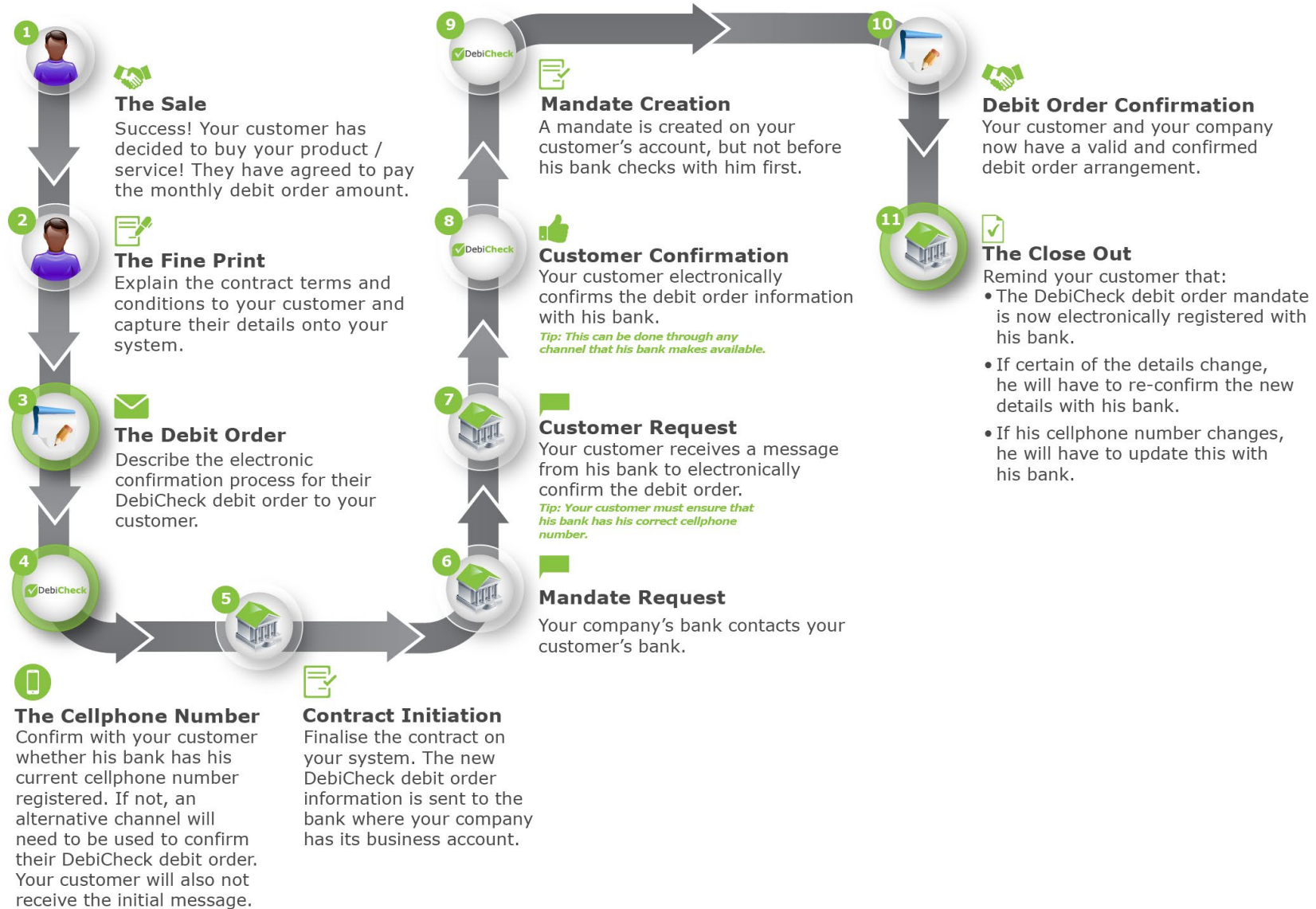# ✓DebiCheck

DECODED

A guide on how to schedule your debit orders

**Updated October 2022**

*DebiCheck - Bringing Back the Trust*

# 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.

**1. The Sale**
Success! Your customer has decided to buy your product / service! They have agreed to pay the monthly debit order amount.

**2. The Fine Print**
Explain the contract terms and conditions to your customer and capture their details onto your system.

**3. The Debit Order**
Describe the electronic confirmation process for their DebiCheck debit order to your customer.

**4. The Cellphone Number**
Confirm with your customer whether his bank has his current cellphone number registered. If not, an alternative channel will need to be used to confirm their DebiCheck debit order. Your customer will also not receive the initial message.

**5. Contract Initiation**
Finalise the contract on your system. The new DebiCheck debit order information is sent to the bank where your company has its business account.

**6. Mandate Request**
Your company's bank contacts your customer's bank.

**7. Customer Request**
Your customer receives a message from his bank to electronically confirm the debit order.
*Tip: Your customer must ensure that his bank has his correct cellphone number.*

**8. Customer Confirmation**
Your customer electronically confirms the debit order information with his bank.
*Tip: This can be done through any channel that his bank makes available.*

**9. Mandate Creation**
A mandate is created on your customer's account, but not before his bank checks with him first.

**10. Debit Order Confirmation**
Your customer and your company now have a valid and confirmed debit order arrangement.

**11. The Close Out**
Remind your customer that:
- The DebiCheck debit order mandate is now electronically registered with his bank.
- If certain of the details change, he will have to re-confirm the new details with his bank.
- If his cellphone number changes, he will have to update this with his bank.

# 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.

DebiCheck

# List of banks that allow DebiCheck transactions

# Absa
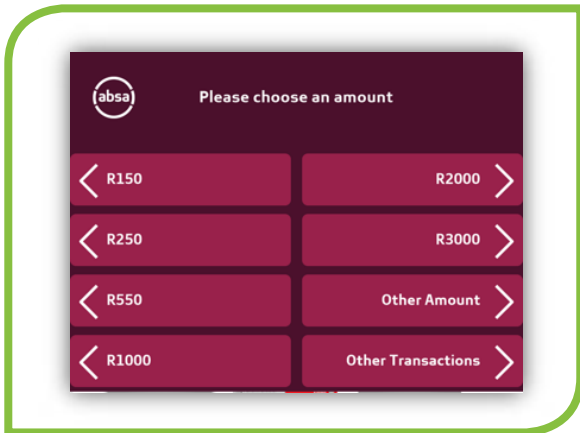# DebiCheck user guide
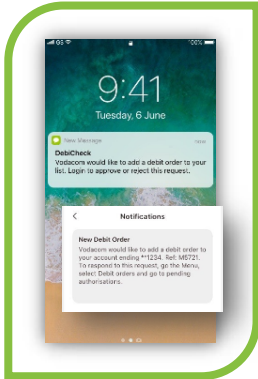
**Step 1**
An **SMS alert** will be sent to **your registered phone** requesting you to action a pending mandate.
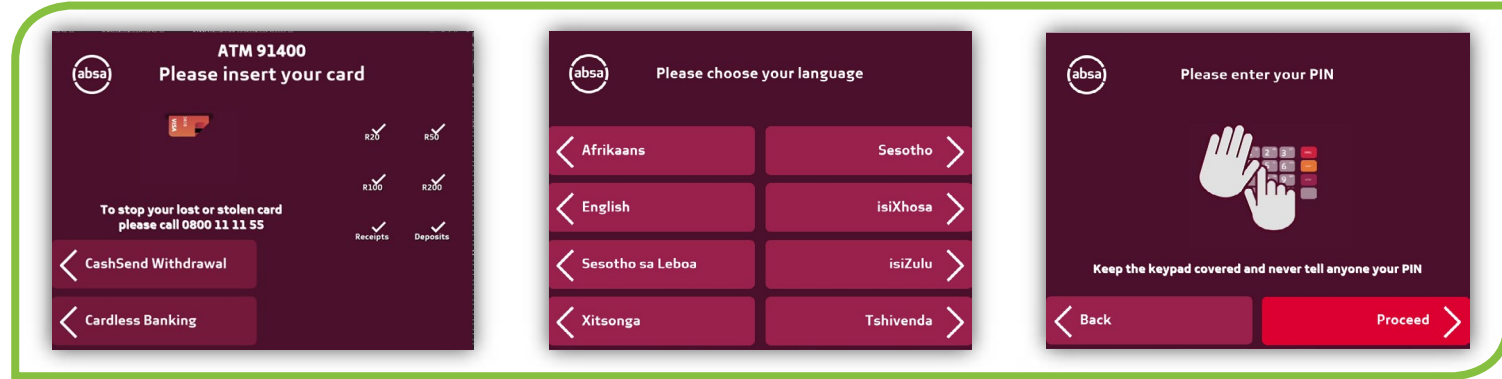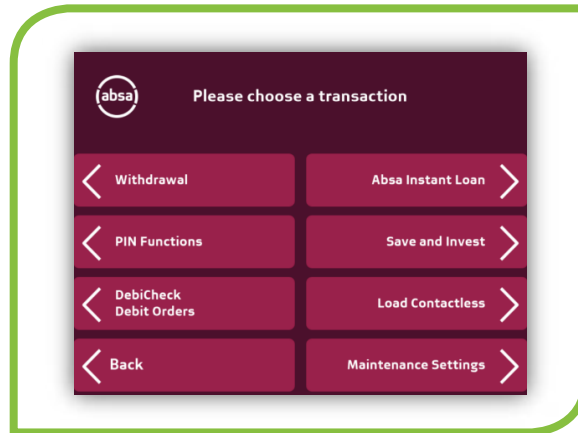
**Step 2**
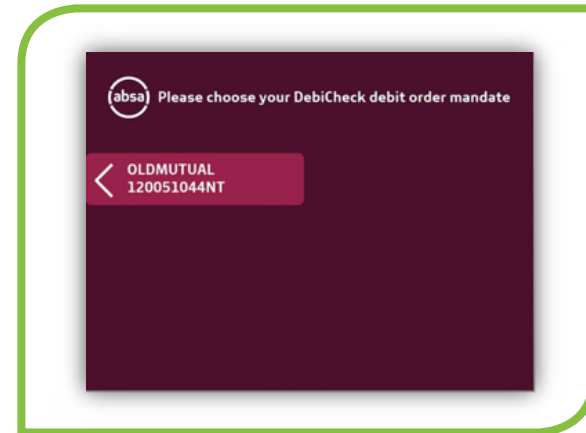**Insert your Bank Card,** select your preferred language and **Enter your secure pin.**

**STEP 3**
Select **Other Transactions** on the screen display until you can see the DebiCheck Debit Orders option.
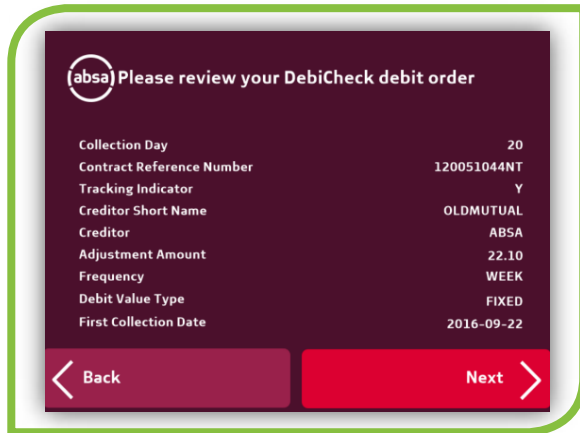
**STEP 4**
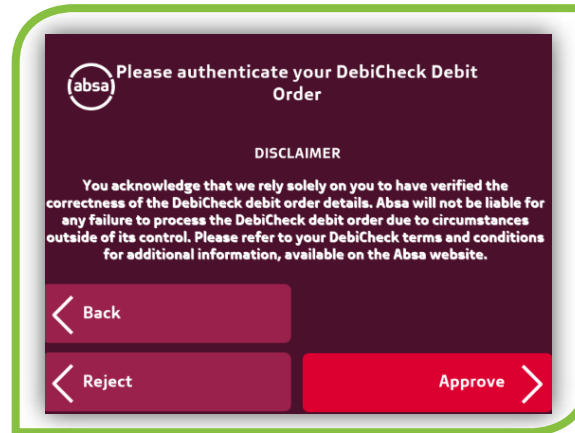Select **'DebiCheck Debit Orders'** on the screen display.

**STEP 5**
A list of your pending DebiCheck Mandates will be displayed, **select the one you want to action.**

**STEP 6**
Use the NEXT and BACK options on the screen to **view the details on the Debit Order Mandate.**



**STEP 7**
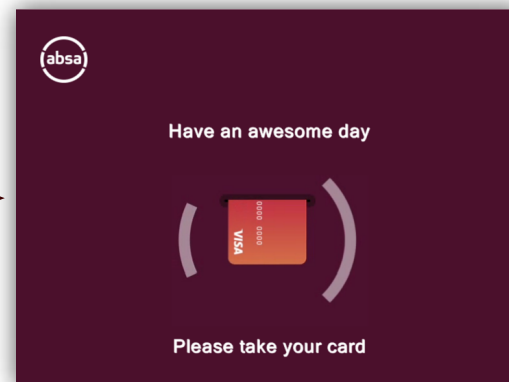The DebiCheck Disclaimer displayed, then proceed to **Approve** or **Reject.**
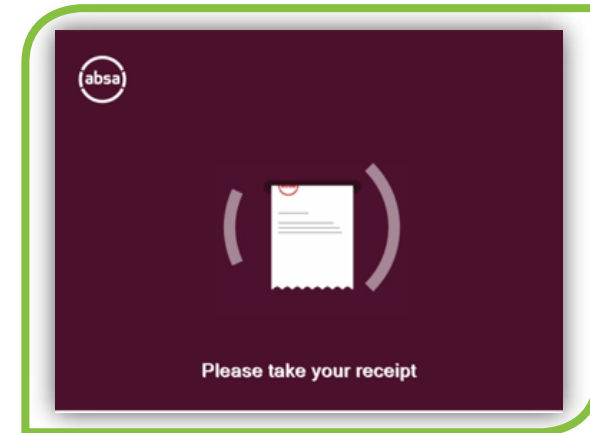


**STEP 8**
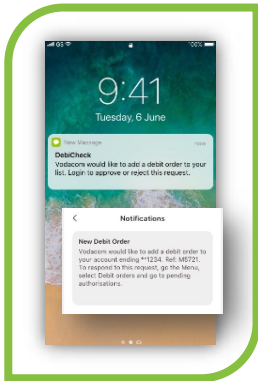A receipt will be printed and a **Transaction Completed** screen will display to confirm your transaction.
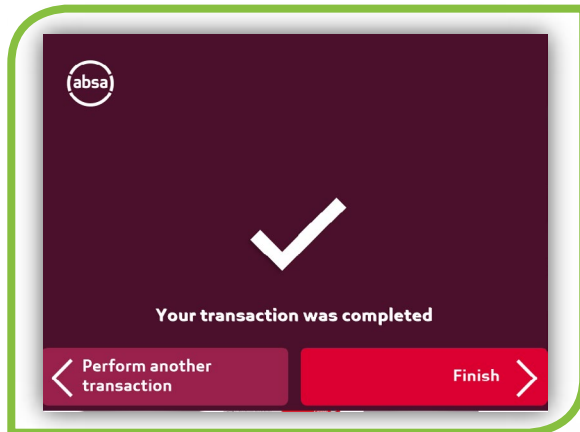


**STEP 9**
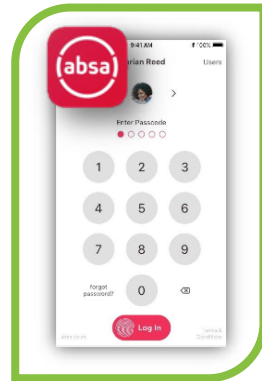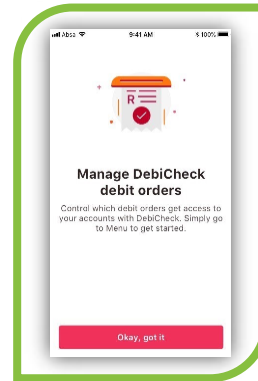Select the **'Finish'** option to end your transaction.

**1**



**Step 1**
An **SMS alert** will be sent to **your registered phone** requesting you to action a pending mandate.
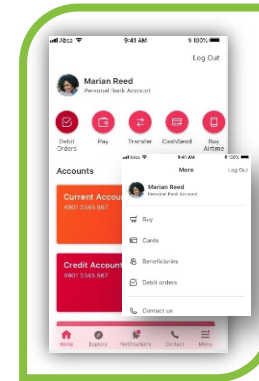
**2**

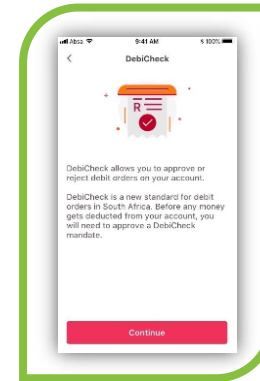

**Step 2**
Logon to your **Banking App.**

**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.
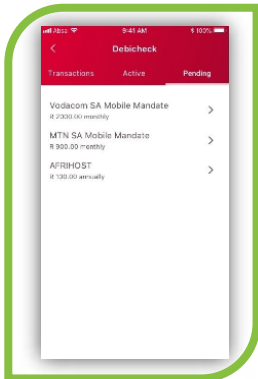
**4**



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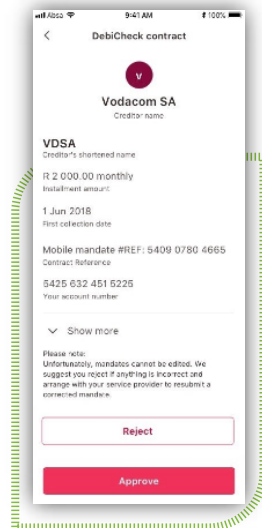b) Select **'Menu'** and click on **Debit Order** option displayed.

**5**



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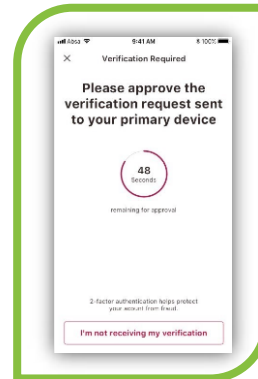A **'DebiCheck'** message is displayed, select **'Continue'** to proceed.

**6**



**Step 6**
A list of your pending mandates will be displayed, **select the one you want to action.**
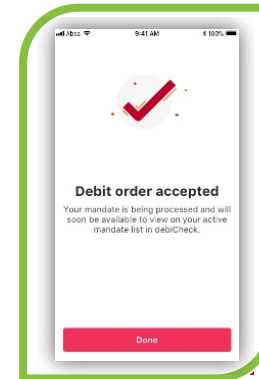
**7**



**Step 7**
**Confirm that the details are correct,** then select **Approve** or **Reject**.
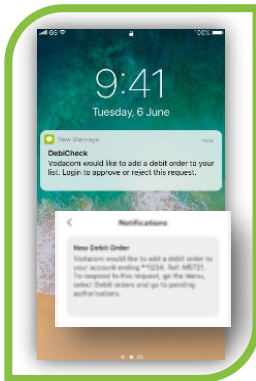
**8**



**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.

**Step 1**
An SMS alert will be sent to **your registered phone** requesting you to action a pending mandate
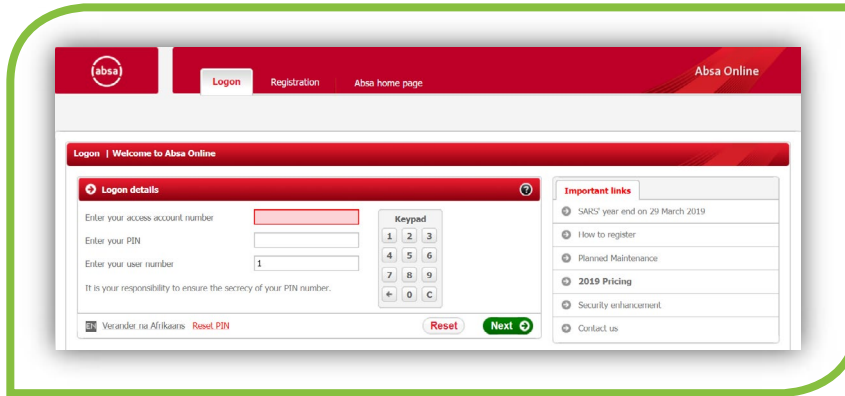
**Step 2**
Logon to your **Absa Online Banking** with your secure login details.
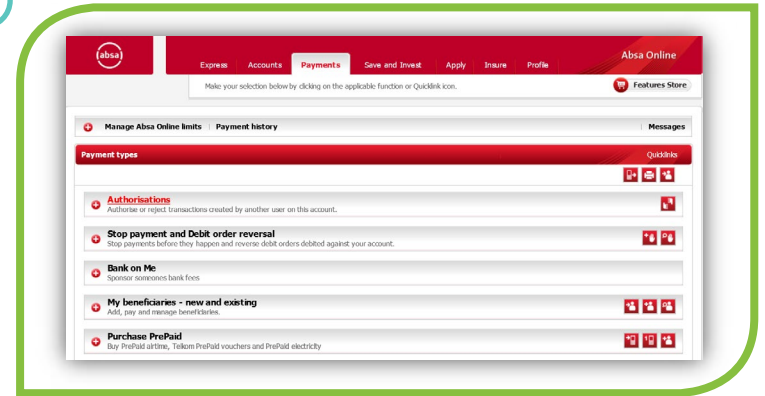
**Step 3**
Select the **'Payments'** tab, and then click on the **'Authorisations'** option displayed.

## New Screen
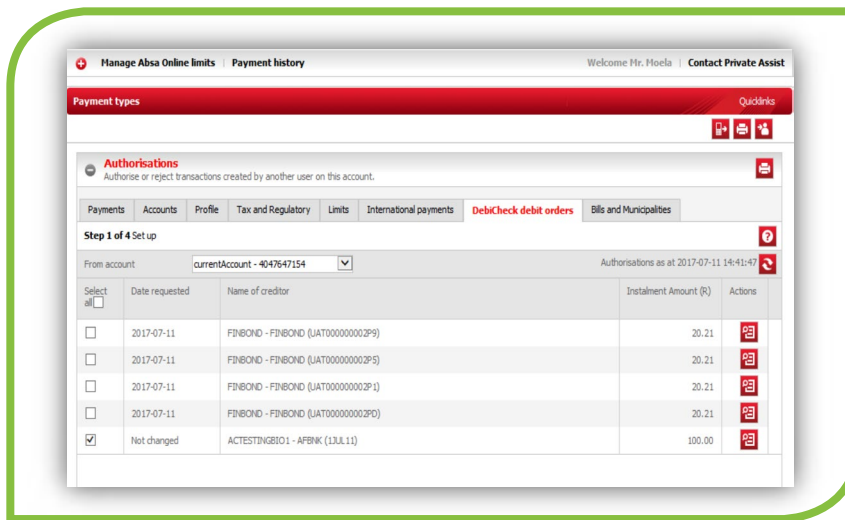


**Step 4**
A list of pending DebiCheck Mandates will be displayed, **select the one you want to action** and click on next.
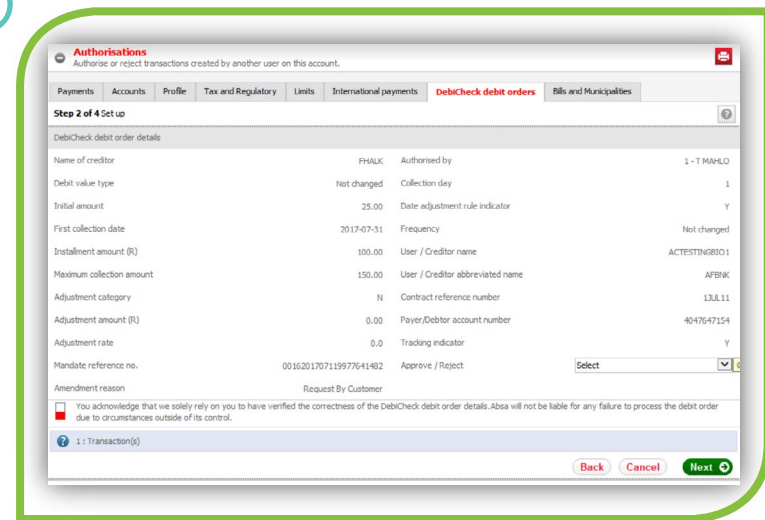


**Step 5**
**View the details** to confirm if they are correct.
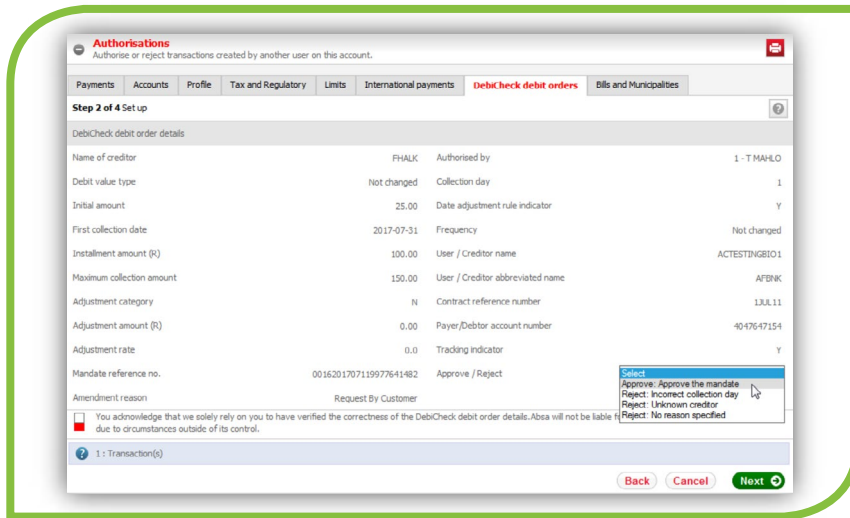
**Step 6**

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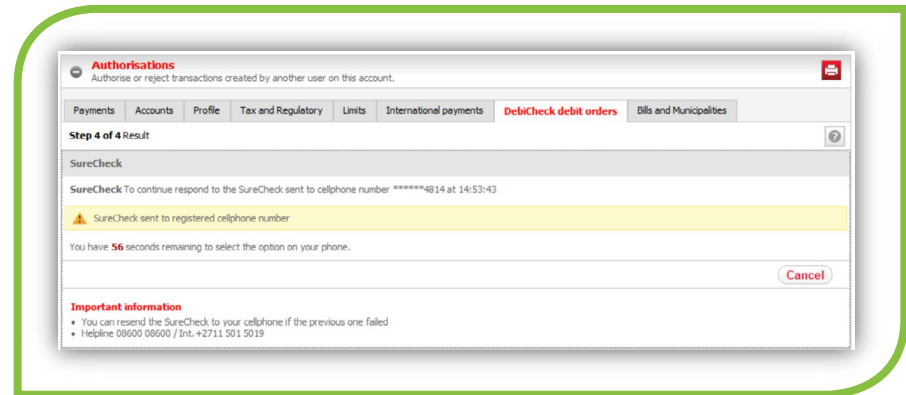


**Step 7**

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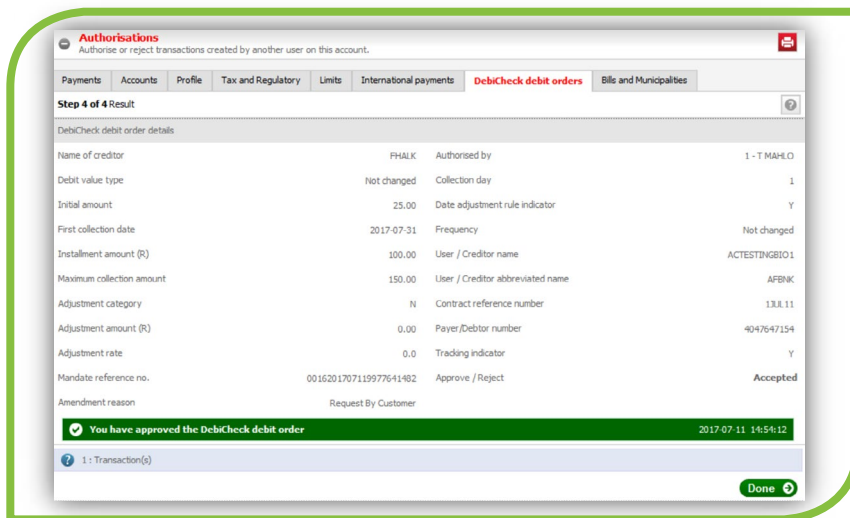


**Step 8**

**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).
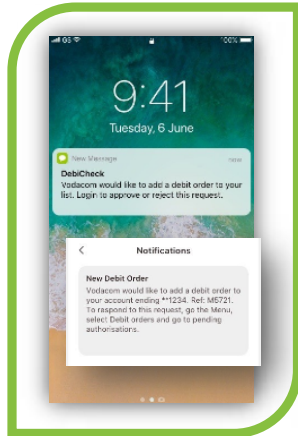
# Absa

**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.**
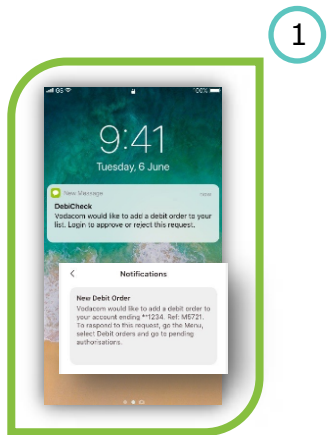
# Absa

**1**

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

**2**
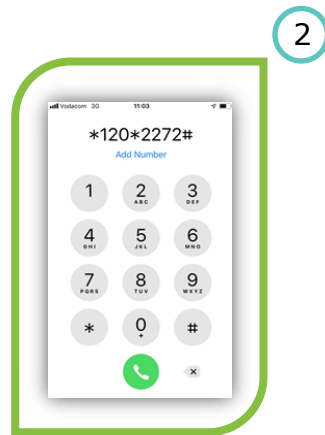
**Step 2**
**Dial *120*2272#** from your cellphone.

**3**
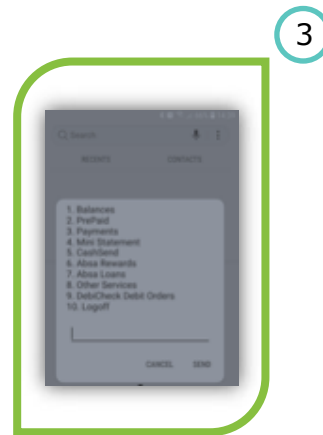
**Step 3**
**Select Option 9.** DebiCheck Debit Orders and reply.

**4**

**Step 4**
A list of pending Mandates will display, **select the one that you want to action** and reply.

**5**

**Step 5**
**View the details,** confirm that they are correct.

**6**

**Step 6**
Use 1. Next Page and 2. Back to **view the details on the Mandate.**

**7**

**Step 7**
**Select 1. Approve** the mandate or **2. Reject.**

**8**

**Step 8**
A **DebiCheck Approval / Rejection Message** will display at the top of your screen. Return to Main Menu to continue banking.

For our TT1 RT (229/230) transactions, the consumer must be logged into the USSD service before the transaction is sent to the Acquiring Bank, else we will not be able to meet the 120 second turnaround time.

# Absa

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

## Accept
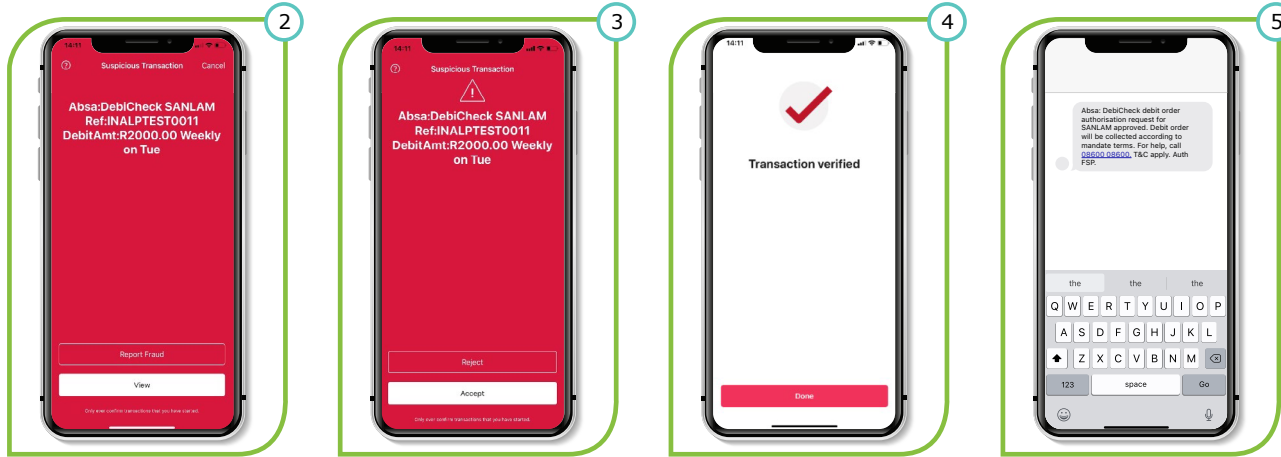





**Step 1**
Creditor initiates mandate.
**Step 2**
InApp Push notifications received on Banking App.

**Step 3**
Select **Accept** to proceed.

**Step 4**
Confirmation of action displayed.

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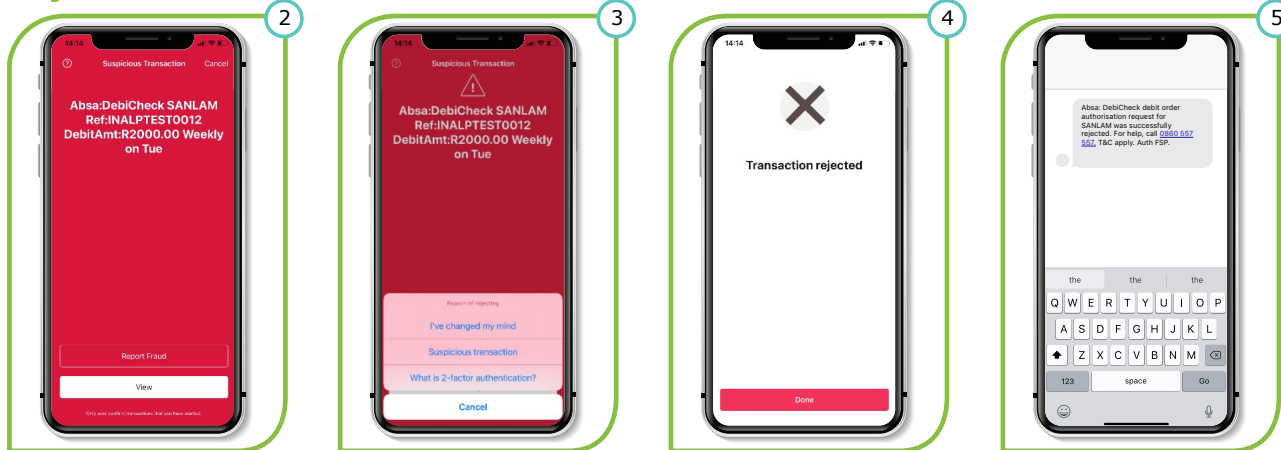
## Reject






**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
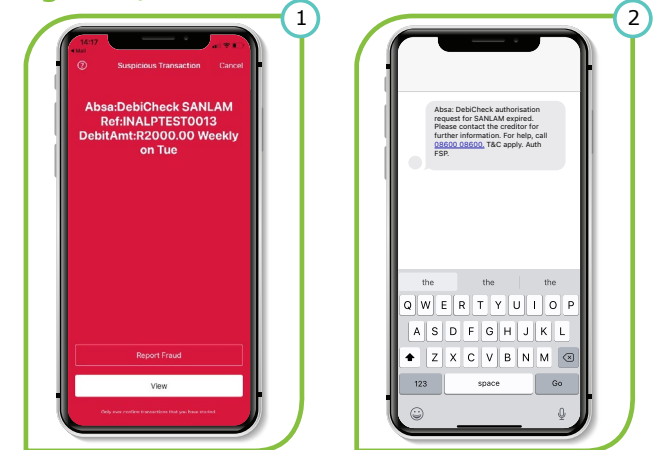



**Step 1**
Creditor initiates mandate.
**Step 2**
InApp Push notifications received on Banking App.

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

14

**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.

15

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

## Accept
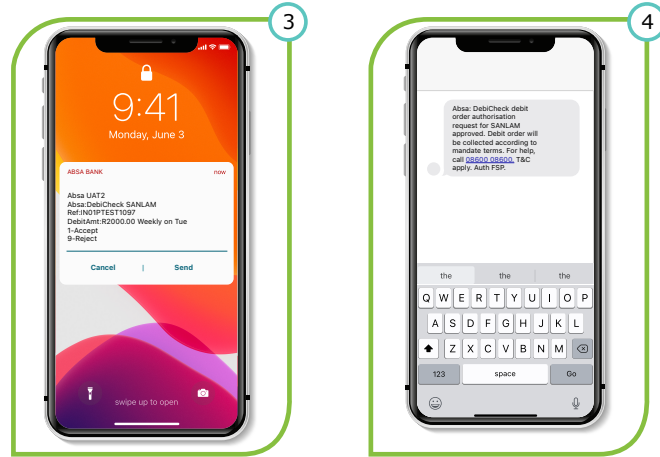




**Step 1**
Creditor initiates mandate.
**Step 2**
**Push notification** on the **linked cell number.**
**Step 3**
Customer **Accepts** mandate.
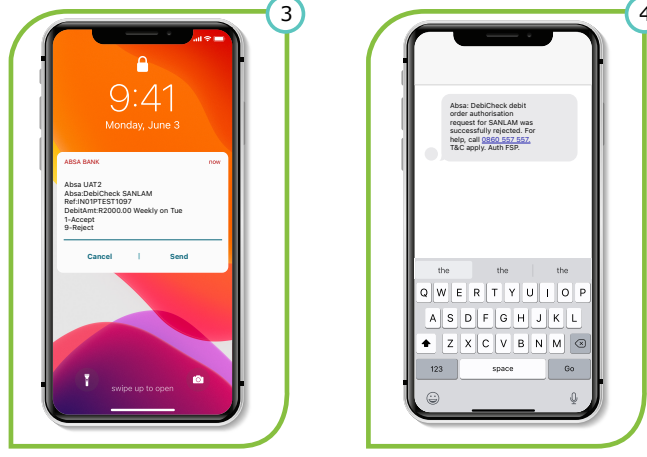
**Step 3**
**Confirmation SMS** message will display
if mandate is **Approved.**

## Reject





**Step 1**
Creditor initiates mandate.
**Step 2**
**Push notification** on the **linked cell number.**
**Step 3**
Customer **Rejects** mandate.
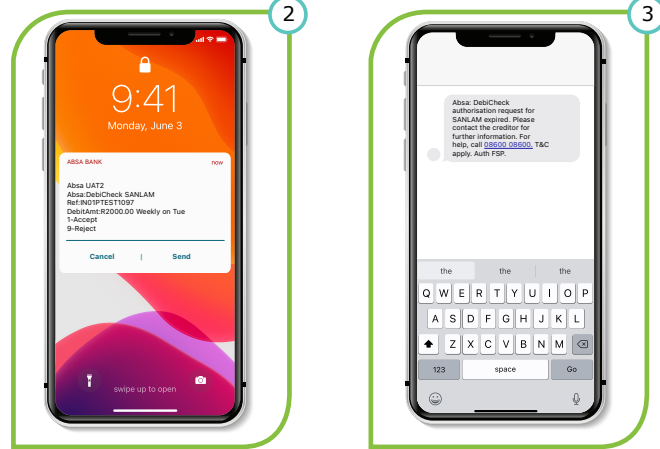
**Step 3**
**SMS** message will display if mandate is
**Rejected.**

## Ignore/Timeout





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

**Step 3**
**SMS** message will display if mandate has
**Expired.**

# 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, you 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.debicheck.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 difficultly. 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.

**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.

# 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