

Direct Debit – Frequently Asked Questions (FAQs)

1. What is Direct Debit service?

Direct Debit is a convenient and efficient collection method for businesses or billers. It enables automated collection of recurring payments which are directly debited from customer's bank account with a single authorisation. Debiting account can be maintained with any participating Buyer Bank.

2. Who/What does a Biller refer to?

A Biller is a merchant/company/organisation/government agency that initiates a Direct Debit transaction and receives payment from its customer via Direct Debit.

3. How does a customer register for Direct Debit?

Customer may enroll for Direct Debit through any of the methods below:

- By filling up the Direct Debit Authorisation (DDA) Form which can be obtained from Biller's website and submitting the completed form to Biller's branch; or
- via online eMandate enrolment on the Biller's website.

4. Will customers be charged with any enrolment fee when registering for Direct Debit?

No, there will be no enrolment fee for Direct Debit. However, for any Direct Debit maintenance and/or termination, the customer's account will be debited with RM1.00 fee for each request.

5. Can Direct Debit work with any account?

The acceptable sources of funds for Direct Debit are Current Account, Savings Account and Credit Card of the participating Buyer Banks.

6. What would customers have to do after registering for Direct Debit and the service is set up?

Customers will have to ensure that there are sufficient funds in the account every time a payment is due. The Biller may alert customer in advance regarding the payment's due date and amount due.

7. Would a customer need to provide approval every time a Direct Debit payment is requested?

No. By providing a one-time mandate to the Biller during the enrolment, it will allow multiple periodic payments, as specified in the Direct Debit Authorisation Form or eMandate.

8. Will the payment fall on the same date every month?

A predefined periodic payment date is set in the Biller's system and this is subject to mandate's payment frequency. If the payment date falls on a weekend or on a public holiday, the Biller will send a payment instruction to debit the customer's account on the next working day of the billing month.

9. How can a customer change or amend his/her Direct Debit's mandate?

In order to make any changes to the details of the Direct Debit's mandate, a customer may:

- change online via eMandate which is available on the Biller's website; or
- complete a new Direct Debit Authorisation (DDA) Form by selecting 'Maintenance' under the 'Type of Application' field. The DDA Form can be obtained from the Biller's website. The completed form must then be submitted to the Biller's branch.

10. How does a customer terminate a Direct Debit Authorisation?

A customer may:

- Terminate online via eMandate which is available on the Biller's website; or
- Complete a new Direct Debit Authorisation (DDA) Form by selecting 'Termination' under the 'Type of Application' field. DDA Form can be obtained from Biller's website and please submit the completed form to Biller's branch.

11. Can the amount still be deducted from a customer's account after a Direct Debit Authorisation has been terminated

No. The Biller would require the customer's authorisation to reinstate a terminated instruction before the amount can be deducted from a customer's account.

12. Where can a customer seek assistance on any issues related to Direct Debit?

A customer may call the Biller's Contact Centre for further details.