



Frequently Asked Questions 2026 South African EFT Debit Order Dispute Rule Changes



1. Introduction to the Change

Banking rules for debit orders in South Africa are changing to make the payment system more consistent and secure for everyone. These changes are mandatory for all South African banks and apply to every type of debit order, including Electronic Funds Transfer (EFT), Registered Mandate (RM), and DebiCheck orders.

Key Date: 13 April 2026 These new rules take effect for all bank accounts on this date.

2. The New 60-Day Rule

- What is the new 60-day rule?

From 13 April 2026, the banking industry will use a standardised 60-day window for all debit order disputes. This replaces the old system where deadlines varied depending on the type of payment.

- When exactly do the 60 days start?

The 60-day window starts the day after a successful payment instruction and includes the 60th day.

See the table below for the new rules:

Feature	Old Rules (Before 13 April 2026)	New Rules (From 13 April 2026)
Maximum dispute window	Up to 365 days (depending on the type)	Strictly 60 days
Automated reversal window	First 40 days	First 60 days

- What is an automated dispute?

If you lodge a dispute within this 60-day window, your bank will handle it automatically. This means the bank reverses the money and refunds your account without the service provider being able to stop the process first. This automated window has increased from 40 days to 60 days to give you more time to manage your money. When a reversal happens, it will usually appear on your bank statement with the description "No authority to debit."

- What does that mean if a customer lodged a dispute before 13 April 2026?

If you lodged your dispute before this rule change and it was valid at the time under the old rules, your dispute will continue to be handled under the rules and processes that were in place when you lodged it.



3. Missing the Deadline

- What happens after 60 days?
- Check your bank statements regularly to ensure you do not miss the 60-day limit. If you wait longer than 60 days to report a problem:
 - Banks will stop processing disputes: Once the 60-day window closes, banks will generally no longer accept dispute requests.
 - Resolve problems directly: If you miss the 60-day limit, you must contact the company or collector that took the money directly to resolve the issue. Your bank can no longer reverse the money automatically.

4. Understanding the "Why"

The Payments Association of South Africa (PASA), the South African Reserve Bank (SARB), and the Financial Sector Conduct Authority (FSCA) have introduced these changes for four main reasons:

- **Consistency:** To ensure the same rules apply to every bank and every type of debit order.
- **Transparency:** To make the rules clearer and easier for you to follow.
- **Efficiency:** To reduce the time and effort spent on fixing manual payment mistakes.
- **Lower Costs:** By making the system more efficient and reducing risks for banks, these changes help keep the overall cost of banking services down in the long run.

5. Special note on DebiCheck

If you use DebiCheck, these rules apply in a specific way. DebiCheck is a system where you electronically approve a debit order on your phone or at an ATM before the first payment is even taken.

Because you "pre-approve" these payments, valid DebiCheck orders remain non-disputable if the company follows the agreed terms. You cannot simply reverse these payments later unless the company breaks the specific rules of your agreement. Electronic mandates and digital signatures are recognised as valid legal evidence, just like a paper contract. This system balances your rights as a consumer with the needs of the company to ensure they are paid for their services.

6. Summary of action for customers

Follow these steps to protect your account and ensure you can use the automated refund system:

- Check bank statements regularly: Review your transactions at least once a month to spot any unauthorised payments.
- Report wrong debit orders within 60 days: Contact your bank immediately if you see a mistake to ensure you receive an automatic refund.
- Contact service providers immediately for old issues: If a dispute is older than 60 days, deal directly with the company that collected the money.

Ends