



D E C O D E D

A guide on how
to schedule your
debit orders

Updated October 2023

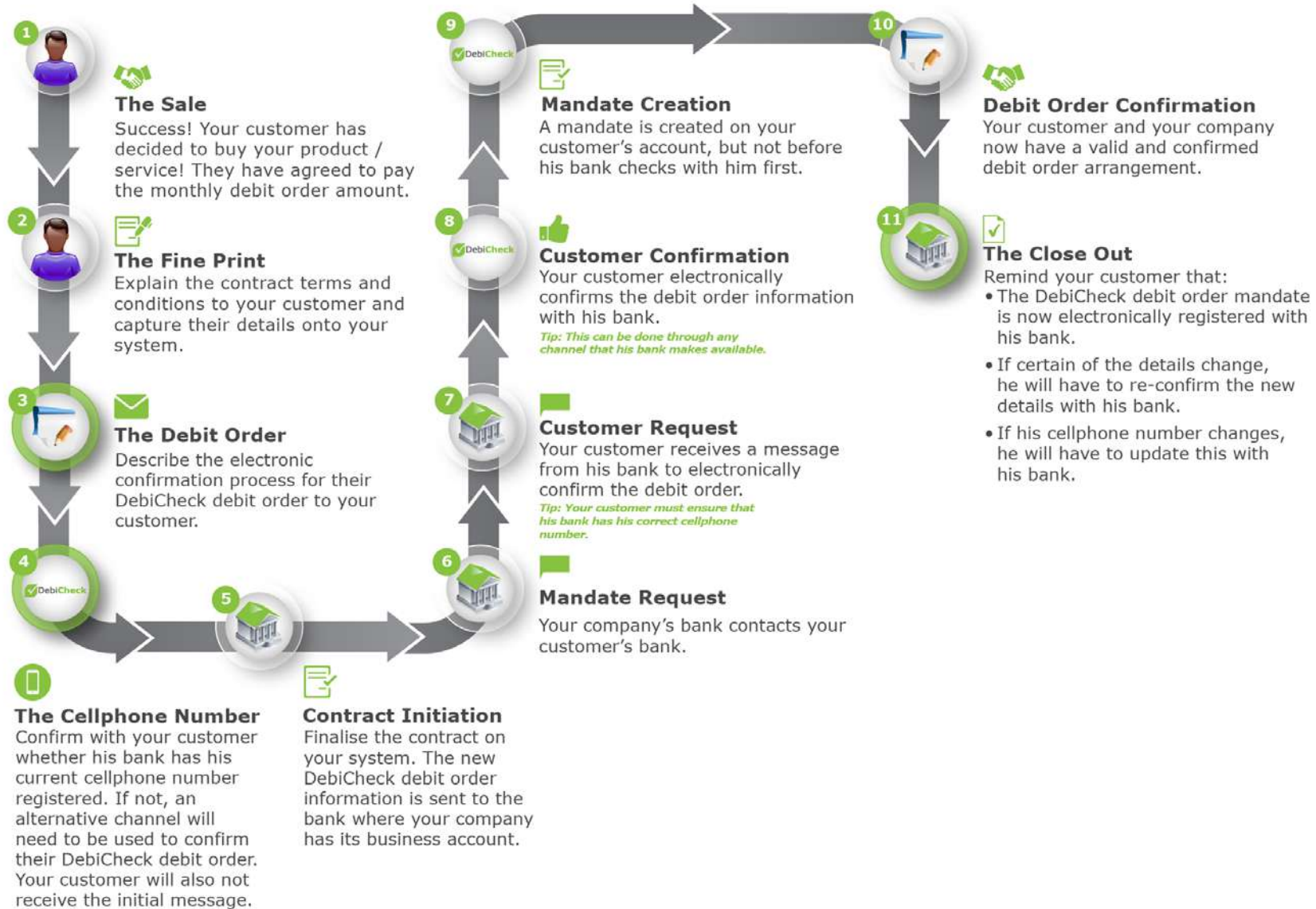
DebiCheck - Bringing Back the Trust

INDEX



DebiCheck is...

An exciting new system in which customers now have to electronically confirm their debit order information with their bank before their account is debited. This will mean changes to the interactions you have with a customer.



Our story...

DebiChecks are new debit orders electronically confirmed by you with your bank on a once-off basis, relating to a new contract that you have signed with a company.

Most South Africans agree that debit orders are a convenient way to pay their accounts, as it saves them time and having to remember to make payments, thereby giving them peace of mind.

However, over the past number of years, debit order abuse has become a major issue in South Africa. There has been bad behaviour by some companies that process invalid debit orders to consumer bank accounts. In addition, there are consumers that avoid paying valid debit orders by unfairly disputing these with their banks. As a result, the Reserve Bank has asked PASA, which includes the South African banks, to find a solution.

This is why we are introducing DebiCheck. DebiChecks are new debit orders electronically confirmed by you with your bank on a once-off basis, relating to a new contract that you have signed with a company.

This means that, your bank will now know the details of what you have agreed to and will not allow your DebiCheck to be processed outside the terms that you have confirmed.

With DebiCheck, you will be in control. To help make DebiCheck work for you, you must ensure that your bank has your correct cellphone number.

DebiCheck will be launched from 2017 and rolled out in a phased approach over the next two to three years. Companies / service providers that choose to adopt DebiCheck, will do so over time and, therefore, not all your new debit orders will be affected at the same time. DebiChecks will also not replace your existing debit orders.



List of banks that allow DebiCheck transactions





Absa
DebiCheck user guide

1

**Step 1**

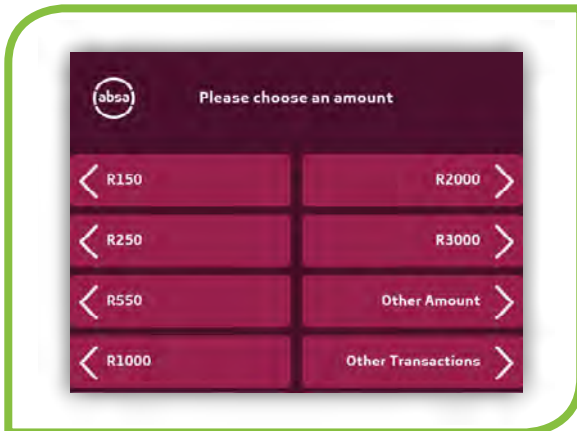
An **SMS alert** will be sent to **your registered phone** requesting you to action a pending mandate.

2

**Step 2**

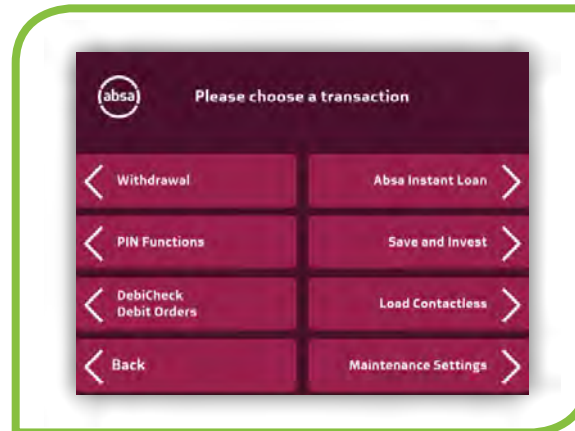
Insert your Bank Card, select your preferred language and **Enter your secure pin**.

3

**STEP 3**

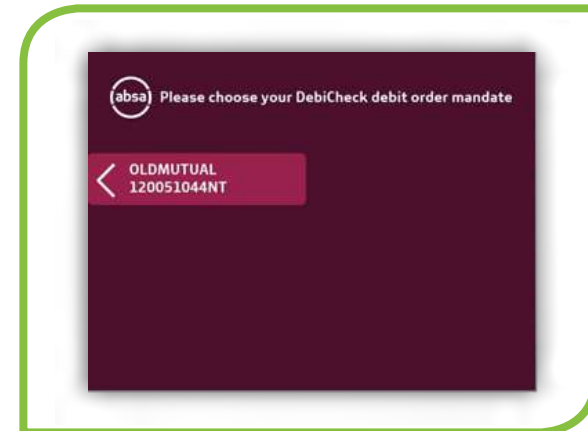
Select **Other Transactions** on the screen display until you can see the DebiCheck Debit Orders option.

4

**STEP 4**

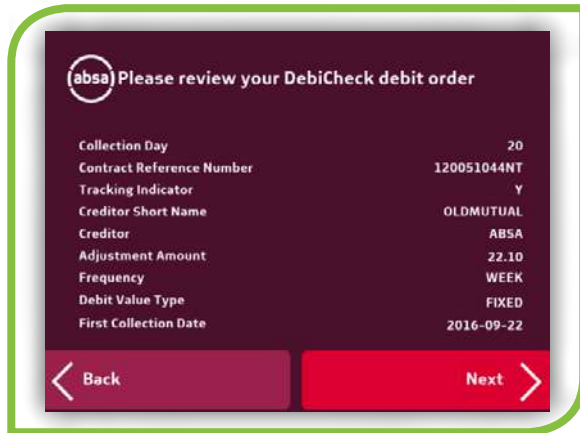
Select **'DebiCheck Debit Orders'** on the screen display.

5

**STEP 5**

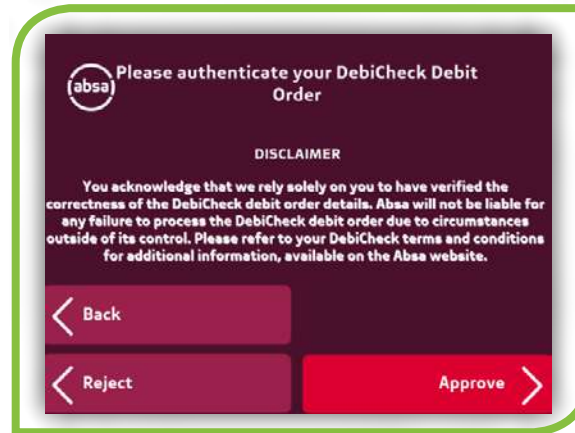
A list of your pending DebiCheck Mandates will be displayed, **select the one you want to action**.

6

**STEP 6**

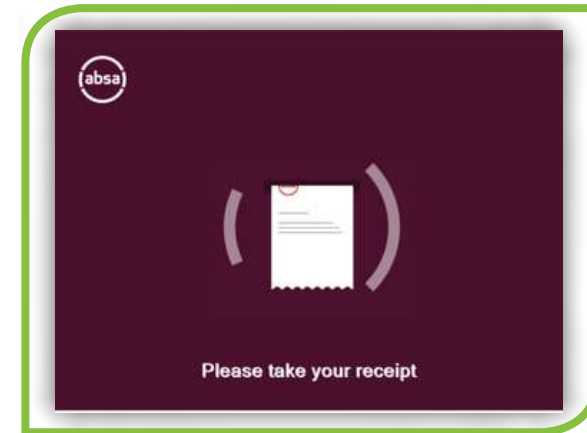
Use the NEXT and BACK options on the screen to **view the details on the Debit Order Mandate**.

7

**STEP 7**

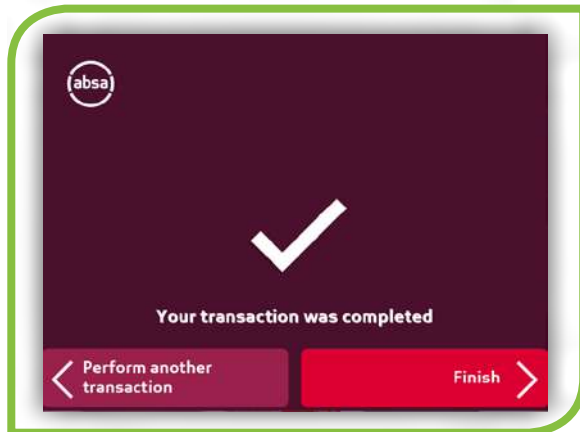
The DebiCheck Disclaimer displayed, then proceed to **Approve** or **Reject**.

8

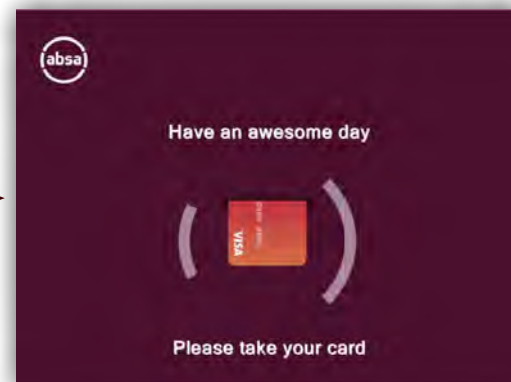
**STEP 8**

A receipt will be printed and a **Transaction Completed** screen will display to confirm your transaction.

9

**STEP 9**

Select the **Finish** option to end your transaction.



1



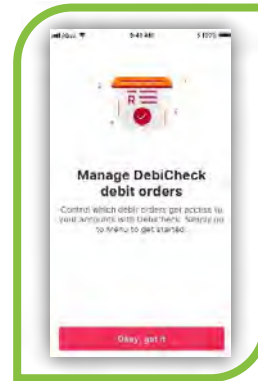
Step 1
An **SMS alert** will be sent to **your registered phone** requesting you to action a pending mandate.

2



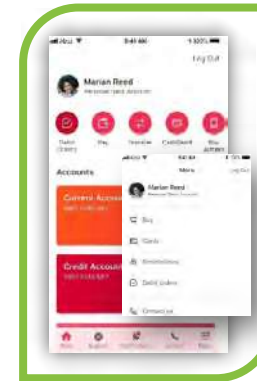
Step 2
Logon to your **Banking App**.

3



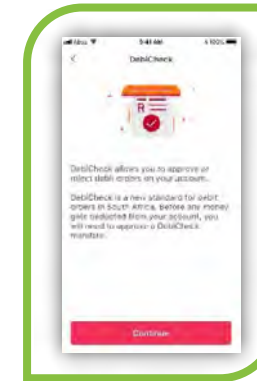
Step 3
A **'Manage DebiCheck Debit Order'** message will be displayed, if you have any mandates to action - select **'Okay, I got it'** to proceed.

4



Step 4
a) Select **'Debit Orders'** from the menu display on your screen, or
b) Select **'Menu'** and click on **Debit Order** option displayed.

5



Step 5
A **'DebiCheck'** message is displayed, select **'Continue'** to proceed.

6



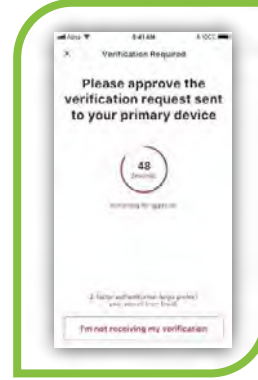
Step 6
A list of your pending mandates will be displayed, **select the one you want to action**.

7



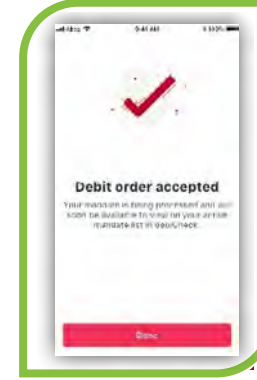
Step 7
Confirm that the details are correct, then select **Approve** or **Reject**.

8



Step 8
Continue to **Verify your transaction** via Surecheck.

9



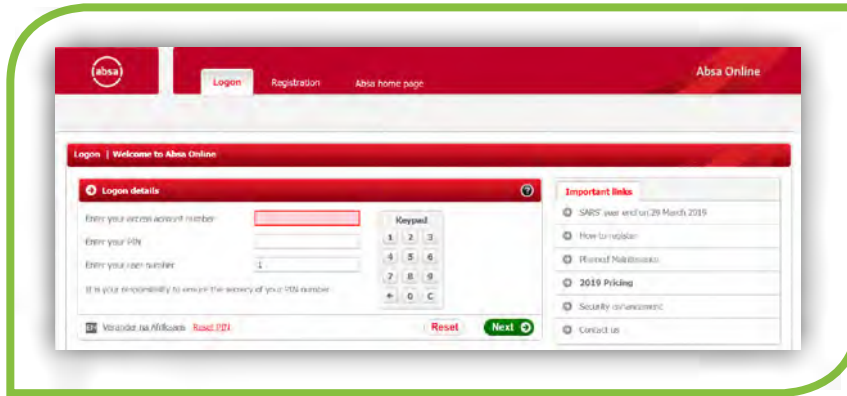
Step 9
The **'Debit Order Accepted'** message will display if you Approved the mandate. (Similarly, if you selected Reject, a **'Debit Order Rejected'** message will appear.

1



Step 1
An SMS alert will be sent to **your registered phone** requesting you to action a pending mandate

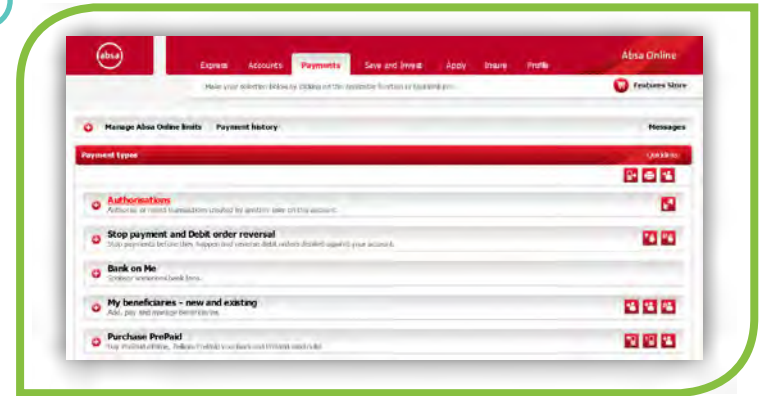
2



Step 2
Logon to your **Absa Online Banking** with your secure login details.

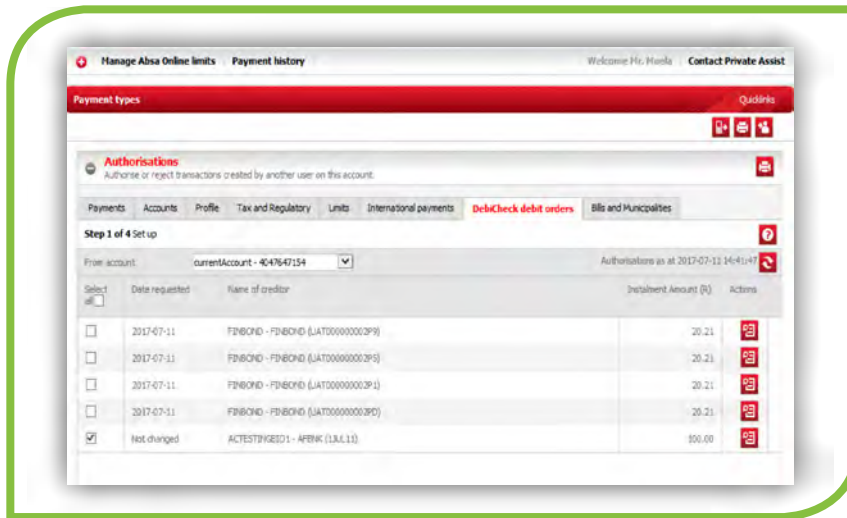
New Screen

3



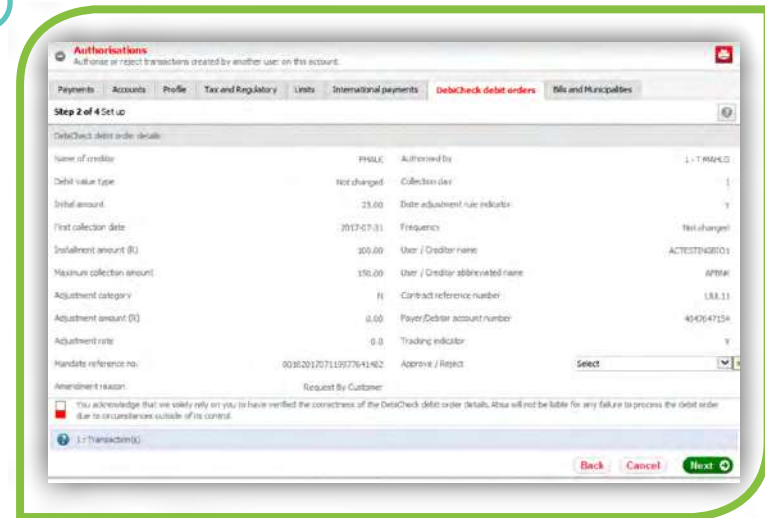
Step 3
Select the **'Payments'** tab, and then click on the **'Authorisations'** option displayed.

4



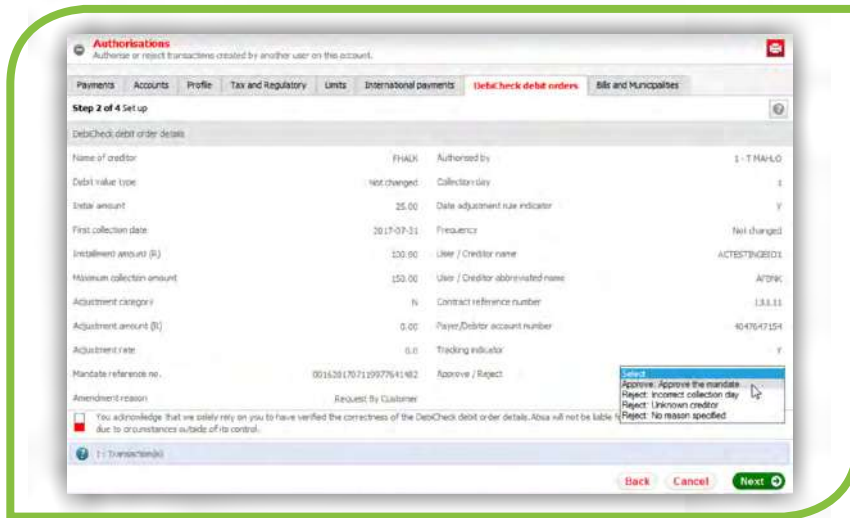
Step 4
A list of pending DebiCheck Mandates will be displayed, **select the one you want to action** and click on next.

5



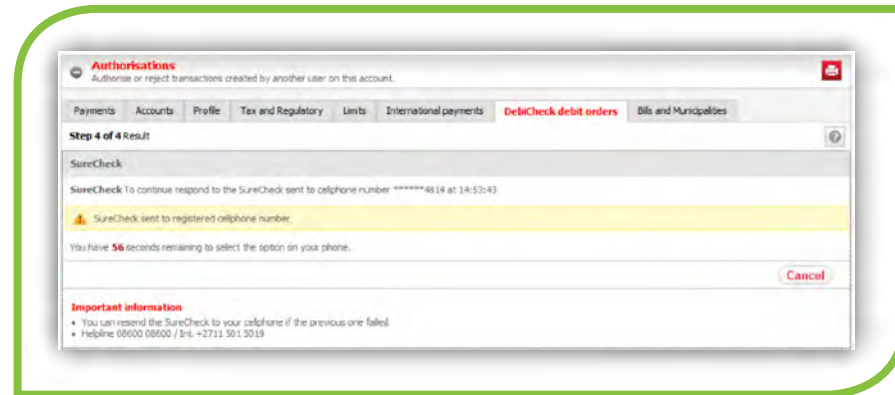
Step 5
View the details to confirm if they are correct.

6



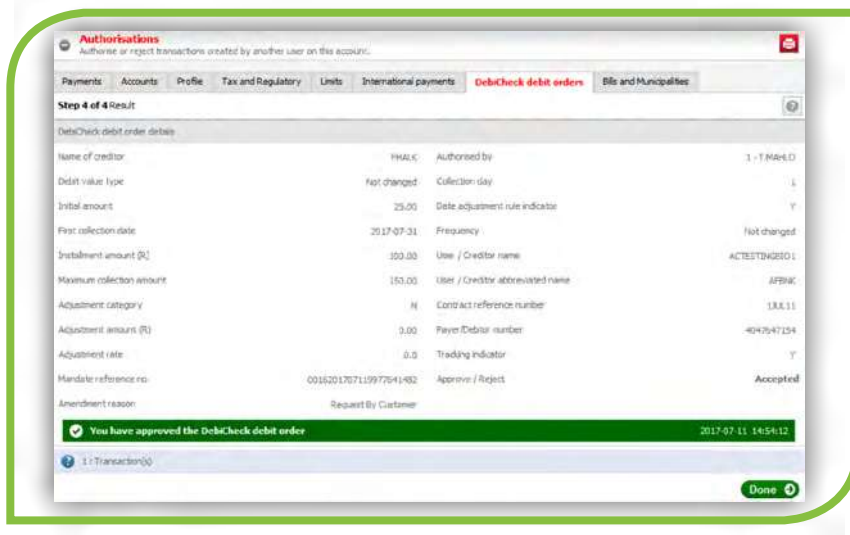
Step 6
On the dropdown next to **Approve/Reject**, select **APPROVE** or **REJECT** and **Confirm**.

7



Step 7
Continue to **Verify your transaction** via Surecheck.

8



Step 8
DebiCheck Approval will display at the bottom of your screen, select **Done** to end your transaction. (Similarly, if you selected reject, a **'Debit Order Rejected'** message will appear).

1



Step 1
An **SMS alert** will be sent to **your registered phone** requesting you to action a pending mandate.

2



Step 2
At the Merchant, you may be requested to **review mandate information** either through the Merchant's sales portal or on the Banks Point of Sale device.

3

* * * * *

Step 3
If the details have been confirmed, **insert your card in the POS device and enter your pin** when prompted.

4

* * * * *

Step 4
The **POS will confirm** your pin.

5



Step 5
If any details of the mandate do not match the DebiCheck requirements, an error message will be presented to the POS. This will have to be fixed and re-tried.

6

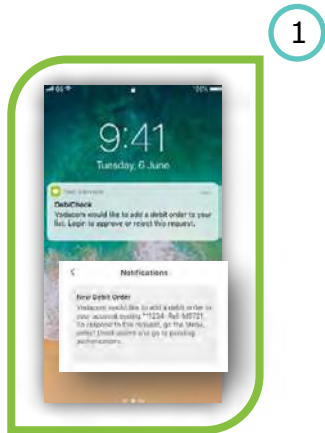


Step 6
If all details of the mandate match the DebiCheck requirements, the Merchant will submit the confirmation code with the mandate information to the bank for processing.

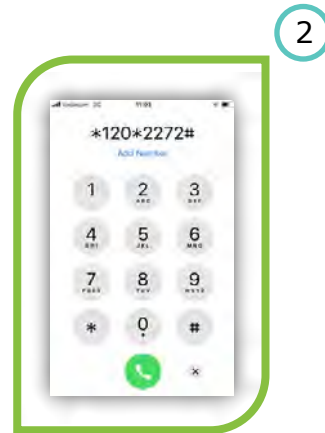
7



Step 7
A confirmation SMS will be sent from Absa with the **mandate registration number**.

**Step 1**

An **SMS alert** will be sent to **your registered phone** requesting you to action a pending mandate.

**Step 2**

Dial *120*2272# from your cellphone.

**Step 3**

Select Option 9. DebiCheck Debit Orders and reply.

**Step 4**

A list of pending Mandates will display, **select the one that you want to action** and reply.

**Step 5**

View the details, confirm that they are correct.

**Step 6**

Use 1. Next Page and 2. Back to **view the details on the Mandate**.

**Step 7**

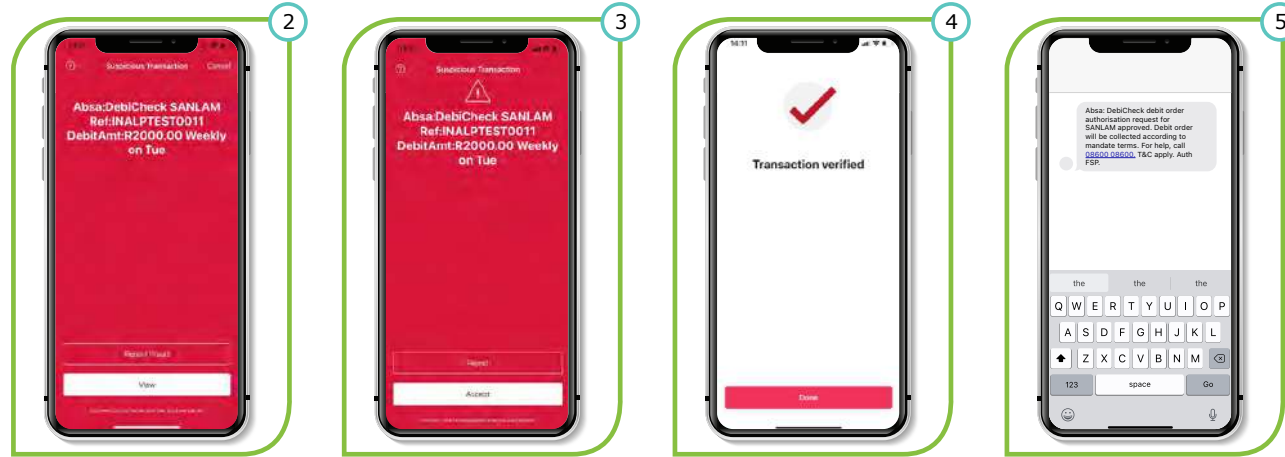
Select 1. Approve the mandate or **2. Reject**.

**Step 8**

A **DebiCheck Approval / Rejection Message** will display at the top of your screen. Return to Main Menu to continue banking.

Scenario 1 - Active Banking App user with 1 device - Surecheck2 is triggered, in-app push notification is sent

Accept



Step 1
Creditor initiates mandate.

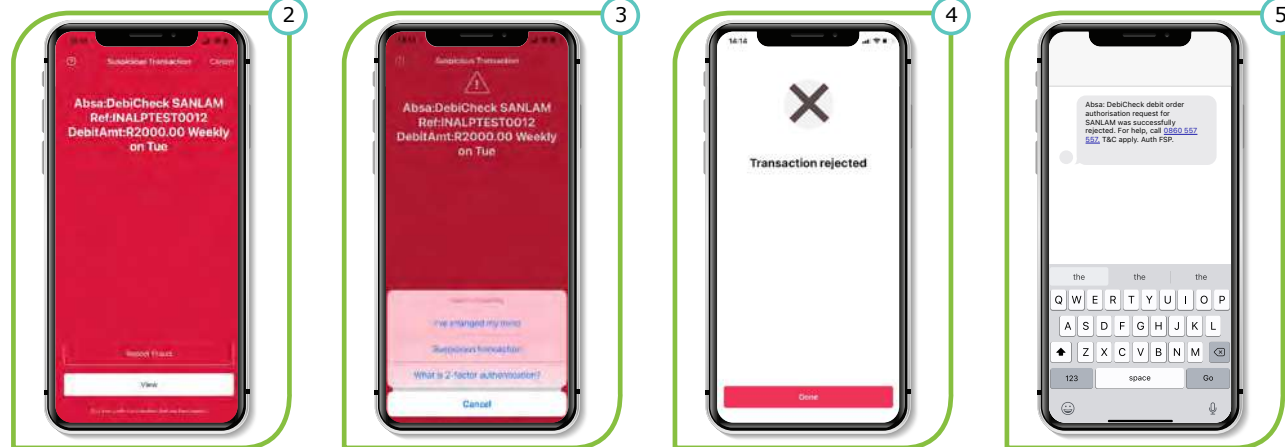
Step 2
InApp Push notifications received on Banking App.

Step 3
Select **Accept** to proceed.

Step 4
Confirmation of action displayed.

Step 5
Confirmation SMS message will display if mandate is **Approved**.

Reject



Step 1
Creditor initiates mandate.

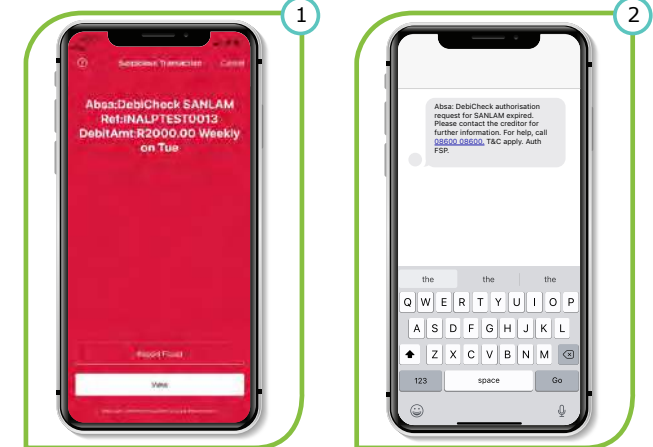
Step 2
InApp Push notifications received on Banking App.

Step 3
Selects **reason for rejection** to proceed.

Step 4
Confirmation of action displayed.

Step 5
Confirmation SMS message will display if mandate is **Rejected**.

Ignore/Timeout



Step 1
Creditor initiates mandate.

Step 2
InApp Push notifications received on Banking App.

Step 5
Confirmation SMS message will display if mandate has **Timed out**.

Scenario 2 - Non active Banking App user - Surecheck1 is triggered, USSD push notification is sent to user device linked cell number

Accept



Step 1
Creditor initiates mandate.

Step 2
Push notification on the linked cell number.

Step 3
Select **OK** to proceed.

Step 4
Confirmation of action **SMS** displayed.

Reject



Step 1
Creditor initiates mandate.

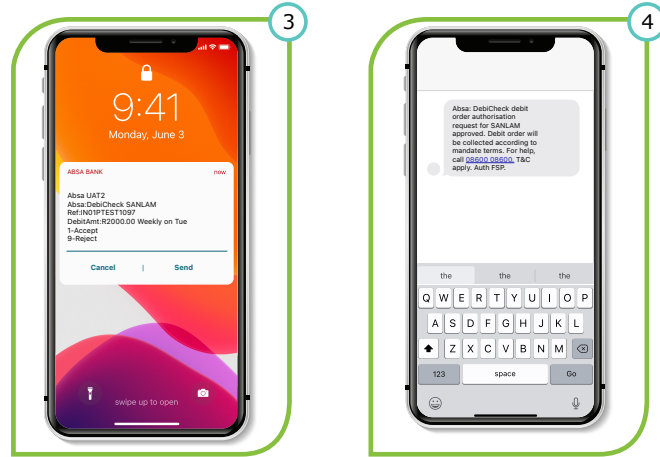
Step 2
Push notification on the linked cell number.

Step 3
Select **OK** to proceed.

Step 4
Confirmation of action **SMS** displayed.

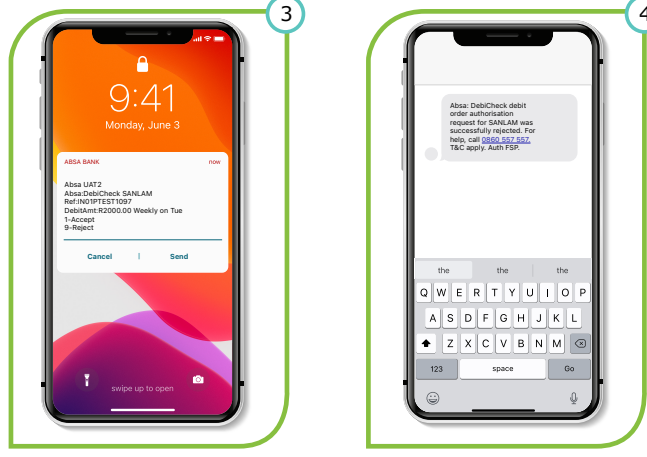
Scenario 3 - Multiple active device Banking App user, with same ID number

Accept



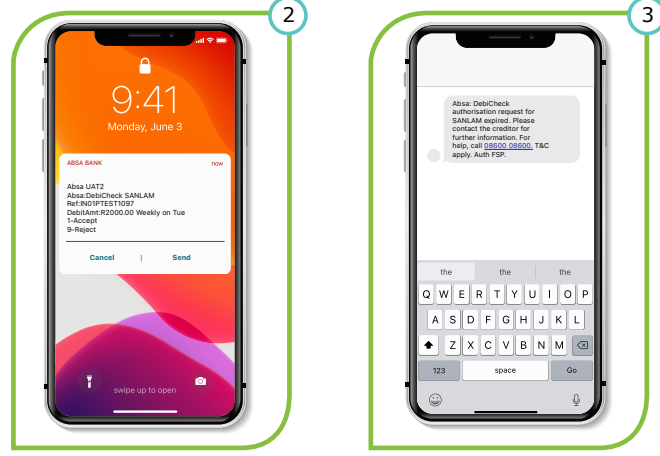
- Step 1**
Creditor initiates mandate.
- Step 2**
Push notification on the linked cell number.
- Step 3**
Customer **Accepts** mandate.

Reject



- Step 1**
Creditor initiates mandate.
- Step 2**
Push notification on the linked cell number.
- Step 3**
Customer **Rejects** mandate.

Ignore/Timeout



- Step 1**
Creditor initiates mandate.
- Step 2**
Push notification on the linked cell number.
- Step 3**
Customer **Ignores** mandate.



Access Bank
DebiCheck user guide

1



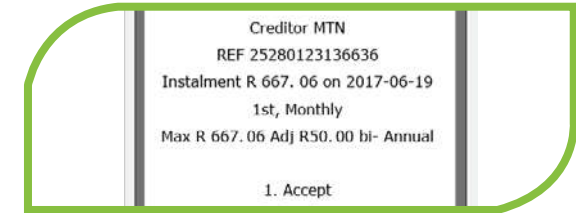
Step 1
Receive an SMS from Access Bank.

2



Step 2
Dial *120*912*35#.

3



Step 3
Mandate information will be displayed. Select the option to either **Approve or Decline the mandate**

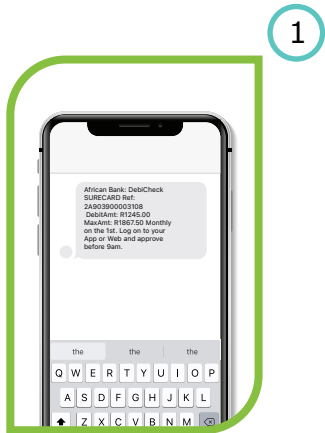
4



Step 4
A confirmation SMS will be sent notifying you of the mandate **you approved or declined**

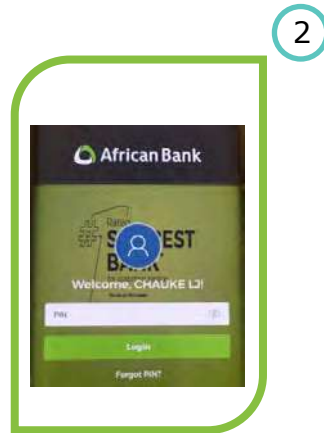


African Bank
DebiCheck user guide



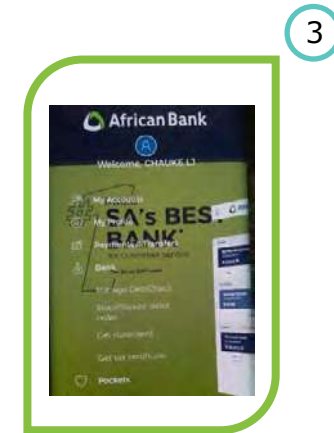
Step 1

An **SMS alert** will be sent to **your registered cellphone number** requesting you to action a pending mandate.



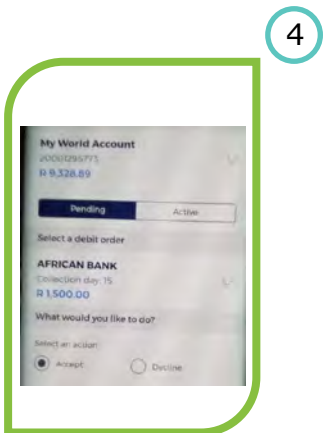
Step 2

Logon to your **Banking App** Log on to your **Banking App** with your **secure login details**.



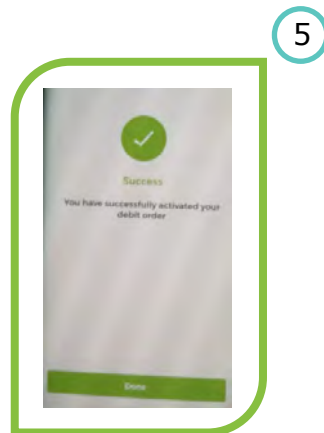
Step 3

Select the **'Bank'** tab, and then click on the **'Manage DebiCheck'** option displayed.



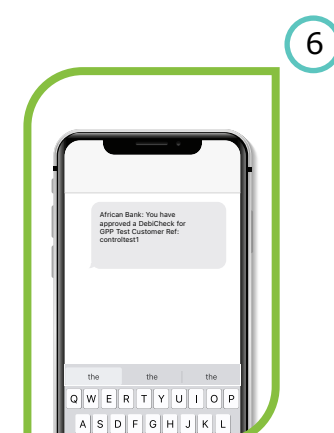
Step 4

A list of pending **DebiCheck mandates** will be displayed, click on **'Accept/Decline'** on the one you want to action and click on **'Continue'**.



Step 5

Once you have **confirmed** your acceptance of the mandate on your **registered cellphone number** a **confirmation message** will be displayed.



Step 6

A **confirmation SMS** will be sent to your **registered cellphone number**.

1



Step 1
An **SMS alert** will be sent to your **registered cellphone number** requesting you to **action a pending mandate**.

2



Step 2
Visit an **African Bank branch**.

3



Step 3
Customer identification will be done by the **Sales Consultant using biometrics**.

4



Step 4
The **Sales Consultant** will **confirm pending DebiCheck mandates**.

5



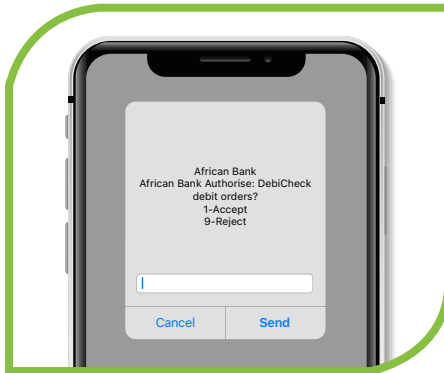
Step 5
Confirm which mandate needs to be **Accepted/Declined**.

6



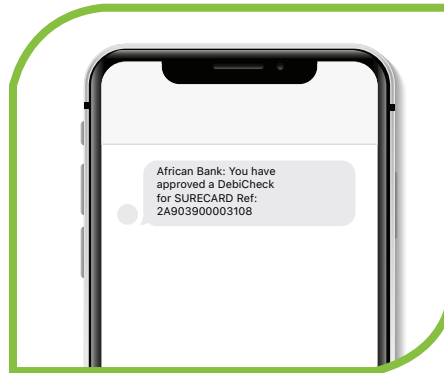
Step 6
Details of the **DebiCheck debit order** and the **disclaimer** will be **read to you**. You will be required to **give consent** to the Sales Consultant to **approve or decline the DebiCheck debit order on your behalf**.

7



Step 7
A **pop-up message** will be displayed on your **registered cellphone number** requesting you to **action the pending mandate**.

8



Step 8
Once you have **confirmed your acceptance of the mandate** on your **registered cellphone number**, a **confirmation SMS** will be sent to you.

1



Step 1
An **SMS alert** will be sent to your **registered cellphone number** requesting you to **action a pending mandate**.

2



Step 2
Dial **Dial 086 112 3456**.

3



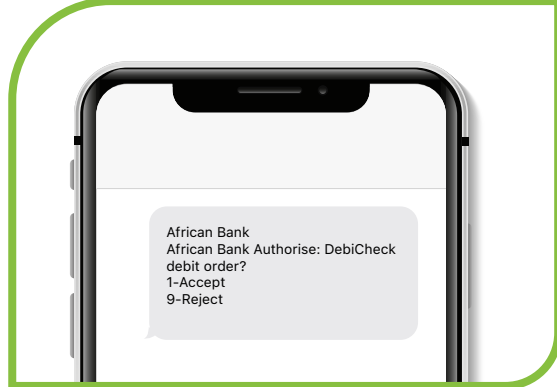
Step 3
A Contact Centre consultant will **verify your identity** by a **randomised process** that will require you to **confirm your personal information**.

4



Step 4
Details of the DebiCheck debit order will be read to you. You will be required to **give consent to the contact centre agent to approve or decline the DebiCheck debit order on your behalf**.

5



Step 5
A **pop-up message** will be displayed on your **registered cellphone number** requesting you to **action the pending mandate**.

6



Step 6
Once you have **confirmed your acceptance of the mandate** on your **registered cellphone number**, a **confirmation SMS** will be sent to you.

1



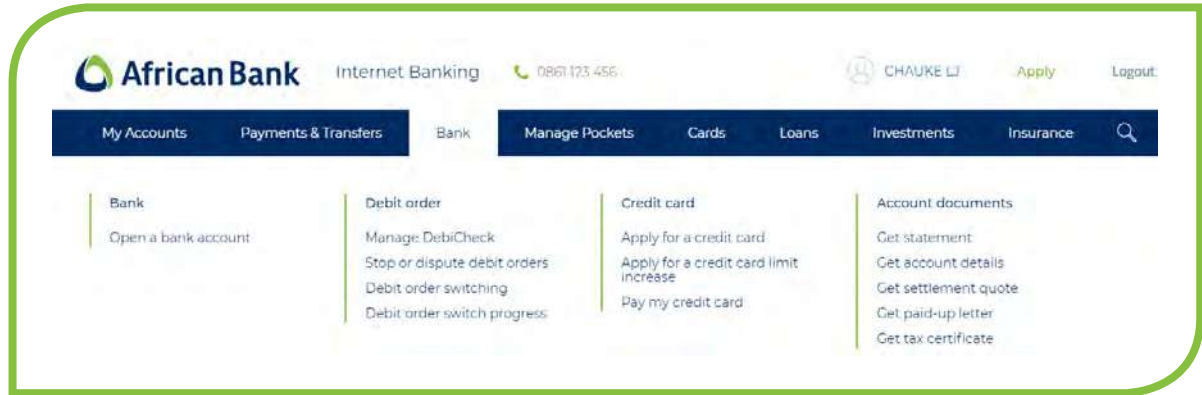
Step 1
An **SMS alert** will be sent to your **registered cellphone number** requesting you to action a pending mandate.

2



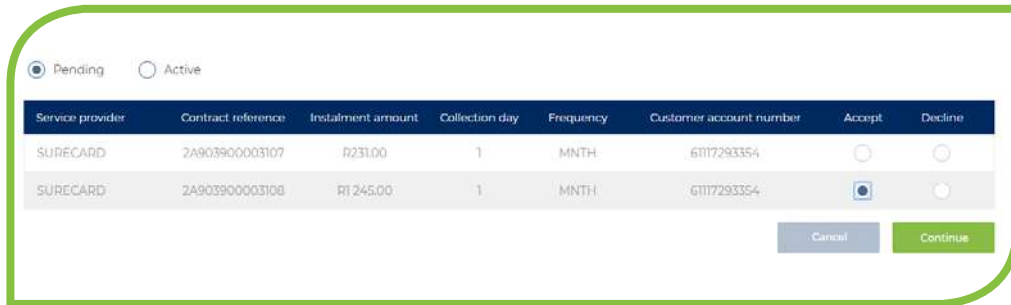
Step 2
Log on to your **African Bank Internet Banking** with your secure login details.

3



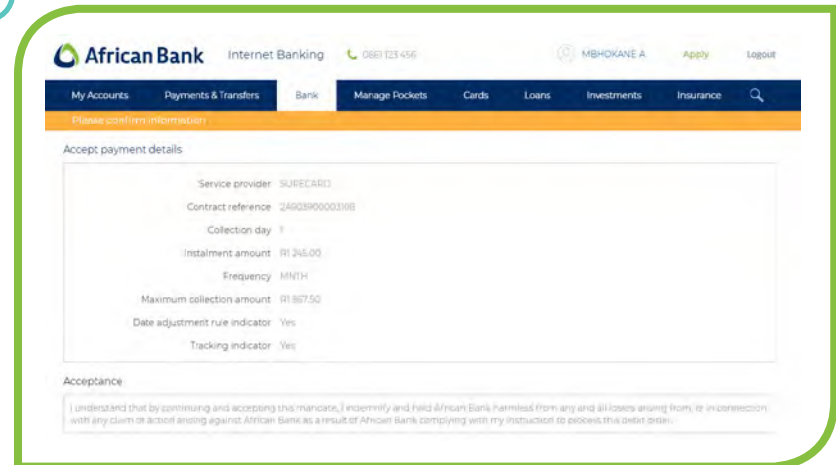
Step 3
Select the **'Bank'** tab, and then click on the **'Manage DebiCheck'** option displayed.

4

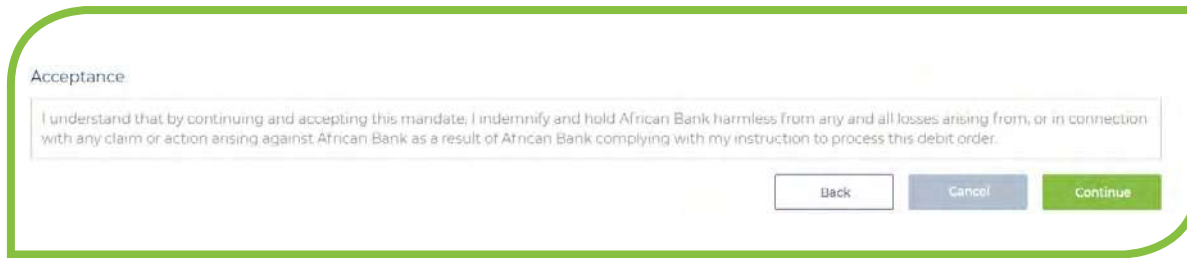


Step 4
A list of pending DebiCheck Mandates will be displayed, click on **'Accept/Decline'** on the one you want to action and click on **'Continue'**.

5



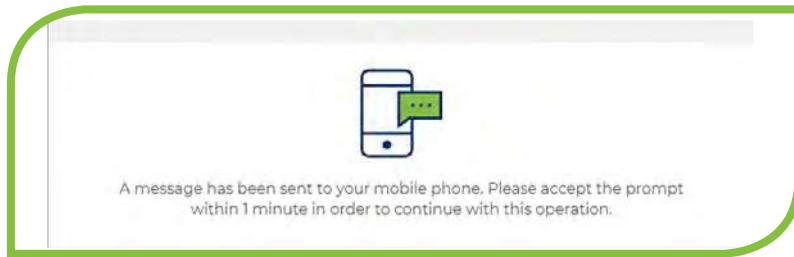
Step 5
View the details to confirm if they are correct.



6

Step 6

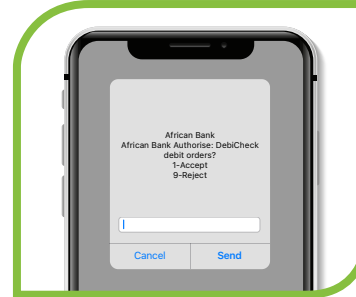
Click on '**Continue**' after reading the disclaimer.



7

Step 7

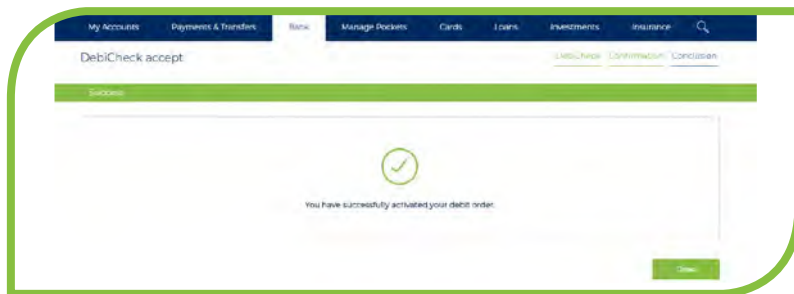
A **pop-up message** will be displayed on your **cellphone** with your **registered number**, requesting you to **action the pending mandate**.



8

Step 8

Select **option 1 to accept** the debit order mandate, or select **option 9 to reject** the debit order mandate. Click on **SEND** to proceed.



9

Step 9

Once you have **confirmed** your acceptance of the mandate on your **registered cellphone number** a **confirmation message** will be displayed. Click on '**Done**'.



10

Step 10

A **confirmation SMS** will be sent to your **registered cellphone number**.

1



Step 1
At the Merchant, the customer may be **requested to review mandate information** through the **Merchant's sales portal**.

2



Step 2
When the Merchant has captured the **required Mandate information** on the POS device, the customer will be **requested to insert a debit card** in the **POS device and enter Pin** when prompted.

3



Step 3
The **POS** will confirm **correct pin** has been entered.

4



Step 4
If the details of the **Mandate match the DebiCheck requirements**, the customers' bank will provide a **MAC code to the Merchant**.

5



Step 5
The Merchant will **submit the MAC code with the Mandate information** to the **customers bank to register the mandate**.

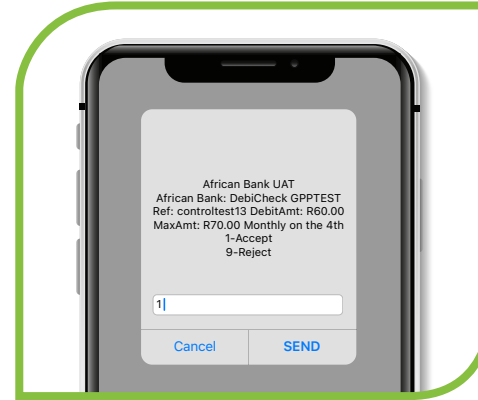
1



Step 1

A **USSD push alert** will be sent to your **registered cellphone number** requesting you to **action a pending mandate**.

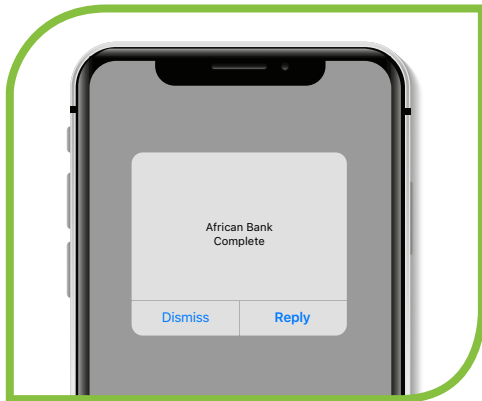
2



Step 2

Select **option 1 to accept** the debit order mandate, or select **option 9 to reject** the debit order mandate. Click on **SEND** to proceed.

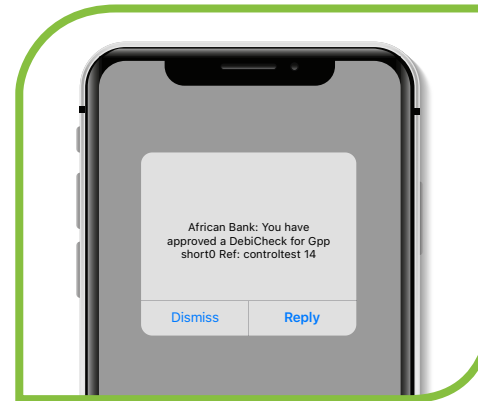
3



Step 3

Confirmation regarding the approved/declined mandate will be **displayed**.

4



Step 4

Once you have **confirmed** your **acceptance** of the mandate, a **confirmation SMS** will be sent to your **registered cellphone number**.



Bidvest Bank
DebiCheck user guide

1



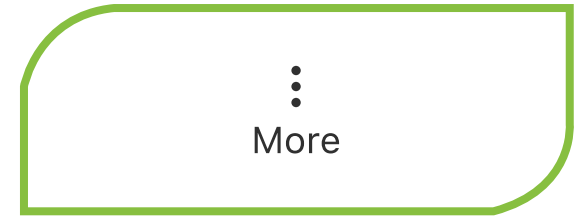
Step 1
Launch the **Bidvest App**

2



Step 2
Login by entering your **App PIN** or by **Biometric Login**

3



Step 3
Next to transfer on the **bottom right corner** client will click on the **3 stripes to open all option**

4



Step 4
Select DebiCheck Mandate where the client can view pending mandates and **accept or decline the Debicheck mandate**

5



Step 5
The debit order will be processed as per clients request and **a confirmation screen will be displayed**

1



Step 1
Receive an SMS from Bidvest Bank stating **you will receive a USSD message to accept/decline an outstanding mandate.**

4



Step 4
Once you have confirmed that the mandate details are correct, **accept the mandate.**

2



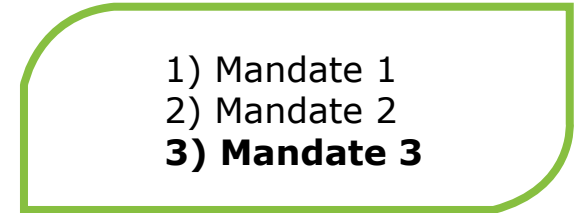
Step 2
Log into **Online Banking.**

5



Step 5
Once you have confirmed your acceptance of the mandate **a confirmation message will be displayed.**

3



Step 3
Navigate to **Mandate Management.** Here you will be able to search new mandates and view their details.

1



Step 1
Receive an SMS from Bidvest Bank stating **you will receive a USSD message to accept/decline an outstanding mandate.**

4



Step 4
A confirmation message will appear **displaying your decision to accept or decline.**

2

Good day,
You have mandates awaiting your approval

Step 2
A USSD message will pop up displaying the mandate that needs to be accepted/declined. **Select option 1 to accept and option 2 to decline.**

5



Step 5
You will receive a **confirmation SMS displaying your decision to accept or decline.**

3

1) Confirm

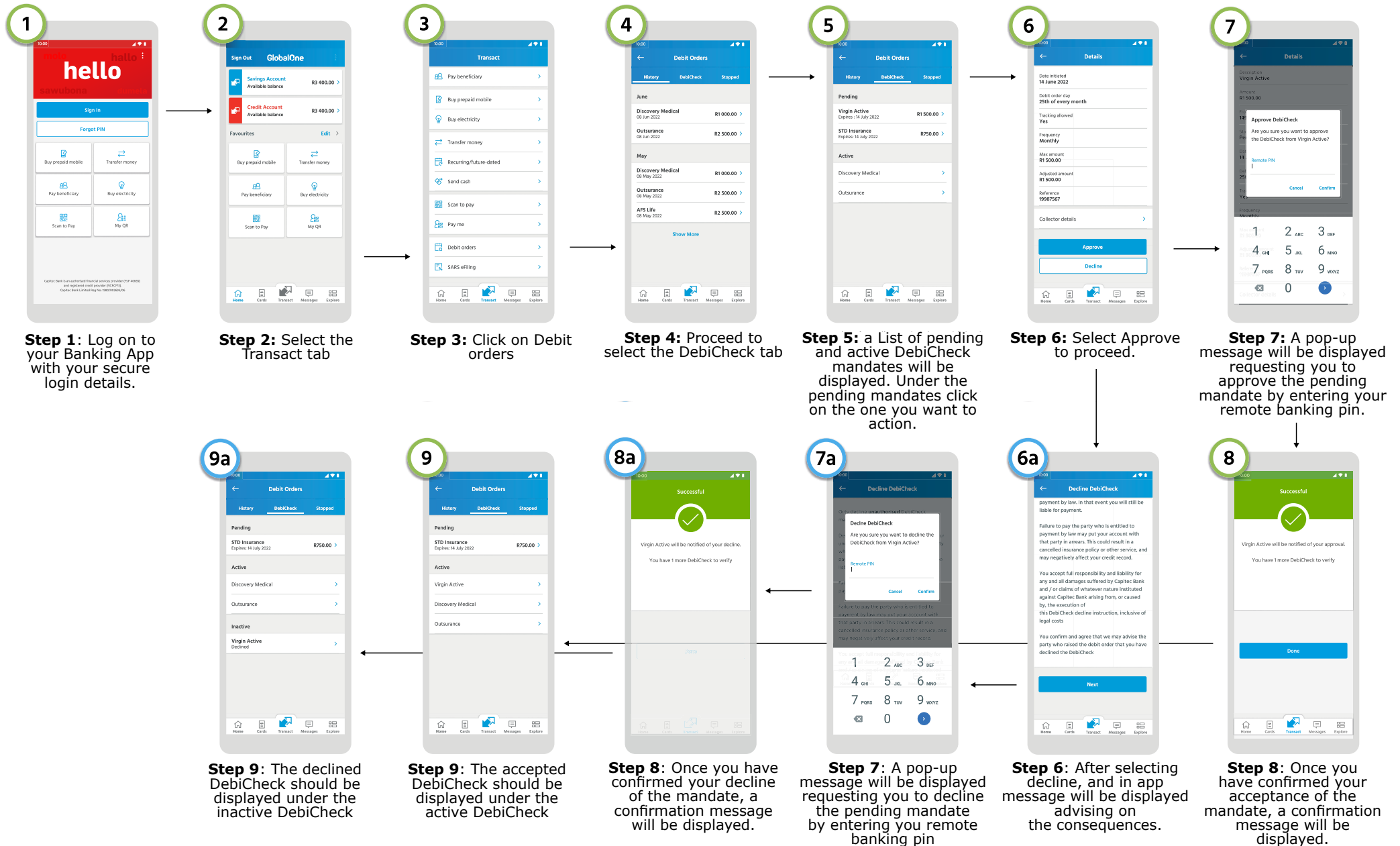
Step 3
A confirmation message will be displayed. **Select option 1 to confirm and option 9 to cancel.**



Capitec
DebiCheck user guide

Approve and Decline a pending DebiCheck

 * Alternate flow

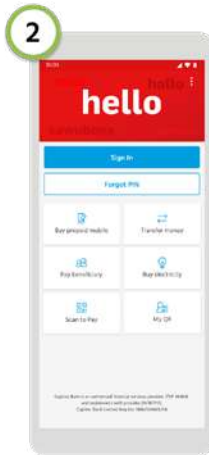


Notification and Important Notice

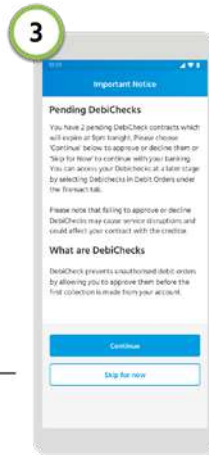
 Alternate flow



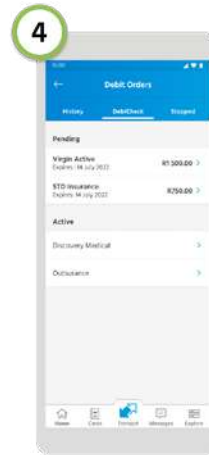
Step 1: An SMS alert will be sent to your registered cellphone number requesting you to action a pending mandate.



Step 2: Log on to your Banking App with your secure login details.



Step 3: A pop-up message explaining the pending mandates and DebiCheck will display. Select Continue.



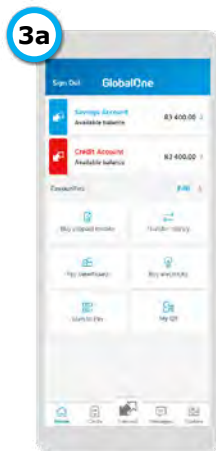
Step 4: A List of pending and active DebiCheck mandates will be displayed. Under the pending mandates select the one you want to view.



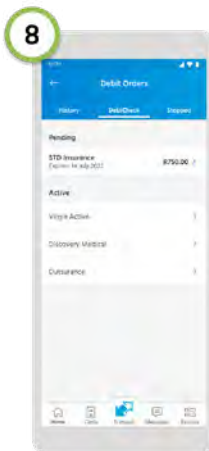
Step 5: All mandate details will be displayed. Select "Collector details."



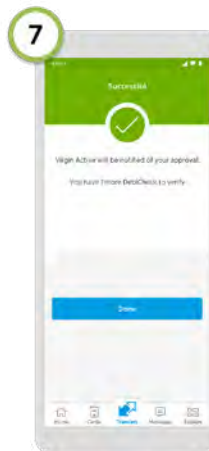
Step 5a: All mandate details will be displayed.



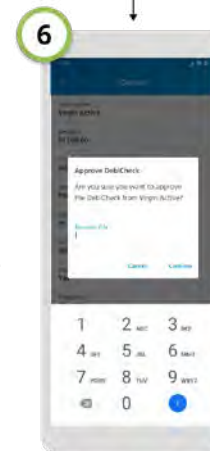
Step 3a: Revert back to home screen



Step 8: a Pop up message explaining the pending mandates and DebiCheck will display. Select Continue.

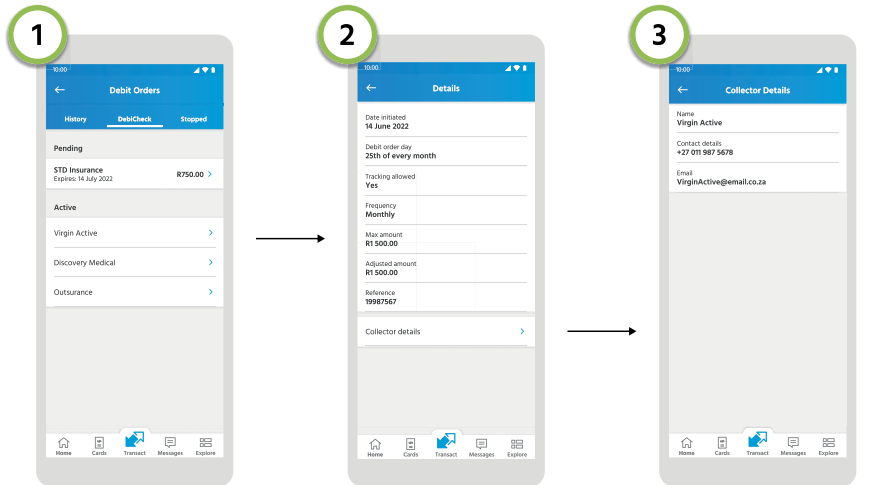


Step 7: a List of pending and active DebiCheck mandates will be displayed. Under the pending mandates select the one you want to view.



Step 6: A pop-up message will be displayed requesting you to approve the pending mandate by entering your remote banking pin.

Active

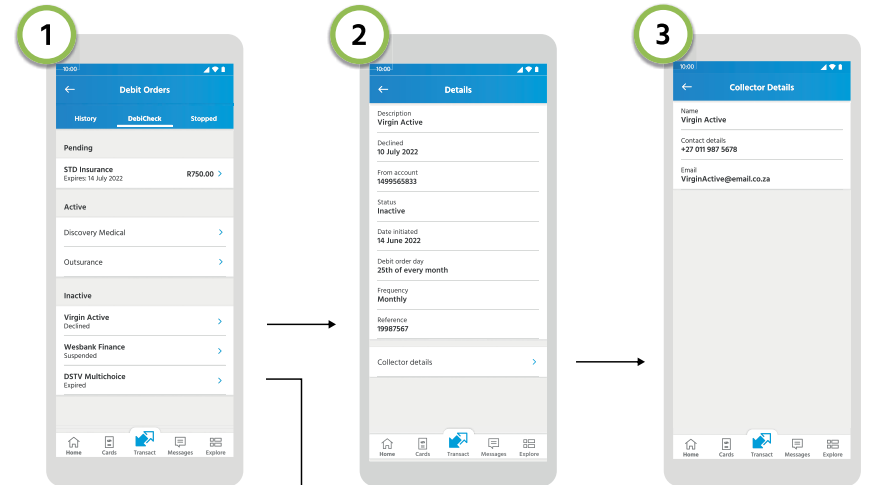


Step 1: Select active DebiCheck mandate you wish to view.

Step 2: Select collectors details, status of mandate will be active. Date Initiated will be displayed

Step 3: Collectors details will be displayed.

Expired / Declined



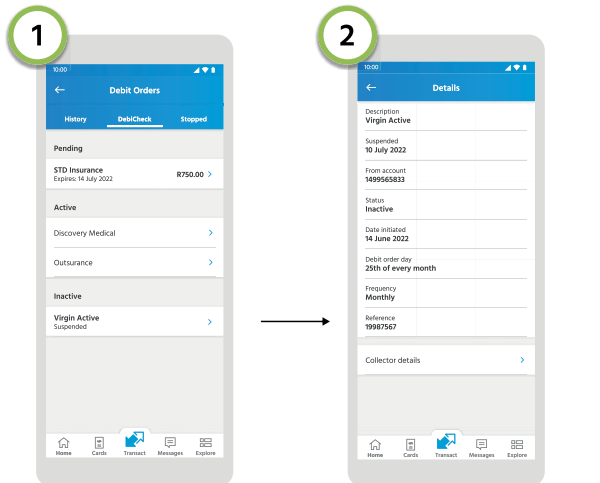
Step 1: Select declined DebiCheck Mandate you wish to view.

Step 2: Select collectors details, status of mandate will be inactive. Date declined will be displayed.

Step 3: Collectors details will be displayed

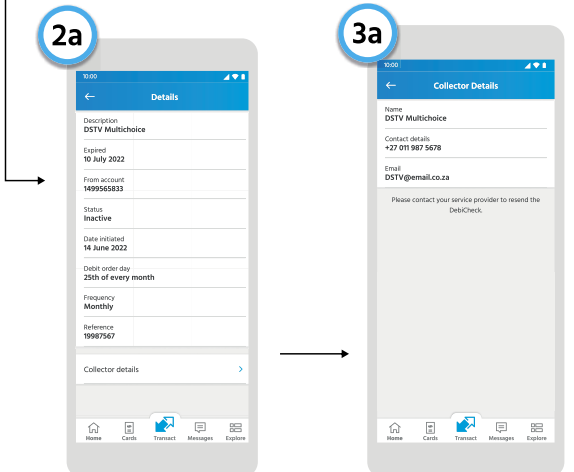
Alternate flow

Suspended



Step 1: Select suspended DebiCheck Mandate you wish to view.

Step 2: Select collectors details, status of mandate will be inactive. Date suspended will be displayed.



Step 2a: Select collectors details, status of mandate will be inactive. Date expired will be displayed.

Step 3a: Collectors details will be displayed.

Note: Message will be displayed at bottom of screen to contact service provider to resend the mandate.

1



Step 1
Receive an SMS from Capitec stating **you have a mandate to authenticate/approve.**

2



Step 2
Visit a **Capitec branch.**

3



Step 3
Inform Client Service Champion (CSC) that **you want to approve a DebiCheck debit order.**

4



Step 4
Identification will be done by the Service Consultant using biometrics

5



Step 5
The Service Consultant will display pending DebiCheck mandates.

6



Step 6
Confirm which mandate needs to be **Accepted/ declined**

7



Step 7
Confirm your the approval/ decline using **biometrics**

1



Step 1
Receive an SMS from Capitec stating **you have a mandate to authenticate/ approve.**

2



Step 2
Dial **0860 10 2043**

3



Step 3
Inform Contact Centre Agent (CCA) that **you want to approve/decline a DebiCheck mandate.**

4



Step 4
The CCA will check for **outstanding mandates**

5



Step 5
The CCA will confirm with you which mandates need to be **approved/declined**

6



Step 6
The CCA will select the mandate that you want **approved/declined**

7

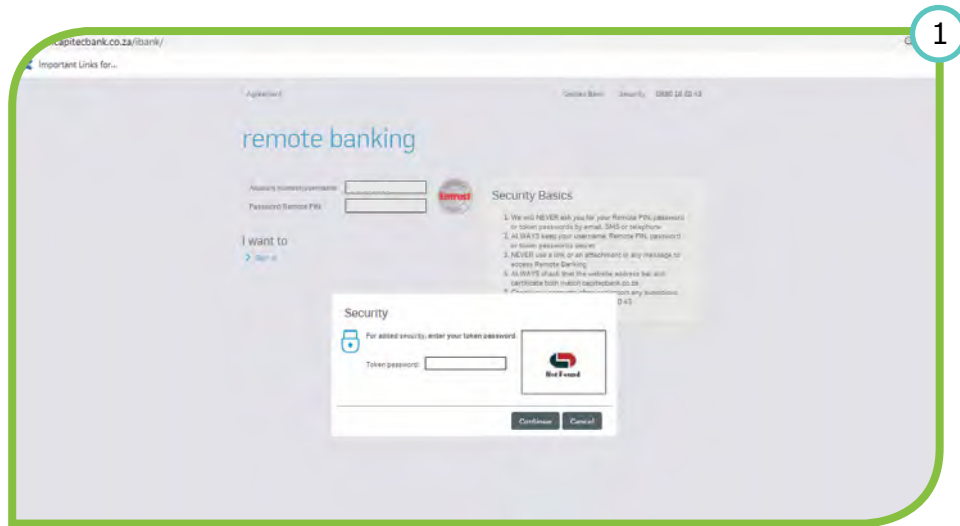


Step 7
The CCA will then read out a **disclaimer**

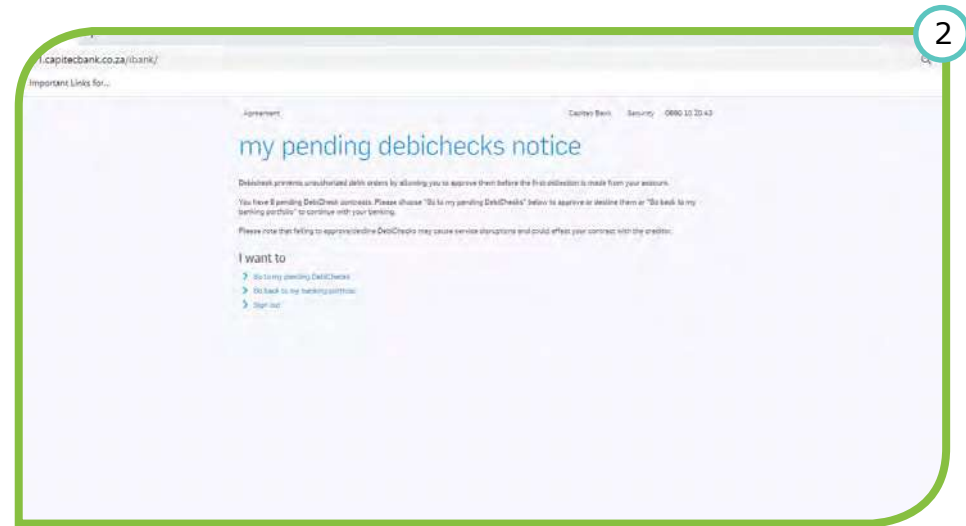
8



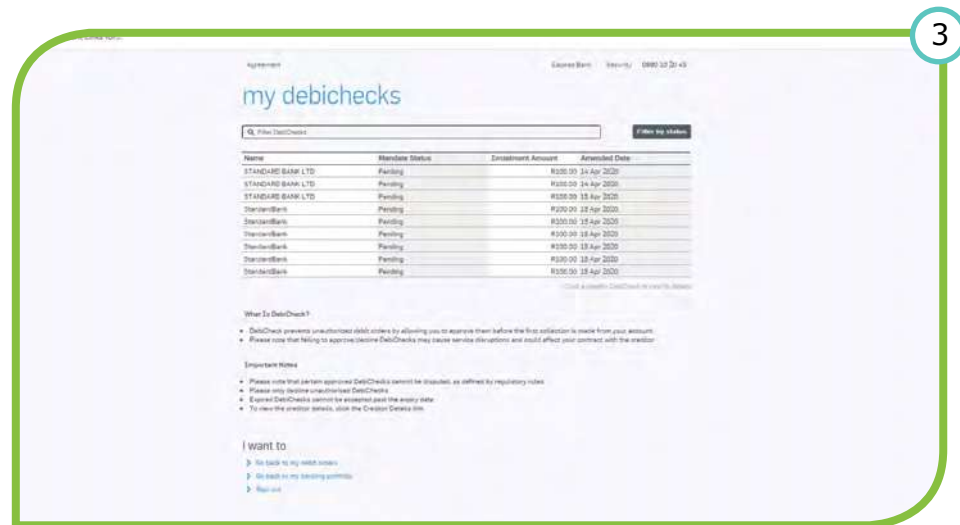
Step 8
The CCA will complete the transaction by clicking on **transmit**



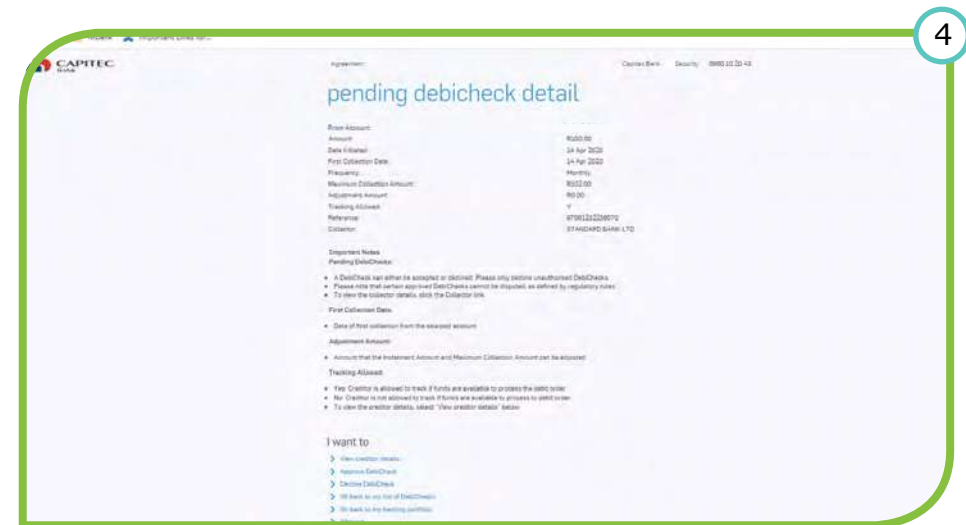
Step 1
Logon to **Capitec Online Banking** with your secure login details.



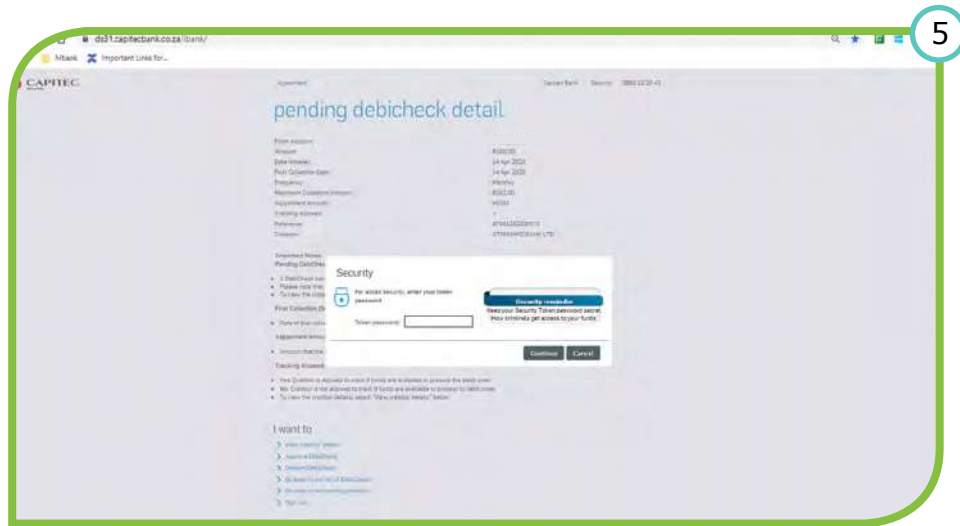
Step 2
Go to **my pending DebiChecks**.



Step 3
A list of pending DebiCheck Mandates will be displayed, **select the one you want to action.**



Step 4
View the details to confirm if they are correct & **Approve.**



Step 5
Enter the **Token Password** to confirm.



Step 6
DebiCheck debit order successfully approved.

1



Step 1
At the Merchant, the customer may be **requested to review mandate information** through the **Merchant's sales portal**.

2



Step 2
When the **Merchant** has captured the **required Mandate information** on the **POS device**, you will be requested to **insert your card** in the **POS device and enter Pin** when prompted.

3



Step 3
The **POS will confirm** your pin.

4



Step 4
If **any details of the mandate**, as entered on the POS device, **do not match the DebiCheck requirements**, an **error message** will be presented to the **POS**. This will have to be **fixed and re-tried**.

5



Step 5
If the **details** of the Mandate **match the DebiCheck requirements**, the customers' bank will provide a **MAC code** which the **Merchant will submit** with the **Mandate information** to the **bank for processing**.

6



Step 6
A **confirmation SMS** will be sent from Capitec with the **mandate registration number**.

Approve a debit order mandate - dial *120*3279#

1



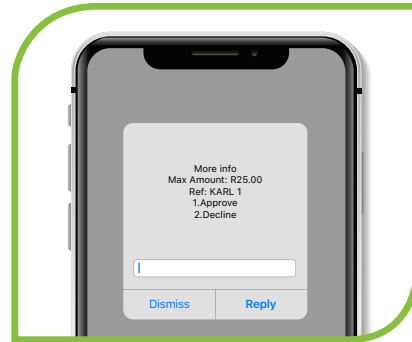
Step 1
 Select **option 8** for DebiCheck

2



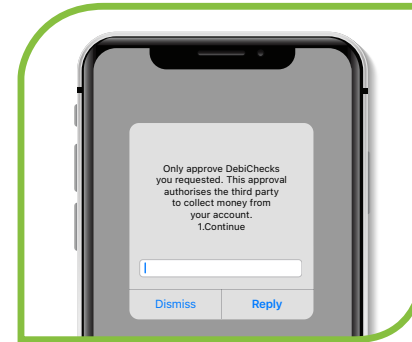
Step 2
 Select **option 1** to **Accept**

3



Step 3
 Select **option 1** to **Approve**

4



Step 4
 Review details on the screen and
 select **option 1** to **Continue**

5



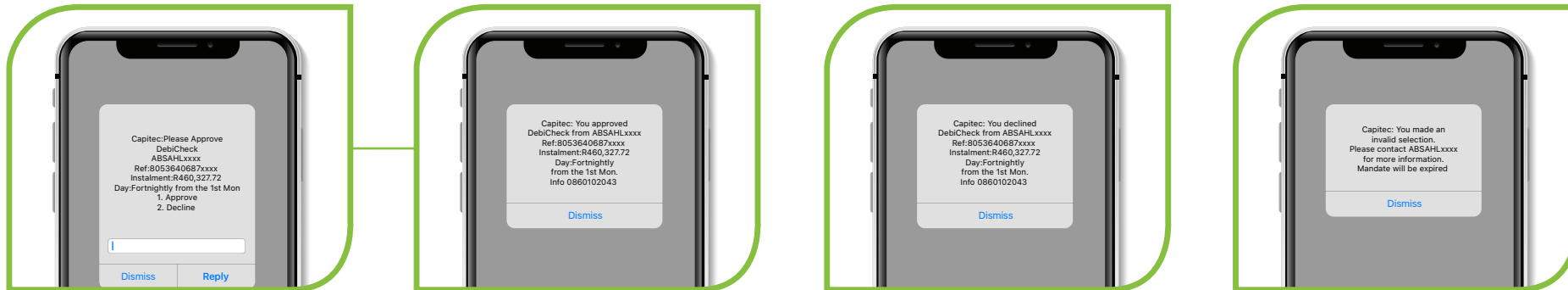
Step 5
 Enter your **mobile banking pin**.
 End: **Confirmation message**
 will be **displayed**

Initial Message

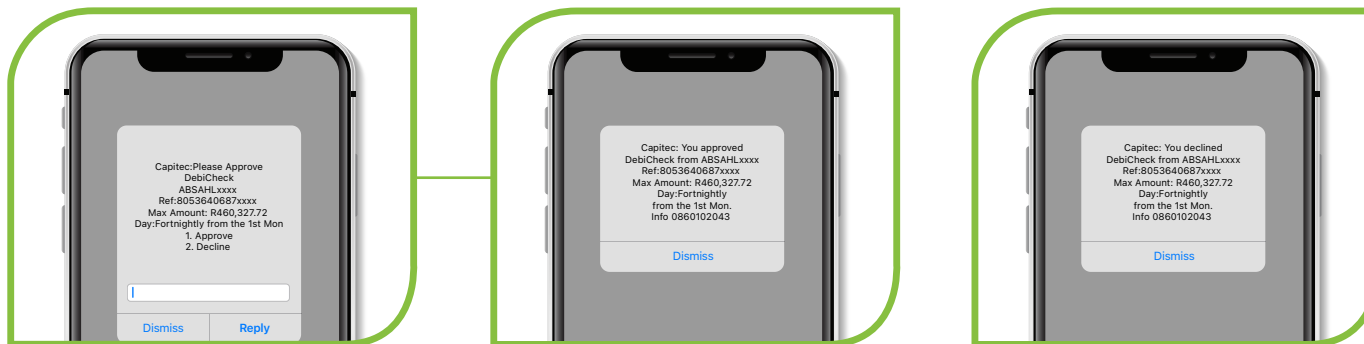
NOTIFY USSD Messages for disclaimer which will also end the USSD Session

NOTIFY USSD when client makes incorrect selection and does not approve or decline the mandate

Fixed- or Variable Mandate



Usage Based Mandate





Finbond Mutual Bank
DebiCheck user guide

This channel of authentication will be used when customers take out a loan at Finbond Mutual Bank or a Supreme Finance branch.

1



Step 1

Use your bank card and **insert it into the POS (Point of Sale) device**

2



Step 2

Authorise the debit order via card and PIN on the POS device

3



Step 3

The debit order is then **authenticated via TT3**

This channel of authentication will be used when clients do not have access to USSD or they need assistance on the process. Additionally, clients can also use the contact centre if they prefer to authorise the mandate telephonically.

1



Step 1

Receive an SMS from Finbond Mutual Bank stating **you have a mandate to authenticate/approve.**

2



Step 2

Dial **086 000 4249.**

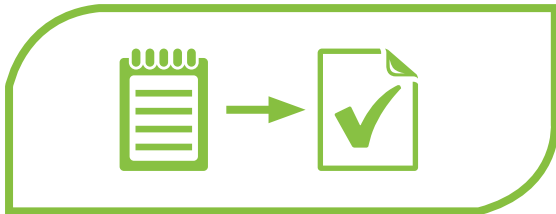
3



Step 3

Contact centre agent will verify your identity by a randomized process that will require you to confirm personal information

4



Step 4

Details of the DebiCheck debit order will be read to you. You will be required to **give consent to the contact centre agent to approve or decline the DebiCheck debit order on your behalf**

5



Step 5

A confirmation SMS will be sent. The SMS will contain **the transaction reference number**

1



Step 1

Receive an SMS from Finbond Mutual Bank stating **you have a mandate to authenticate/approve.**

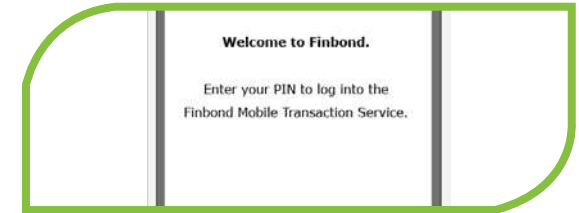
2



Step 2

Dial ***120*3262#**.

3



Step 3

Enter your **customer PIN (CSP- Customer Selected PIN)**

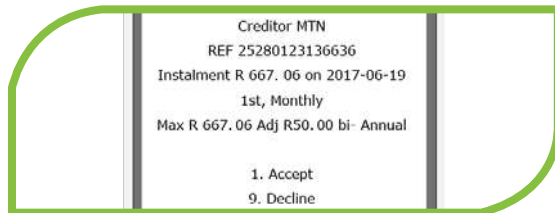
4



Step 4

Mandates **awaiting attention will be displayed immediately**

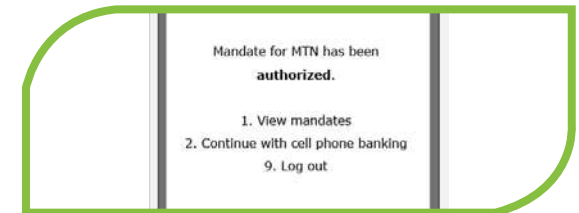
5



Step 5

Select **option 1 to Accept or option 9 to Decline**

6



Step 6

A **confirmation screen** will be displayed with your choice of transaction

7



Step 7

An SMS will be sent to notify you of your selection. The **SMS will also contain the reference number** of the mandate.



FNB

DebiCheck user guide

1



Step 1
Go to your nearest **FNB ATM**.

2



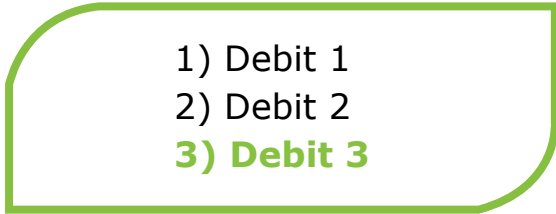
Step 2
Insert your cheque card and **enter your PIN** to proceed.

3



Step 3
You will be prompted that you have Debit Orders to approve. **Select "Approve Debit Order"**.

4



Step 4
A list of debit orders will be displayed. **Select the debit order you wish to approve.**

5



Step 5
Information about the debit order will be displayed. **Select "More" to continue to the next screen.**

6



Step 6
Once you are ready to accept the debit order, select **Approve**.

7



Step 7
A summary of the debit order details will be displayed. **Select "Proceed" to accept the DebiCheck debit order request.**

8



Step 8
Debit order **will be accepted** and a **Thank you** screen will appear.

Note
The customer will not be allowed to proceed with other actions on the ATM while there are still outstanding DebiCheck Mandates to be actioned.

1



Step 1
Launch the **FNB Banking App**

2



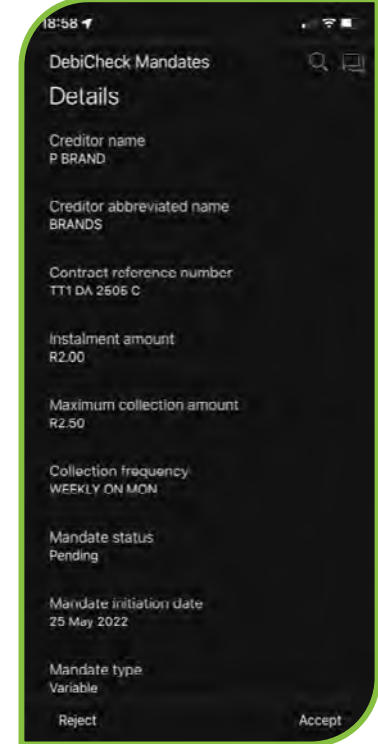
Step 2
Select Login and **enter your Online Banking password** to proceed

3



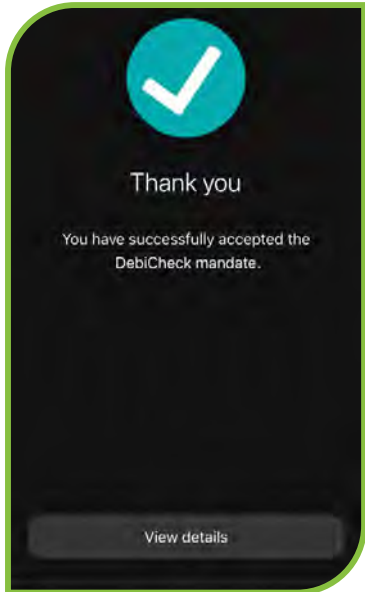
Step 3
Debit orders due for approval will be displayed. **Select.**

4



Step 4
Select **Accept DebiCheck Mandate**

5



Step 5
The debit order will be processed and a **confirmation screen will be displayed.**

6



Step 6
Select **"View details"** and the basic mandate detail will be displayed. Select **"Finish"**, and you will be allowed to continue with actions **on the App.**

Note

The customer will not be allowed to proceed with other actions on the App while there are still outstanding DebiCheck Mandates to be actioned.

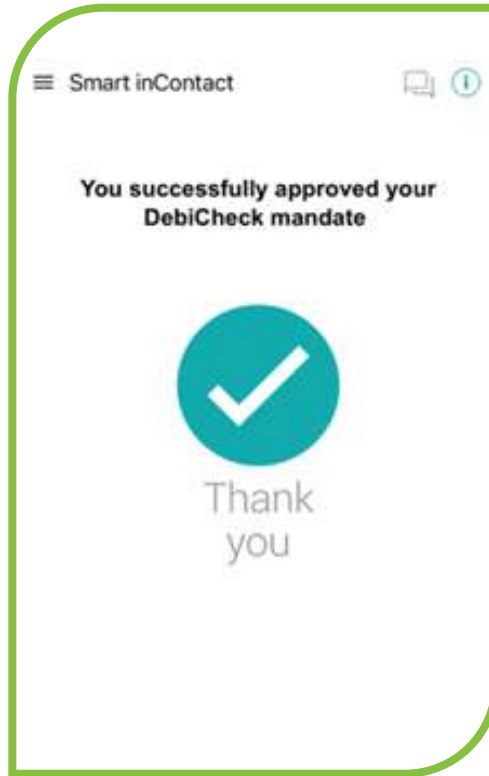
1



Step 1

The FNB Banking App will pop up on the cell phone with the below displayed on the screen. The customer needs to select either **“Approve”** or **“No, decline”**.

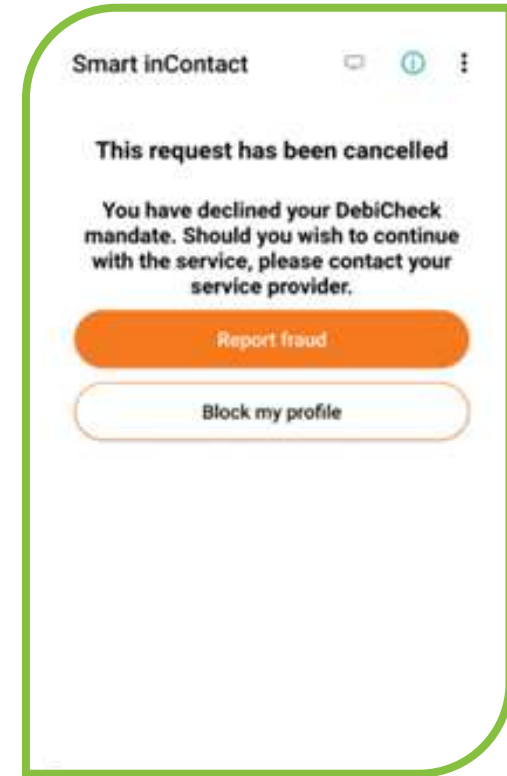
2



Step 2

If **“Approved”** is selected, the below will be displayed on the screen.

3



Step 3

If **“NO, Decline”** is selected, the below will be displayed on the screen.

Note

The customer will not be allowed to proceed with other actions on the App while there are still outstanding DebiCheck Mandates to be actioned.

1



Step 1
Receive an SMS notification from FNB stating **you have a mandate to approve.**

2



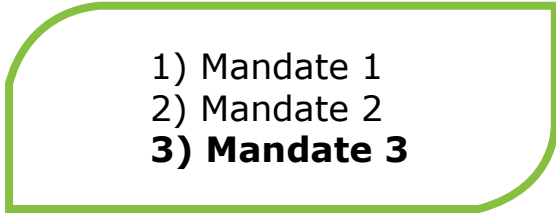
Step 2
Log into **Online Banking**

3



Step 3
The list of outstanding Mandates to be approved will be displayed. You **will not be allowed to continue** with **Online banking** unless **all the outstanding Mandates** have been **actioned - Approved or Rejected.**

4



Step 4
All DebiCheck mandates will be displayed.

5



Step 5
Select the **mandate you want to accept/reject.** Once you have selected the mandate, the mandate information will be displayed.

6



Step 6
Once you have Accepted / Rejected the mandate, you will be requested **to open your banking app and follow the prompts.**

7



Step 7
A **Thank You screen** will appear with details of the mandate you chose to accept or decline.

Note
The customer will not be allowed to proceed with other actions on Online Banking while there are still outstanding DebiCheck Mandates to be actioned.

1



Step 1
At the Merchant, you may be requested to **review mandate information** through the Merchant's sales portal.

2



Step 2
When the **Merchant** has captured the **required Mandate info** on the **POS device**, you will be requested to **insert your card** in the **POS device** and enter your **Pin** when prompted.

3



Step 3
The **POS will confirm** your pin.

4



Step 4
If any details of the mandate, as entered on the POS device, do not match the DebiCheck requirements, an error message will be presented to the POS. This will have to be fixed and re-tried.

5



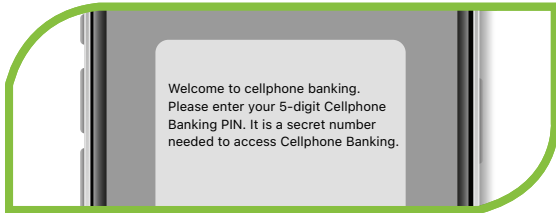
Step 5
If the details of the Mandate match the DebiCheck requirements, the customers' bank will provide a MAC code which the Merchant will submit with the Mandate information to the bank for processing.

6



Step 6
A confirmation SMS will be sent from FNB with the **mandate registration number**.

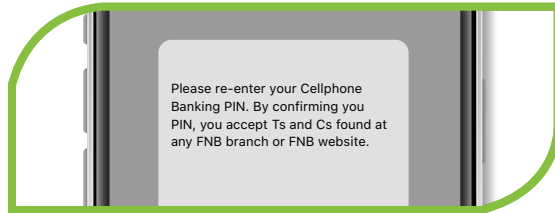
1



Step 1
Dial the premium dial string ***120*321#**

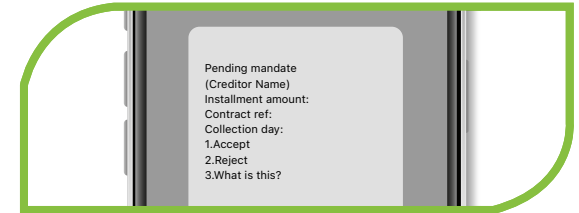
Note
The customer will not be allowed to proceed with other actions on USSD while there are still outstanding DebiCheck Mandates to be actioned.

2



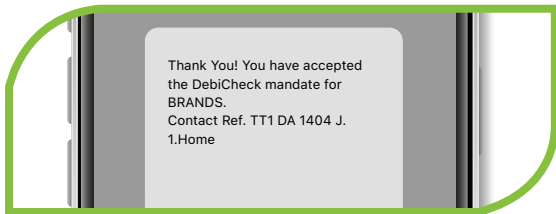
Step 2
Enter **5 digit Cellphone Banking PIN**

3



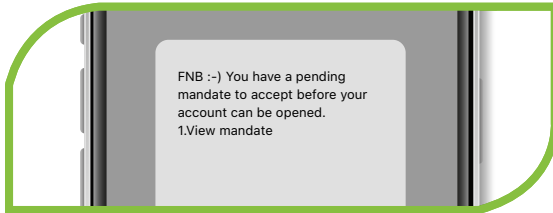
Step 3
The list of **outstanding mandates to be approved will be displayed**. You will **not be allowed** to continue with other **USSD functions** unless the outstanding Mandates **have been actioned - Approved or Rejected**.

4



Step 4
Confirmation regarding the **mandate approved** will be **displayed**.

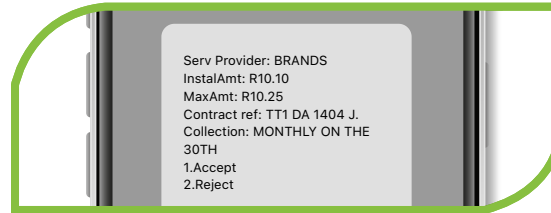
1



Step 1

The instruction to **approve** the mandate will **appear on the screen.**

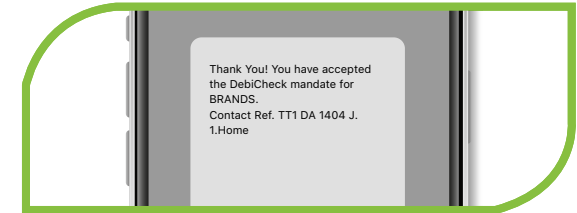
2



Step 2

Select either:
1 - Approve
2 - Reject

3



Step 3

Confirmation regarding the **mandate approved** will be **displayed.**

1

FNB :-> Use FNB App, Online, Cellphone Banking or FNB ATM to accept DebiCheck debit order from XXXXXXXXXXXX by hh:mm on ddmmmyy, FNB a Div of FRB Ltd. FSP3071

Notification to action a Mandate

2

FNB :-> You accepted XXXXXXXXXXXX DebiCheck debit order. For queries contact your service provider. FNB a Div of FRB Ltd.

Notification when the Mandate is Approved

3

FNB :-> You rejected XXXXXXXXXXXX DebiCheck debit order. For queries contact your service provider. FNB a Div of FRB Ltd.

Notification when the Mandate is Rejected

4

FNB :-> Use FNB App, Online, Cellphone Banking or FNB ATM to accept changes to XXXXXXXXXXXX debit order by hh:mm on ddmmmyy, FNB a Div of FRB Ltd. FSP3071

Notification to action an Amendment on a Mandate

5

FNB :-> You accepted changes to XXXXXXXXXXXX DebiCheck debit order. For queries contact your service provider. FNB a Div of FRB Ltd.

Notification when an Amendment on a Mandate is Approved

6

FNB :-> You rejected changes to XXXXXXXXXXXX DebiCheck debit order. For queries contact your service provider. FNB a Div of FRB Ltd.

Notification when an Amendment on a Mandate is Rejected

7

FNB :-> XXXXXXXXXXXX DebiCheck debit order mandate was cancelled by your service provider. For queries contact XXXXXXXXXXXX. FNB a Div of FRB Ltd.

Notification when a Mandate was Successfully Canceled

8

FNB :-> XXXXXXXXXXXX DebiCheck debit order for RXXXXX.XX on ddmmmyy has been reversed into account ...ZZZZ. FNB a div of FRB Ltd. FSP3071

Notification when a Debit was Successfully Dispute

9

FNB :-> DebiCheck debit order was stopped, cancel it with XXXXXXXXXXXX. For queries contact your service provider. FNB a Div of FRB Ltd FSP3071

Notification when a Mandate is Successfully Suspended

10

FNB :-> New RMS registered debit order mandate logged. XXXXXXXXXXXX, YYYYYYYYYYYYYY. Queries - contact your service provider. T&C's apply. FNB a div of FRB Ltd

Notification regarding an RMS mandate that was registered.

Note

- XXXXXXXXXXXX = Abbreviated short name (ABSN)
- YYYYYYYYYYYYYY = Contract reference number
- ...ZZZZ = The last 4 digits of the Account number



NEDBANK

Nedbank

DebiCheck user guide

1



Step 1
You will visit a **Nedbank ATM**.

2



Step 2
You will insert your card and will be prompted to **enter your pin**.

3



Step 3
You will be automatically prompted to authorise pending mandates and will be requested to confirm **Yes** to immediately authorise the mandates or **No** if you would like to conduct another transaction

4



Step 4
You will be presented with the details of the first available mandate and will be prompted to select one of the options below:
Authorise the mandate
Decline the mandate
Next - to view the next available mandate pending authorisation.

5



Step 5
Once you have authorised or declined the mandate, a confirmation message will be displayed stating whether the debit order request was **successfully approved** or **successfully declined**

1



Step 1
You will visit a **Nedbank ATM**.

2



Step 2
You will insert your card and will be prompted to **enter your pin**.

3



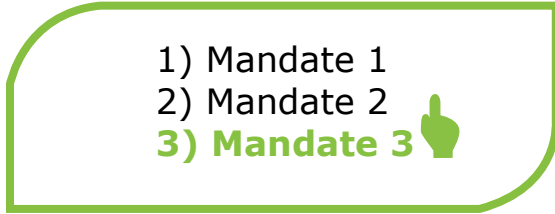
Step 3
To navigate to the Debit Order Requests screen from the transaction list you will select the **Debit Order Requests button**.

4



Step 4
You will then select the **Debit Order Authorisation button**.

5



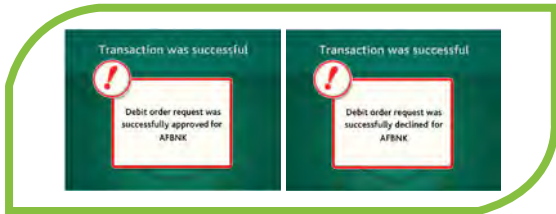
Step 5
You will **select the applicable mandate**.

6



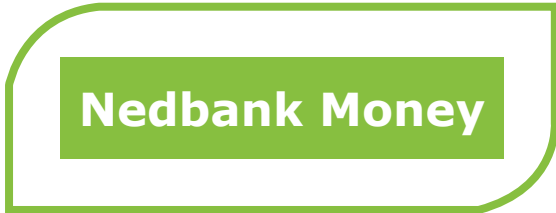
Step 6
You will be presented with the details of the first available mandate and will be prompted to select one of the options below:
Authorise the mandate
Decline the mandate
Next - to view the next available mandate pending authorisation.

7



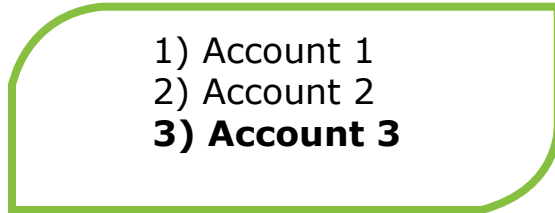
Step 7
Once you have authorised or declined the mandate, a **confirmation message** will be displayed stating whether the debit order request was successfully approved or declined.

1



Step 1
You will logon to your **Nedbank Money App**.

2



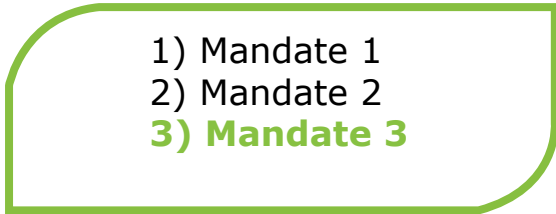
Step 2
Select the account against which the **Debit order is initiated** (or) Select the **Debit order notification** under **APP Notifications**

3



Step 3
You will navigate to the debit order tab and **select the mandate** tab to view all mandates.

4



Step 4
You will select a pending mandate **to action**.

5



Step 5
You will be prompted to select one of the options below:
Authorise the mandate or decline the mandate

1

Step 1

The client opens the relevant account

2

Step 2

Selects the debit order feature

3

Step 3

Selects the processed debit order

4

Step 4

Selects "REVERSE DEBIT ORDER"

5

Step 5

Select reason for dispute

6

Step 5

Reason for reversal is displayed
Click "REVERSE DEBIT ORDER"

7

Step 6

Displays successful reversal. Click "Done"

1



Step 1
You will visit a **Nedbank branch**.

2



Step 2
You will be **authenticated** by the branch consultant and the respective mandate will be selected.

3



Step 3
An **instant message** from Nedbank will be displayed on your registered cellphone.

4



Step 4
You will be prompted to select one of the options below:
1 to authorise the mandate or 9 to decline the mandate.

5



Step 5
A **confirmation message** will be displayed on your cellphone.

1



Step 1
You will visit a **Nedbank branch**.

2



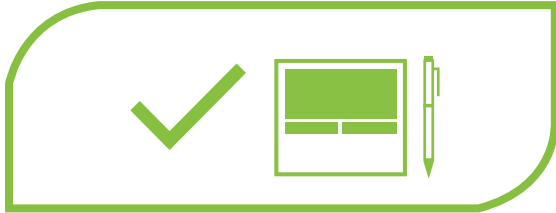
Step 2
You will be **authenticated** by the branch consultant and the respected mandate will be selected.

3



Step 3
The mandate details will be displayed on the signature pad.

4



Step 4
You will then be prompted to action the mandate by making a selection on the signature pad
To authorise the mandate or to decline the mandate.

5



Step 5
You will be prompted to **sign on the signature pad**.

6



Step 6
You may **request a copy** of the mandate via email or a print out.

1



Step 1
Present your card at any **Nedbank branch POS device and enter your pin.**

2



Step 2
Mandate amount will be displayed and you will be requested to **enter you PIN to authorise mandate.**

3



Step 2
POS will **confirm you PIN** and display **"PIN Accepted"**.

4



Once the **PIN has been accepted**, **"Approved"** will be displayed on the POS device.

1



Step 1
You will receive an SMS prompting you to call the Nedbank Contact Centre on **0860 555 111**.

2



Step 2
You will be **authenticated** by the call centre agent and the respected mandate will be selected.

3



Step 3
The contact centre agent will **read the details** of the mandate to you.

4



Step 4
You will verbally provide an action on the mandate to the contact centre agent:
To authorise the mandate or to decline the mandate.

5



Step 5
Contact centre agent will provide **confirmation of your action** on the mandate.

1



Step 1

You will receive an SMS prompting you to call the Nedbank Contact Centre on **0860 555 111**.

2



Step 2

You will be **authenticated by the contact centre agent** and the respected mandate will be selected.

3



Step 3

Contact centre agent will **send an instant message** to your registered cellphone number.

4



Step 4

You will be prompted to select one of the options below:

- 1 to authorise the mandate**
- 9 to decline the mandate.**

5



Step 5

A **confirmation message** will be displayed on your cellphone.

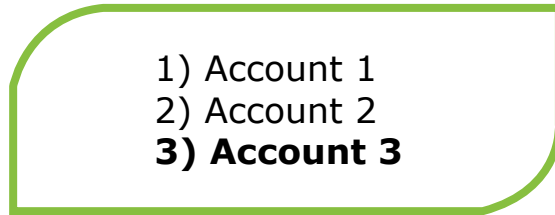
3

1



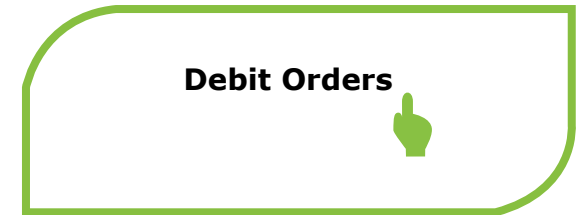
Step 1
Log into **Online Banking**.

2



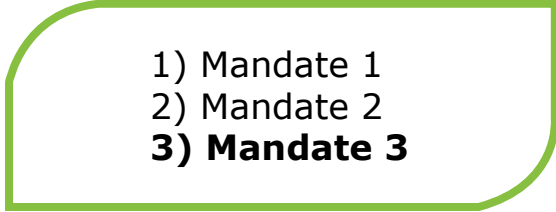
Step 2
Select the **account** to which the **Debit Order mandate is initiated**.

3



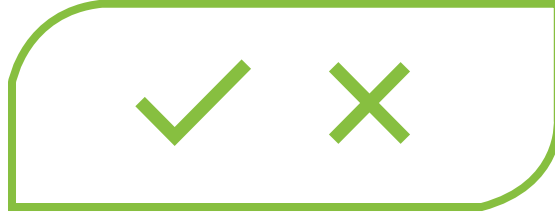
Step 3
Select **"Debit Orders"** in link.

4



Step 4
Select the **Mandate to authorize** to get to the **Mandate details screen**.

5



Step 5
Select **"Authorise"** or **"Decline"**.

6



Step 6
Confirmation that the Debit Order has been **"approved"** or **"declined"** successfully will be displayed.

1

Step 1
The client opens the relevant account

2

Step 2
Selects the debit order feature

3

Step 3
Selects the processed debit order

4

Step 4
Selects "REVERSE DEBIT ORDER"

5

Step 5
Select reason for dispute

6

Step 5
Reason for reversal is displayed
Click "REVERSE DEBIT ORDER"

7

Step 6
Displays successful reversal. Click "Done"

1



Step 1
You will **receive an SMS** from Nedbank on your registered cellphone number.

2



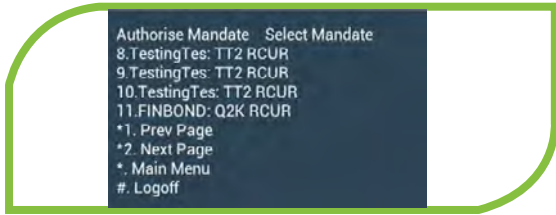
Step 2
You will be instructed to dial ***120*001#**.

3



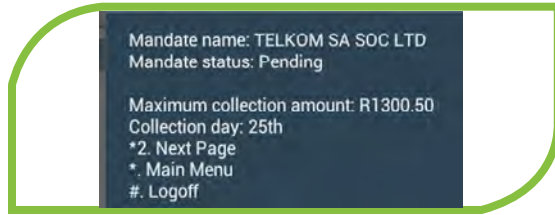
Step 3
You will be prompted to enter the **first 6 digits of your South African ID number** to be authenticated.

4



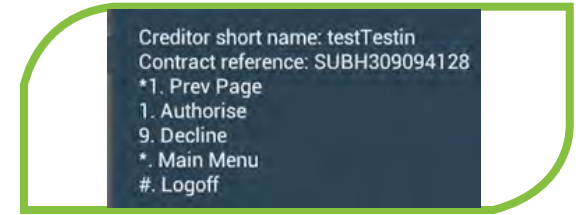
Step 4
You will then navigate to the mandates menu and select a mandate to action by selecting the applicable number. **To view the next page, press *2 and 'send' or to view the previous page press *1 and send.**

5



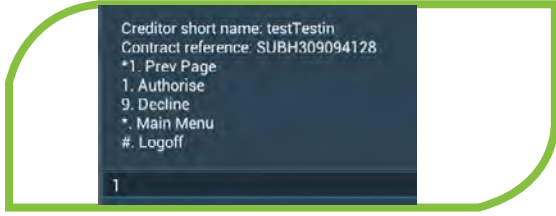
Step 5
Once you have selected the applicable mandate, **the respected mandate details will then be displayed.**

6



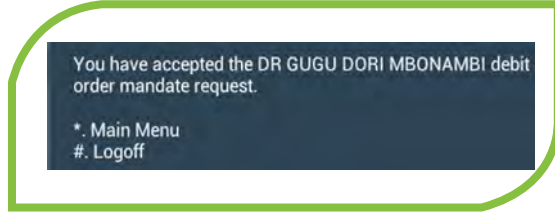
Step 6
You will be prompted to select one of the options below:
1 to authorise the mandate
9 to decline the mandate.

7



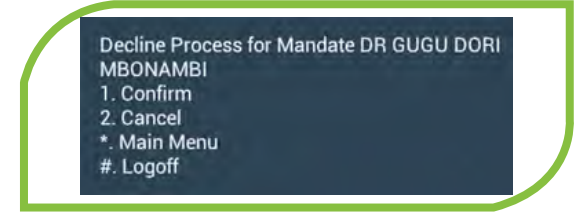
Step 7
You will then **press 1 to authorise and send the response.**

8



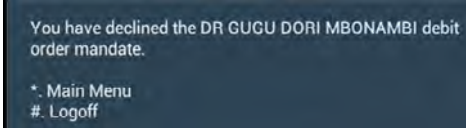
Step 8
A confirmation message, stating that you have accepted, will be displayed on your cellphone.

9



Step 9
If you wish to decline the mandate, after selecting 9 to decline, a screen confirming your request to decline will be displayed. Select either **1 to confirm or 2 to cancel** the request to decline.

10

A screenshot of a USSD screen with a dark background and white text. The text reads: "You have declined the DR GUGU DORI MBONAMBI debit order mandate." Below this, there are two options: "*. Main Menu" and "#. Logoff". The screen is framed by a green border.

You have declined the DR GUGU DORI MBONAMBI debit order mandate.

*. Main Menu
#. Logoff

Step 10

You will dial 1, if you wish to confirm that you decline the mandate. A screen confirming the declined mandate will appear.

1



Step 1

An **instant message from Nedbank** will be displayed on your registered cellphone.

2



Step 2

You will be prompted to select one of the options below:

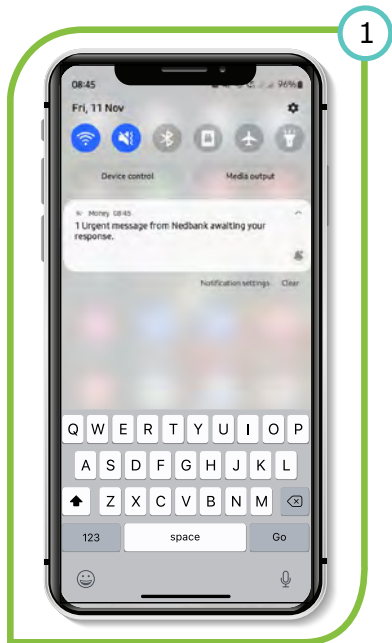
- 1 to Authorise the mandate**
- 9 to Decline the mandate.**

3



Step 3

A **confirmation message** will be displayed on your cellphone.

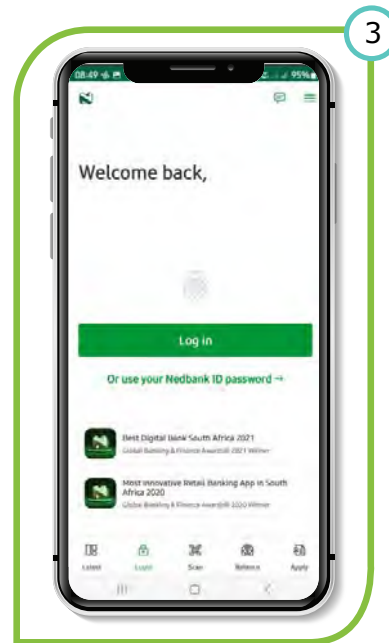


Step 1
Notification from Nedbank advising of **urgent message** for **approval** on the **Money App**.

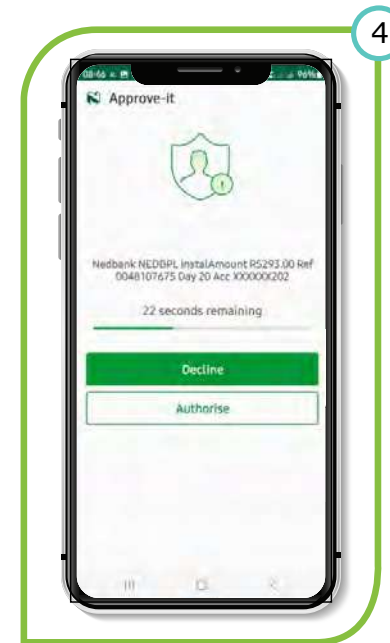
(Notification from Nedbank (Phone/App must be enabled to receive notification)).



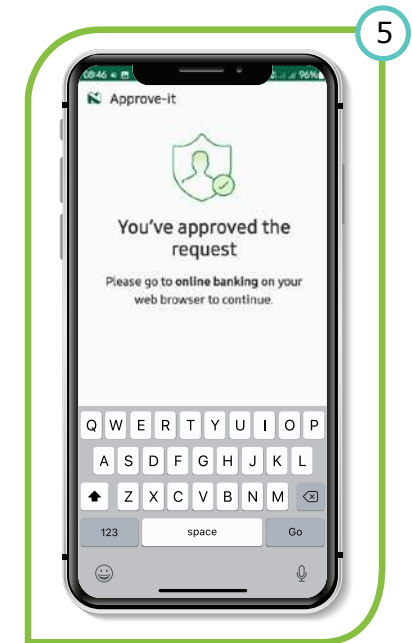
Step 2
Access the **MoneyApp** on your mobile.



Step 3
Complete the **log in** process.



Step 4
The Nedbank Money App will populate and display the above screen. The customer needs to either select **'Accept'** or **'Reject'**.



Step 5
If **'Accept'** is selected, the above will be displayed on the screen.



Standard Bank
DebiCheck user guide

1



Step 1
At your Standard Bank ATM ensure that the ATM has a **DebiCheck icon**.

2



Step 2
Key in your secure pin and press **"Proceed"** on the screen.

3



Step 3
The ATM will **verify your pin** and display the Options Screen

4



Step 4
Press for **"More Service"** option key until such time as you see the **"DebiCheck Confirm Mandate"** button.

5



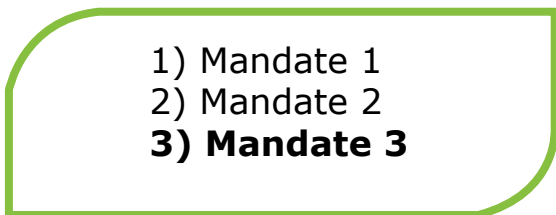
Step 5
The **Terms and Conditions** screen will come up.

6



Step 6
Proceed by selecting **"Accept"**.

7



Step 7
All mandates loaded **against your ID** requiring action will appear.

8



Step 8
Select the Mandate you want to approve.

9



Step 9
The **details of the mandate** will be displayed.

10



Step 10

By choosing to **"Accept"** you agree to all the instructions linked to the mandate.

11



Step 11

By choosing **"Reject"** a message will be sent to the Creditor advising them that the mandate has been rejected.

12



Step 12

The Standard Bank authorization message will be displayed on the screen, if in agreement select the button **"Accept Mandate"**

13



Step 13

Your request will be **processed**.

14



Step 14

The option to receive a slip for the acceptance of the transaction will be displayed – by selecting **"Yes"** the **ATM will generate a slip** showing your transaction details.

15



Step 15

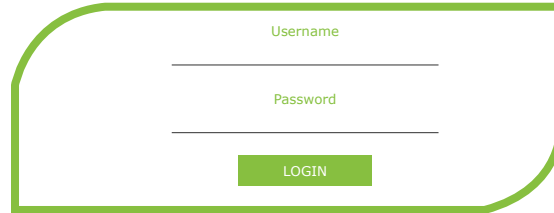
Select **"Return Card"** to retrieve your Bank Card.

1



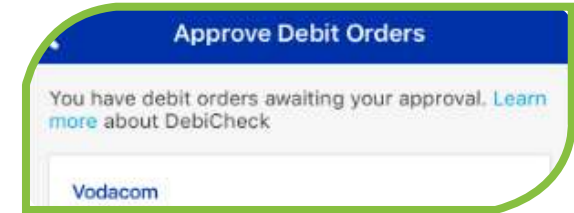
Step 1
Receive an SMS from Standard Bank stating **you have a mandate to authenticate/ approve.**

2



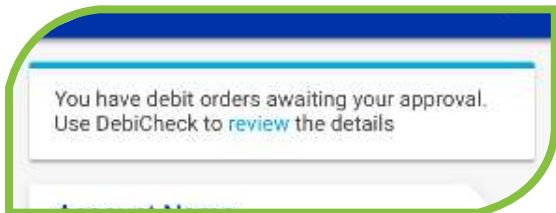
Step 2
Log into your **mobile banking App.**

3



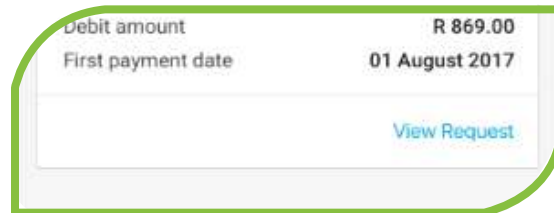
Step 3
Message will be displayed advising you that you have a **debit order awaiting your approval.**

4



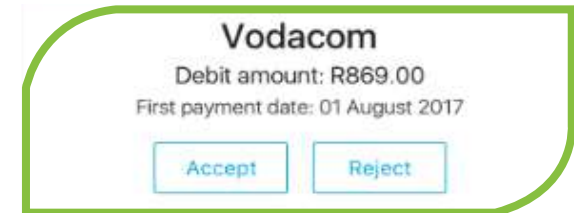
Step 4
Click on the **review link.**

5



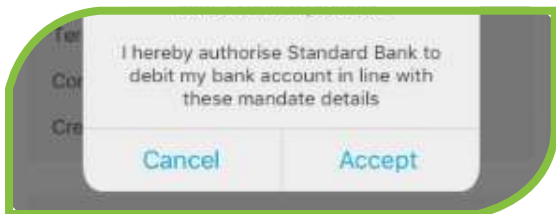
Step 5
Click on **View Request.**

6



Step 6
Select an option to **accept or reject the mandate.**

7



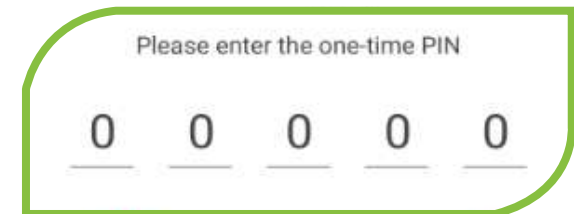
Step 7
Click on accept mandate confirmation that will appear as a **pop up message.**

8



Step 8
One Time Pin (OTP) will be sent to your cellphone.

9



Step 9
Enter the OTP supplied.

1



Step 1
Receive an SMS from Standard Bank stating **you have a mandate to authenticate/ approve.**

2



Step 2
Visit a **Standard Bank branch.**

3



Step 3
Inform Customer Consultant that **you want to DebiCheck a debit order.**

4



Step 4
Identification will be requested.

5



Step 5
A mandate confirmation form will be printed.

6



Step 6
Complete and sign the form and hand it to the Customer Consultant.

7



Step 7
The debit order **will be accepted on your behalf on the system.**

1



Step 1
Receive an SMS from Standard Bank stating **you have a mandate to authenticate/ approve.**

2



Step 2
Dial **0860 123 000.**

3



Step 3
Inform Call Centre Agent that **you want to approve a DebiCheck mandate.**

4



Step 4
Identification will be required- **Customer ID verification questions** will be asked.

5



Step 5
DebiCheck debit order **details will be extracted and read to you.**

6



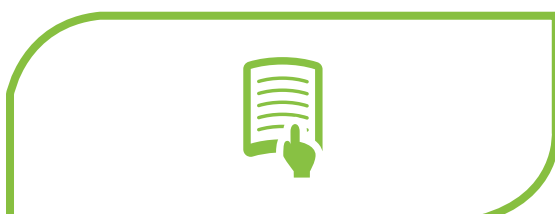
Step 6
Confirm details are correct.

7



Step 7
When you are happy with the detail read to you then, **give consent to the Call Centre Agent to approve your DebiCheck mandate.**

8



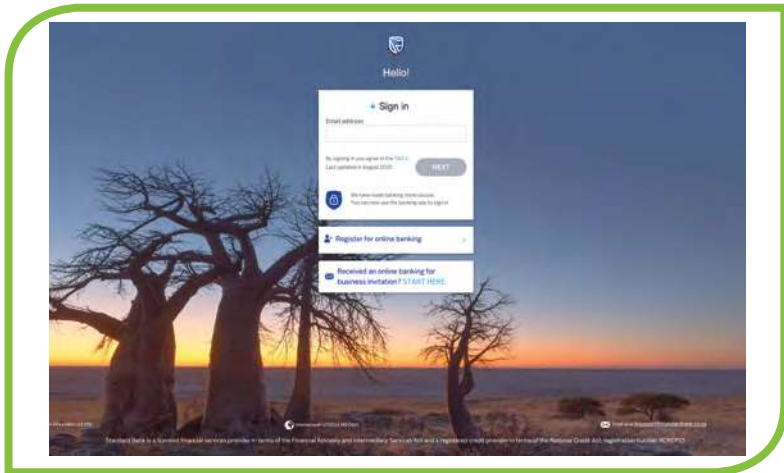
Step 8
A disclaimer will be read to you.

9



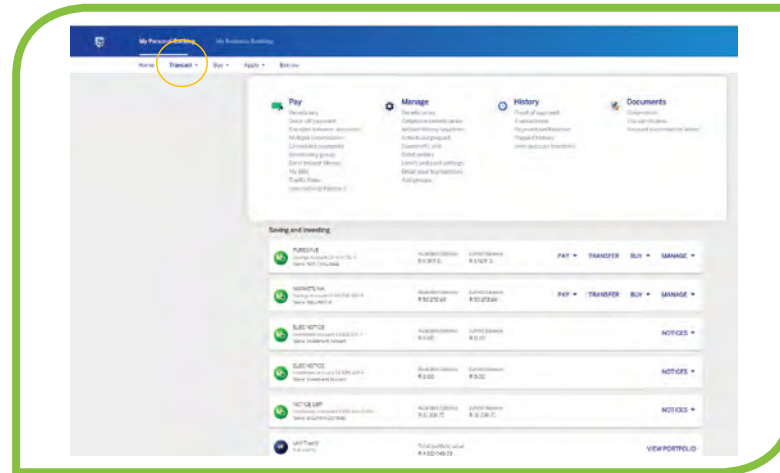
Step 9
A mandate will be accepted on your behalf on the system.

1



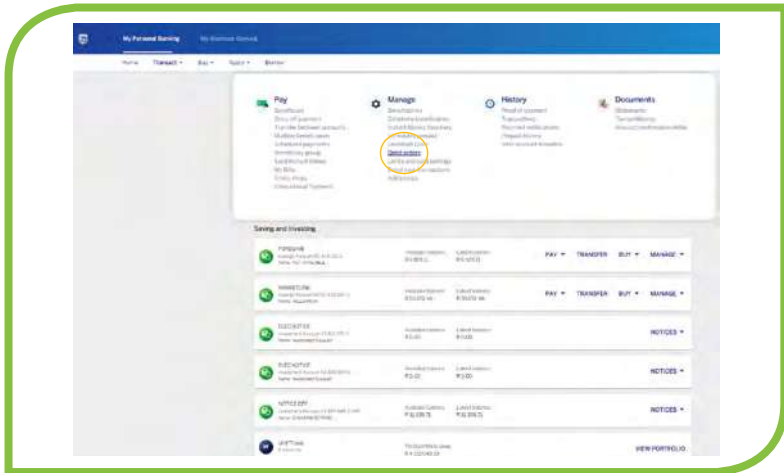
Step 1
Sign in to your online banking account.

2



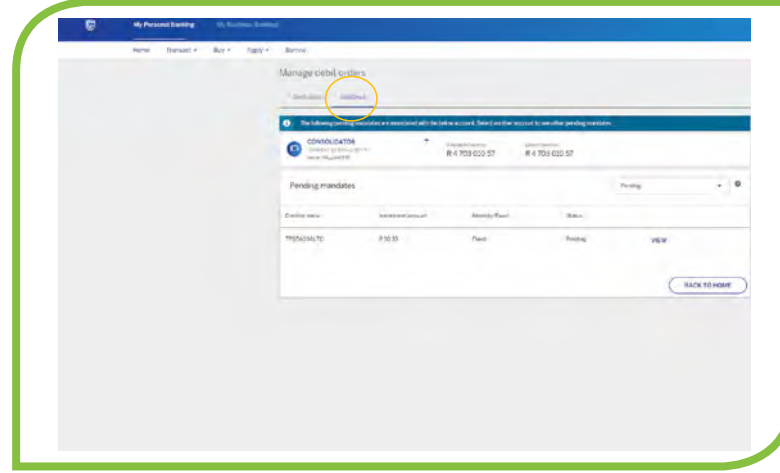
Step 2
To begin, go to your home screen and select **"Transact."**

3

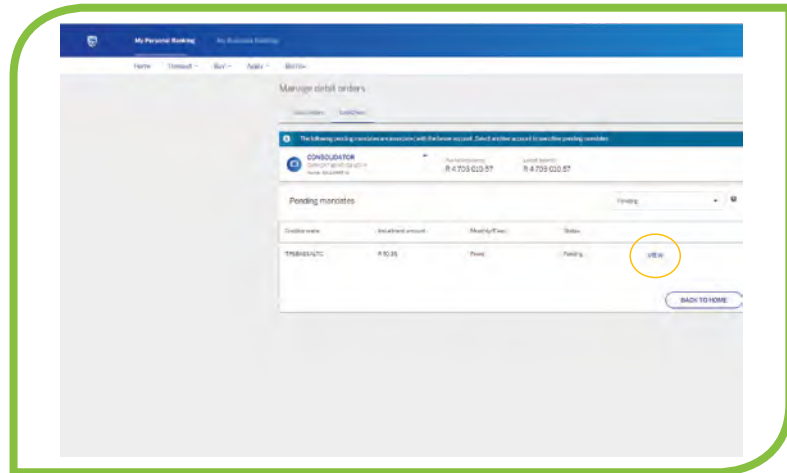


Step 3
Next, **select "Debit orders"**.

4

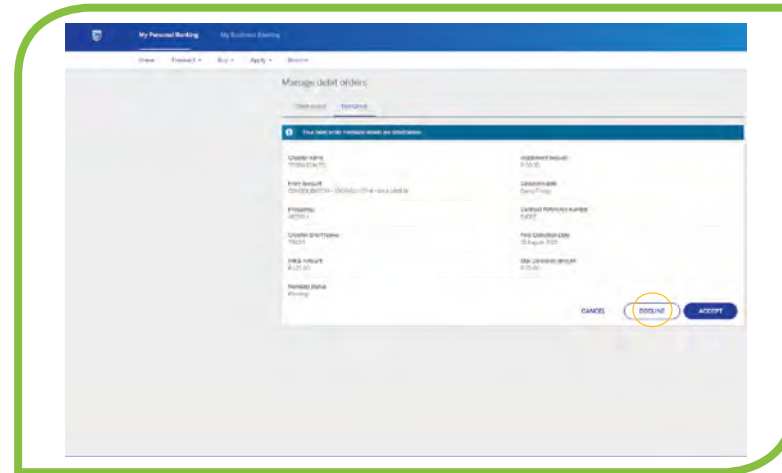


Step 4
Now, **select "DebiCheck"**.



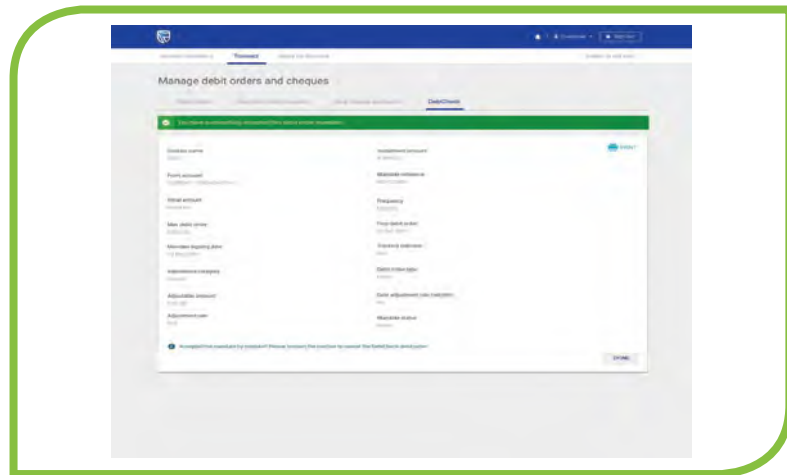
5

Step 5
Next, **select "View"**.



6

Step 6
Then, **select "ACCEPT"**.



7

Step 7
After completion, the success message: **"You have successfully accepted this debit order mandate."** will be displayed.

1



Step 1

Your service provider/merchant will **capture a debit order on a smart phone.**

2



Step 2

You will be required to **verify the debit order details** from the merchant's smart phone.

3



Step 3

If you are happy with the details shown, **insert your card and enter your Pin** on the merchants key pad.

4



Step 4

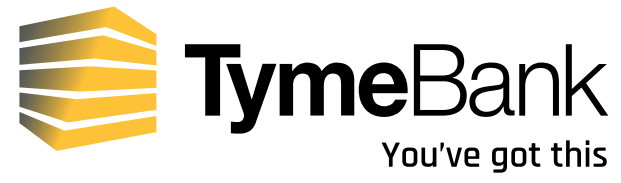
The debit order will be **accepted.**

5



Step 5

The merchant will give you a **slip confirming** the debit order mandate.



TymeBank
DebiCheck user guide

Accept



Step 1
A **USSD push alert** will be sent to your **registered cellphone number** requesting you to **action a pending mandate**.

Step 2
Select **option 1** to **accept the DebiCheck mandate**.

Step 3
Thank you message will be displayed.

Decline



Step 1
A **USSD push alert** will be sent to your **registered cellphone number** requesting you to **action a pending mandate**.

Step 2
Select **option 2** to **decline the DebiCheck mandate**.

Step 3
Confirmation message will be displayed.

Step 4
Select **option 2** to **decline the DebiCheck mandate**.

Step 5
Thank you message will be displayed.

Accept



Step 1
Dial ***120*543#** then enter your **secure login details**.

Step 2
Select **option 9**.

Step 3
Select **option 1** to **accept the DebiCheck mandate**.

Step 4
Thank you message will be displayed.

Decline



Step 1
Dial ***120*543#** then enter your **secure login details**.

Step 2
Select **option 9**.

Step 3
Select **option 2** to **decline the DebiCheck mandate**.

Step 4
Confirmation message will be displayed. Select **option 2** to **decline the DebitCheck Mandate**.

Step 5
Thank you message will be displayed.

Accept



Step 1

A **push notification** is sent to your handset **requesting** you to **action a pending mandate**.

Step 2

Login to **TymeBank App** with your **secure login details**.

Step 3

Select the **Move Money** tab, and then **click on the DebiCheck** option.

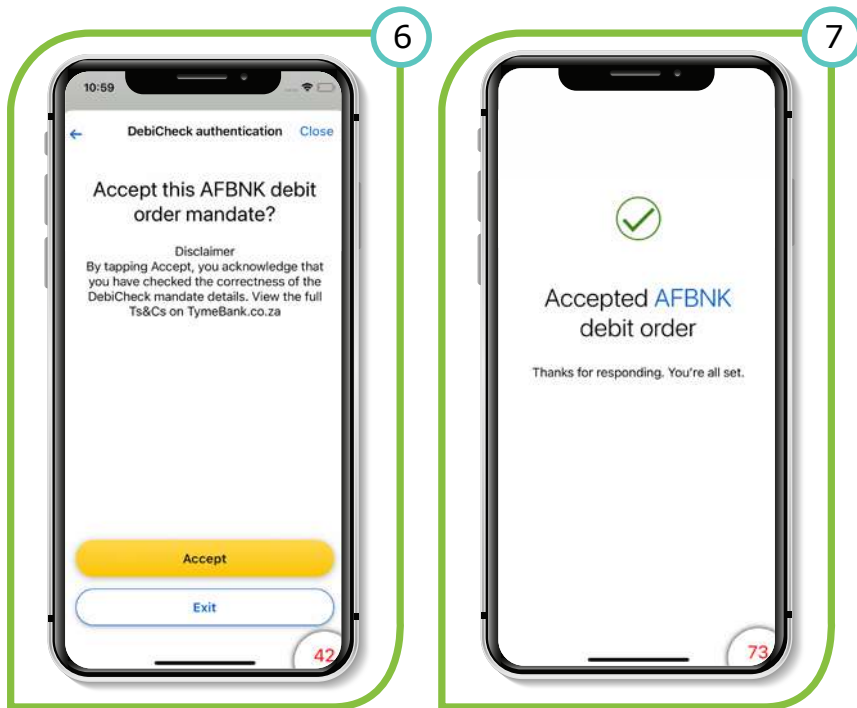
Step 4

A list of **pending DebiCheck mandates** will be displayed, **click on the one you want to action**.

Step 5

Click on **Accept** button to **accept the DebiCheck mandate**.

Accept continued



Step 6

Click on **Accept button** to **re-confirm your acceptance**.

Step 7

Once you have **confirmed your acceptance** of the mandate, a **confirmation message** will be displayed.

Decline



Step 1
A **push notification** is sent to your handset **requesting** you to **action a pending mandate**.

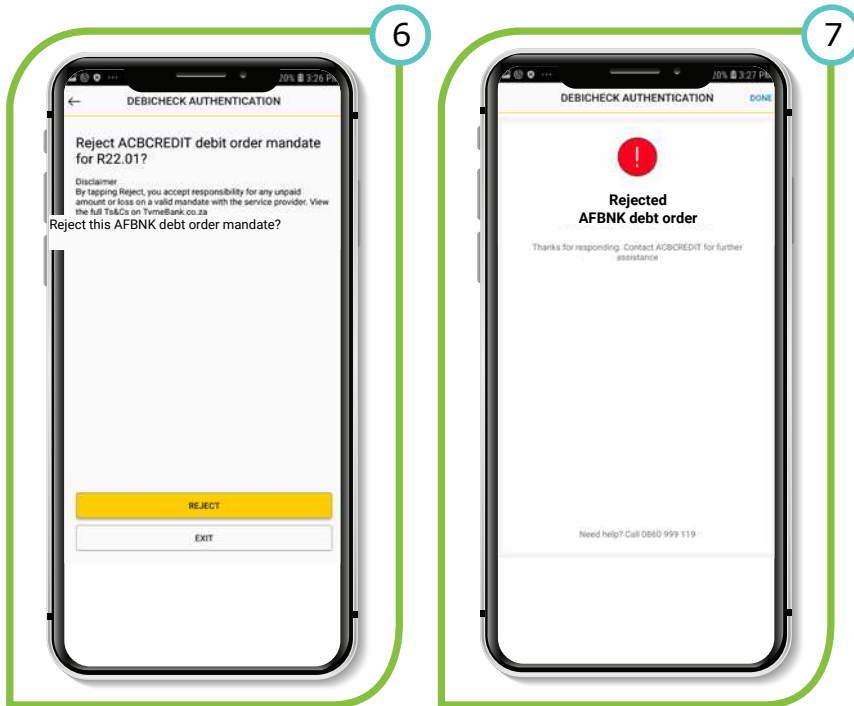
Step 2
Login to **TymeBank App** with your **secure login details**.

Step 3
Select the **Move Money** tab, and then **click on the DebiCheck option**.

Step 4
A list of **pending DebiCheck mandates** will be displayed, **click on the one you want to action**.

Step 5
Click on **Reject button** to **reject the DebiCheck mandate**.

Decline continued



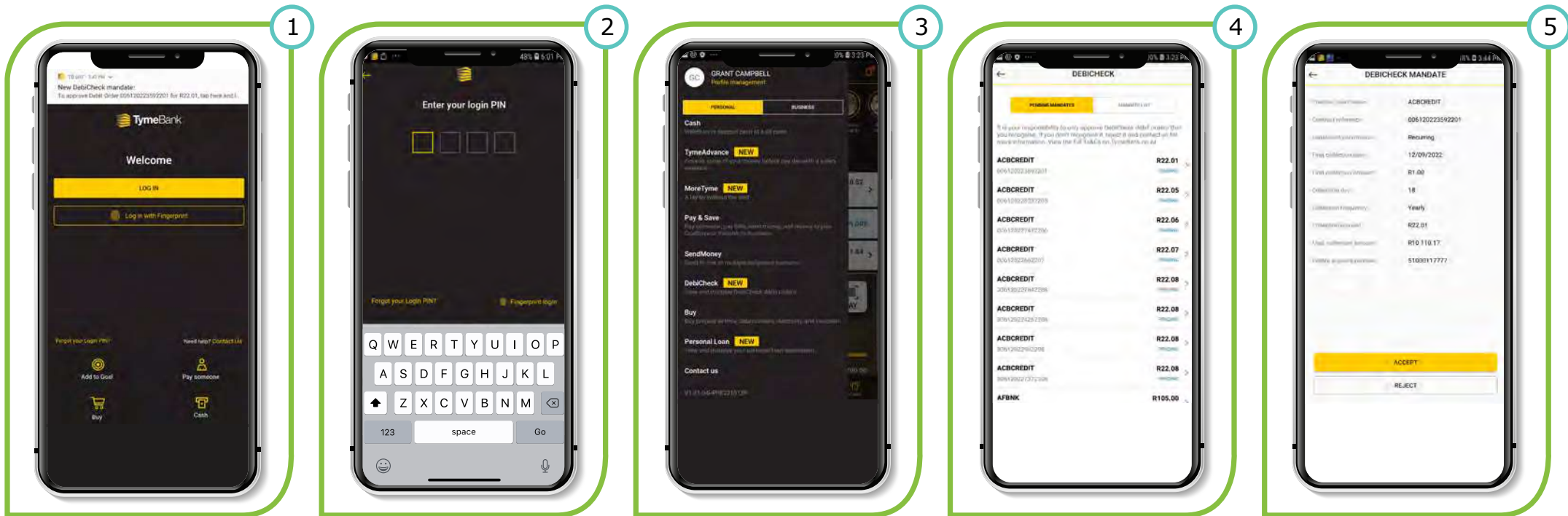
Step 6

Click on **Reject button** to **re-confirm your rejection.**

Step7

Once you have **confirmed your rejection** of the mandate, a **confirmation message** will be displayed.

Accept



Step 1
A **push notification** will be sent to your handset **requesting you to action a pending mandate.**

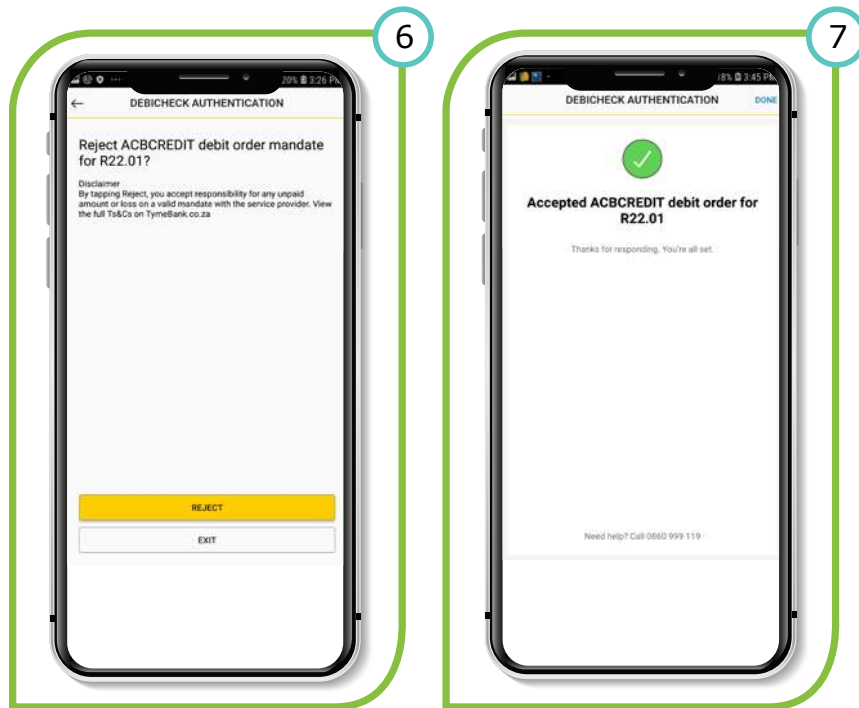
Step 2
Login to **TymeBank App** with your **secure login details.**

Step 3
Select the **Move Money** tab, and then **click on the DebiCheck option.**

Step 4
A list of **pending DebiCheck mandates** will be displayed, **click on the one you want to action.**

Step 5
Click on **Accept button** to **accept the DebiCheck mandate.**

Accept continued



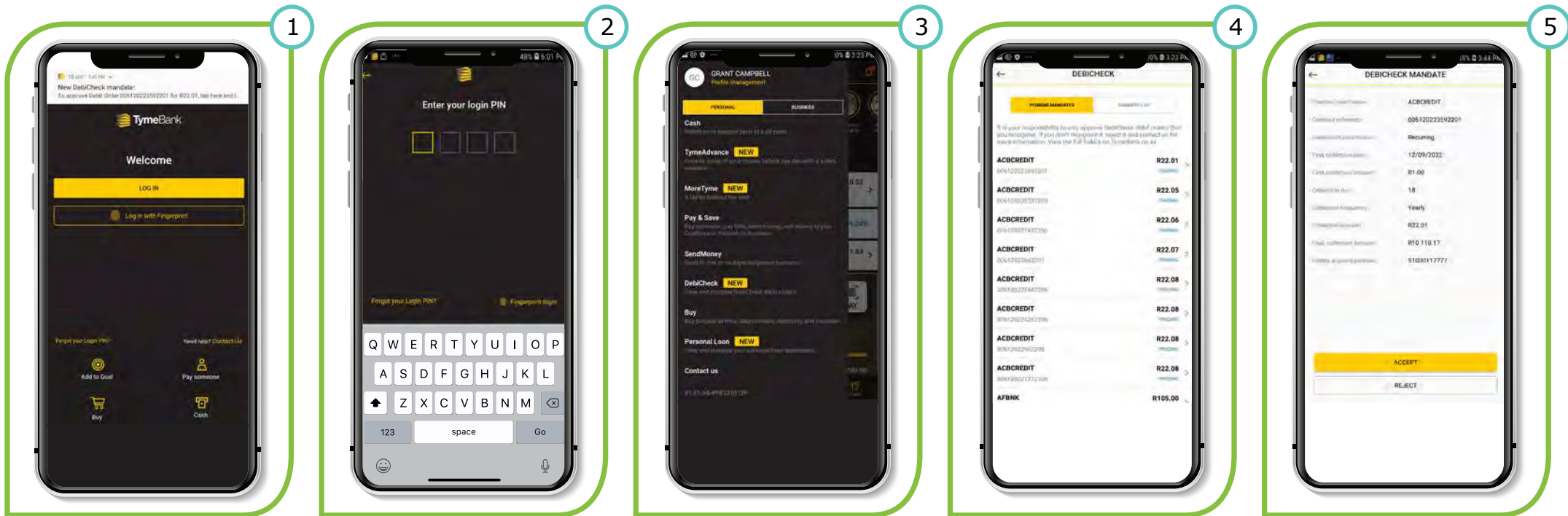
Step 6

Click on **Accept** button to **re-confirm your acceptance**.

Step 7

Once you have **confirmed your acceptance** of the mandate, a **confirmation message** will be displayed.

Decline



Step 1
A **push notification** is sent to your handset **requesting you to action a pending mandate.**

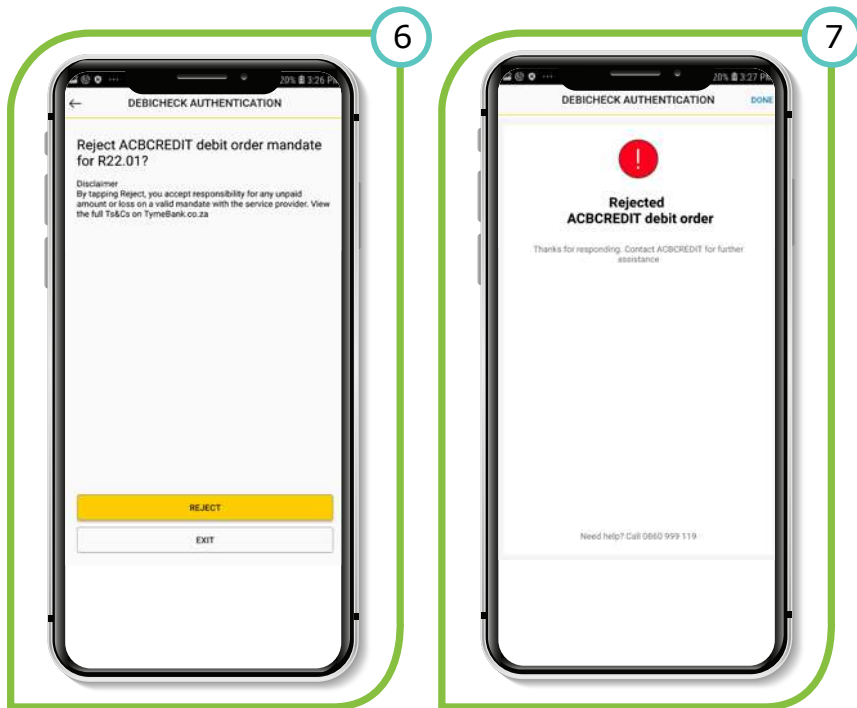
Step 2
Login to **TymeBank App** with your **secure login details.**

Step 3
Select the **Move Money** tab and then **click on the DebiCheck option.**

Step 4
A list of **pending DebiCheck mandates** will be displayed, **click on the one you want to action.**

Step 5
Click on **Reject** button to **reject the DebiCheck mandate.**

Decline continued



Step 6

Click on **Reject** button to **re-confirm your rejection.**

Step 7

Once you have **confirmed your rejection** of the mandate, a **confirmation message** will be displayed.

FAQs - Consumer focused

Q: What is DebiCheck?

A: DebiCheck is the name for a specific type of debit order. A DebiCheck debit order is a debit order that you confirm, electronically on a once-off basis (at the start of your contract). Its purpose is for you to confirm the details of the debit order with your bank before it is processed to your bank account.

Q: Who made this decision and why?

A: During the last couple of years debit order abuse has increased. On the one hand, there has been an increase in the number of debit orders being processed to consumers' bank accounts without their consent. On the other hand, consumers have increasingly been disputing debit orders which they actually have agreed to, mostly to manage their cash flow. For these reasons, the South African Reserve Bank (SARB) decided to review the debit order landscape and during 2013 instructed the Payments Association of South Africa (PASA) and the banks to address these issues. DebiCheck aims to address both of these issues by introducing an electronic consumer confirmation for all DebiCheck debit orders.

Q: How is DebiCheck different from what we have now?

A: DebiCheck allows you to confirm the debit order information with your bank, at the start of the contract. This means that your bank will now have a record of all DebiCheck debit orders and will be able to verify the information before the debit order is processed to your account. Currently, banks do not have record of your debit orders and therefore cannot verify that the debit order information is correct before they process your debit order.

Q: Why is this important for me as a consumer?

A: DebiCheck puts you in control of the debit orders that you are able to confirm. You will have the comfort of knowing that DebiCheck debit orders must be processed within the agreed conditions that you have confirmed.

Q: How will this new system and its related processes affect me?

A: DebiCheck will require an additional action from you – electronically confirming the debit order information with your bank. In many instances, your cellphone will be used for this confirmation, in which case you will need to make sure that your bank has your correct cellphone number. This is very important!

Q: What is the difference between DebiCheck debit orders and other debit orders?

A: DebiCheck debit orders are debit orders that you will confirm, electronically and on a once off basis. Its purpose is for you to confirm the details of the debit order with your bank before it is processed to your account. Other debit orders are not confirmed electronically, although you still need to have a valid mandate in place.

Q: What does 'electronically confirm' mean?

A: To electronically confirm your debit order means that you confirm the details of your debit order on an electronic device such as your cellphone, your banking app, your personal computer or perhaps an ATM. Your bank will let you know which options are available for you to use.

Q: Why the need to electronically confirm debit orders?

A: It ensures that you are in control of and aware of debit orders being processed to your bank account. Additionally, it provides the company that you are dealing with, with the comfort of knowing that you have acknowledged and are aware of these debits orders. It also allows your bank to record the debit order information and to check the information before they process the debit order to your account.

Q: How often will I need to confirm my DebiCheck debit order?

A: You will only need to confirm your debit order information at the start of the contract. However, if the debit order information that you confirmed changes, your bank will ask you to confirm the new information.

FAQs - Consumer focused

Q: What do I need to do as a consumer?

A: For existing debit orders – nothing. For new DebiCheck debit orders, you will need to check and confirm the new debit order information in the manner requested by your bank. This could either be in person (face-to-face), using online banking or your banking app, remotely via call centre or a request sent through to your cellphone.

Q: What education will I receive as a consumer to ensure I understand the process?

A: Your bank as well as the service provider or company that is using DebiCheck for their debit orders will be able to assist you with any questions you may have. You can also find more information on the DebiCheck website at www.debicheck.co.za.

Q: Will all my debit orders have mandates?

A: All debit orders processed against your bank account must have mandates, but may not necessarily be subject to DebiCheck confirmation. No debit orders can be processed to your bank account without a mandate.

Q: How can I ensure all my debit orders are mandated?

A: It is important to remember that all debit orders must have mandates. Check your bank statement regularly to ensure you are aware of all debit orders that are being processed to your account. Also make sure that you have given a mandate for each of those debit orders. For DebiCheck debit orders, your bank will now also have an electronic confirmation of you agreeing with the debit order information of each mandate.

Q: Can I choose which debit orders must be electronically confirmed using DebiCheck?

A: As a consumer, unfortunately not. Companies who use the debit order system choose whether they want to use DebiCheck, or not. If they choose to use DebiCheck, you will receive an electronic request to confirm the debit order information. If not, you just need to ensure you have a signed paper or a telephonically approved (voice) recorded mandate.

Q: Why can't I use DebiCheck for ALL debit orders?

A: This is definitely a long term goal for the South African Reserve Bank and the Payment Association of South Africa. Unfortunately, due to the number of debit orders and entities involved in these processes, this will have to be done in a phased approach.

Q: How do I know that the company that is debiting my bank account is part of the new system?

A: Debit orders requiring electronic confirmation with your bank are called DebiCheck debit orders. You can enquire from the company where your debit order is held, whether or not they are part of the DebiCheck system. If you are not required to electronically confirm the debit order information with your bank, at the start of your contract, the company that you are dealing with is not using DebiCheck for this debit order.

Q: What bank fees are associated with DebiCheck debit orders?

A: For more information on bank fees, please contact your bank directly.

Q: What are the telecommunication / cellphone costs associated with DebiCheck?

A: Telecommunication / cellphone costs will depend on a number of factors, for example whether you use the USSD option or your banking app to confirm the DebiCheck. It will also depend on your mobile network costs.

Q: Will my bank send me a link to confirm my DebiCheck debit order or ask me to send my bank details, card PIN or password?

A: No, your bank will never send you a link or ask that you provide your card PIN, password or personal details. You must always keep these safe. A request like this may be a form of phishing. If you are worried, please check with your bank.

FAQs - Consumer focused

Q: Is DebiCheck safe to use?

A: The DebiCheck system was designed by banks and according to the prescribed industry standards. The system is therefore secure. Your bank will communicate how you can securely and electronically confirm your debit orders. You will therefore need to ensure that your bank has your updated cellphone number and that all your contact details with the bank are always up-to-date.

Q: Will DebiCheck allow me to cancel my debit order?

A: You will be able to suspend your DebiCheck debit order with your bank, which means your debit order will not be processed to your account in future. You should still contact your service provider to confirm that you are cancelling the debit order though. Suspending the debit order with your bank does not cancel the contract that you have in place. This is something that would have to be done directly with the company.

Q: Is DebiCheck a new type of debit order?

A: Yes, DebiCheck is a new type of debit order. It is a debit order whereby you have electronically confirmed the debit order information with your bank.

Q: Will DebiCheck require extra effort and time?

A: Yes. DebiCheck will require that you check the message that your bank sends to you to ensure the debit order information is correct and then to confirm the information in the way your bank requires. It may be as simple as pressing 'confirm' on your banking app, typing in a '1' on a USSD string or typing in a code on your cellphone. The way in which you can confirm your DebiCheck debit order will be communicated to you by your bank. It is therefore important that your contact details, especially your cellphone number, is kept up-to-date with your bank.

Q: Why is it important for the bank to have my correct cellphone number?

A: Although not the only way, one of the primary means of contacting you to perform a DebiCheck confirmation will likely be via your cellphone. Remember, DebiCheck is all about putting you in control and allowing you to confirm your DebiCheck debit orders directly with your bank. For this to happen, your bank has to know which number to contact you on.

Q: Will I have to go into the bank branch to do a DebiCheck confirmation?

A: Not necessarily. You will be able to go to your branch, but you won't HAVE to. Your bank will make a number of options available for you to electronically confirm your DebiCheck debit order, for example on your cellphone or via internet banking.

Q: How will DebiCheck work?

A: For DebiCheck debit orders, you will receive a request from your bank to electronically confirm your debit order information relating to the new contract you have signed with a company. Once you confirm that the information is correct, your bank will load the information on a mandate register. Your bank can then verify the information every time before the debit order is processed to your account. If the information matches, the debit order is processed. If not, the debit order is rejected.

Q: Will I need to confirm my DebiCheck every month?

A: No, only at the start of your contract, or unless any of the information you confirmed originally, changes.

FAQs - Consumer focused

Q: Why do I need to confirm my debit order again if I have already signed a contract with the service provider?

A: DebiCheck allows you to confirm the details of your debit order with your bank, which in turn allows your bank to verify what you have confirmed. Your bank will therefore be able to confirm the debit order information before the debit order is processed to your account.

Q: Does it mean that if the company does not participate in DebiCheck, I will not be protected?

A: No, as a consumer, you are always protected. Irrespective of the type of debit order, there always has to be a mandate in place that you have agreed to.

Q: Where can I find more information about DebiCheck?

A: Your bank as well as the service provider or company that is using DebiCheck for their debit orders will be able to assist you with any questions you may have. You can also find more information on the DebiCheck website at www.debichcek.co.za.

Q: Is this another service provided by the bank?

A: DebiCheck is a type of debit order and is a bank product, used by companies and consumers.

Q: Is there a mobile application for DebiCheck?

A: No, there is no separate mobile application for DebiCheck.

Q: Is it similar to FICA?

A: No, this is not similar to FICA. Although, if your bank does not have your correct cellphone number, it may cause some difficulty. Therefore, please ensure that your details are up to date with your bank. It is in your best interest and will ensure that it is easy to confirm a new DebiCheck debit order.

Q: Is DebiCheck a third party between me and the bank?

A: No, DebiCheck is not a separate company / third party. DebiCheck is the name of a new type of debit order that was developed by the South African banks.

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FAQs - User focused

Q: Why is DebiCheck being introduced?

A: Over the last few years, there has been an increase of debit orders being processed to bank accounts without permission (a mandate) from consumers. On the other hand, consumers who dispute debit orders that do have valid mandates, has also increased, which has become a huge concern for banks and companies. As a result, the South African Reserve Bank (SARB) asked the Payments Association of South Africa (PASA), which includes the South African Banks, to find a solution. That is why in 2017, DebiCheck was launched. Implementation was carried out over a period of more than two years, meaning that participating companies began using DebiCheck over this period. This was a phased approach that took place over a period of time, to ensuring that the system remained stable.

Q: What are the benefits to me, the User?

A: If you are a User wanting to collect money in the Early Processing Window, you will be required to participate in the new DebiCheck system. Being a DebiCheck User means that you will have the benefit of receiving confirmation that mandates, already authorised by your customer, are being stored by their bank. This will result in less disputes with “no authority to debit” and provide you with improved protection against consumers abusing the system for cash management purposes. The new system will also provide the opportunity to introduce a non-face-to-face facility for authentication and thus improve flexibility as compared to the current Authenticated Early Debit Orders (AEDO) option.

Q: What do I have to do from a technology perspective and what actions are required to implement DebiCheck?

A: Any User who wants to make use of the DebiCheck system as a collection method will have to engage with their sponsoring bank to obtain the User specifications. These specifications must be used to develop the processes and connectivity to be able to utilise some or all of the available authentication methods, to submit payment files for processing, receive response files and effect amendments to the mandated details stored at the consumer’s bank. There are also System Operators who can assist to make the transition painless – please check with your bank. Depending on your type of business, authentication

technologies and processes are available for face-to-face and / or remote interaction, as well as batch or real-time processing.

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FAQs - User focused

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Q: How much will this cost me?

A: There will be internal development costs to implement the new system and processes, which you will need to calculate and manage based on the specifications supplied by your sponsoring bank. For costing between your company and your bank and / or System Operator (if applicable), you will need to consult with the relevant entity.

Q: Is it mandatory to participate?

A: If you want to collect in the Early Processing Window, you will have to participate as a DebiCheck User. Alternatively, you may choose to do your collections in the normal EFT debit order run.

Q: How do I register to become part of DebiCheck?

A: Contact your sponsoring bank to register for the DebiCheck service. If you currently process Authenticated Early Debit Orders (AEDO) or Non-Authenticated Early Debit Orders (NAEDO) transactions, do not assume that you will automatically have access to the DebiCheck system. The banks may apply different criteria. Check with your sponsoring bank.

Q: Will I receive technical support?

A: Different Users will require different levels of technical support. Your bank will supply the specifications, but if your IT department needs help, there are a number of System Operators who are geared to assist at your required skill level. Your bank will have a list of preferred System Operators and Third Party Payment Providers, or you may reference the Payment Association of South Africa (PASA) website (www.pasa.org.za) for a list of authorised System Operators.

Q: How will we be relaying the messages publically to support consumer education?

A: The industry has created a DebiCheck toolkit. The toolkit includes standard messages that both banks and Users should use when communicating to consumers. There are also pre-designed (yet customisable) material, such as posters, flyers, e-mailers and brochures available. Banks will create internal marketing and educational material for the benefit of their customers. Using the scripts and pre-designed artefacts, you may also create your own material, within the boundaries of the industry toolkit. You can contact your User association or your sponsoring bank for the material.

FAQs - User focused

Q: What support and rights do I have?

A: As a User, you have the support of your sponsoring bank and System Operator, if applicable. If you have any additional questions that you cannot find answers to in the available correspondence, your first point of contact should be your sponsoring bank. You have the right to participate in the new DebiCheck system if you implement the changes and meet the requirements and rules for participation.

Q: As a User, how do I manage education and value with my customers?

A: Discuss your marketing ideas with your bank and get approval for the message you want to communicate – especially in the initial stages where there may be uncertainty and conflicting information. All communication must consider the industry DebiCheck communication guidelines.

Q: Is there a platform that I can capture or integrate with or would I need to develop my own?

A: Your bank will provide the specifications and description of the process, but generally you will have to incorporate the changes into your own systems. Users who currently make use of systems supplied by System Operators or Third Party Payment Providers will receive updates from these entities in due course.

Q: Is there a way of simplifying this process while still being compliant?

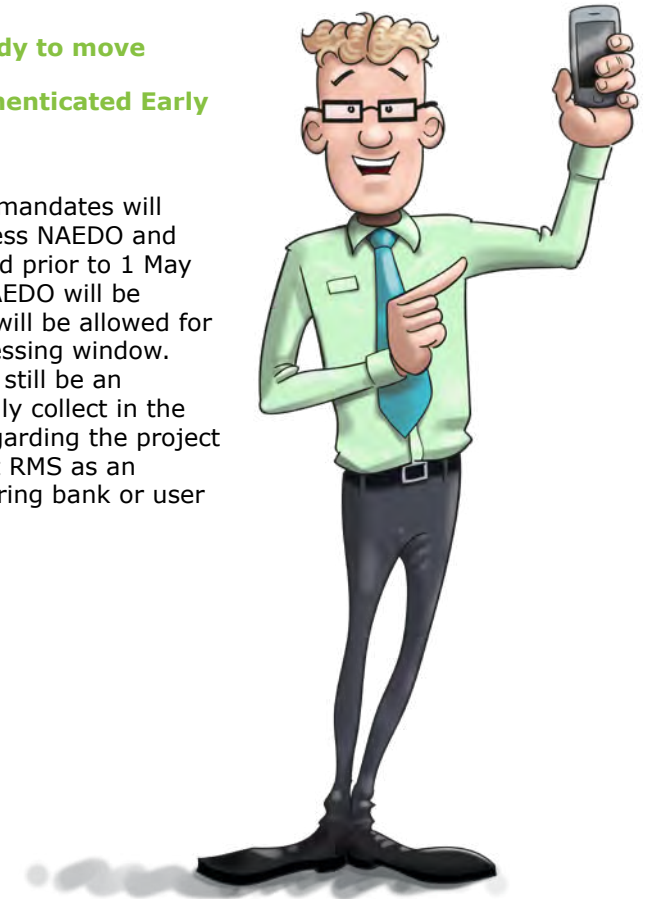
A: Right now, unfortunately not. The industry needs to implement and run the system for a few months to see what works well and where improvement is required. Once there is a better understanding, there may be changes introduced to simplify the process, if needed.

Q: What will happen to Authenticated Early Debit Orders (AEDO) and Non-Authenticated Early Debit Orders (NAEDO) once DebiCheck is introduced?

A: AEDO and NAEDO will continue to run, but will be phased out over time. No new or Re-negotiated AEDO and NAEDO mandates will be allowed after 1 May 2021 and from 1 November 2021, only DebiCheck debit orders will be allowed for processing in the early processing window. For more information regarding the project approach and timelines, please speak to your sponsoring bank or user association.

Q: What happens if my company is not ready to move across onto the new system? Can my company continue to use Non-Authenticated Early Debit Orders (NAEDO) for collections?

A: No new or Re-negotiated AEDO and NAEDO mandates will be allowed after 1 May 2021. You can still process NAEDO and AEDO collections on mandates that were created prior to 1 May 2021. As from 1 November 2021, AEDO and NAEDO will be decommissioned. Only DebiCheck debit orders will be allowed for processing in the first priority of the early processing window. Registered Mandate Service (RMS) and EFT will still be an available option for processing, however, will only collect in the later hours of the day. For more information regarding the project approach and timelines, or learning more about RMS as an alternative option, please speak to your sponsoring bank or user association.



Glossary

Contract

A contract is the legal document you sign with the company that you do business with. It sets out certain rights and obligations for each party (yourself and the company) specifically regarding the service the company provides or the goods that you buy.

Mandate

A mandate is the permission that you give to a company to collect money from your bank account, without you having to make the payment every month.

Debit order information

Debit order information is the specific information contained in the mandate that stipulates your account number, the amount and the date on which the debit order may be processed.

Debit Order

A debit order is a facility that companies use to collect money from your bank account on a regular basis. Each debit order must have a mandate.

Checking

This is when the bank's system compares the debit order information you confirmed with the debit order information they receive from the company.

Verifying

This is when the bank's system compares the debit order information you confirmed with the debit order information they receive from the company.

Processing

Processing is the term used when the debit order information goes through the bank's system, resulting in the money being taken from your account.

Electronically confirm

To electronically confirm your debit order means that you confirm the details of your debit order on an electronic device such as your cellphone, your personal computer or perhaps an ATM.

Service Provider

This is the company you have a contract with, for example the gym.

USSD

Unstructured Supplementary Service Data (USSD) is a technology that allows a person to access various services through the use of short codes. It usually consists of numbers that start with * and end with #.

SARB

South African Reserve Bank

PASA

Payments Association of South Africa