



Dear Customer,

PERCEIVED DUPLICATION OF TRANSACTIONS ON DEBIT CARD TRANSACTIONS

As more customers elect to use payment cards as the preferred method of transacting, occasional operational matters may arise from time to time. One such matter is when card transactions fail to be completed, due to various reasons, resulting in incomplete transactions.

Cardholders often receive an SMS from their bank to advise the authorisation of a particular purchase without the merchant/retailer receiving confirmation of the authorisation. The merchant/retailer is then required to do another transaction, resulting in the perceived duplication or double debiting of cardholders.

If you experience a situation like this, you are encouraged to contact your bank on the relevant Call Centre number, as provided in the table below. **Your bank will be able to confirm that you will be placed in your original standing prior to the error. A second transaction will have to be performed to enable a successful payment to the merchant/retailer.**

Bank	Call Centre number	Bank	Call Centre number
Absa Bank Limited	08600 08600	Mercantile Bank Limited	0860 119 925
African Bank Limited	0861 100 555	Nedbank Limited	0860 555 111
Bidvest Bank Limited	0860 111 177	Postbank	0800 535 455
Citibank NA South Africa	021 427 3078 (SA only)	Sasfin Bank Limited	080 23 23 23 6
Finbond Bank Limited	0860 004 249	State Bank of India	011 778 4507/4511 (Office hours) 0800 982 360
FirstRand Bank Limited	087 575 9404	SA Bank of Athens Limited	011 634 4375 (Mon to Fri) 012 810 1400 (SureCards) 083 123 0145 (Visa TYME)
Grindrod Bank Limited	Refer to back of card	Standard Bank of South Africa	0860 123 000
		Ubank Bank Limited	0860 008 322

We understand the inconvenience of the situation and although these incidents are the exception, please be assured that every effort is being made at payments industry level to resolve this matter.

Yours sincerely,

PAYMENTS ASSOCIATION OF SOUTH AFRICA

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