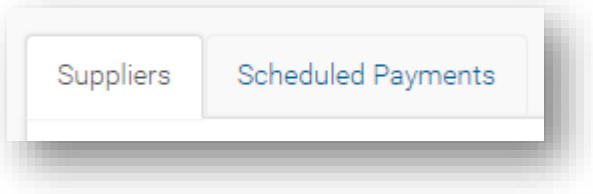


3.2 MY PAYMENTS

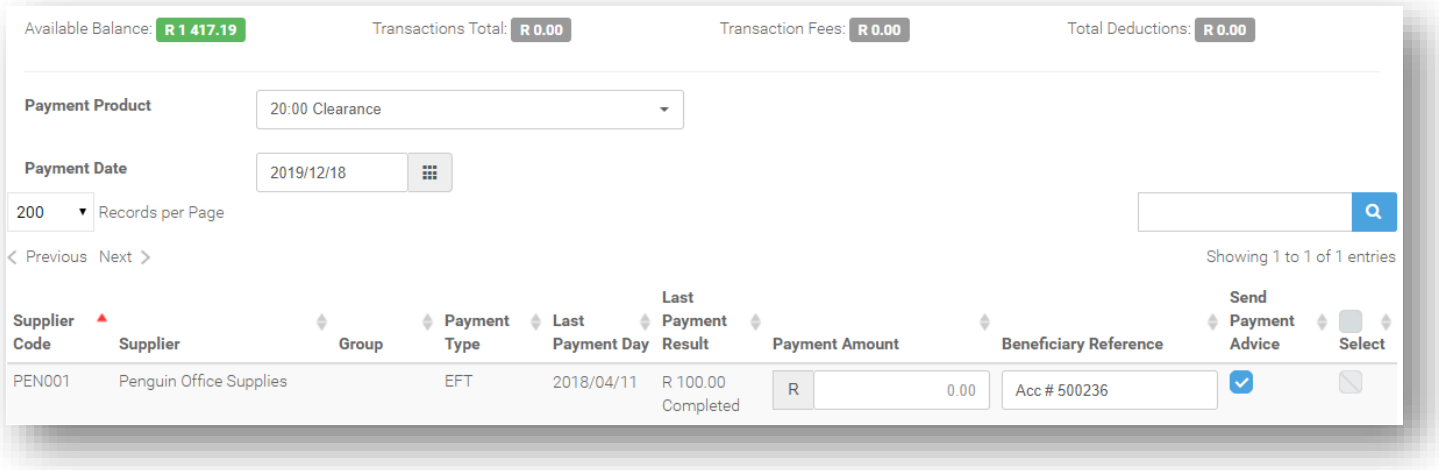
- Once you've created your suppliers navigate to Transact > My Payments



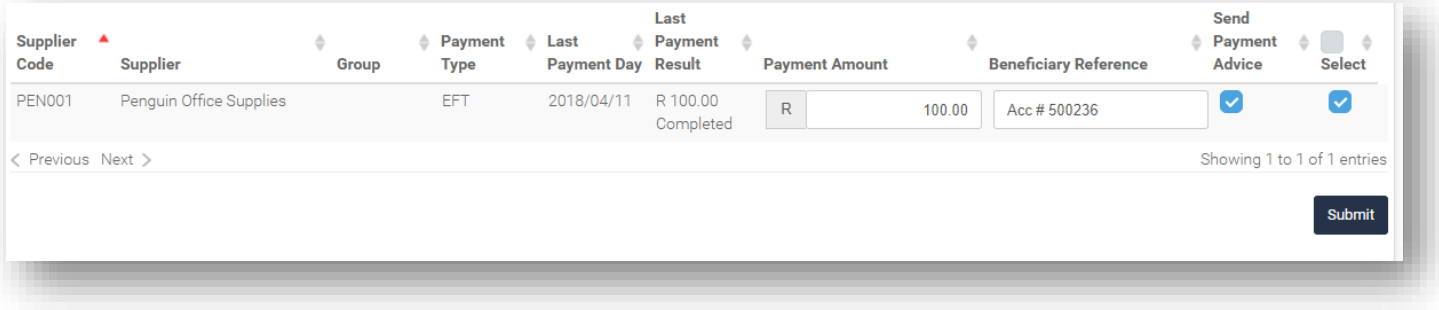
- There will be two tabs at the top



- The Suppliers tab will show suppliers with Payment Type EFT.

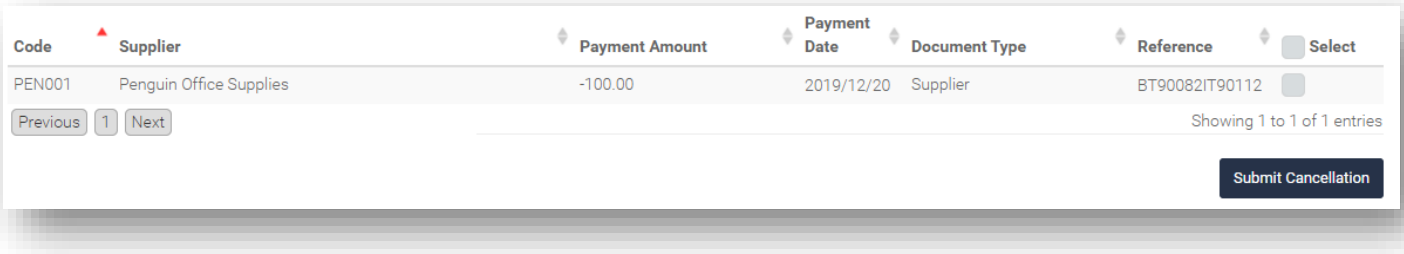


- You can make payments to the value available in your Wallet reflecting in the top left corner.
- Enter the amount and reference before 15:00 the "select" tick box will become available. Tick this box and Submit your payment. The payment will be processed on the default date (today's date), the same day between 20:00 and 22:00 in your beneficiary's bank account.



- You can also select a specific payment date by changing the "Payment Date."

- If you tick the “Send Payment Advice”, a system generated proof of payment will be sent to the Supplier’s email address.
- Once you submitted your payment, it will now show under the “Scheduled Payments” tab



- If you made a mistake with your payment, you can cancel the transaction here before 15:00 on the day the payment is to be processed. Tick the box under “Select” and submit cancellation.

TIP:

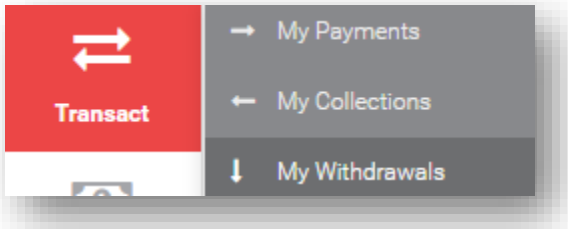
If you would like to pay your suppliers but you have insufficient funds in your wallet, you can fund your wallet from our own bank account. Contact the Support team for bank details where you can pay funds to. The payment, once cleared in our bank account, will be allocated to your wallet. You can then make payments against the available balance.

IMPORTANT

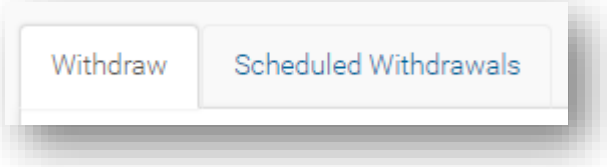
If you withdraw any funds from your wallet on the same day that you make a payment to your suppliers and the balance in your wallet is less than your payment amount, the payment will fail.

3.3 MY WITHDRAWALS

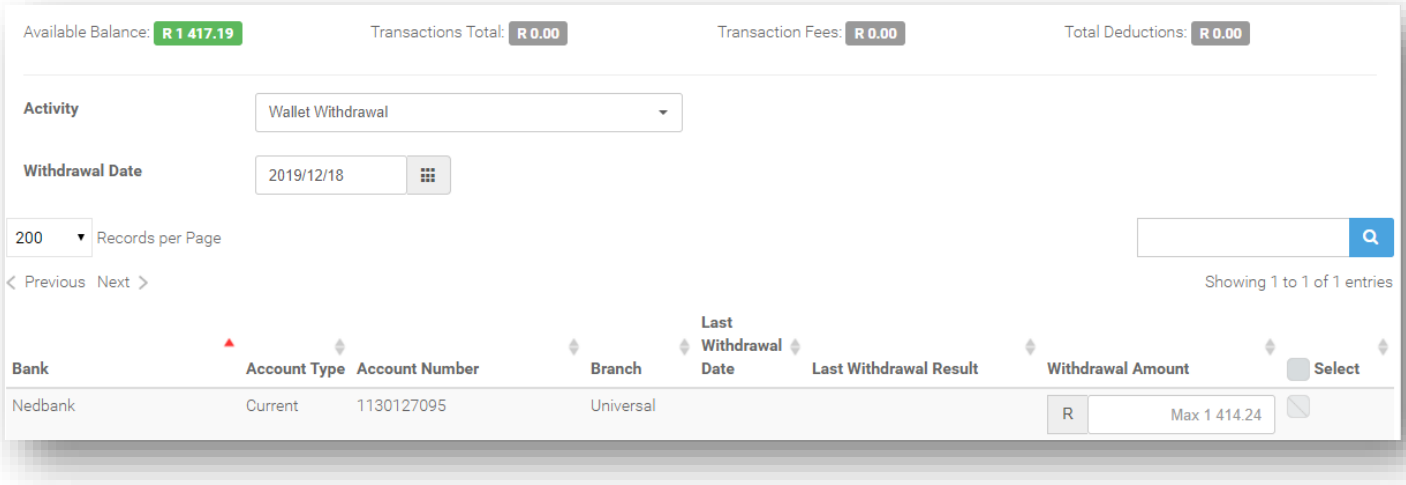
- Any funds that you have available to withdraw (See **My Wallet**) can be withdrawn to your nominated bank account.
- Navigate to: Transact > My Withdrawals:



- There will be two tabs at the top:



- You will see this screen where your company bank account details have been prefilled.



- You can make a withdrawal to the value reflecting in the Withdrawal Amount box. This amount is the **Wallet Available balance** (reflecting in the top left corner) minus your withdrawal fee.
- Enter the amount and reference **before 15:00**, the “select” tick box will become available. Tick this box and Submit your withdrawal. The withdrawal will be processed on the default date (today’s date) , the **same day between 20:00 and 22:00** in your beneficiary’s bank account.
- You can also select a specific withdrawal date by changing the “Withdrawal Date.”
- Once you submit your withdrawal, it will now show under the “Scheduled Withdrawals” tab as per payments.
- If you made a mistake with your withdrawal, you can cancel the transaction here **before 15:00** on the day the withdrawal is to be processed. Tick the box under “Select” and submit cancellation.

4 Q&A

- ***I would like to change my Company Bank Details***.

  If your company Bank Account number changes, please contact the support team with a proof of the new bank account so changes can be made. The new bank account must be in the name of the profile.

- ***Why must I have a cell phone number for my customer?***

  A SMS is sent to your client. Some profiles might be set to OPT-in and therefore your customer must respond to the SMS to activate the transaction. Another reason is than a SMS module will be introduced in the near future where you will be able to send SMS correspondence to your client.

- ***I have a variable mandate and I entered an amount but it's still showing that the transaction can't run.***

  The reason could be that your variable amount exceeds the maximum line limit for your profile. Hover your mouse over the red triangle and the reason will be displayed. If the amount exceeds your maximum line limit, contact the support team to have this increased.