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Dear business partner

Important Update: Debit Order Dispute Rules Changing from 13 April 2026

South Africa's payments industry, led by the South African Reserve Bank (SARB) and the Financial Sector Conduct Authority (FSCA), is updating the dispute rules to ensure debit order disputes are handled fairly and consistently. These new rules introduce clear timelines and help prevent incorrect or fraudulent disputes. For more information, please click here.

What is changing

From **13 April 2026**, the time period to dispute any debit order or EFT debit will be **60 calendar days**. This means you'll need to **request a dispute** for any debit order within 60 days from the day after the payment is processed.

What This Means for You

- Debit order disputes must be lodged **within 60 calendar days of the payment being processed.**
- This 60-day period starts **from the day after the debit order payment is successful.**
- **EFT debit order disputes** raised within this period will be processed in line with industry dispute rules.
- **DebiCheck debit orders that were correctly authorised and processed generally cannot be disputed**, except in cases where:
    - The **amount debited differs from the authorised mandate**, or
    - **Fraud is suspected.**
- **Fraud reporting processes remain unchanged.**

Important to Note

These rules apply only to disputes lodged on or after 13 April 2026.

Regards,

Soul