



D E C O D E D

A guide on how
to schedule your
debit orders

DebiCheck - Bringing Back the Trust

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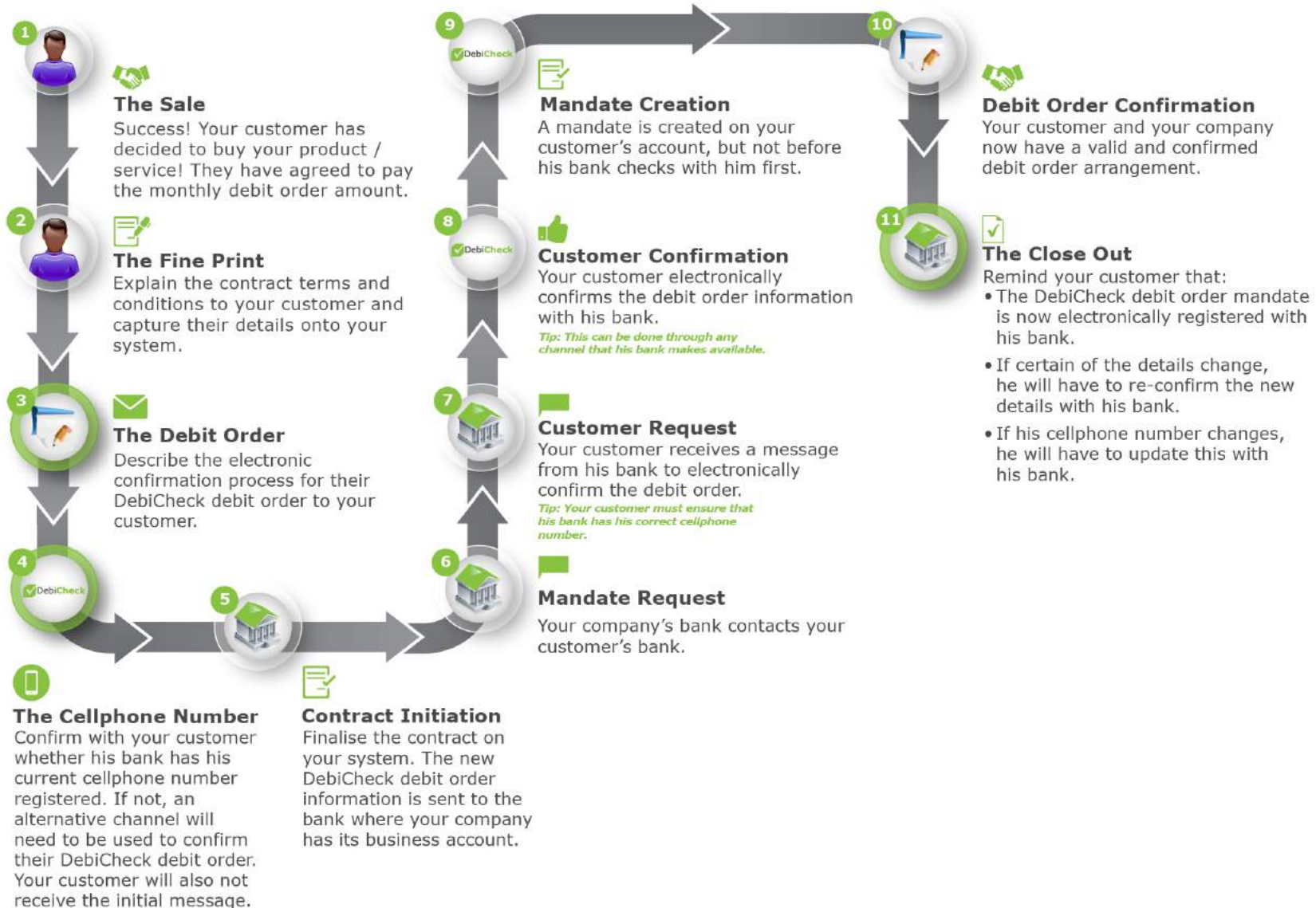
10 UBank

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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**

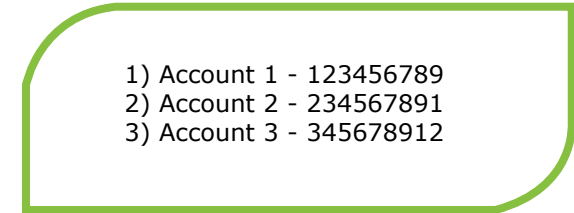
An SMS alert will be sent to **your registered phone** requesting you to action a pending mandate

2

**Step 2**

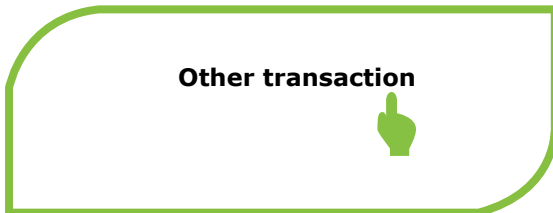
At the Absa ATM, **insert your ATM card and enter your pin**

3

**Step 3**

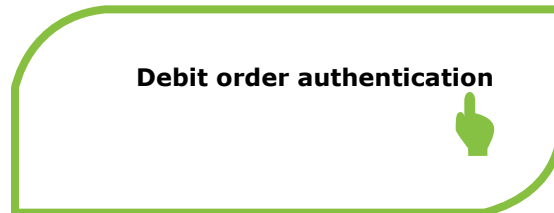
Select your account using the touch screen or the appropriate button

4

**Step 4**

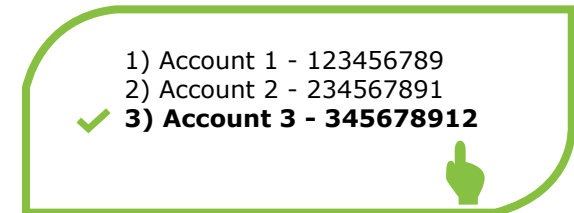
Select Other Transaction using the touch screen or appropriate button

5

**Step 5**

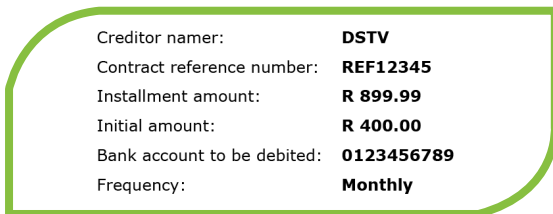
Select debit order Authentication from the menu

6

**Step 6**

Confirm the account linked to pending mandates and a list of pending mandates will be displayed. You can page back and forward to view all pending mandates

7

**Step 7**

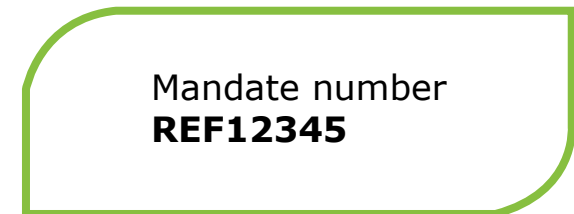
Select the mandate that you want to interact with which will return the details of the mandate

8

**Step 8**

Read the mandate information and **make your choice to Approve / Reject or Cancel**

9

**Step 9**

At the end of the ATM transaction, if no further actions are requested, **the ATM will print out a receipt with the registered mandate number**

1

Step 1

Log in to the Mobile App

2

Step 2

Accessing pending mandates:

- a. On the home page – **Click on the profile picture**
- b. On the home page – via the Hamburger menu by **clicking the option “DebiCheck Debit orders”** on the listed options provided

4

**Step 4**

You will be able to **tap to either “approve or reject” the mandate**

5

**Step 5**

You will tap the **“approve or reject”** option to be presented with **“Terms of Use”** which you will have to agree to in order to view mandate details

3

**Step 3**

You will **click the “Authorisations” card** on the next screen to view all the **“pending”** debit orders with the option to action the debit order

6

**Step 6**

You will **choose the approve option** on the mandate details and you will be presented with SureCheck for security authorization on your registered authentication device

7

**Step 7**

If you **“accept” the SureCheck** you will be presented with the result screen which will prompt you to either **“accept next debit order”** or go **“home”** for the full mobile App features

1

**Step 1**

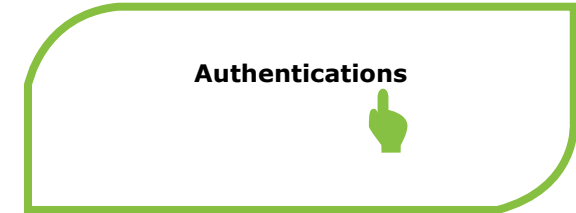
An SMS alert will be sent to your registered phone **requesting you to action a pending mandate**

2

Step 2

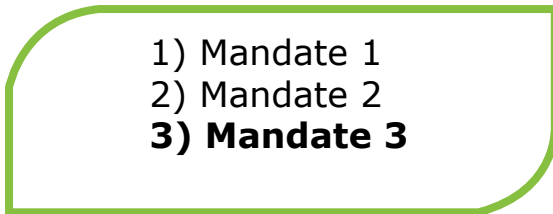
Login to **Absa Internet Banking**

3

**Step 3**

Under the Payments Tab, click on **Authentications** and then click on the DebiCheck menu. You will be presented with all mandates pending action

4

**Step 4**

Select the mandate which you want to view. A screen showing all the details of the mandate will be presented

5

**Step 5**

Browse the mandate details and **select your response (Accept or Reject with Reason)** from the drop down box and click Next

6

**Step 6**

When prompted, **enter your SureCheck verification** and you will be presented with your mandate confirmation

7

**Step 7**

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

1

**Step 1**

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

2

**Step 2**

If the details have been confirmed, **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 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

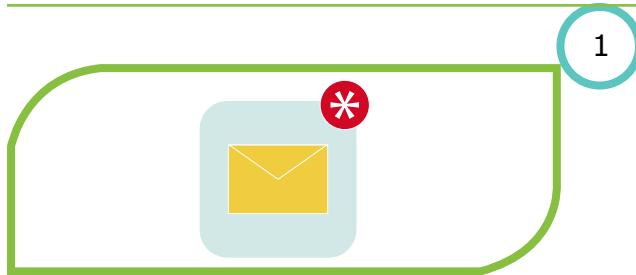
**Step 5**

If 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

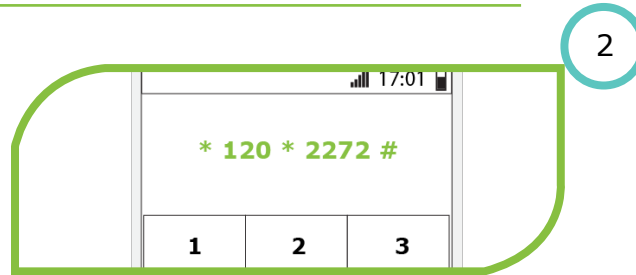
6

**Step 6**

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



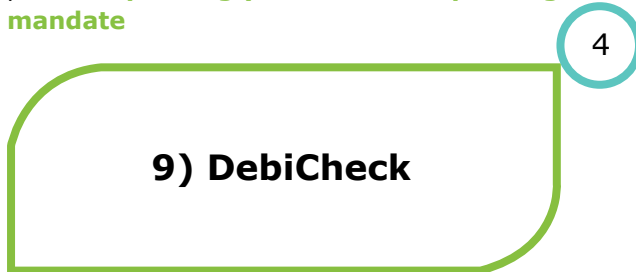
Step 1
An SMS alert will be sent to your registered phone **requesting you to action a pending mandate**



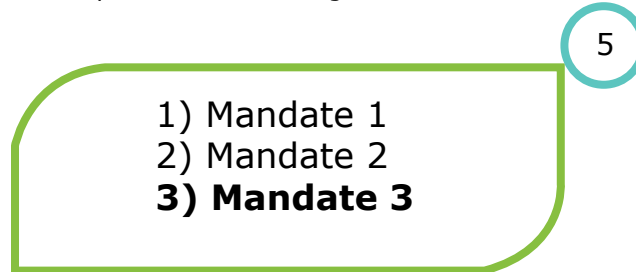
Step 2
On your cellphone, **dial *120*2272#**. You will be presented with a log in screen



Step 3
Enter your pin and click Send. You will be presented with a Menu



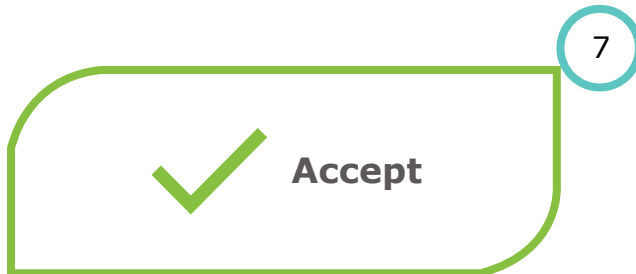
Step 4
Enter the option next to **DebiCheck Debit Orderer-Selected PIN** and click Send



Step 5
Enter the option of the mandate which you want to view, click send



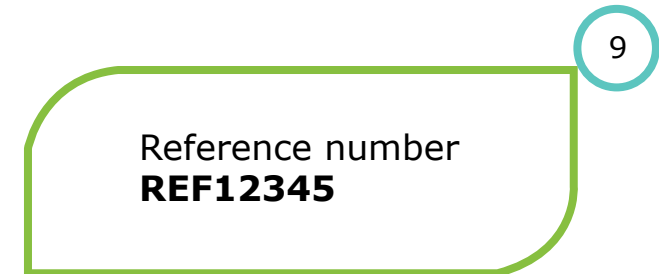
Step 6
Page through the DebiCheck mandate terms using the **Next Page** function



Step 7
On the last page you will be presented with options to Approve or Reject the mandate. **Enter your choice and click Send**



Step 8
Your **confirmation message** will be displayed on the mobile device



Step 9
A confirmation SMS will be sent from Absa with the **mandate registration number**

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.



Bank of Athens

DebiCheck user guide

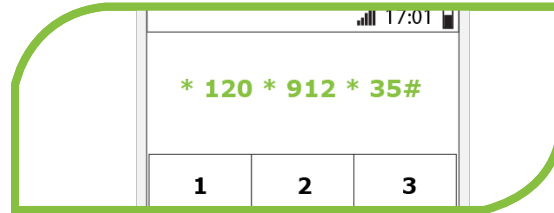


1



Step 1
Receive an SMS from Bank of Athens

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**



Bidvest Bank
DebiCheck user guide

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



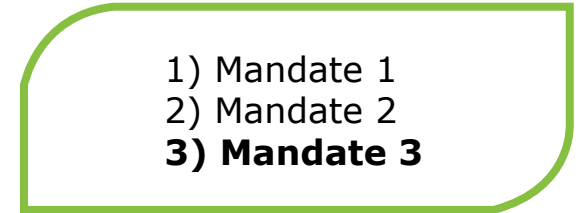
Step 2
Log into **Online Banking**

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.**



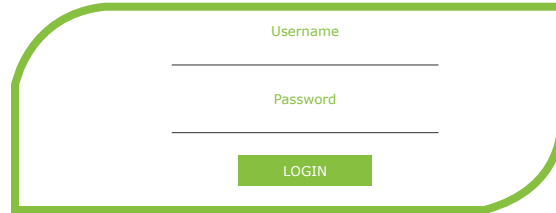
Capitec
DebiCheck user guide

1



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

2



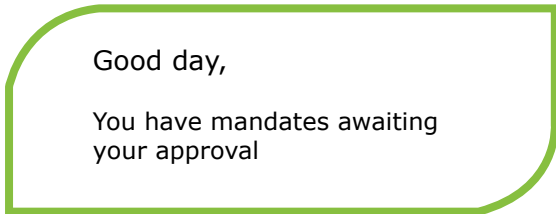
Step 2
Open your **mobile banking App**

3



Step 3
Enter your **remote PIN**

4



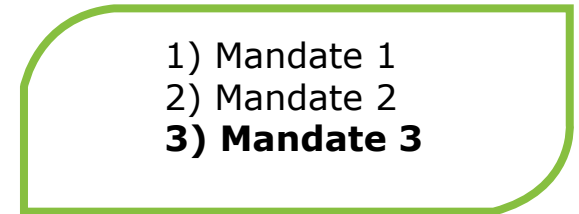
Step 4
A message will be displayed stating that you have **pending DebiCheck mandates to approve**

5



Step 5
Choose to either **accept/ decline DebiCheck**

6



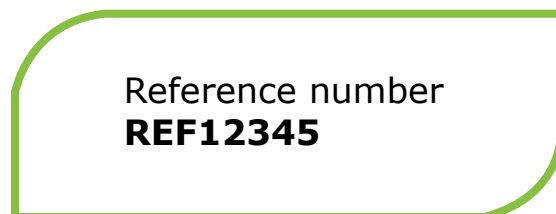
Step 6
A list of pending DebiCheck debit orders will be displayed, select the one you wish **to action**

7



Step 7
Confirm the details are correct before continuing to approve/ decline

8



Step 8
Confirmation of DebiCheck approval/ decline will be displayed

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



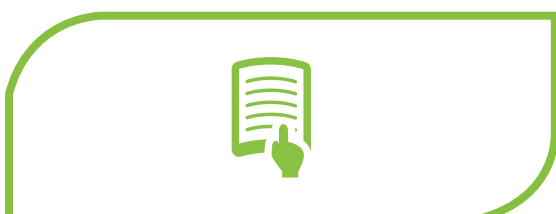
Step 5
The CCA will confirm with you which mandates need to be **approved/declined**

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



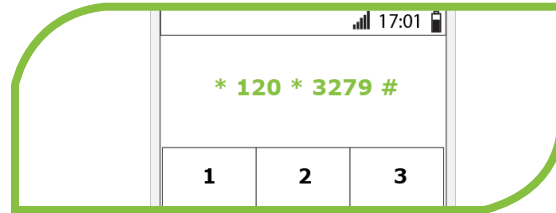
Step 8
The CCA will complete the transaction by clicking on **transmit**

1



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

2



Step 2
Dial ***120*3279#**

3



Step 3
Select **option 8: Approve DebiCheck**

4



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

5



Step 5
Review additional information. Select **option 1 to approve and 2 to decline**

6



Step 6
Read through the disclaimer. **Select option 1 to continue**

7



Step 7
Enter your Mobile Banking PIN to approve or decline the DebiCheck debit order

8



Step 8
A confirmation message will be displayed



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



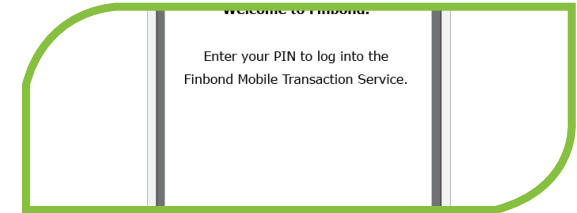
Step 1
Receive an SMS from Finbond Mutual Bank stating **you have a mandate to authenticate/approve**

2



Step 2
Dial ***120*3262#**

3



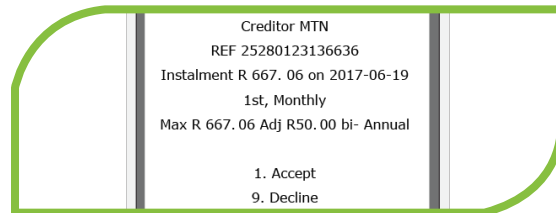
Step 3
Enter your **customer PIN (CSP- Customer Selected PIN)**

4



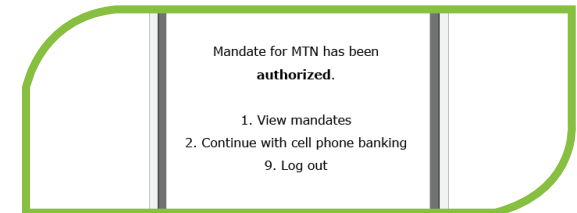
Step 4
Mandates **awaiting attention will be displayed immediately**

5



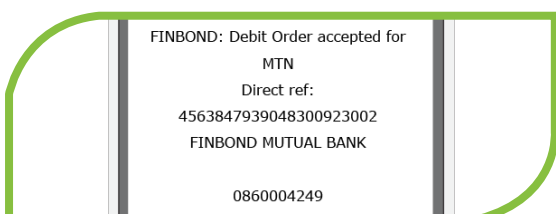
Step 5
Select **option 1 to Accept or option 9 to Decline**

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

Please call the number at the back of your card.

1



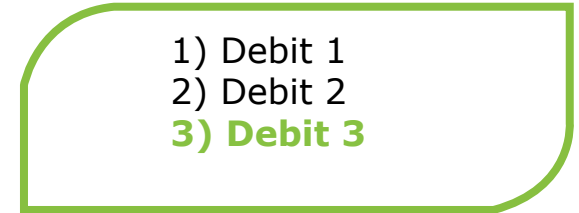
Step 1
Go to your nearest **FNB ATM**

2



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

3



Step 3
A list of debit orders will be displayed. **Select the debit order you wish to approve**

4



Step 4
Information about the debit order will be displayed. **Select "More" to continue to the next screen**

5



Step 5
Once you are ready to accept the debit order, select **Approve**

6



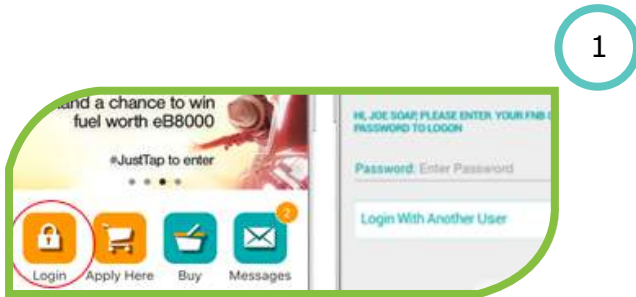
Step 6
A summary of the debit order details will be displayed. **Select "Proceed" to accept the DebiCheck debit order request**

7



Step 7
Debit order **will be accepted** and a Thank you screen will appear

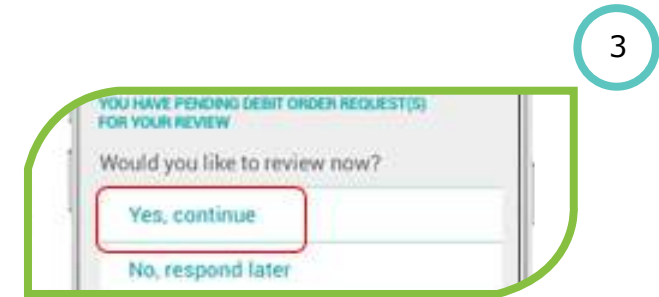
Please call the number at the back of your card.



Step 1
Launch the **FNB Banking App**



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



Step 3
Pending notifications will be displayed upon login



Step 4
Select **"Yes, continue"** to review and select DebiCheck debit order requests



Step 5
Once you have chosen the debit order you would like to approve, select **Accept Debit Order Request**



Step 6
The debit order will be processed and a **confirmation screen will be displayed with the mandate reference number**

Please call the number at the back of your card.

1



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

2



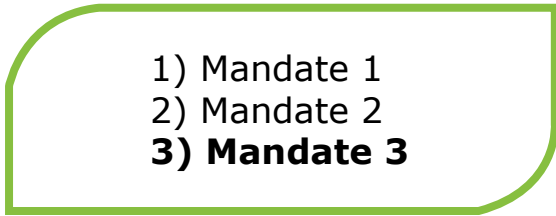
Step 2
Log into **Online Banking**

3



Step 3
Click on the **"Respond" button** on the bottom right of the screen. If the Respond prompt does not take you to the debit order screen, **select "My Bank Accounts" tab** and **then select the "My Debit Orders" sub tab.**

4



Step 4
All DebiCheck mandates will be displayed. **Click on "View Mandates"** to see more details

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.**

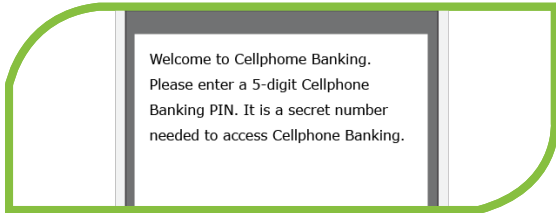
7



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

Please call the number at the back of your card.

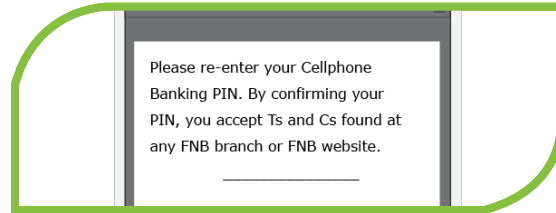
1



Step 1

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

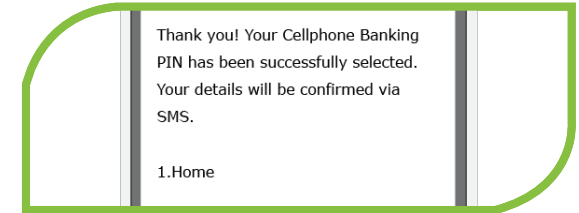
2



Step 2

Enter **5 digit Cellphone Banking PIN**

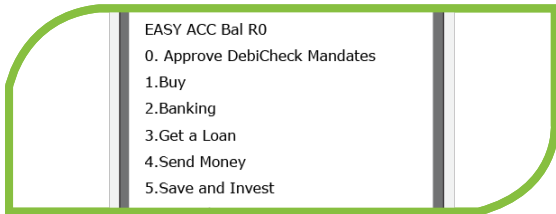
3



Step 3

A **confirmation message** approving your PIN will be displayed

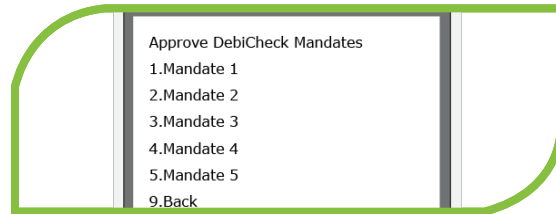
4



Step 4

Select the **option 0** to view DebiCheck mandates

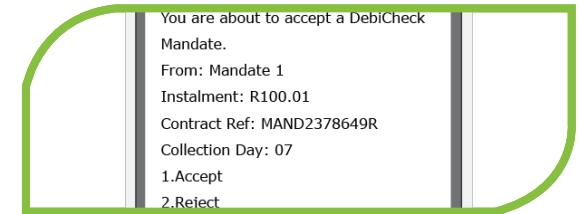
5



Step 5

Select the mandate you want to accept or reject

6



Step 6

Details about the selected mandate will be displayed. **Select option 1 to accept the mandate and option 2 to reject**

7




Step 7

A **confirmation screen** will be displayed indicating your choice to accept or reject the mandate

Please call the number at the back of your card.

1

DebiCheck
How to approve or reject debit order details on Cellphone Banking




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2

A **pop up message** will appear on your phone with your debit order details.

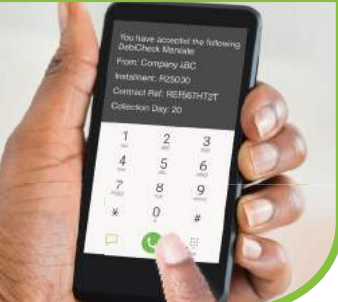
3

If you are happy with the details, select 1 to **APPROVE**.




4

A confirmation message will appear once you approve the Debit Order.




5

If you are unhappy with the details, select 2 to **REJECT**.



6

A confirmation message will appear once you reject the debit order.



7



How can we help you?

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Step 7
An **animation of the logo** follows.



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



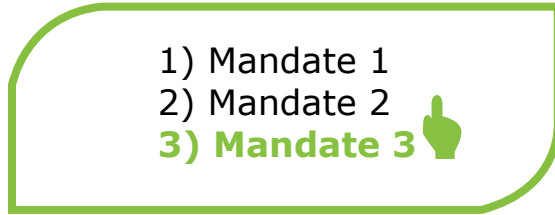
Step 3
To navigate to the Debit Order Requests screen from the transaction list you will select the **Debit Order Requests button**

4



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

5



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

6



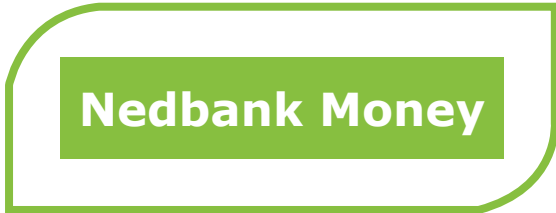
Step 6
You will be presented with the details of the first available mandate and will be prompted to select one of the options below:
Authorise the mandate
Decline the mandate
Next - to view the next available mandate pending authorisation

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



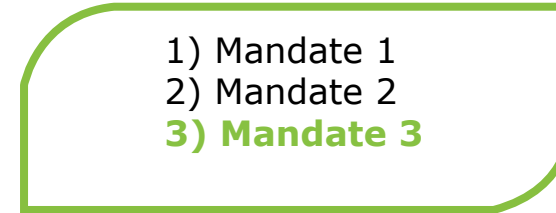
Step 1
You will logon to your **Nedbank Money App**

2



Step 2
You will navigate to the debit order tab and **select the mandates** tab to view all mandates

3



Step 3
You will select a pending mandate to **action**

4



Step 4
You will be prompted to select one of the options below:
Authorise the mandate or decline the mandate

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
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



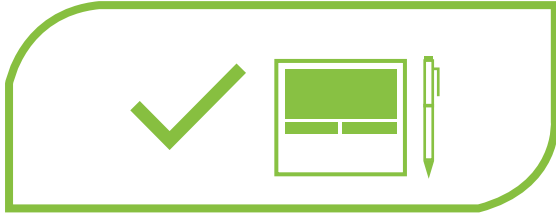
Step 2
You will be **authenticated** by the branch consultant and the respected mandate will be selected

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

You will insert your **Nedbank card into the card machine**

2



Step 2

You will be prompted to **provide your pin**

3



Step 3

A confirmation message will then be displayed, **confirming the acceptance of 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 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**

4



Step 4

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

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

2



Step 2

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

5



Step 5

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

3



Step 3

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

3

1



Step 1

Present your card at any **Nedbank POS device and enter your pin**

1



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

2



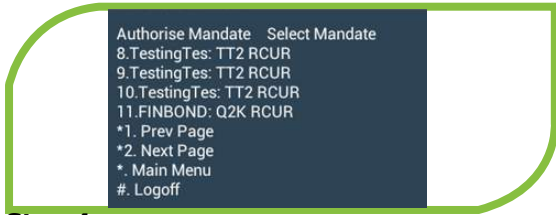
Step 2
You will be instructed to dial ***120*001#**

3



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

4



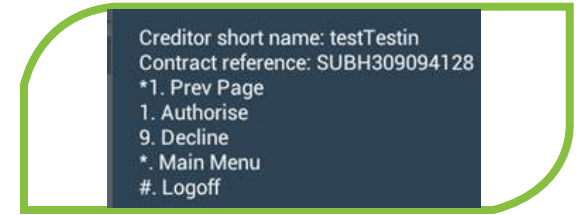
Step 4
You will then navigate to the mandates menu and select a mandate to action by selecting the applicable number. **To view the next page, press *2 and 'send' or to view the previous page press *1 and send**

5



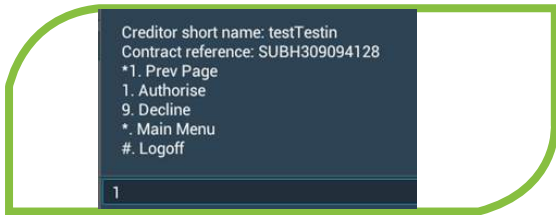
Step 5
Once you have selected the applicable mandate, **the respected mandate details will then be displayed**

6



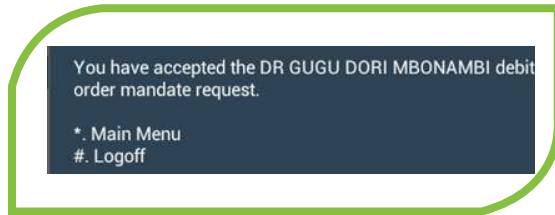
Step 6
You will be prompted to select one of the options below:
1 to authorise the mandate
9 to decline the mandate

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

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



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



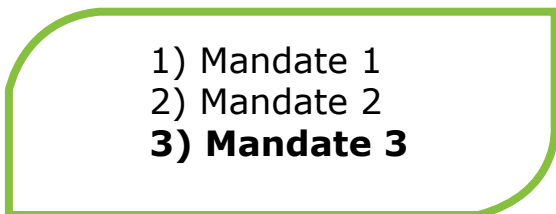
Step 5
The **Terms and Conditions** screen will come up

6



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

7



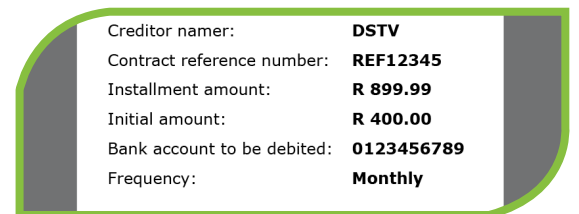
Step 7
All mandates loaded **against your ID** requiring action will appear

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**

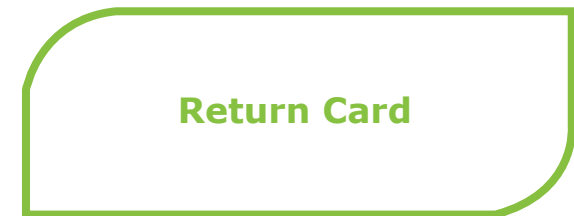
14



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

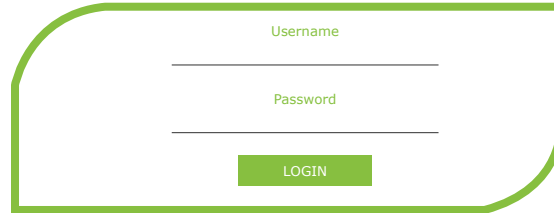
Select **"Return Card"** to retrieve your Bank Card

1



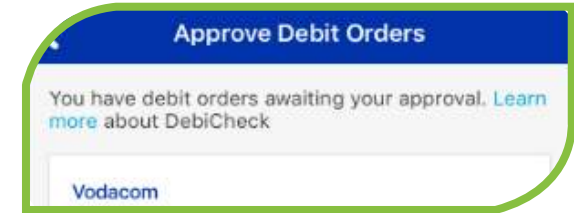
Step 1
Receive an SMS from Standard Bank stating **you have a mandate to authenticate/ approve**

2



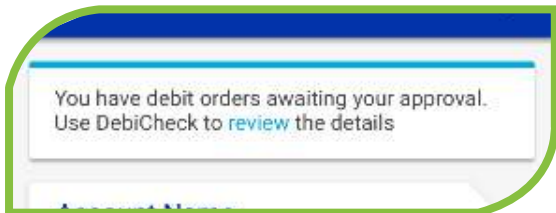
Step 2
Log into your **mobile banking App**

3



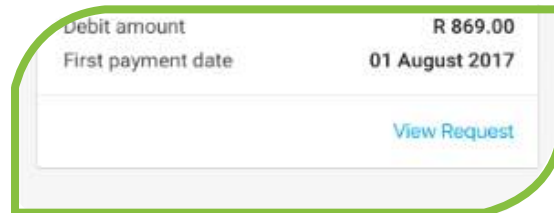
Step 3
Message will be displayed advising you that you have a **debit order awaiting your approval**

4



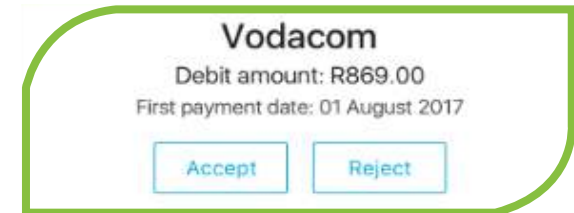
Step 4
Click on the **review link**

5



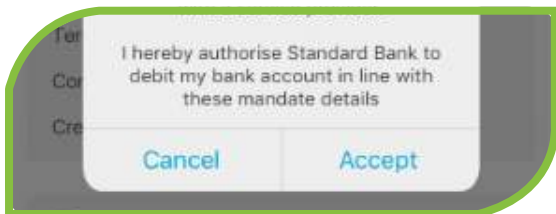
Step 5
Click on **View Request**

6



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

7



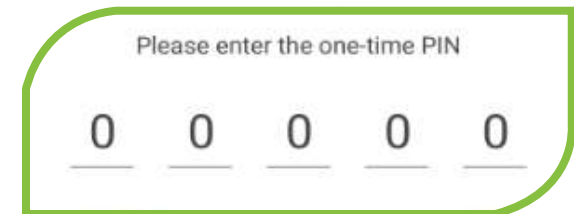
Step 7
Click on accept mandate confirmation that will appear as a **pop up message**

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



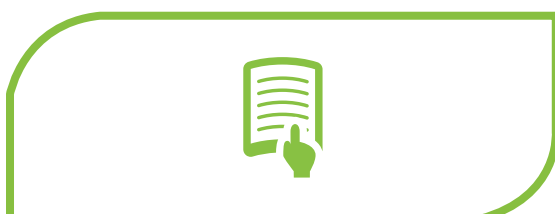
Step 6
Confirm details are correct

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

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

1



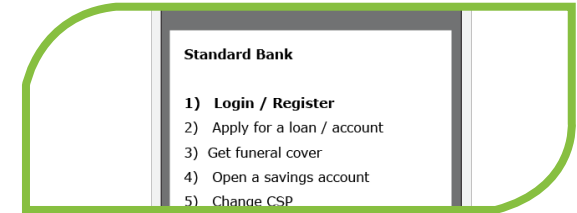
Step 1
Receive a SMS from Standard Bank stating **you have a mandate to approve**

2



Step 2
Dial ***120*2345#**

3



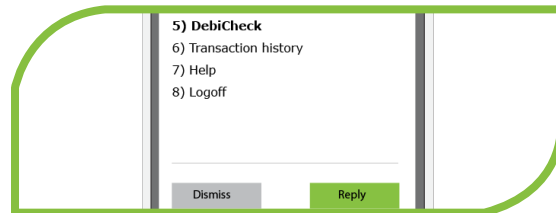
Step 3
Select **option 1**

4



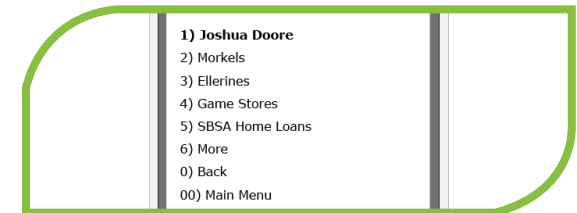
Step 4
Enter your **CSP (Customer-Selected PIN)** that you received in the SMS

5



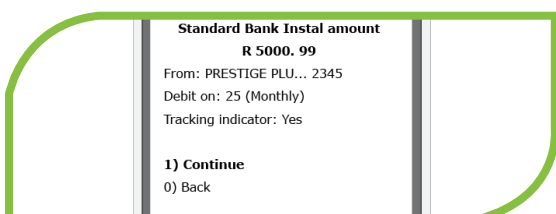
Step 5
Select **option 5 (DebiCheck)**

6



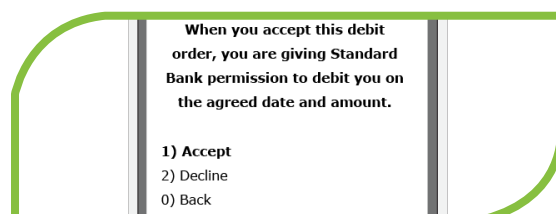
Step 6
Select option for the **mandate that needs to be approved**

7



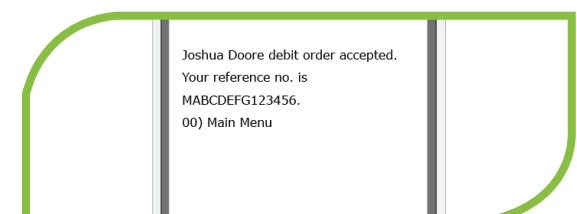
Step 7
The debit order details will be displayed

8



Step 8
Select **Accept**

9



Step 9
Reference number will be generated and process completed



Ubank
DebiCheck user guide



Step 1
Receive a SMS from Ubank requesting **you to register on the USSD service.**



Step 2
Dial ***120*823*ID/Passport Number#**



Step 3
You will be required to set PIN / PASSWORD



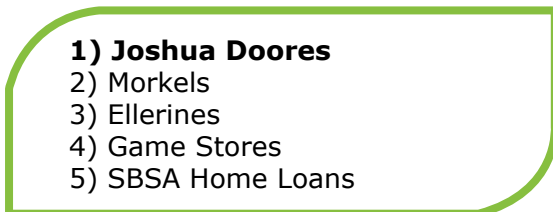
Step 4
Redial ***120*823# (without ID/passport number)**



Step 5
Enter your assigned PIN (that was set/created in step 3)



Step 6
You will be presented with options to change your PIN or list of mandates. **Enter your choice and press send**



Step 7
Mandates **awaiting attention will be displayed immediately, select the mandate which you want**, click send



Step 8
You will be presented with options to either approve or Reject the mandate. **Enter your choice and press send**



Step 9
Your **confirmation message** will be displayed on the mobile device

FAQs - Consumer focused

Q: What is DebiCheck?



A: DebiCheck is the name for a specific, new type of debit order which is more safe and secure than current debit orders. A DebiCheck debit order is one 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: How does DebiCheck work?



A: For DebiCheck debit orders, you will receive a request from your bank to electronically confirm the debit order information relating to the new loan contract you have signed. 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: What do I need to do as a consumer?



A: You do not need to do anything for existing debit orders. For new DebiCheck debit orders, you will need to check and confirm the new debit order information in the manner requested by your bank. Make sure you recognise, and are comfortable with, the creditor, the collection/debit order date and the amount to be debited before accepting any mandates.

Q: Which channels can I use to authorise DebiCheck mandates?

A:



Q: Will my bank send me a link to confirm 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.

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



A: Although not the only way, one of the primary means of contacting you to perform a DebiCheck confirmation is through your cell phone. Remember, DebiCheck is all about putting you in control and allowing you to confirm your DebiCheck debit orders, for new loans, directly with your bank. For this to happen, your bank has to know which number to contact you on. Please make sure you have updated your current cell phone number record at your bank.

Q: Where can I find more information about DebiCheck?



A: You can contact your bank or go to www.debichcek.co.za for more material.

FAQs - User focused

Q: Will my bank send me a link to confirm 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.

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 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 the 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. This is something that would have to be done directly with the company.

Q: Is it a new type of debit order?

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

Q: Will it require extra effort and time?

A: Yes. It will require you to check the message that your bank sends 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 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 through 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 internet banking.

Q: How will it work?

A: For DebiCheck debit orders, you will receive a request from your bank to electronically confirm the 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: How much is it going to disturb me during work?

A: DebiCheck only requires your confirmation once off, at the start of the contract or when the confirmed information changes afterwards. You won't need to confirm the details every month. Therefore, it really won't be a disturbance at all.

Q: Do I have to confirm my DebiCheck every month?

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

FAQs - User 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 know what you have confirmed. Your bank will therefore be able to verify 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: You can contact your bank or go to www.debicheck.co.za for more information.

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 RICA and FICA?

A: No, this is not similar to RICA or 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. User-focused FAQs

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, the industry will be launching DebiCheck. Implementation will be carried out over a period of more than 2 years, which means that participating companies will start using DebiCheck over this period. Not all companies will start using DebiCheck at the same time; it will be phased in over a period of time to ensure that the system remains 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 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 his / her 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?

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, 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, and batch or real-time processing.

FAQs - User focused

Q: How much will this cost me?

A: There will be internal development cost to implement the new system and processes, which you will have 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 have 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 corporate banker.

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 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 is 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.

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 to 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 do 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.

FAQs - User focused

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 AEDO or NAEDO mandates will be allowed after 31 January 2019 and from 1 November 2019, only DebiCheck debit orders will be allowed for processing in the early processing window. For more information regarding the project approach and timelines, speak to your sponsoring bank or your 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: Yes, but only for a limited time. Users will be on-boarded over a period of two and a half years, starting with the pilot phase in July 2017. For more specific information regarding timelines for your company, please contact your sponsoring bank.



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 number that start with * and end with #.

SARB

South African Reserve Bank

PASA

Payments Association of South Africa