Banking Mandate Maintenance

PURPOSE

This guide describes how to set up and maintain Banking Mandates, which define the authorisation rules that govern electronic payments from each funding account. The process is covered by three screens:

• Bank Mandate

The list screen. Shows all mandates for the selected accounting centre. From here you can create, approve, delete, and bulk-import mandates.

• Bank Mandate Maintenance

The detail screen for a single mandate. This is where you define the mandate name, link it to a funding account (SSI), set up authoriser groups and their members, and configure the amount tiers and signing combinations.

• Bank Mandate Import

The bulk-import screen. Allows multiple mandates to be created in one operation by uploading a pre-populated Excel file.

A Banking Mandate only takes effect in the payment workflow once it has been approved from the Bank Mandate list screen. Mandates that have not been approved are ignored by the system when validating payments.

WHY IS THIS IMPORTANT?

Before any electronic payment can be sent, the system checks whether the required number of authorisers from the required groups have approved it. Those requirements come directly from the Banking Mandate attached to the payment's funding account (Our SSI).

Correctly maintained mandates ensure that:

1. Every payment is authorised by the right people before it leaves the enterprise.
2. Higher-value payments can be subject to stricter authorisation requirements than low-value ones.

3. The authorisation requirements are auditable and cannot be bypassed by the payment workflow.

An incorrectly configured mandate — gaps in amount bands, wrong groups, missing members — will block legitimate payments or fail to enforce the intended controls.

KEY CONCEPTS

WHAT IS A BANKING MANDATE?

A Banking Mandate is a set of rules that says: “For payments from this funding account, within each amount band, these are the valid combinations of authorisers.” Each mandate is attached to exactly one funding account (Our SSI). The currency of the amount bands matches the currency of that funding account.

GROUPS

A mandate has one or more groups of authorisers, labelled A, B, C and so on. Each group contains the users who are permitted to authorise as a member of that group. A user can belong to only one group within a given mandate.

Groups are added sequentially. The first group is always A, the second B, and so on. Only the last group can be deleted — earlier groups must be removed in reverse order.

TIERS AND AMOUNT BANDS

A mandate divides the payment amount range into tiers. Each tier covers a band of amounts — for example:

Tier 1: 0.00 – 1,000.00
Tier 2: 1,001.00 – 5,000.00
Tier 3: 5,001.00 – (open-ended)

The tiers must be contiguous: there can be no gap between the upper limit of one tier and the lower limit of the next, and no two tiers may overlap. Only the last tier may be deleted — earlier tiers must be removed in reverse order.

Tier amount bands are in the currency of the linked funding account.

SIGNING COMBINATIONS (RULES)

Each tier has one or more signing combinations (rules) that define who must approve a payment whose amount falls within that tier's band.

The syntax is:

[count][Group] — the required number of approvers from a single group

[count][Group]+[count][Group] — approvers required from two or more groups simultaneously (AND)

rule, rule — multiple combinations separated by a comma (OR — any one combination is sufficient)

Examples:

2A — any 2 users from Group A must approve.

1A+1B — exactly 1 user from Group A AND 1 user from Group B must both approve.

2A, 1A+1B — either any 2 from Group A, OR 1 from A together with 1 from B — whichever combination is satisfied first closes out the authorisation requirement for that tier.

2A, 2B, 1A+1B — any of: 2 from A, 2 from B, or 1 from A plus 1 from B.

Rules must only reference groups that have been defined for the mandate. If a rule references group C but group C has not been added, the save will be rejected.

APPROVAL STATUS

A newly created or freshly edited mandate is marked Not Approved. It must be explicitly approved from the Bank Mandate list screen before the system will use it to validate payments. Once approved, subsequent edits return the mandate to Not Approved status until it is re-approved.

Unapproved mandates are sorted to the top of the list so they are easy to spot.

BEFORE YOU BEGIN

• Confirm with the business owner which funding accounts (SSIs) require mandates, and what the signing rules should be for each amount tier.
• Ensure that all users who will be mandate authorisers have active user accounts in the system.
• Confirm the currency of each funding account — tier amounts must be entered in that currency.

Required user rights:

• View Bank Mandate — to open the Bank Mandate list.
• Approve Mandate — to approve a mandate from the list.
• Delete Mandate — to delete a mandate from the list.
• Maintain Mandate — to create or edit mandates in Bank Mandate Maintenance.

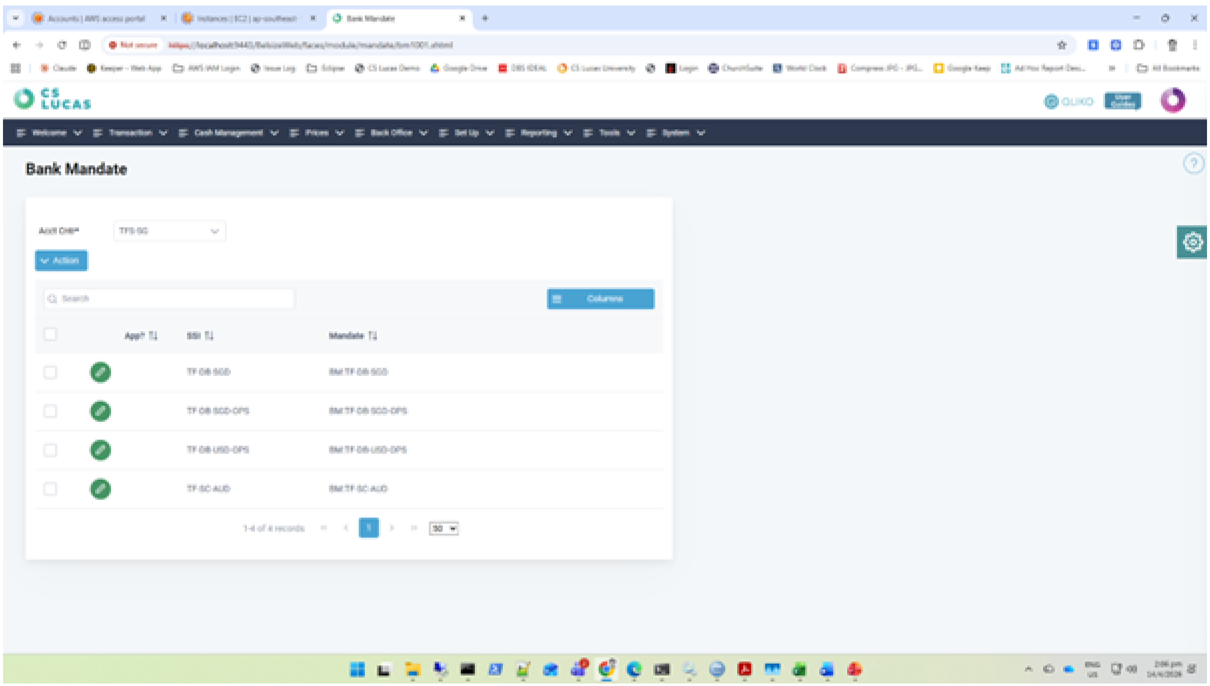
PROCEDURE — MANAGING MANDATES (BANK MANDATE)

1. From the main menu, select Set Up > Risk > Bank Mandate.

The Bank Mandate screen is displayed.

2. Select an Accounting Centre from the filter at the top of the screen. The list refreshes automatically when you change the selection.

Note: The list is empty until an Accounting Centre is selected.



3. The grid shows one row per mandate, with the following columns:

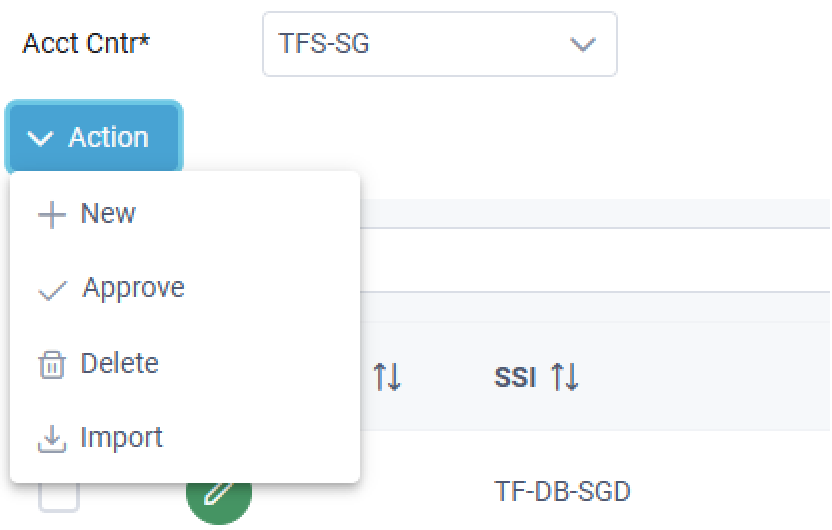
• Checkbox Select one or more rows for a bulk action.
• Pencil icon Opens the mandate on Bank Mandate Maintenance.
• Approval “Not Approved” means the mandate is pending approval and is not yet active. Blank means the mandate is Approved and in use. Not Approved mandates are listed first.
• SSI The funding account this mandate governs.
• Mandate Name The short name given to the mandate.

The grid includes a search box for live text filtering and a Columns button to show or hide columns.

4. TO CREATE A NEW MANDATE

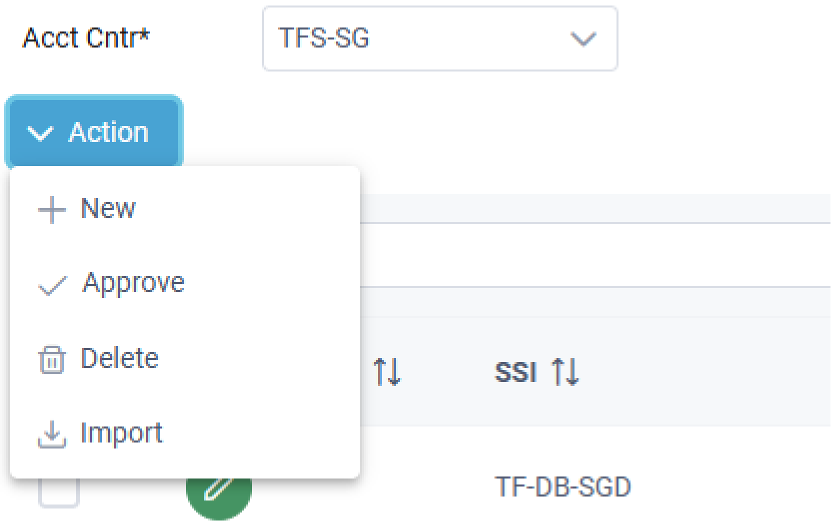
Click Action > New. Bank Mandate Maintenance opens in new-mandate mode with all fields blank.

See “Procedure — Maintaining a Mandate” below.



5. TO EDIT AN EXISTING MANDATE

Click the pencil icon on the row you want to change. Bank Mandate Maintenance opens in edit mode with the mandate’s current data loaded.



6. TO APPROVE A MANDATE

Tick the checkbox(es) next to the mandate(s) you want to approve (only Not Approved mandates need to be selected), then click Action > Approve.

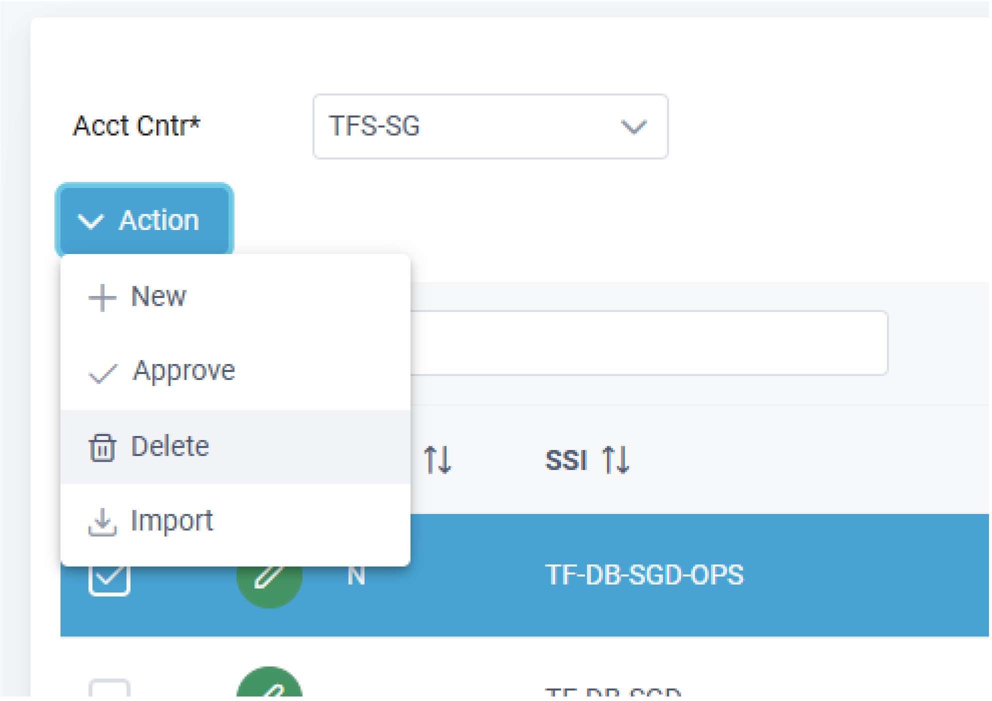
A confirmation prompt appears. Click Yes to proceed.

The system approves each selected mandate that is currently Not Approved. Already-approved mandates in the selection are skipped. The list refreshes and the approved mandates move from the top of the list to their alphabetical position without the “Not Approved” indicator.

Note: The mandate takes effect immediately upon approval. Any payments whose funding account is linked to this mandate will now be validated against the new rules.

7. TO DELETE A MANDATE

Tick the checkbox(es) next to the mandate(s) to delete, then click Action > Delete.



A confirmation prompt appears. Click Yes to proceed.

Note: Deleting a mandate removes it permanently. If the mandate was in use for a funding account, payments from that account will no longer have an active mandate until a new one is created and approved.

8. TO IMPORT MANDATES IN BULK

Click Action > Import. The Bank Mandate Import screen opens.

See "Procedure — Importing Mandates in Bulk" below.

PROCEDURE — MAINTAINING A MANDATE (BANK MANDATE MAINTENANCE)

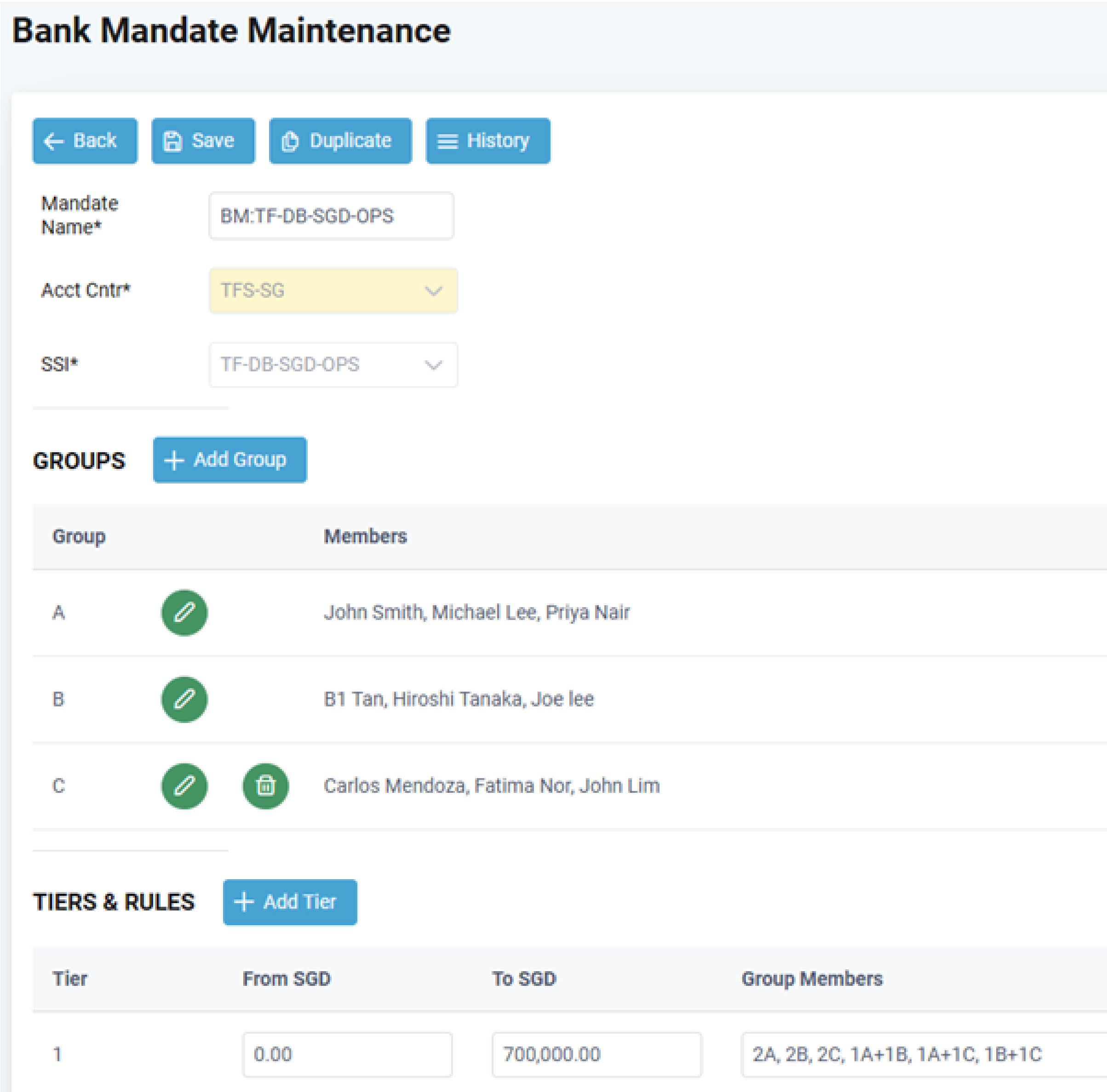
9. When Bank Mandate Maintenance opens, complete the header
fields at the top of the screen:

• Mandate Name* A short descriptive name for this mandate (for example, "SGD Standard" or "USD High Value"). Required.

• Acct Cntr* Select the accounting centre that owns the funding account. Required. Locked (cannot be changed) when editing an existing mandate.

• SSI* Select the specific funding account this mandate will govern. The list shows only SSIs within the selected Acct Cntr. Required. Locked when editing an existing mandate. The currency shown in the tier column headers (From / To) is determined by the SSI you select here.

Note: Once a mandate is saved, its Acct Cntr and SSI cannot be changed. If you need to assign the same rules to a different SSI, use the Duplicate function (Step 16).



10. ADDING GROUPS

Scroll to the GROUPS section. Click Add Group to add the first group.

The system creates Group A automatically. Each subsequent click on Add Group creates the next letter in sequence (B, C, D…).

The groups table shows:

- Group The group code (A, B, C…).
- Pencil Opens the member assignment panel for that group.
- Delete Removes the group. This button is only available on the last group — earlier groups must be removed in reverse order.
- Members The names of users currently assigned to this group.

You must add at least one group before you can define tiers. Each group must have at least one member before the mandate can be saved.

11. ASSIGNING MEMBERS TO A GROUP

Click the pencil icon next to the group you want to edit. A member assignment panel opens below the groups table, showing “Group A Members” (or B, C, etc.).

The panel shows two side-by-side lists:

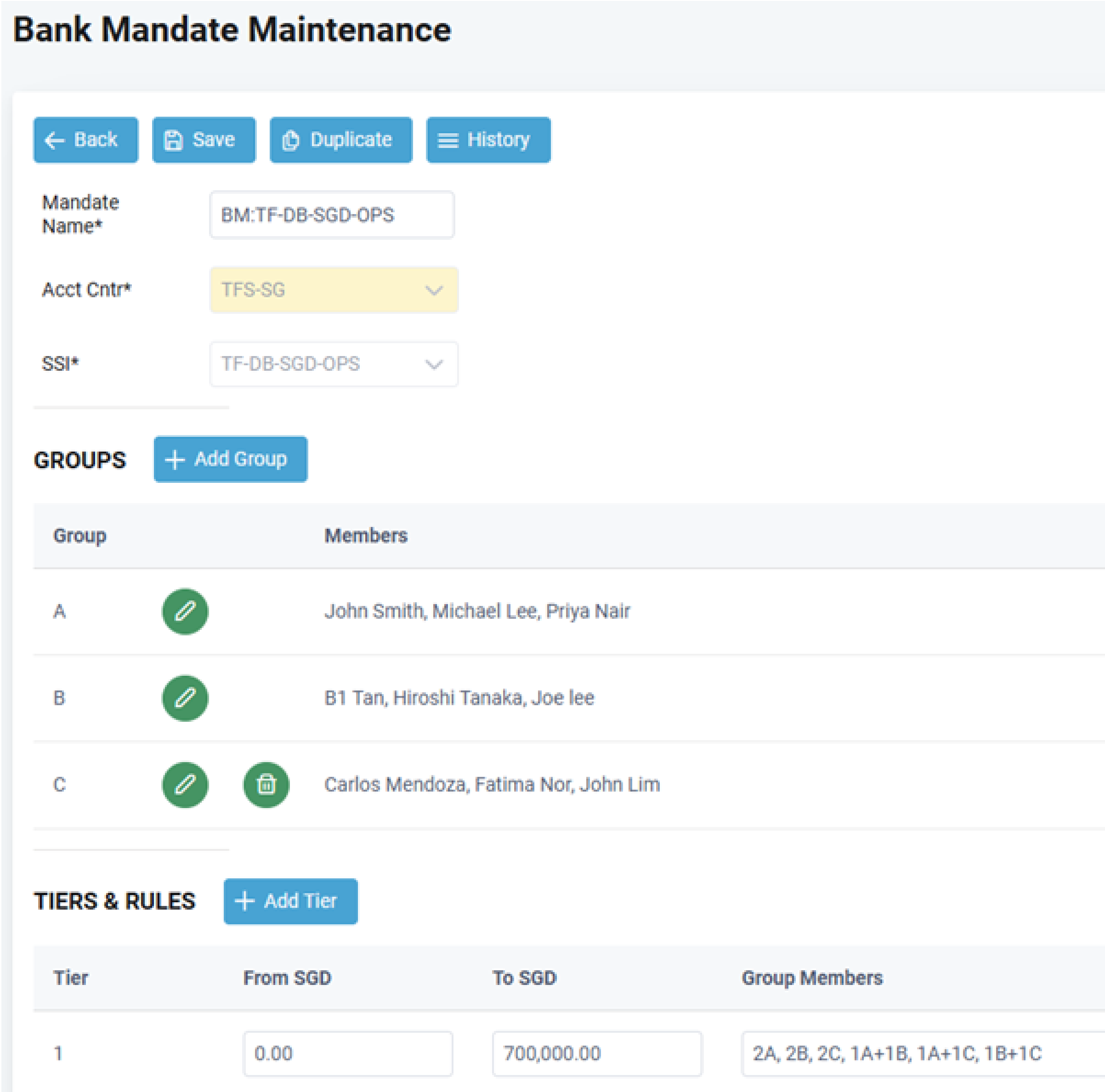
- Available All users in the system who are not yet assigned to this group.
- Assigned Users currently assigned to this group.

Click the + (plus) button next to a name in the Available list to move them to Assigned.
Click the − (minus) button next to a name in the Assigned list to remove them from the group.

When done, click the X button (top right of the panel) to close the member panel. The Members column in the groups table updates to reflect your changes.

Repeat for each group.

Note: A user can belong to only one group within a mandate. If you assign a user to Group A, they cannot also be in Group B for the same mandate.



12. ADDING TIERS AND SIGNING COMBINATIONS

Scroll to the TIERS & RULES section. Click Add Tier to add the first tier row.

The tiers table shows:

• Tier The sequence number (1, 2, 3...), assigned automatically.
• Delete Removes the tier. Only available on the last tier.
• From [CCY] The lower bound of the amount band for this tier (in the currency of the linked SSI).
• To [CCY] The upper bound of the amount band.
• Group Members The signing combinations (rules) for payments in this tier's amount band. Type the rules directly into this field.

ENTERING AMOUNT BANDS

Click Add Tier for each tier you need. Enter the From and To amounts directly in the table. The tiers must cover a contiguous range with no gaps and no overlaps:

Tier 1: From 0 — To 1,000
Tier 2: From 1,001 — To 5,000
Tier 3: From 5,001 — To (leave blank for open-ended)

The amounts are in the currency of the linked SSI.

ENTERING RULES (GROUP MEMBERS FIELD)

Type the signing combination(s) for each tier directly in the Group Members field. Use the following syntax:

[count][Group] Single group requirement.
[count][G]+[count][G] Two groups required together.
rule1, rule2 Two alternative combinations
(OR — either is sufficient).

Examples:

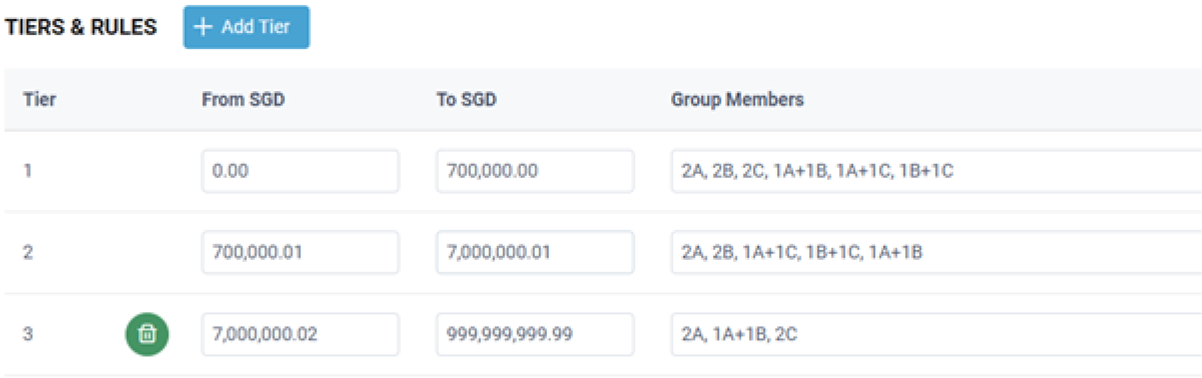
1A — One approver from Group A is sufficient.

2A — Two approvers from Group A are required.

1A+1B — One from Group A AND one from Group B, both required.

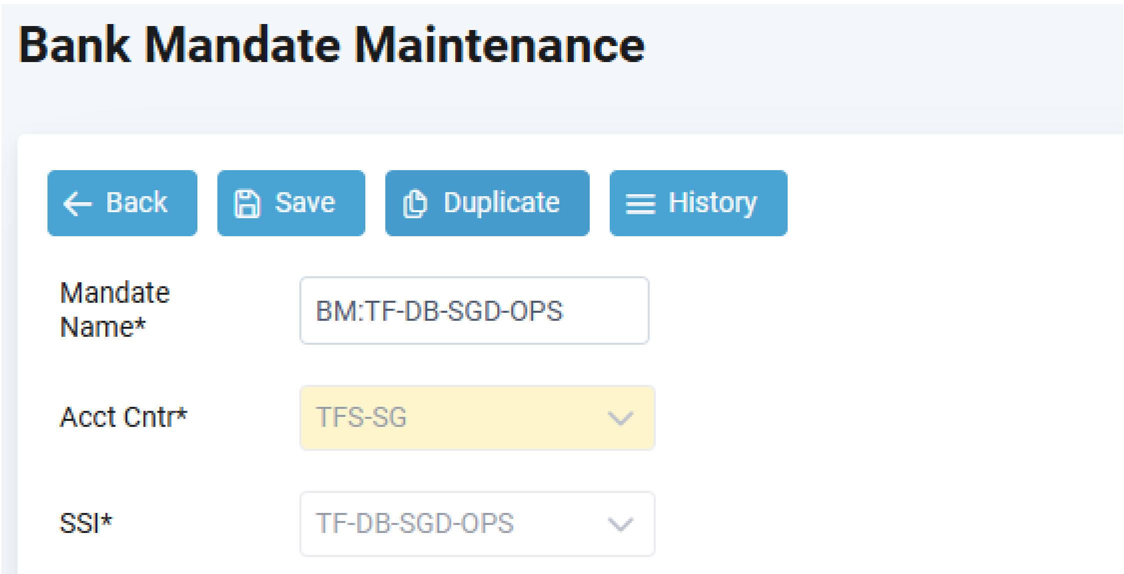
2A, 1A+1B — Either two from Group A, OR one from Group A plus one from Group B (whichever is met first satisfies the tier).

The groups referenced in the rules (A, B, C...) must match the groups you have defined in the GROUPS section. The system will reject the save if a rule references a group that does not exist.



13. SAVING THE MANDATE

When all groups, members, tiers, and rules are complete, click Save.



A confirmation prompt appears. Click Yes to proceed.

The system validates the mandate before saving:

• Mandate Name, Acct Cntr, and SSI are all required.
• At least one group is required, and each group must have at least one member.
• At least one tier is required.
• Tier amount bands must be contiguous — no gaps, no overlaps. The From amount of each tier must immediately follow the To amount of the previous tier.
• The From amount must not be negative.
• The To amount must be greater than the From amount.
• Every rule must reference a group that exists in the GROUPS section.

If any validation fails, a message is displayed and the mandate is not saved. Correct the highlighted issues and click Save again.

On success, the screen returns to the Bank Mandate list and the mandate appears at the top of the list with “Not Approved” status. It must be approved from the list before it takes effect in the payment workflow — see Step 6.

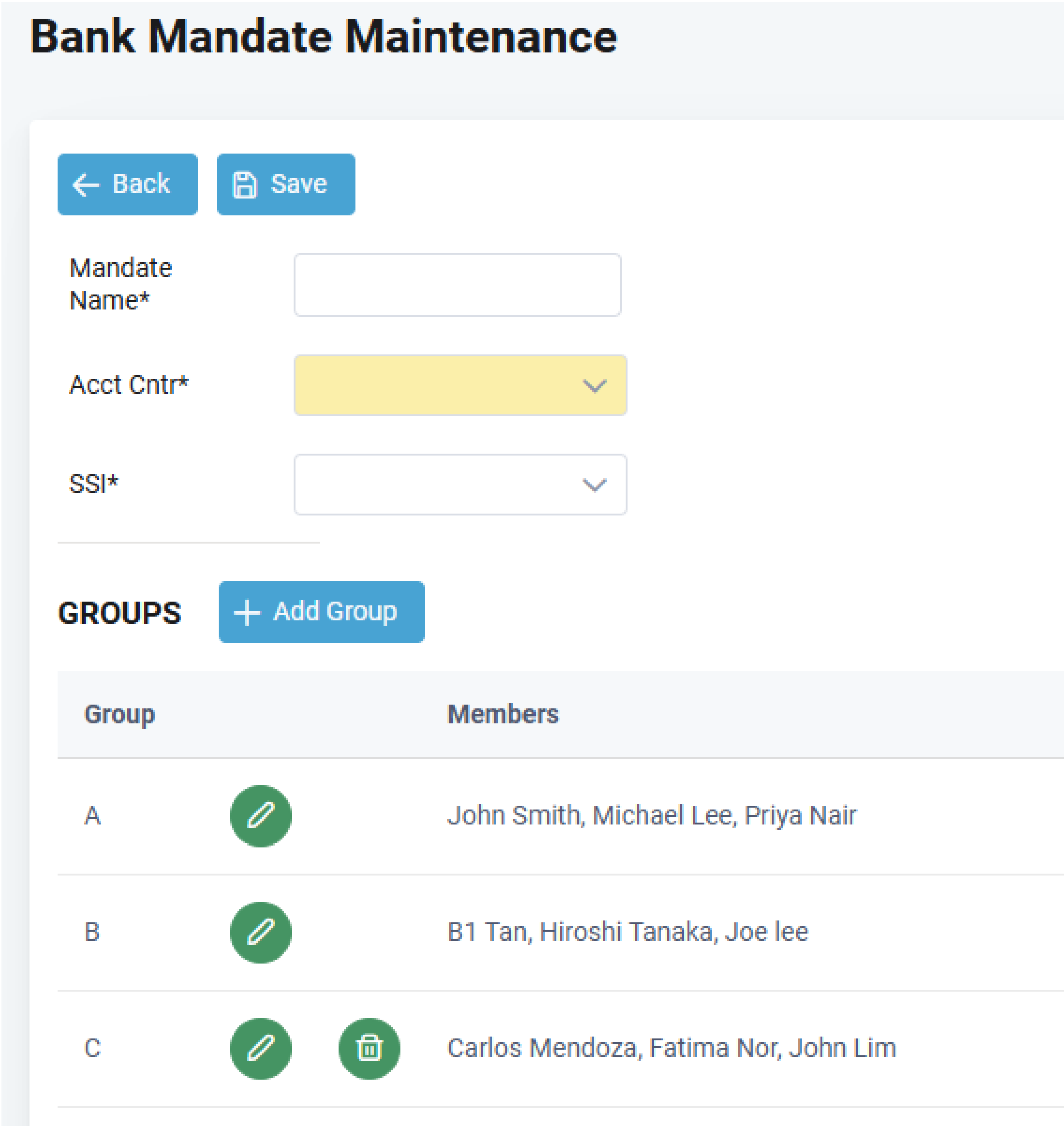
14. DUPLICATING A MANDATE

When editing an existing mandate, a Duplicate button is available in the action bar.

Clicking Duplicate creates a copy of the current mandate’s groups, members, tiers, and rules, and switches the screen to new-mandate mode. The Mandate Name, Acct Cntr, and SSI fields are cleared so you can assign the copied structure to a different funding account.

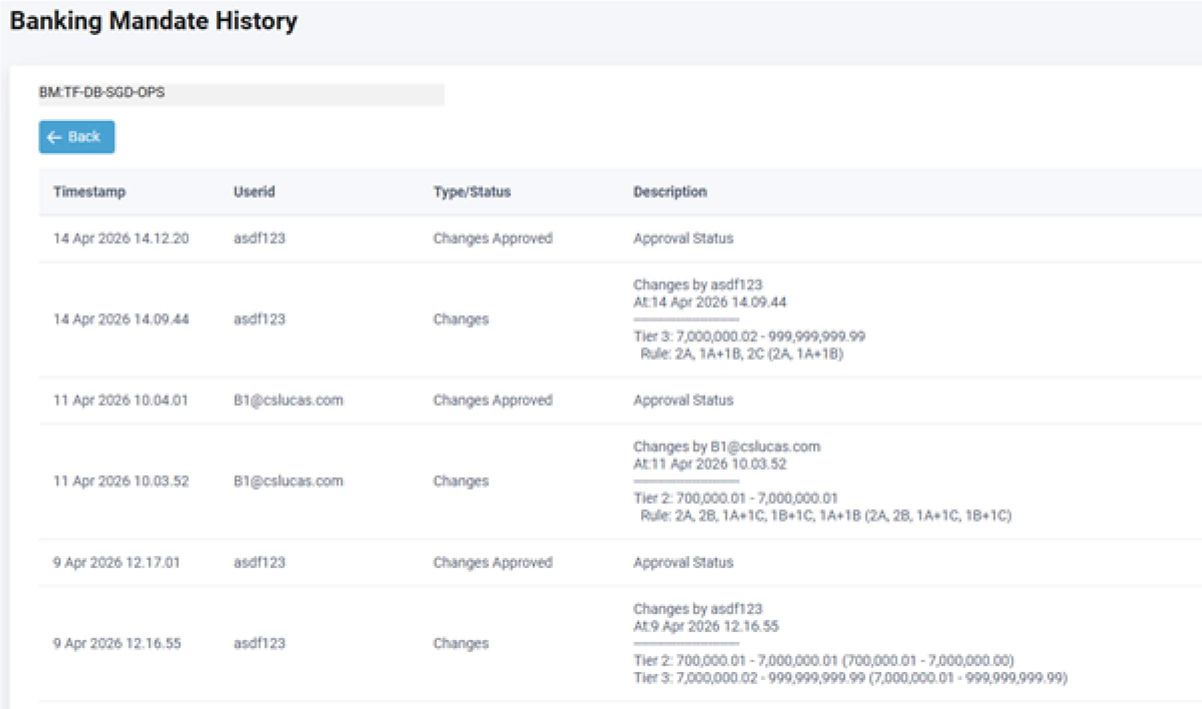
Fill in the Mandate Name, Acct Cntr, and SSI for the new mandate, then adjust any groups or tiers as needed, and click Save.

Note: Duplicate does not save automatically — you must click Save to create the new mandate.



15. VIEWING THE CHANGE HISTORY

When editing an existing mandate, a History button is available in the action bar. Click it to open the full audit trail, which shows every change made to the mandate — including the user responsible and the date and time of each change.



PROCEDURE — IMPORTING MANDATES IN BULK (BANK MANDATE IMPORT)

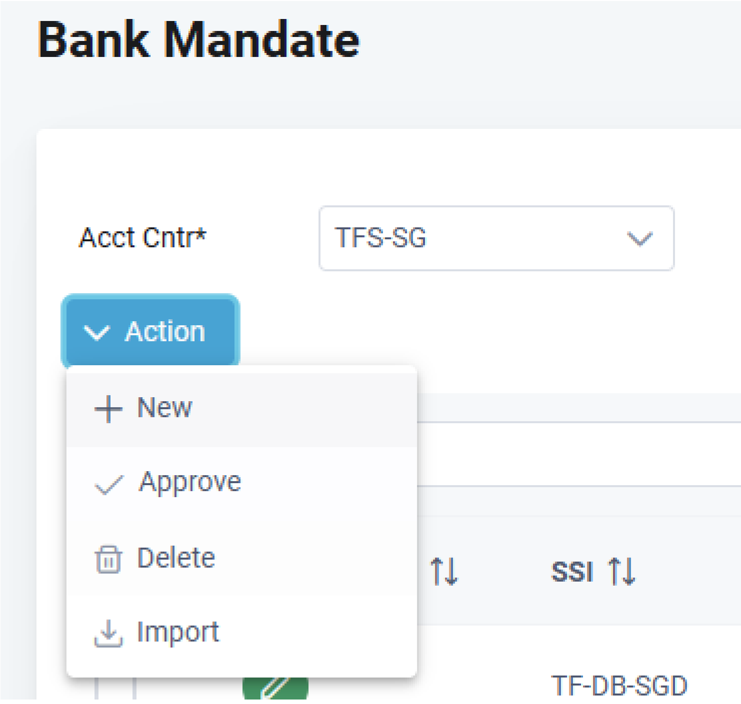
16. From the Bank Mandate screen, click Action > Import.

The Bank Mandate Import screen opens.

[IMAGE: w6_bm-14.png]

17.DOWNLOAD THE TEMPLATE

Click the Template button to download the import template Excel file.



The template contains two sheets:

Sheet 1 — Bank_Mandate_Rules
Defines the mandate header, the amount tiers, and the signing rules. One row per rule (multiple rules for the same tier appear as separate rows with the same mandate name, SSI, and tier number).

Columns:
MandateName* Short name for the mandate.
OurSsi* Short name of the funding account SSI. The SSI must already exist in the system and must not already have an active mandate attached.
Tier* Tier number (1, 2, 3...).
Lower* Lower bound of the tier's amount band.
Upper* Upper bound of the tier's amount band.
Rule* Signing combination(s) for this tier. Comma-separated for OR alternatives; use + within a rule for AND requirements. Example: 2A, 1A+1B

Sheet 2 — Bank_Mandate_Members
Assigns users to groups within each mandate.

Columns:
Mandate* The mandate name (must match a name in Sheet 1).
Group* The group code (A, B, C... — single letter).
Members* Comma-separated user IDs or email addresses for the users in this

group.

18. FILL IN THE TEMPLATE

Open the downloaded template and populate both sheets.

SHEET 1 — RULES EXAMPLE:

MandateName OurSsi Tier Lower Upper Rule
SGD Standard SSI-001 1 0 1000 2A
SGD Standard SSI-001 2 1001 5000 1A+1B
SGD Standard SSI-001 3 5001 999999 2A, 1A+1B

Notes:
• Tier numbers must start at 1 and be consecutive.
• The Lower of Tier 2 must immediately follow the Upper of Tier 1 (no gaps). In the example above, Tier 1 ends at 1,000 and Tier 2 starts at 1,001.
• To create multiple rules for one tier (OR logic), add them as a comma-separated list in the Rule column of a single row — do not add a separate row per rule.

	A	B	C	D	E	F
1	MandateName	OurSsi	Tier	Lower	Upper	Rule
2	BM:TF-DB-USD-OPS	TF-DB-USD-OPS	1	-	500,000.00	2A, 2B, 2C,1A+1B,1A+1C,1B+1C
3	BM:TF-DB-USD-OPS	TF-DB-USD-OPS	2	500,000.01	5,000,000.00	2A, 2B, 1A+1C,1B+1C
4	BM:TF-DB-USD-OPS	TF-DB-USD-OPS	3	5,000,000.01	999,999,999.99	2A, 1A+1B
5	BM:TF-DB-SGD-OPS	TF-DB-SGD-OPS	1	-	700,000.00	2A, 2B, 2C,1A+1B,1A+1C,1B+1C
6	BM:TF-DB-SGD-OPS	TF-DB-SGD-OPS	2	700,000.01	7,000,000.00	2A, 2B, 1A+1C,1B+1C
7	BM:TF-DB-SGD-OPS	TF-DB-SGD-OPS	3	7,000,000.01	999,999,999.99	2A, 1A+1B
8	BM:TF-SC-AUD	TF-SC-AUD	1	-	800,000.00	2A, 2B, 2C,1A+1B,1A+1C,1B+1C
9	BM:TF-SC-AUD	TF-SC-AUD	2	500,000.01	8,000,000.00	2A, 2B, 1A+1C,1B+1C
10	BM:TF-SC-AUD	TF-SC-AUD	3	5,000,000.01	999,999,999.99	2A, 1A+1B
11						

SHEET 2 — MEMBERS EXAMPLE:

Mandate Group Members
SGD Standard A alice@company.com, bob@company.com
SGD Standard B carol@company.com

Notes:
• Every group referenced in the Rule column of Sheet 1 must have a corresponding entry in Sheet 2.
• Member user IDs / emails must match existing user accounts in the system.
• Group codes must be single capital letters A–Z.

Mandate	Group	Members
BM:TF-DB-USD-OPS	A	A1@cslucas.com, A2@cslucas.com, A3@cslucas.com
BM:TF-DB-USD-OPS	B	B1@cslucas.com, B2@cslucas.com, B3@cslucas.com
BM:TF-DB-USD-OPS	C	C1@cslucas.com, C2@cslucas.com, C3@cslucas.com
BM:TF-DB-SGD-OPS	A	A1@cslucas.com, A2@cslucas.com, A3@cslucas.com
BM:TF-DB-SGD-OPS	B	B1@cslucas.com, B2@cslucas.com, B3@cslucas.com
BM:TF-DB-SGD-OPS	C	C1@cslucas.com, C2@cslucas.com, C3@cslucas.com
BM:TF-SC-AUD	A	A1@cslucas.com, A2@cslucas.com, A3@cslucas.com
BM:TF-SC-AUD	B	B1@cslucas.com, B2@cslucas.com, B3@cslucas.com
BM:TF-SC-AUD	C	C1@cslucas.com, C2@cslucas.com, C3@cslucas.com

19. UPLOAD AND READ THE FILE

Return to the Bank Mandate Import screen.

Tick the “Read file” checkbox. A file upload control appears. Click the Browse / Choose File button, select your completed Excel file, then click Read File.

The system reads both sheets and displays two preview tables:

• Bank Mandate Rules Shows the parsed rules data.
• Bank Mandate Members Shows the parsed members data.

If there are errors, an Errors column appears in each table (shown in red), and a summary of all errors is displayed above the tables.

20. REVIEW AND CORRECT ERRORS

Read the error messages carefully. Common errors include:

• SSI not found — the OurSsi value does not match any SSI short name in the system.
• SSI already has a mandate — that SSI is already linked to an active mandate. You cannot import a second mandate for the same SSI.
• Invalid rule format — the Rule column contains text that cannot be parsed (check that group letters are uppercase and counts are numeric).
• Group not found — a group referenced in a rule has no corresponding row in Sheet 2.
• User not found — a member email / user ID in Sheet 2 does not match an active user account.
• Gap or overlap in amount band — check that each tier’s Lower immediately

follows the previous tier's Upper.

Correct the errors in the Excel file, then tick "Read file" again and re-upload the corrected file. Repeat until the preview tables show no errors.

21. LOAD THE MANDATES

When the preview tables show no errors, a Load button appears. Click Load.

A confirmation prompt appears. Click Yes to proceed.

The system creates each mandate defined in the file. A success message shows how many mandates were created.

The imported mandates appear in the Bank Mandate list with Not Approved status. Return to Bank Mandate and approve each imported mandate before it can be used in the payment workflow — see Step 6.

NOTES AND LIMITATIONS

• Mandates must be approved before use. A newly created or recently edited mandate will not be used by the payment workflow until it has been explicitly approved from the Bank Mandate list.

• Acct Cntr and SSI are permanent. Once a mandate is saved, the accounting centre and funding account it is linked to cannot be changed. To apply the same structure to a different SSI, use the Duplicate function.

• One mandate per SSI. A funding account (SSI) can only be linked to one active mandate at a time. The import will reject an SSI that already has an active mandate.

• Tiers must be contiguous. The amount bands across all tiers must cover a continuous range with no gaps and no overlapping bands. The system enforces this on save.

• Groups and tiers can only be deleted in reverse order. Only the last group and only the last tier have a delete button. To remove an earlier group or tier, delete from the bottom up.

• Groups must be defined before tiers reference them. If a signing rule references a group code (e.g. B) that has not been added to the GROUPS section, the save will fail.

• Rules use OR logic between alternatives. A tier's authorisation requirement is satisfied as soon as any one of its stated signing combinations is met. All conditions within a single combination (joined by +) are AND requirements.

• Editing a mandate marks it Not Approved. Any change to an approved mandate — including adding or removing a member, adjusting an amount band, or changing a rule — resets its status to Not Approved. Re-approval is required before the updated rules take effect.

• Import creates new mandates only. The import function cannot update or overwrite an existing mandate. To change an existing mandate, open it from the Bank Mandate list.

• Duplicate does not save automatically. After clicking Duplicate, you must fill in the Mandate Name, Acct Cntr, and SSI and then click Save to create the new mandate.

FREQUENTLY ASKED QUESTIONS

FAQ01. How do I know whether a mandate is currently active?

On the Bank Mandate list, mandates that are active (in use by the payment workflow) show nothing in the Approval column. Mandates showing "Not Approved" in that column are pending approval and will be ignored by the payment workflow until they are approved.

FAQ02. Can I change the SSI on an existing mandate?

No. The SSI is set when the mandate is first created and cannot be changed thereafter. If you need the same groups and rules on a different SSI, open the mandate, click Duplicate, then select the correct SSI and save the new mandate.

FAQ03. I added a new member to a group and saved — why are payments still being blocked?

Editing a mandate resets it to Not Approved. The payment workflow will continue using the previous rules until you go to the Bank Mandate list and approve the updated mandate.

FAQ04. How many groups can a mandate have?

There is no hard limit, but groups are added sequentially (A, B, C…). In practice, most mandates use two or three groups. Each group must have at least one member.

FAQ05. Can the same user be in more than one group?

No. Within a single mandate, each user can belong to only one group. If you try to add a user who is already in another group of the same mandate, they will not appear in the Available list for the second group.

FAQ06. What happens if a payment amount falls outside all tier bands?

The payment will fail the mandate check, and the system will block approval. Ensure your tiers cover the full range of expected payment amounts. If you expect very large payments, set the last tier's upper bound to a suitably high value.

FAQ07. Can I have a tier with no upper limit?

Yes. Leave the To field blank (or enter a very large number) for the highest tier to indicate that it covers all amounts from the From value upward. The system treats a blank upper bound as open-ended.

FAQ08. In the signing rule "2A, 1A+1B", does the order matter?

No. The system checks all combinations and considers the requirement satisfied as soon as any one combination is fully met. The order in which they are listed in the rule field has no effect on the outcome.

FAQ09. I deleted a group by mistake. Can I recover it?

Not directly — deletion is immediate. You will need to re-add the group (click Add Group) and reassign its members. If the mandate was already approved, the deletion reset it to Not Approved, so you will also need to re-approve it after saving.

FAQ10. Why does the Load button not appear after I upload the file?

The Load button only appears when the file has been read successfully with no validation errors. Review the Errors column in the preview tables, correct the Excel file, and re-upload it.

FAQ11. Can I import an update to an existing mandate?

No. The import creates new mandates only. If an SSI already has an active mandate, the import will reject that row with the error “SSI already has a mandate attached”. Edit the existing mandate directly from the Bank Mandate list instead.

FAQ12. After I import mandates, what do I need to do before they work in payments?

Return to the Bank Mandate list, select each imported mandate, and click Action > Approve. Imported mandates are created in Not Approved status and will not be used by the payment workflow until they have been approved.

RELATED INFORMATION

User Guide — Initiating an Electronic Payment (EFT)
User Guide — SSI Maintenance and Payment-Type Defaults
Load_BankMandate.xlsx — downloadable directly from the import screen (click Template)

CHANGE HISTORY

Date	By	Changes
13-Apr-2026	CS	Initial draft — Bank Mandate, Bank Mandate Maintenance, and Bank Mandate Import.