

netcash[®]

Quick Start Guide

Debit Orders

PAYMENTS. DELIVERED.

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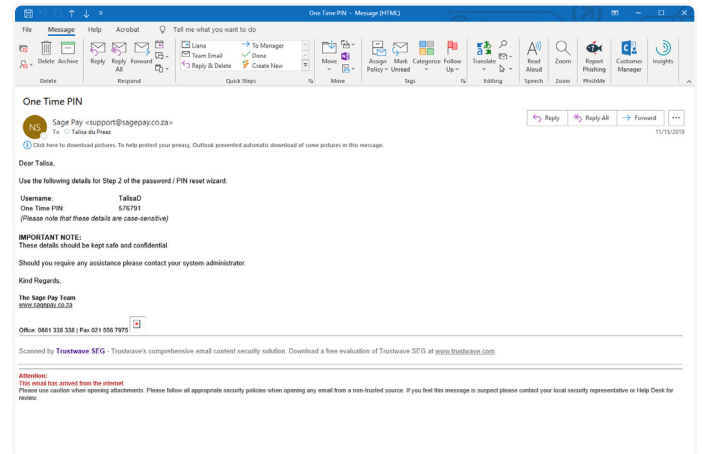
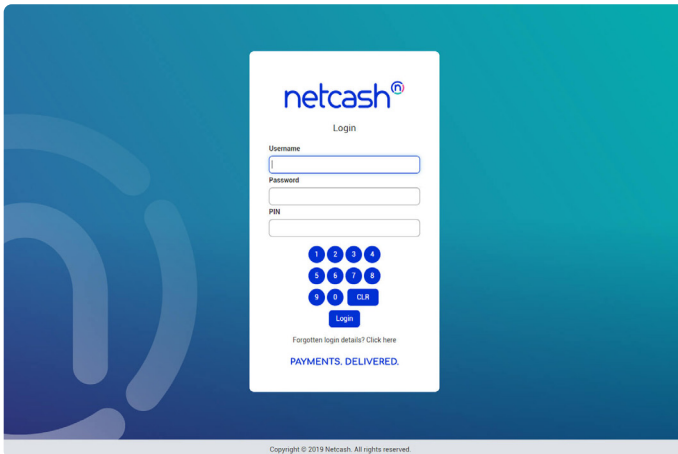
Our easy to use guide will get you up and running in no time!

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Login



1. Navigate to <https://merchant.netcash.co.za>
2. Insert your username, password & pin. Press the **Login** button.

3. These credentials would have been emailed to you when your account was activated.

Note:

Should you not have your login details, please contact your system superuser to reset your password or contact the Netcash help desk on 0861 338 338.

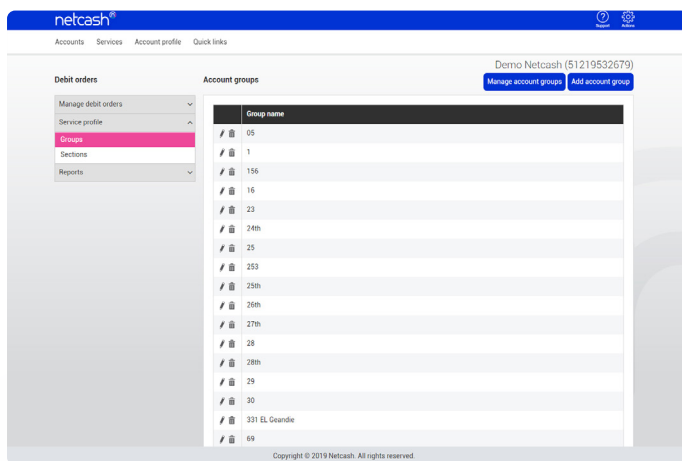
Working with groups

Groups allow you to categorise your debit orders in order to assist you when working with certain types of clients or specific dates in your Masterfile. Groups also make it easier to select a number of clients to be added to a batch simultaneously.

The most common groups used are:

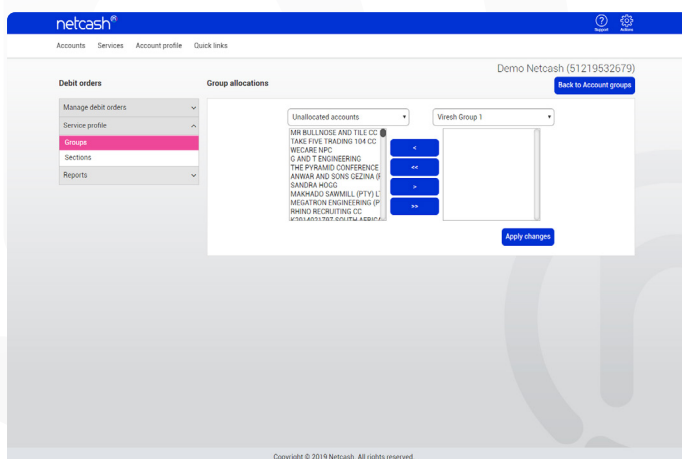
- Processing date
- Service type
- Product type
- Frequency – weekly, monthly, annually
- Division / region – KZN, Gauteng etc

A) Creating groups



1. Select **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Service profile > Groups**.
4. Click on the **Add account group** button.
5. Insert the **name** of your group and submit.
6. Your group will now appear in the **Group list**.

B) Managing clients in groups

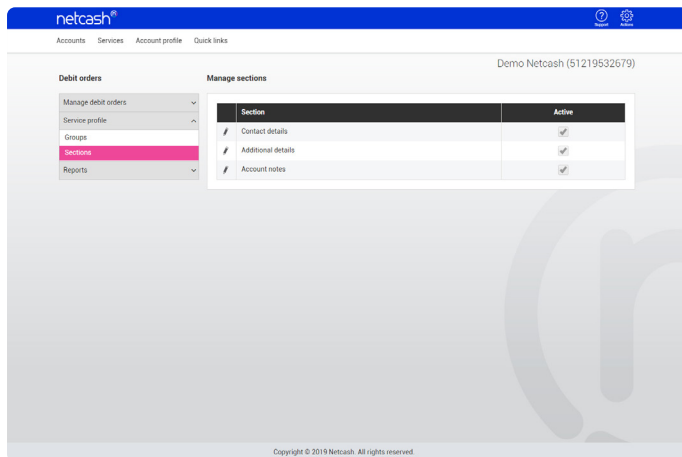


1. Select **Services**.
2. Select **Debit orders** from the dropdown menu.
3. Click on **Service profile > Groups**.
4. Click on the **Manage account groups** button.
5. You are now presented with two boxes:
 - **The box on the left** allows you to choose clients to add to a group, they can either be unallocated (not currently in a group) or they can be an existing group.
 - **The box on the right** allows you to select the group that you want to add clients to, note that you can add one group to another group.
 - Single arrows move one at a time and double arrows move all items in the box, note that you can move clients to a group or from a group.



Managing sections

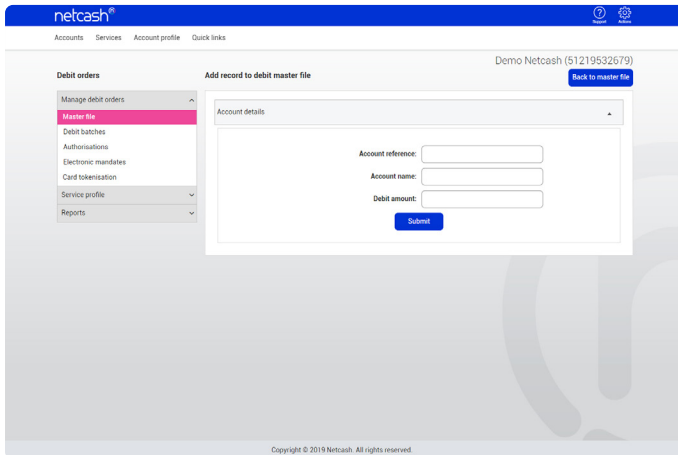
Sections control which containers will be displayed when working with Masterfiles. If you do not use a particular section, you can make it inactive and therefore it will not display in the Masterfile capture screen.



1. Select **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Service profile > Sections**.
4. You are now presented with sections in the Masterfile that you have the ability to make active or inactive. These include:
 - Contact details
 - Additional details
 - Account notes
5. By clicking on the **Pencil** to the left of the group you are able to select active/inactive and **Submit**.

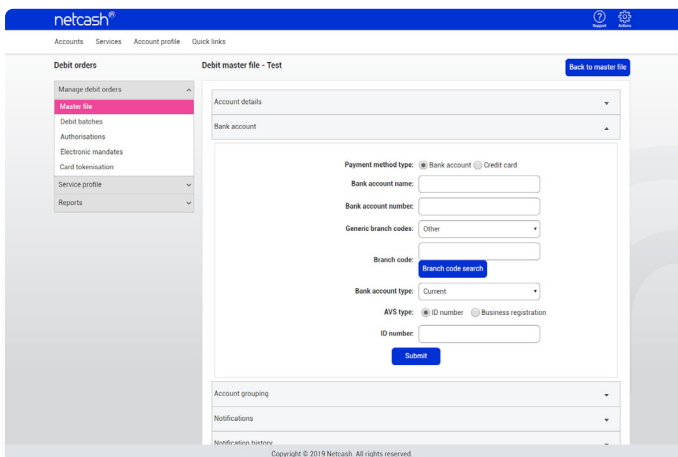
Debit order masterfiles

A) Add a new client to your masterfile



1. Select **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Manage debit orders > Master file**.
4. Click on the **Add account** button.
5. Insert a unique account reference.
6. Insert the **Account name, company name or surname followed by initials**.
7. Insert the **Debit amount** - Default amount to be collected each month . (Amounts are editable when creating debit batches).
8. Click on **Submit**.

B) Insert bank account details



1. Expand the Bank account container by clicking on the **down arrow** to the right of the container heading.
2. Payment method - **Bank account**.
 - Insert **bank account name**.
 - Insert the bank account number - include leading Zero's if applicable.
 - Select the **Generic branch code** from the dropdown list or type the branch code in the field provided.
 - Click on **Submit**.
3. Netcash will now validate the bank account and branch code and accept the record if successfully validated. If the account fails validation then the bank account record will not be added to the Masterfile.

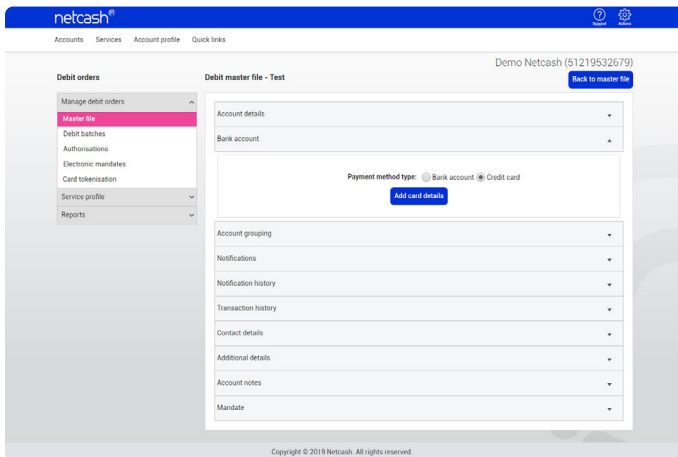
Note:

- Insert ID number if you would like to verify bank account details.
- Account details and bank account information is the minimum amount of information required in order to create a Masterfile entry that can be processed in a debit order batch.

Debit order masterfiles

(continued)

C) Insert credit card details



1. Expand the Bank account container by clicking on the **down arrow** to the right of the container heading.
2. Payment type - select **Credit Card**.
3. Click on **Submit** card details.
4. Insert the **credit card number, expiry date and name**.
5. Click on **Submit**.
6. Card details will be validated, close the window to return to the masterfile.

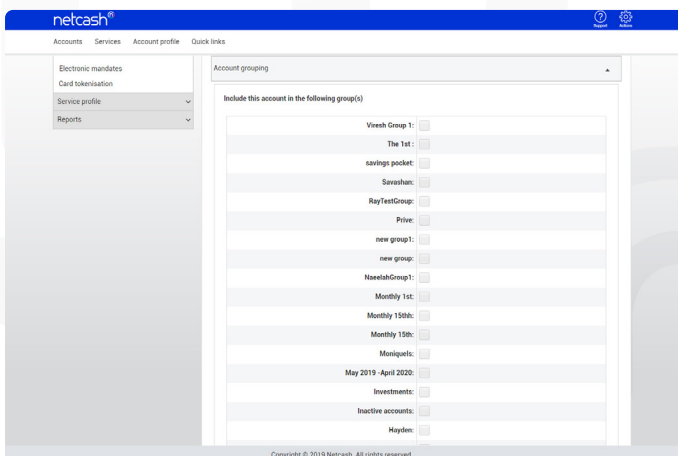
Note:

- Netcash is a level 1 PCI compliant company. This means that we are not permitted to retain credit card account details, and is done in order to prevent fraud. Once the card details have been entered, the credit card number will be masked (only the first and last 4 digits are displayed and the remainder are zero filled).
- A card token is generated and displayed below the card details. Tokens represent card details and can be used to submit transactions electronically to Netcash. Tokens will expire when cards expire.

D) Adding your client to a group

Account groupings are used to sort clients and assist you with selecting certain groups of clients for processing. Typically clients use this for the day on which to run the debit order batch, although you can create any group of your liking and you can add one client to numerous groups if required.

The account grouping section appears directly below banking details.



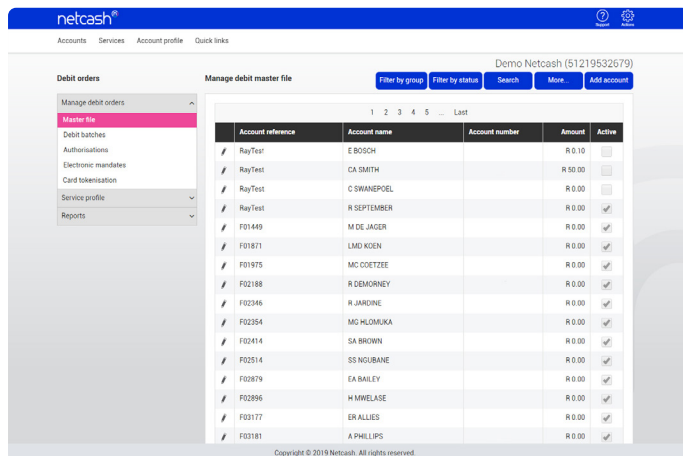
Please refer to page 3 of this guide for more information on creating and managing groups.

1. Click on **Edit**.
2. Select the group/groups that you would like to add the client to.
3. Click on **Submit**.

Debit order masterfiles

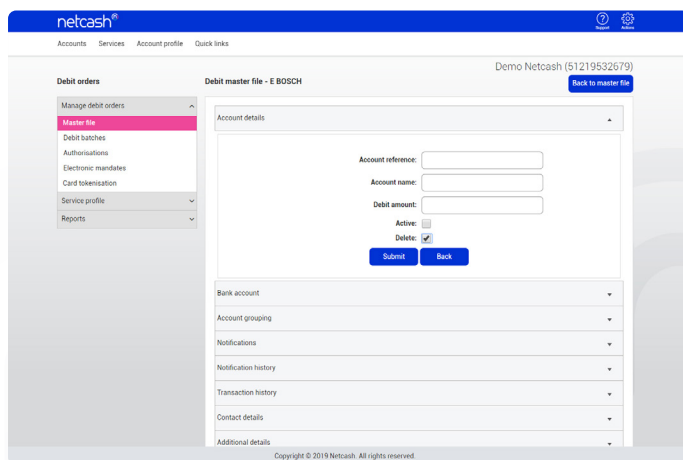
(continued)

E) Editing clients in your Masterfile



In the **Masterfile list view**, by clicking on the **Pencil** on the left of the Masterfile entry, you are able to edit all information of your client.

F) Deleting Masterfile entries

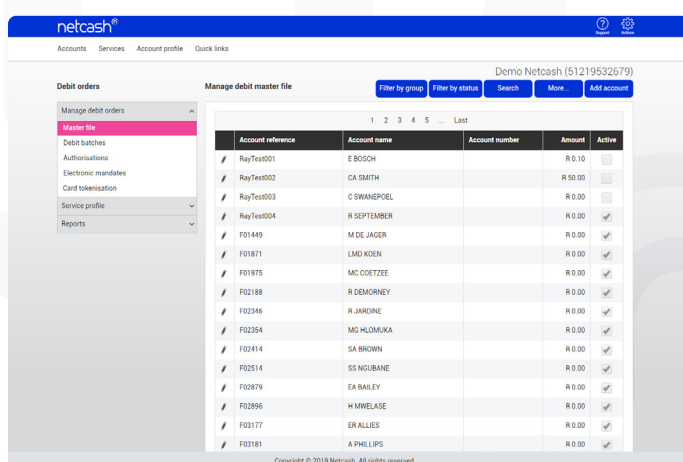


Click on the **Pencil** on the left of the Masterfile entry to edit the client. Select the **Account details container**, click on **Edit**, tick the **Delete this account box** and then click on **Submit**.

Note:

You can also make clients inactive, which will exclude them from selection for batches.

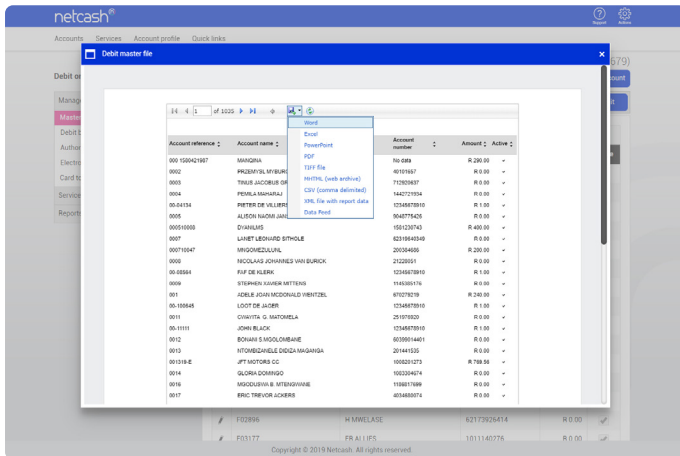
G) Sorting clients in your Masterfile



Clients in your Masterfile are grouped in grid form on the **Manage Masterfile** screen. Each column in the list is sortable by clicking on the heading. Sorting can be ascending or descending. Click once for ascending, click again for descending. By sorting, all pages of your Masterfile are sorted.

Export Options

A) Download Report

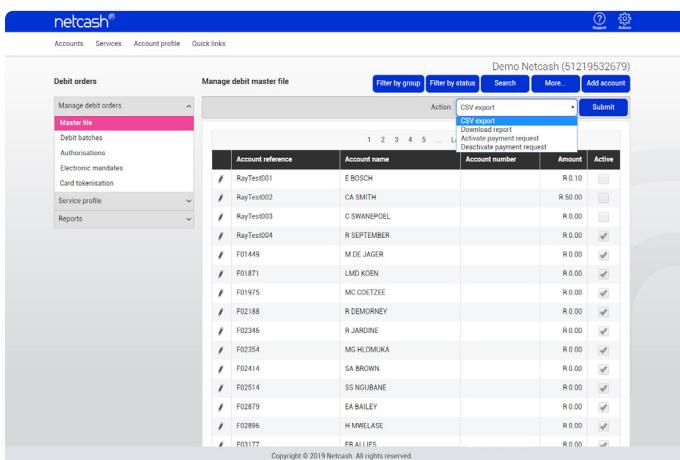


The **More** button allows you to export the data in various export formats, these include:

- XML
- CSV
- PDF
- MHTML
- Excel
- TIFF
- Word

To export data, click on the **More** button and then on the **Export** icon. Select the format required and the download will begin, check the default downloads folder on your computer for the required report.

B) CSV



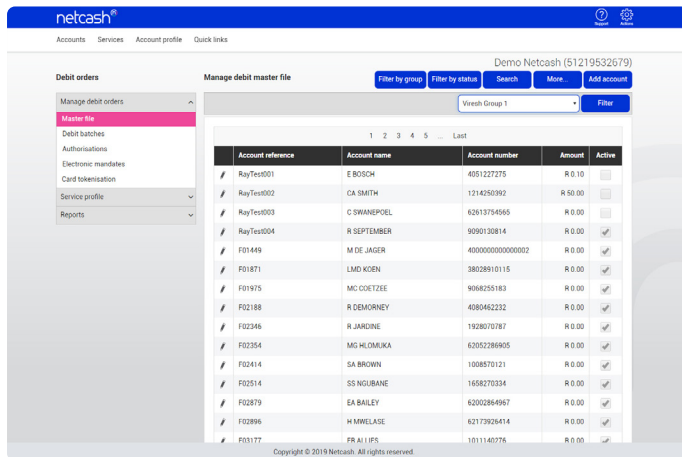
The **CSV** button allows you to download all fields in the Masterfile, this includes all containers in the edit/add Masterfile screen. CSV files usually open in Excel and all data will appear in column 1. Should you require each field to appear in a separate column, then do the following:

1. Select column A.
2. Click on **Data**, Text to columns.
3. Click on **Next**, Delimiters - Tab.
4. Click on **Finish**.

Filters and searching

A) Filters

Filters allow you to work with specific data in your Masterfile.

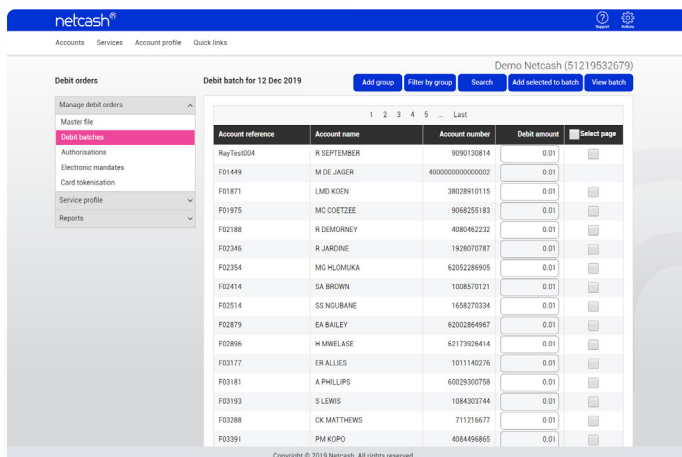


The **filter by group** button will allow you to work with clients in a specific group, once selected, click on the down arrow and select the group from the list provided.

The **filter by status** button allows you to work with clients in a specific status, these include:

- Active
- Inactive
- Deleted

A) Search



The search function allows you to look for a specific Masterfile entry/entries by inserting the **Account reference**, **Account name**, **Bank** or **Bank account number**:

1. Click on the **Search** button.
2. Select the **Search where** criteria by clicking on the **Down arrow**.
3. Type your search request data in the **Is like** field.
4. Click on the **Search** button.

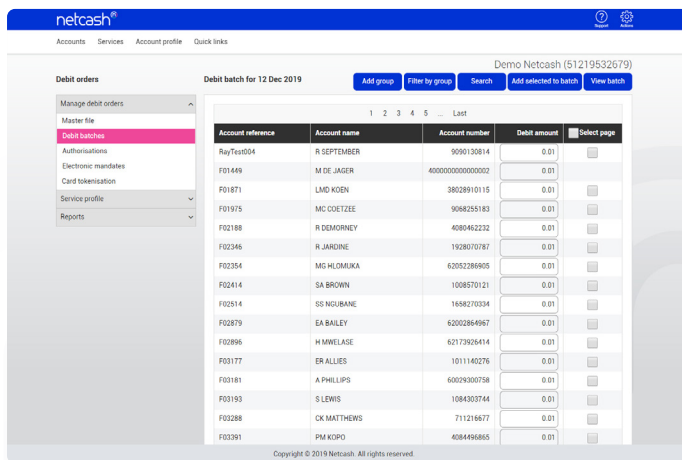


Creating debit order batches

A) Service features

	2 Day debits	Sameday service
Recommended for:	Recurring monthly debits.	Once off or late debit runs.
Cut-off time:	By 12 midnight 2 working days before action date.	By 11am on action date and by 11am on a Friday for a Saturday action date.
Funds available in Netcash account:	On Action date.	One business day after action date.

B) Creating debit order batches



1. Select **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Manage debit orders > Debit batches**.
4. Click on the **Add debit batch** button.
5. Select the debit type.
6. Select the **Action date** - this is the day that the client's bank account will be debited.
7. Click on **Submit**.
8. Select the clients that you wish to add to this batch. This can be done by:
 - Selecting individual clients and clicking on the **Add selected to batch** button.
 - Filter by group, select group and **Add selected to batch** button.
 - Search and **Add selected to batch** button.

Note:

You can select an entire page by checking the **Select page** box at the top of the extreme right side column.

Viewing, editing and authorising debit order batches

A) Viewing and editing debit order batches

Action data	Service type	Volume	Amount	Status	Authorisation
28 Feb 2020	Two day	4		Authorisation required	Authorise
03 Feb 2020	Two day	1		Authorisation required	Authorise
18 Dec 2019	Two day	0		Transactions required	
12 Dec 2019	Two day	0		Transactions required	
05 Dec 2019	Two day	0		Transactions required	
02 Dec 2019	Two day	1		Authorisation required	Authorise
26 Nov 2019	Two day	3		Date expired	
21 Nov 2019	Same day	2		Date expired	
20 Nov 2019	Two day	0		Date expired	
15 Nov 2019	Two day	1		Date expired	
15 Nov 2019	Two day	4		Date expired	
15 Nov 2019	Two day	87		Date expired	
13 Nov 2019	Two day	2		Date expired	
11 Nov 2019	Two day	2		Date expired	
11 Nov 2019	Two day	0		Date expired	
09 Nov 2019	Same day	1		Date expired	

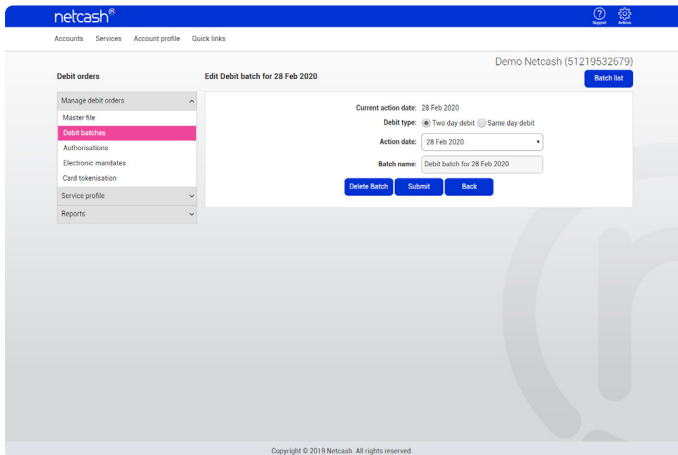
- Once all clients have been added to the batch, click on the **View batch** button.
- By clicking on the **Download** button you are able to export the batch report into the standard formats.
- To edit an amount/s, click on the **Pencil** to the left of the client.
- To delete a client, select the row and click on **Delete Account**.
- If you are ready to authorise the batch, click on **Batch list**.

B) Authorising debit order batches

- Click on **Services**.
- Click on **Debit orders** from the dropdown menu.
- Click on **Manage debit orders > Manage debit batches**.
- Check the detail of the batch for accuracy.
- Click the **Authorise** button.
- Select **Email or SMS notifications** if you would like to notify your clients of the debits to be processed to the accounts.
- Release funds to my bank account:
 - a) Yes: Netcash will pay the proceeds of the batch less deductions to your bank account when available.
 - b) No: Proceeds will be credited to your Netcash account only – this creates an available balance for salary and creditor payments.
- Accept the **Terms and conditions** - the screen will then refresh and display and **Authorise** button.
- Click on the **Authorise** button.
- Your batch is now authorised, click **Ok**.
- Your batch will now be displayed with an Unauthorise button in the Authorisation column - Batches can be unauthorised for further editing or deletion up until the cut-off time for that service (2 day or Sameday service) - refer to page 11 for further detail on cut-off times.

Managing batches

A) Editing dates/service types and deleting batches



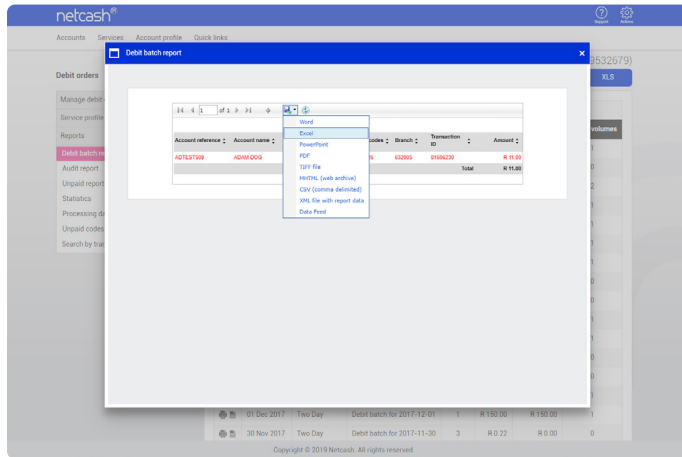
1. In the **Debit batches** view click on the **pencil** to the left of the batch.
2. Select a **new action date** if required - Sameday (in red) and 2 day batches (in black) appear in the list. Click on **Submit**.
3. Batches can be deleted by clicking on the **Delete batch** button.

Note:

1. There is no restriction to the number of Sameday and 2 day batches which can be created for a specific action date.
2. Single transaction batches will not pay out until 22 working days have elapsed - refer to your Relationship Consultant for additional detail.
3. If you have exceeded your line or daily limit, please contact Netcash to arrange a limit increase.
4. Batches that have exceeded limits cannot be authorised.
5. Authorised batches cannot be edited (unauthorise first).
6. Action dates and service types can be edited by clicking on the pencil in the batch list screen.
7. If you do not see an authorise button, you do not have the necessary permissions. Please refer to your system superuser to provide them permissions.
8. Authorisation column narratives:
 - **Authorise** - required to be authorised. **Unauthorise** - batch is authorised.
 - **Co-auth** - requires additional authoriser/s.
 - **Date expired** - batch has passed cut-off and has not been authorised.
 - **Transactions required** - no transactions/clients have been added to the batch.

Batch reports

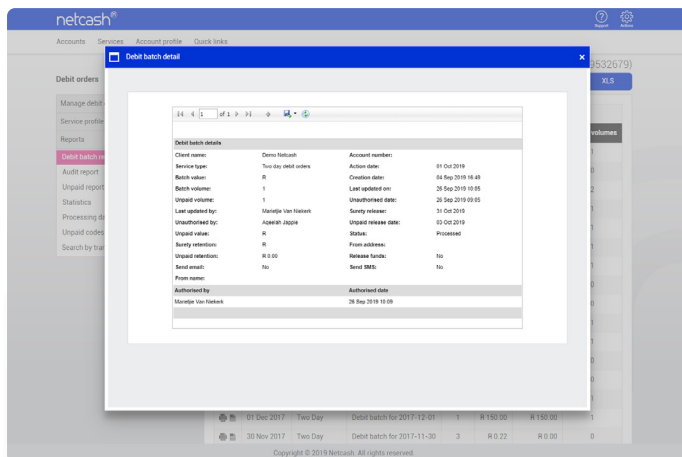
Batches that have been authorised will appear in the batch report menu after cut-off time for that service, to obtain your batch report:



1. Click on **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Reports > Debit batch reports**.
4. A list of processed batches will appear.
5. Click on the **Printer** to the left of the batch to obtain a report.
6. Choose the **Format** you require and **Download**.

Note:

Processed batches that have passed their action date may contain unpaid transactions. These will be displayed in red with a reason code. For a list of reason codes, click on Reports > Unpaid codes.

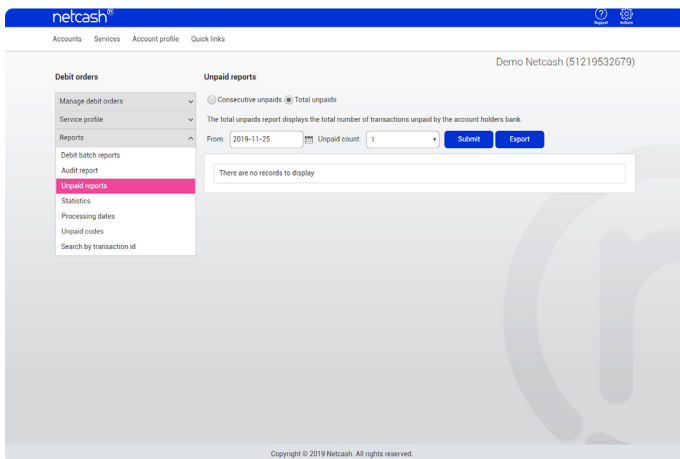


1. To view additional information on your batch, click on **View batch detail report**.
2. **Export** in the required format.

Viewing unpaid reports and managing notifications

A) Viewing unpaid reports you batch report:

The Unpaid report allows you to monitor and manage unpaid clients on your Netcash account.



Total unpaids:

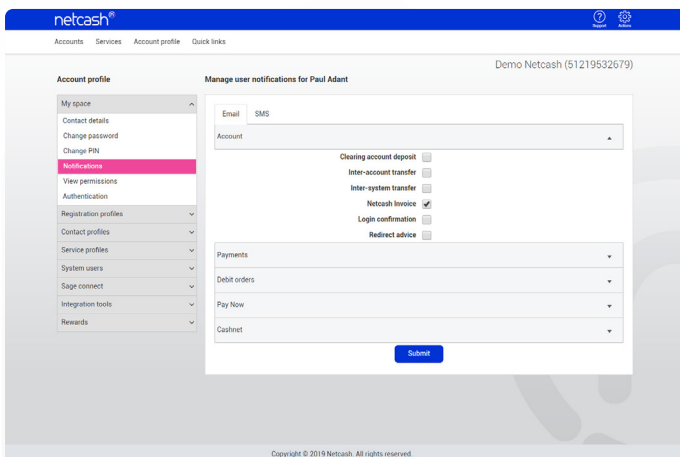
1. Click on **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Reports > Unpaid reports, Total unpaids**.
4. Select the **From date** and insert the **Unpaid count**.
5. Click on **Show report**.

Consecutive unpaids:

1. Click on **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Reports > Consecutive unpaids**.
4. Select the **Date range**.
5. Click on **Submit**.

B) Access notification settings

Netcash will notify you of changes to batch statuses and unpaid information of processed debit orders.



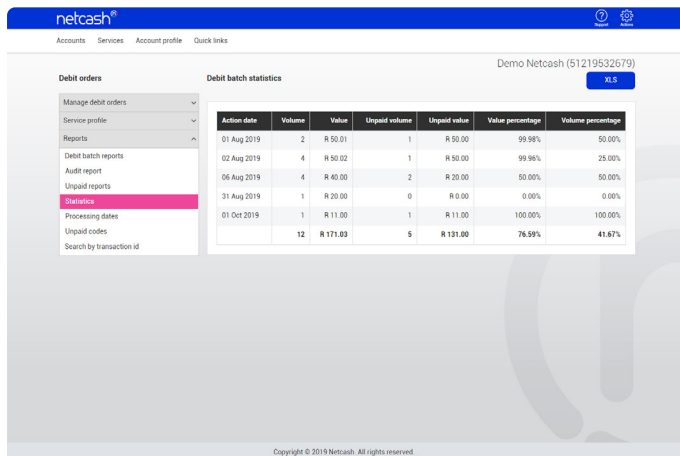
1. Click on **Account Profile**.
2. Click on **My Space > Notifications**.
3. Click on **Debit orders**.
4. Select the **notifications** that you require and **Submit**.

Note:

Check that your email address is correct by clicking on My Space and Contact details. Edit details by clicking on the pencil to the left of your title.

Understanding batch statistics and checking the Masterfile audit report

Batch statistics reflect the volume of transactions processed on your account and, using the percentage of unpaids, calculate the average unpaid percentage on your account. This will give you an idea of how successful your debit order collections are and will allow Netcash to calculate percentages required for Unpaid retention.

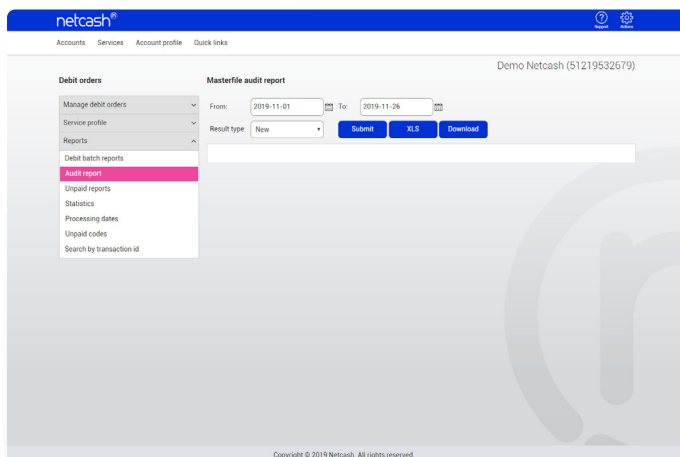


The screenshot shows the 'Debit batch statistics' report in the Netcash system. The report is for 'Demo Netcash (51219532679)'. It displays a table with the following data:

Action date	Volume	Value	Unpaid volume	Unpaid value	Value percentage	Volume percentage
01 Aug 2019	2	R 50.01	1	R 50.00	99.98%	50.00%
02 Aug 2019	4	R 50.02	1	R 50.00	99.98%	25.00%
06 Aug 2019	4	R 40.00	2	R 20.00	50.00%	50.00%
31 Aug 2019	1	R 20.00	0	R 0.00	0.00%	0.00%
01 Oct 2019	1	R 11.00	1	R 11.00	100.00%	100.00%
	12	R 171.03	5	R 131.00	76.59%	41.67%

1. Click on **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Reports > Statistics**.

The Masterfile audit report allows to view which clients have been created, edited or duplicated in your Masterfile.



The screenshot shows the 'Masterfile audit report' interface in the Netcash system. It includes a search form with the following fields and options:

- From:** 2019-11-01
- To:** 2019-11-26
- Result type:** New
- Buttons:** Submit, XLS, Download

1. Click on **Services > Debit orders**
2. Click on **Reports > Audit report**.
3. Select the **date range**.
4. Select the **Result type** and click on **Submit**.
5. A list of clients will be displayed that conform to your request, click on the **Pencil** to the left of the client to view audit detail.

Note:

If you are uploading debit batches the system is unable to determine which user made the change and consequently File upload will be displayed in the **Changed by** column.



Checking dates and viewing your statement

A) Processing date report

This report displays when a debit batch needs to be authorised for a particular action date. Sameday batches are to be authorised by 11am on the action date and 2 day debit batches must be authorised by midnight 2 full working days prior to action date.

Action date	Presentation date
27 Nov 2019 (Same Day)	27 Nov 2019
28 Nov 2019 (Same Day)	28 Nov 2019
29 Nov 2019	26 Nov 2019
30 Nov 2019 (Same Day)	29 Nov 2019
02 Dec 2019	27 Nov 2019
03 Dec 2019	28 Nov 2019
04 Dec 2019	01 Dec 2019
05 Dec 2019	02 Dec 2019
06 Dec 2019	03 Dec 2019
07 Dec 2019 (Same Day)	06 Dec 2019
09 Dec 2019	04 Dec 2019
10 Dec 2019	05 Dec 2019
11 Dec 2019	08 Dec 2019
12 Dec 2019	09 Dec 2019
13 Dec 2019	10 Dec 2019
14 Dec 2019 (Same Day)	13 Dec 2019
17 Dec 2019	11 Dec 2019

1. Select **Services**.
2. Click on **Debit orders** from the dropdown menu.
3. Click on **Reports > Processing dates**.
4. A list of processing dates will be displayed including action date and presentation date. This list is continually updated.

B) Quick steps to view your statement

Date	Type	Amount	Balance
27 Nov 2019	Opening balance	R-1 458 855.87	R-1 458 855.87
28 Nov 2019	Account verification services	R 0.00	R-1 458 855.87
	Current balance	R-1 458 855.87	R-1 458 855.87
01 Dec 2019	Service fee retention	R-102.54	R-1 458 958.41
	Available balance	R-1 458 958.41	R-1 458 958.41

1. Select **Services**.
2. Click on **Account** from the dropdown menu.
3. Click on **Reports > Statement**
4. Choose the statement you would like to view from the available options.
5. Your statement is now displayed showing your available balance - this is the amount that can be released to your bank account.
6. Click on the **Printer** to the left of the entry to get a breakdown of transactions.



Checking dates and viewing your statement (continued)

C) Statement Download

The statement downloads on this page contain detailed transaction information that may be confidential for specific users. Access to this page should only be given to users who are permitted to view all system transactions

Statement from 25 Nov 2019 to 26 Nov 2019

Download statement CSV XLS

Cash analysis This month Previous month From: 2019-11-25 To: 2019-11-26

Select account Demo Netcash

Date	Type	Amount	Balance
22 Nov 2019	Opening balance	R-1 458 855.87	R-1 458 855.87
25 Nov 2019	Account verification services	R 0.00	R-1 458 855.87
	Current balance	R-1 458 855.87	R-1 458 855.87
01 Dec 2019	Service fee retention	R-102.54	R-1 458 958.41
	Available balance	R-1 458 958.41	R-1 458 958.41

Rewards

Points value available for conversion R 0.00

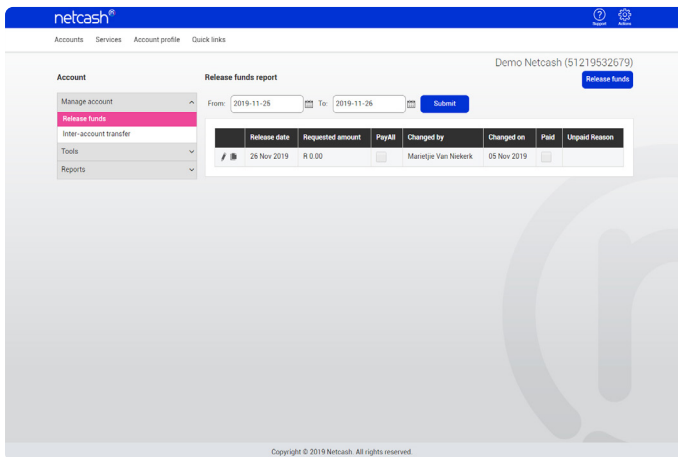
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1. Click on **Services > Account > Reports**
2. Click on **Service Account** from the dropdown menu.
3. Click on **Reports > Statement Download**.
4. Note the highlighted message - detailed breakdown of all transactions.
5. Choose the statement that you would like to view from the available options:
 - Cash analysis
 - This month
 - Previous month
 - Date range
6. Download the statement by clicking on the Download statement, CSV or XLS buttons.



How to release funds to your bank account

Paying money into your bank account is simple!



1. Click on **Services**.
2. Click on **Account** from the dropdown menu.
3. Click on **Manage account > Release funds**.
4. To see a report of previous requests, select the date range and click on **Show report**.
5. To release funds, click on the **Release funds** button.
6. Select the preferred action date.
7. Select Release available balance or **Release own amount**.
8. If you're selecting **Release own**, insert amount.
9. Click on **Release funds**.
10. Funds are released to your bank account linked to you Netcash profile.



netcashⁿ

Need more assistance?

Contact your Relationship Consultant on 0861 338 338
or email us on support@netcash.co.za