



Frequently Asked Questions (FAQs)

1 WHAT IS CHANGING WITH DEBIT ORDER DISPUTES?

The dispute period across all Low Value Debit (LVD) payment systems will be reduced from 365 days to 60 calendar days, calculated from the first calendar day after a successful debit order payment, up to and including the 60th (sixtieth) calendar day.

2 WHICH PAYMENT TYPES ARE AFFECTED BY THIS CHANGE?

The change applies to all Low Value Debit payment systems, including:

- EFT Debit Orders
- Authenticated Collections (AC) or DebiCheck
- Registered Mandates (RM)

3 WHEN WILL THESE CHANGES TAKE EFFECT?

The reduction of the dispute period to 60 calendar days will be effective from 13 April 2026.

4 WILL DISPUTES LODGED BEFORE 13 APRIL 2026 BE AFFECTED?

No. Any disputes lodged before 13 April 2026 will not be impacted.

5 WHY IS THIS CHANGE BEING INTRODUCED?

The new rule change, approved by the South African Reserve Bank (SARB) and the Financial Sector Conduct Authority (FSCA) aims to improve fairness and balance between the dispute rights of debit order payers and debit order collectors.

6 WHAT IS A DEBIT ORDER DISPUTE?

A debit order dispute is a request you lodge with your bank when you believe that an unauthorised or invalid debit order has been processed against your account.

7 HOW LONG DO I NOW HAVE TO DISPUTE A DEBIT ORDER?

You will have 60 calendar days from the day after the successful debit order payment, up to and including the 60th (sixtieth) calendar day, to request a dispute through your bank.

8 WHAT HAPPENS IF I TRY TO DISPUTE AFTER 60 DAYS?

You will need to contact your bank and be guided by your bank's internal process.

9 CAN I DISPUTE A DEBICHECK DEBIT ORDER?

You have the right to query any debit order collection that you believe was incorrectly debited against your account. However, not all disputes will result in a reversal, and reversals are neither automatic nor guaranteed. It is recommended that you always first approach the service provider who has debited your account, as the agreement to collect funds from your account is between you and the service provider. Only if this course of action has proved to be unsuccessful should you approach your bank. You should engage with your bank regarding their specific dispute conditions, including timelines around which reversals will take place.

10 WHAT SHOULD I DO TO PROTECT MYSELF UNDER THE NEW RULES?

We recommend that you review your bank statements regularly and lodge disputes timeously to what you believe to be an unauthorised or invalid debit order, to ensure it is processed within the 60-day dispute window.

SAFM interview with PASA CEO, Ghita Erling



Listen to SAFM as Jimmy Moyaha interviews PASA CEO, Ghita Erling on the new debit order rules taking effect from 13 April, introducing a standardised 60-day dispute window to reduce abuse and simplify the process.