How to authenticate



Changing Lives

What is DebiCheck?

DebiCheck allows control over your bank account debit orders, providing you with a one-time electronic confirmation from your bank within 48 hours. DebiCheck is a safe procedure that details the exact amount and the date that we will debit your bank account as payment for your insurance policy with us. The authentication process will be required following a conversation with us or when a change is made to your policy.

View your bank's step-by-step process below:

	In-App authentication	Online banking	ATM authentication
FINB	 Debit orders due for approval will be displayed. View the basic DebiCheck mandate details and accept Select 'Finish', and you will be allowed to continue with actions on the App. 	 The list of outstanding DebiCheck mandates will be displayed. Accept and view the DebiCheck mandate details. You will be requested to open your banking app and follow the prompts. 	 Select the debit order you wish to approve from the displayed list. A summary of the debit order details will be displayed after which you can proceed to accept the DebiCheck debit order.
CAPITEC BANK	 Click on the 'Transact' tab followed by 'Debit orders'. Proceed to select the 'DebiCheck' tab and approve the applicable mandate from the list of pending DebiCheck mandates. 	 Go to 'My Pending DebiChecks'. Select and approve the applicable DebiCheck mandate. 	Not applicable
(absa)	 Select 'Debit Orders' from the menu display. Select and approve the applicable DebiCheck mandate from the list of pending mandates. 	 Select the 'Payments' tab, and then click on the 'Authorisations' option displayed. Select the DebiCheck mandate you want to action. Confirm that the details are correct and approve. 	 Select 'Other Transactions' on the screen display until you can see the 'DebiCheck Debit Orders' option. Select the DebiCheck mandate you want to action from the pending list. View the details on the debit order mandate and approve.
	 Select the account against which the debit order is initiated. Navigate to the 'Debit Order' tab and select the 'Mandate' tab to view all DebiCheck mandates. Select the pending DebiCheck mandate to action and approve. 	 Select the account to which the Debit Order mandate is initiated. Select 'Debit Orders' and the DebiCheck mandate to authorise. View the mandate details and authorise. 	 Select the 'Debit Order Request' button and then proceed to select the 'Debit Order Authorisation' button. Select the applicable DebiCheck mandate, view the details and authorise.
Standard Bank	 A message will be displayed advising you that you have a debit order awaiting your approval. Follow the review link, view the request and accept the DebiCheck mandate. 	 Select 'Transact' on your home screen. Select 'Debit orders' and then 'DebiCheck'. View the DebiCheck mandate details and accept. 	 Select the 'More Service' option key until you see the 'DebiCheck Confirm Mandate' option. Accept the Terms and Conditions. Select the applicable DebiCheck mandate, view the details and authorise.
Branch authentication	You can also approve DebiCheck mandates by visiting your nearest branch for assistance.		

How does DebiCheck work?

DebiCheck offers secure and reliable debit order management, allowing electronic confirmation before processing and alerts for new orders on the bank's user-friendly platform.



Is DebiCheck safe and secure?

Yes, DebiCheck is a very secure solution using authentication and encryption to ensure approved payments and account security.



Can I use DebiCheck to manage debit orders from any bank account?

Yes, debit orders from any bank account are managed by DebiCheck across most of South Africa's major banks.



Will I be charged any fees for using DebiCheck with my insurer?

No, DebiCheck with us is free, no fees.



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

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

