



BANKSERVAFRICA



EFT BANK CDV PARAMETER MANUAL

VERSION 5.7 _ 7TH APRIL 2021



BANKSERVAFRICA

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1. CHANGE CONTROL

VERSION	DATE	DESCRIPTION
PCH 2	February 2009	UN 132/09 – New Bank, HSBC Bank
PCH 2	March 2009	UN 133/09 – New Bank Albaraka Bank
PCH 2	March 2009	UN 135/09 – Name change NBS to Nedbank Corporate Saver
PCH 2	June 2009	UN 139/09 – Change to Standard Chartered Bank clearing code range
PCH 2	July 2009	UN141/09 – Grindrod Bank, Debits allowed to Savings Account UN142/09 – New Bank, State Bank of India
PCH 2	October 2009	UN145/09 – Nedbank Default branch code (198-765)
PCH 2	April 2010	UN148/10 – Name change – ABN AMRO
1.0	June 2010	New BankservAfrica Branding
1.1	October 2010	UN 150/10 Name Change: Teba Bank to u bank
1.2	December 2010	Removal of Account recognition from HBZ Bank CDV Exception d
1.3	February 2011	Removal of table of Entry Class Codes

		Removal of Royal Bank of Scotland
1.4	September 2011	Amendment to Standard Bank branch clearing code range, introduction of Exception code “n”. Refer User notice 158/11
1.5	January 2012	Inclusion of new bank participant – JP Morgan, refer user notice 161/12
1.6	February 2012	Correction to CDV Parameter table for Nedbank Corporate Saver
1.7	March 2012	Correction to CDV Parameter Table, Standard Bank CDV Exception codes
1.8	November 2012	Inclusion of 9 digit account numbers for Citibank in the Account Recognition Table
	July 2013	
1.9		Inclusion of Finbond Mutual Bank Inclusion of Olympus Mobile Discontinuation of MTN Banking Inclusion of Bank Universal / Operating branch codes (Section 9)

2.0	July 2013	Name change Nedbank Corporate Saver to Peoples Bank LTD Inc NBS New CDV Exception Code (p) for Nedbank Corporate Saver accounts
2.1	August 2013	Correction to Olympus Mobile Operating Branch
2.2	September 2013	Standard Chartered Bank Exception code (r)
2.3	October 2013	Removal of MTN Banking details, User Notice 185/13 (Removal of FNB Deposit account validation, effective 15 th Feb 2014)
2.4	November 2013	Updated document format
2.5	February 2014	Included new participant SASFIN Bank

2.6	March 2014	<ul style="list-style-type: none"> - Name change Nedbank Corporate Saver to Peoples Bank Inc NBS - Inclusion of exception code “p”
2.7	July 2014	<ul style="list-style-type: none"> - User Notice 191/14 New Bank participant BNP Paribas
2.8	January 2015	<ul style="list-style-type: none"> - Updated document format
2.9	August 2015	<ul style="list-style-type: none"> - Amended Standard Bank Swaziland CDV Parameters
3.0	September 2015	<ul style="list-style-type: none"> - Amended Ithala Bank CDV parameters to include Account Type 1 Accounts
3.1	January 2016	<ul style="list-style-type: none"> - Annual Update - Updated Copyright page - Updated document footer to include “Pty”
3.2	June 2016	<ul style="list-style-type: none"> - Introduced a universal branch code for Mercantile Bank

3.3	July 2016	- Updated bank universal / operating branch listing to include RTGS participant banks (Societe Generale, Bank of China and China Construction Bank) <u>who are non-EFT participants</u>
3.4	December 2016	- User Notice 204/16 New Account Parameters for Standard Lesotho Bank
3.5	February 2017	- User Notice 205/17 Debits allowed to savings accounts for African Bank effective 20 March 2017. Updated Section 6 – Debits allowed to Savings Accounts
3.6	May 2017	- User Notice 206/17 New EFT Credits Participant Societe General
3.7	July 2017	- User notice 207/17 New EFT Debit and Credit participant – Discovery Bank
3.8	July 2017	- User Notice 208/17 New EFT Debit and Credit Participant – TYME Digital



3.9	February 2018	- User Notice 212/18 Amendment to Standard Chartered Bank CDV Exception code (r)
4.0	April 2018	- User notice 213/18 Amendment to Mercantile Bank's Account recognition for Savings Accounts
4.1	May 2018	- User notice 214/18 Amendment to African Bank Allowable account types
4.2	July 2018	- Updated to new Template
4.3	July 2018	- User Notice 215/18 Finbond New Member "Finbond EPE"
4.4	November 2018	- User Notice 216/18 New Bank Participant, Bank Zero



4.5	December 2018	<ul style="list-style-type: none">- User Notice 217/18 Bank name change TymeBank- General Notice 31/2018 Bank of Athens Universal Branch Code 410-105
4.6	December 2018	<ul style="list-style-type: none">- Correction to CDV weighting digits for TymeBank
4.7	December 2018	<ul style="list-style-type: none">- Cosmetic changes to document lay-out- TymeBank Account Types corrected
4.8	March 2019	<ul style="list-style-type: none">- Annual Update- Correction to African Bank Account Types on page 25- Correction to Nedbank CDV Parameters for Type 2 & 3 accounts
4.9	March 2019	<ul style="list-style-type: none">- Amendment to Finbond Mutual Bank Account types refer User Notice 220/19

Name changes for Bank of Athens to GROBANK LTD

Typo errors in previous versions corrected:

5.0	June 2019	<ul style="list-style-type: none"> - Habib Overseas Bank account recognition type 1 “old” accounts corrected - African Bank account type 1 included - Investec Bank account type 4 included
5.1	October 2019	<p>User Notice 221/19 - Name change Finbond EPE to Finbond Net1</p> <p>African Bank confirmation of Operating branch</p>
5.2	January 2020	<p>User Notice 223/20 – Discovery Bank Parameter Change: Debits allowed to Savings Accounts</p>
5.3	March 2020	<p>User notices 224/20 & 224/20A – Removal of Societe Generale for EFT</p> <p>Updated universal / operating branch list</p>
5.4	July 2020	<p>User Notice 226/20 – Introduction of a new Savings account for Nedbank</p>
5.5	August 2020	<p>User Notice 227/20 – Grindrod Bank Account recognition for Bond Account and blocking Debits to their Bond Accounts (Type 4)</p>

User Notice 228/20 – Debits Allowed to Tyme Bank Savings Accounts

5.6 December 2020

User Notice 230/20 – Name change for SA Post Office to South African Postbank SOC Ltd – effective 15th Feb 2021

5.7 April 2021

- Gro Bank Name Change to Access Bank SA Limited- Reference General Notice 006/2021Effective 1 May 2021
- African Bank CDV Exception Code, blocking Debits to certain Savings Accounts. Reference user notice 231/21- Effective 10th July 2021
- Universal Branch code for Standard Bank Swaziland (Eswatini) and Standard Lesotho Bank Reference User Notice 232/21 – Effective 10th July 2021



2. INTRODUCTION

The data content of certain fields in a variety of records is prescribed. This manual explains the procedure for validating the account number structure for all participating banks within the EFT payment stream.

The 'Check Digit Verification' (CDV) procedures have been implemented as a security and straight through processing measure to ensure that account numbers presented are valid.

In addition to the CDV's, this manual includes tables for account type recognition, valid Record Identifiers, and Entry Class codes.

3. ACCOUNT NUMBER CHECK DIGIT VERIFICATION

3.1. CDV REFERENCE TABLES

The BankservAfrica CDV routine structure is described below. Transactions and contras containing account numbers not complying with the validation rules will be rejected.

The CDV Parameter Table contained in this manual reflects the following details:

1. Bank Branch Code Ranges.
2. Account Types (Refer to 3.6 Account Type Table)
3. Account Indicator (Acct Indic); also refer to 3.5 Account Indication Table on the subsequent pages

The Account Type Recognition Table (also contained in this manual) is based on regarding the least significant digit of the account number as digit 1.

The most/least significant digit in an account number is determined in the following manner:

An account number containing 10 digits e.g. 8712394156

↓	↓
most	least
significant digit	significant digit

As indicated above, the digit "8" is regarded as the most significant number and the digit "6" as the least significant number.

Therefore, regarding the most significant digit of the account number as 1, the 1st digit of the account number is "8" and the 10th (last) digit is "6".

Regarding the least significant digit of the account number as 1, the 1st digit of the account number is "6" and the 10th digit is "8".

The length of the account number should always equal the number in the "No. Of Digits" column and preceding zeros must be taken into account, i.e. the account number is right justified and zero filled.

The length of the account number should always equal the number in the 'No. of Digits' column and preceding zeroes must be taken into account.

3.2. CHECK DIGIT VERIFICATION ROUTINE

The CDV Parameter routine is applied to a Bank Branch and Account number combination in the following manner:

1. Check that the branch is valid by referring to the Bank Branch listing electronic file (CIM900)
2. Determine whether the branch is computerised by referring to the "stream code" field of the CIM900 (field 65). Note: there are no longer any non-computerised bank branches
3. Having noted the branch range, establish the account type
4. Having established the account type, determine the Account Indicator by referring to the Account Indicator column. To established whether the account number is check digit verifiable or not, use the account indicator code and apply to the Account Indication Table
5. If the account number is check digit verifiable, multiply each digit of the account number by the corresponding digit in the weighting digit column to obtain a result. (take note of alpha characters in the weighting digits, the numeric values are listed in the table below)
6. Add the fudge factor provided in the "Fudge Factor" column to the result obtained above
7. Divide the products of steps 5 and 6 above by the modulus given in the "Modulus" column. The remainder must be zero unless otherwise specified in the exception code
8. Where an exception is indicated in the Exception Code column, the additional procedures are detailed under the CDV Parameter Table



3.3. ALPHA CHARACTERS IN THE WEIGHTING DIGITS

The alpha characters appearing in the weighting digit column of the CDV Parameter Tables represent the numeric values as per the table below, example A = 10, B = 11, N = 23

ALPHA CHARACTER WEIGHTING DIGIT CONVERSION TABLE

Alpha Value		Corresponding Numeric Value	Alpha Value		Corresponding Numeric Value
A	=	10	N	=	23
B	=	11	O	=	24
C	=	12	P	=	25
D	=	13	Q	=	26
E	=	14	R	=	27
F	=	15	S	=	28
G	=	16	T	=	29
H	=	17	U	=	30
I	=	18	V	=	31
J	=	19	W	=	32
K	=	20	X	=	33
L	=	21	Y	=	34
M	=	22	Z	=	35



4. CDV PARAMETER TABLES

4.1. STANDARD BANK OF SOUTH AFRICA

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Standard Bank of South Africa	000 -000 to 051-000	1,2,3	4	11987654321	00	11	-
	051-001 to 051-001	1,2,3	4	11987654321	00	11	m
	051-002 to 060-066	1,2,3	4	11987654321	00	11	-
	063-968 to 087-372	1,2,3	4	11987654321	00	11	-
	087-374 to 099-999	1,2,3	4	11987654321	00	11	-
Standard Lesotho Bank Limited	060-067 to 063-967	1,2,3	2	00000000000	00	00	i
Standard Bank Namibia	087-373 to 087-373	1,2,3	4	11987654321	00	11	n
Standard Bank Swaziland	660-000 to 669-999	1,2,3	2	00000000000	00	00	i

Notes:

The preferred default branch code to use for South Africa is **051-001**
The preferred default branch to use for Namibia is **087-373**
All new 11-digit Standard Bank of SA account numbers must be submitted with branch code 051-001
All new 11-digit Standard Bank Namibia account numbers must be submitted with branch code 087-373
The preferred branch code to use for Standard Lesotho Bank is **060-667**
The preferred branch code to use for Standard Bank Swaziland (Eswatini) is **660-564**

Exception Code i - Standard Bank Swaziland & Standard Lesotho Bank Limited

13 Digit Account Number Reduced to 11 Digits – (Exception Code i)

The 11 right most digits of the 13-digit account number must be utilised ensuring that in the newly constructed 11-digit account number, the most significant digit, digit 11 is either a “2” or “4”. Digits 12 and 13 must not be used. Zero filled account numbers are not accepted. Refer example below.

Exception Code (i) Standard Bank Swaziland, Standard Lesotho Bank Limited.

Digit Position	13	12	11	10	9	8	7	6	5	4	3	2	1
13 Digit Account number	6	1	4	0	7	1	6	5	0	0	1	0	1
	↓		↓										↓
	Most Significant												Least Significant

Exception Code m - Standard Bank Account 11 Digit Account Numbers

The CDV routine as listed in the CDV Parameter Table must be applied to the 9-digit Standard Bank account numbers. The CDV routine within exception code “m” (detailed below) must be applied to the new 11-digit Standard Bank account numbers, ensuring that the most significant digit of the new 11-digit account number is **equal to 1** and branch code **051-001** is used.

Exception Code (m) For 11 Digit Standard Bank of South Africa Account Numbers

For new 11 digits Standard Bank account numbers:

Ensuring that the most significant (left most) digit of the 11-digit account number is equal to 1, the following CDV routine must be used:

Weighting digits 11 thru 1	=	13 12 9 8 7 6 5 4 3 2 1
Fudge factor	=	00
Modulus	=	11

In addition, all 11-digit Standard Bank account numbers must be coupled to branch code **051-001**

Important:

11-digit Standard Bank account numbers not submitted with branch 051-001 will be rejected irrespective whether the account number in question is a valid Standard Bank account number or not.

Exception Code n - Standard Bank Namibia 11 Digit Account Numbers



The CDV routine within exception code “n” detailed below must be applied to the 11-digit Standard Bank Namibia account numbers, ensuring that the most significant digit of the new 11-digit account number is equal to 6 and branch clearing code **087-373** is used.

Exception Code (n) for 11 Digit Standard Bank Namibia Account Numbers

For new 11-digit account number:

Ensuring that the most significant (left most) digit of the 11-digit account number is equal to 6, the following CDV routine must be used

Weighting digits 11 thru 1	=	13 12 9 8 7 6 5 4 3 2 1
Fudge factor	=	00
Modulus	=	11

In addition, all 11-digit Standard Bank Namibia account numbers must be coupled to branch code **087-373**

Important:

11-digit Standard Bank account numbers not submitted with branch 087-373 will be rejected irrespective of whether the account number in question is a valid Standard Bank Namibia account number or not.



4.2. NEDBANK LIMITED

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Nedbank Peoples Bank Now Nedbank Limited	100-000 to 199-999	1	4	11987654321	09	11	-
		2,3	4	11987654321	18	11	-
		2	4	Refer to Exception Code p			
	147-105 to 147-105	1	4	11987654321	09	11	-
Nedbank	100-000 to 199-999	2	4	11987654321	63	11	t
Branch 147-105 caters exclusively for Current Accounts (Account type 1)							
The preferred branch code for Nedbank SA EFT transactions is 198-765 (refer to User Notice 145/09 for exceptions)							
Exceptions For Nedbank Branch Code Range							
Nedbank Corporate Saver	100-000 to 199-999	2	4	Exception (p)	00	10	p
Nedbank Bond Accounts	170-305 to 170305	1	4	Exception (h)	00	11	h
Nedbank Ex Permanent Bank / Peoples Bank now Peoples	760-005 to 760-005	4,6	4	Exception (g)	00	11	g
	For 13 digit Bond and Subscription Share Accounts use this branch code (760-005)						
Nedbank Swaziland	360-000 to 360-999	1,2	0	00000000000	00	00	-
Nedbank Lesotho	390-000 to 390-999	1,2	0	00000000000	00	00	-

Exception Code h - Bond Accounts

There is no CDV loaded on the "CDV PARAMETER TABLE", as the EXCEPTION CODE is the CDV ROUTINE that must be applied.

Exception Code h

Nedbank Bond Accounts

EXAMPLE of a Nedbank Bond Account

Number of digits: 13	=	13	12	11	10	9	8	7	6	5	4	3	2	1
Nedbank Bond Account No.	=	<u>8</u>	0	0	9	7	1	6	5	0	0	1	0	<u>1</u>
		▼											▼	
		most										least		
		significant digit										significant digit		

Position fields by ignoring the least significant 5 digits (only when performing the CDV calculation); i.e. construct an 8-digit CDV routine:

Note:

Account number should be right justified and zero filled when applying the CDV.

Weighting digits 11 thru 1	=	1	1	1	t	n	j	h	d	7	3	1
I.e.	=	1	1	1	29	23	19	17	13	7	3	1
Fudge factor	=	00										
Modulus	=	11										

If the remainder is not equal to 0 and the two least significant digits of the 8-digit account number (digits 1 & 2) are the same, then apply the following CDV routine:

Weighting digits 11 thru 1	=	1	1	1	t	n	j	h	d	7	3	0
I.e.	=	1	1	1	29	23	19	17	13	7	3	0
Fudge factor	=	10										
Modulus	=	11										

Note:

After the CDV has been successfully calculated, only the 11 most significant digits of the account number, i.e. digits 13 THRU 3, must be loaded in Field 7, ignoring digits 2 & 1, (REFER TO EXAMPLE ABOVE). The Account number remains in FIELD 7 OF THE STANDARD TRANSACTION RECORD, with BRANCH CODE 170-305 (BOND ACCOUNTS). The standard transaction record is described in the EFT Service Manual Technical Specification.

**Exception Code (g)****For Nedbank (ex - Permanent Bank)**

(13 Digit Bond Accounts) - Exception Code (g)

Peoples Bank (Now Peoples Mortgage Limited)

(13 Digit Bond Accounts) - Exception Code (g)

There is no CDV loaded on the "CDV PARAMETER TABLE", as the EXCEPTION CODE is the CDV ROUTINE that must be applied.

Position fields by ignoring the least significant 5 digits (only when performing CDV calculation); i.e. construct an 8-digit account number.

Apply the following CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	1 1 1 t n j h d 7 3 1
i.e.	=	1 1 1 29 23 19 17 13 7 3 1
FUDGE FACTOR	=	00
MODULUS	=	11

If the remainder is not equal to 0 and the two least significant digits of the 8-digit account number (digits 1 & 2) are the same, then apply the following CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	1 1 1 t n j h d 7 3 0
i.e.	=	1 1 1 29 23 19 17 13 7 3 0
FUDGE FACTOR	=	10
MODULUS	=	11

Exception Code p - Nedbank Corporate Saver Savings Accounts:

All Nedbank savings accounts (type 2) must be validated against the modulus 11 CDV routine contained in the Nedbank CDV parameter table. Should the savings account number fail this routine, then the savings account number must be validated against the following CDV routine:

The Corporate Saver savings account number should be right justified and zero filled when applying the CDV.

Digit position	=	11 10 9 8 7 6 5 4 3 2 1
Weighting digits 11 thru 1	=	1 4 3 2 9 8 7 4 3 2 1
Fudge factor	=	00
Modulus	=	10



Exception Code t – New Nedbank Savings Account (Debits not Allowed)

Nedbank “new” Type 2 (Savings Accounts) are 10 digits long and where the most significant digit (left most digit) of the 10-digit account has a value of “7”, the below CDV parameters must be used to validate the savings account number.

Weighting Digits	11987654321
Fudge Factor:	63
Modulus:	11
Special Instructions:	Savings accounts (type 2) will only accept payments (Credits) exclusively (EFT Credits and RTC), all Debit types are not allowed to this account

4.3. FIRST NATIONAL BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
First Rand Bank	200-000 to 299-999	1,2	4	12121212121	00	10	-
Bond & Personal Loan Accounts		1	4	DA987654321	00	11	-

Note: the default branch codes to utilise for FNB are as follows:

South Africa = 250-655

Namibia = 282-672

Swaziland = 287-364

Lesotho = 280-061

4.4. ABSA BANK LIMITED

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
ABSA Bank For CDV routine refer to Exception Code f	300-000 to 349-999	1,2,3,4,6	4				f
	420-000 to 429-999						f
	500-000 to 569-999						f
	630-000 to 659-999						f
Meeg Bank	634-nnn to 634-nnn						f

Note: the default branch code to utilise for the ABSA group is: **632-005**

**Exception Code f - ABSA Bank Limited (All Divisions)**

In determining the number of characters in an ABSA account number, bear in mind that preceding zeros must not be ignored (e.g. a 9-digit account number of 000 000 001 would appear to be only 1 character long if the preceding zeros are ignored).

When performing exception code (f), run through each validation consecutively until the account number passes on any one of the under mentioned validations, thus indicating that the account number is valid.

If the Account Number is 11 digits long, regarding the least significant (right most) digit as digit no. 1, and digits 11 and 10 are '53', then the following CDV Routine applies:

ACCT TYPE	=	2
ACCT INDIC	=	4
WEIGHTING DIGITS 11 THRU 1	=	00000000000
FUDGE FACTOR	=	00
MODULUS	=	00

Note: The above validation routine applies only to account numbers beginning with 53, and have no significance to the remainder of the ABSA validation routine below – All other ABSA account numbers must continue to be validated with the CDV routines as set out below;

Or

WEIGHTING DIGITS 11 THRU 1	=	17329874321
FUDGE FACTOR	=	00
MODULUS	=	10

Or

Where the account fails the above CDV routine, apply the following CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	14327654321
FUDGE FACTOR	=	00
MODULUS	=	11

Or

Where the account fails the above CDV routine, apply the following CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	54327654321
FUDGE FACTOR	=	00
MODULUS	=	11

Note: Where the account number is 10 or 11 digits long, the remainder may be 1 if the least significant digit of the account number is 0 or 1.

Or

Where the account number fails the above CDV ROUTINE, apply the following CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	11327654321
FUDGE FACTOR	=	00
MODULUS	=	11

Or

Where the account number fails the above CDV routine and the account number is less than 10 digits and the remainder is not equal to 0, add 6 to the least significant digit of the account number, ignoring any carry forward and repeat modulus 11 CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	11327654321
FUDGE FACTOR	=	00
MODULUS	=	11

Or

Where the account number fails the above CDV routine, apply the following CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	14329874321
FUDGE FACTOR	=	00
MODULUS	=	10



4.5. CITIBANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Citibank	350-000 to 350-999	1	0	00000000000	00	00	-
----------	--------------------	---	---	-------------	----	----	---

4.6. NEDBANK LIMITED INCORPORATED PEP BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Nedbank Ltd. Incorporating PEP Bank	400-000 to 400-999	1,2,3,4	4	18765432100	02	11	e
---	--------------------	---------	---	-------------	----	----	---

Exception Code: e - Nedbank Limited Incorp. PEP Bank

An additional check must be performed ONLY after the Account number has passed the CDV ROUTINE successfully.

Exception Code (e)

Regarding the least significant digit (right most digit) of the account number as digit number 1, the value of digits 1 and 2 must be greater than 00

and

Regarding the least significant (right most) digit of the account number as digit number 1, digit 11 must always be 0.

Digit 10 must always be greater than 0.

4.7. ACCESS BANK (SOUTH AFRICA) LIMITED

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Access Bank (South Africa) Limited	410-000 to 419-999	1,2	4	11987654321	00	11	-
--	--------------------	-----	---	-------------	----	----	---

Access Bank (South Africa) Limited Universal Branch code: **410-105**

4.8. AFRICAN BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

African Bank	430-000 to 430-999	1,2	4	12121212121	00	10	v
--------------	--------------------	-----	---	-------------	----	----	---

African Bank will be operating under branch clearing code **430-000**

Exception code v

African Bank New Savings accounts that are identified as 11 digits in length and where the left most digit is equal to a value of 3, 8 and 9 **must be rejected for all debit collections** as these savings accounts do not accept debits.

4.9. U BANK LIMITED

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
u bank Limited	431-000 to 431-979	1,2,3	4	19876543211	00	11	-
	431-980 to 431-999	1,2,3	4	27654321000	00	11	-

4.10. JP MORGAN CHASE BANK – JOHANNESBURG BRANCH

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
JP Morgan Chase Bank	432-000 to 432-999	1	4	00000000000	00	00	-

JP Morgan Chase Bank will be conducting EFT operations via branch **432-000**



4.11. NEDBANK LIMITED INCORPORATED BOE BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Nedbank Limited Incorp. BOE Bank	440-000 to 449-999	1,2,3,4	4	18765432100	00	11	e

Exception Code e - Nedbank Limited Incorp. BoE Bank

An additional check must be performed ONLY after the Account number has passed the CDV ROUTINE successfully.

Exception Code (e)

Regarding the least significant digit (right most digit) of the account number as digit number 1, the value of digits 1 and 2 must be greater than 00 and

Regarding the least significant (right most) digit of the account number as digit number 1, digit 11 must always be 0. Digit 10 must always be greater than 0.

4.12. MERCANTILE BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Mercantile Bank	450-000 to 450-235	1,2	4	1A987654321	00	11	b
	450-236 to 450-237	2	4	00000000000	00	00	-
	450-238 to 459-999	1,2	4	1A987654321	00	11	b

Exception Code b - Mercantile Bank

An additional check must be performed **ONLY** after the account number has failed the CDV ROUTINE.

The remainder may be 1 if the least significant digit (right most digit) of the account number is **0** or **1**.

The universal branch clearing code for Mercantile Bank is **450-105**

4.13. SOUTH AFRICAN POSTBANK SOC LTD

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
South African Postbank SOC Ltd	460-000 to 460-999	2	4	42184218421	00	10	-

4.14. NEDBANK NAMIBIA

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Nedbank Namibia	461-000 to 461-999	1,2,4	4	54327654321	00	11	-

4.15. BIDVEST BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Bidvest Bank	462-000 to 462-999	1,2,3,4	4	27654321000	00	11	-

4.16. CAPITEC BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Capitec Bank	470-000 to 470-999	1,2,3,4,6	4	21987654321	00	11	-

**4.17. BANK WINDHOEK**

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Bank Windhoek	480-000 to 489-999	1,2,3	4	00000000000	00	00	-
---------------	--------------------	-------	---	-------------	----	----	---

4.18. HBZ BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

HBZ Bank	570-000 to 570-999	1,2	4	00000137131	00	11	d
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Exception Code d - HBZ Bank Limited

An additional check must be performed irrespective of the HBZ Bank CDV validation i.e. successful or unsuccessful

Exception Code (d)**(New 11 Digit account Number)**

Note: For the New HBZ Bank 11 digit Current and Saving Accounts: The remainder may be 1 if the least significant digit (right most digit) of the account number is 0 or 1

or

(Old 8 or 10 Digit Account Number)

Should the account number fail the HBZ Bank CDV routine and the above exception, and the most significant digit (left most digit) of the account number is zero it is then assumed that this is an “old” format HBZ Bank account number and no validation is required.

4.19. INVESTEC BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Investec Bank	580-000 to 580-999	1,2,4	4	000NJHD7531	00	11	-
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4.20. GRINDROD BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Grindrod Bank	584-000 to 584-999	1,2,3,4,6	4	849TNJHD731	00	11	k
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Grindrod Bank will be operating under branch clearing code **584-000**

Exception Code k - Grindrod Bank

After applying the Grindrod Bank modulus 11 CDV routine, there may be a remainder if the two least significant digits (right most digits) of the account number are the same.

4.21. OLYMPUS MOBILE

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Olympus Mobile	585-000 to 585-999	1,2,3,4	4	17876543211	00	11	-
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Olympus Mobile will be operating under branch clearing code **585-001**

4.22. HSBC

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
HSBC	587-000 to 587-999	1	4	000000000000	00	00	-

HSBC will be operating under branch clearing code **587-000**

4.23. VBS MUTUAL BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
VBS Mutual Bank	588-000 to 588-999	1,2,3,4	4	27654321000	00	11	-

VBS Mutual Bank will be operating under branch clearing code **588-000**

4.24. FINBOND MUTUAL BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Finbond Mutual Bank	589-000 to 589-999	1,2,3,4,6	4	27654321000	00	11	-

Finbond Mutual Bank will be operating under branch clearing code **589-000**



4.25. FINBOND NET1

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Finbond Net1	591-000 to 591-999	1,2,3,4,6	4	849TNJHD731	00	11	s

Finbond Net1 will be conducting operations via branch **591-000**

Exception Code “s” – Finbond Net1

After applying the Finbond Net1 modulus 11 CDV routine, there may be a remainder if the two least significant digits (right most digits) of the account number are the same.

4.26. TymeBank

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
TymeBank	678-000 to 678-999	1,2,3,4,6	4	TYMEDIGITAL	00	11	-

TymeBank will be operating under branch **678-910**

4.27. DISCOVERY BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Discovery Bank	679-000 to 679-999	1,2	4	21987654321	07	11	-

Discovery Bank will be operating under branch clearing code **679-000**

4.28. SASFIN BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
SASFIN Bank	683-000 to 683-999	1,2,3	4	22965732193	00	10	-

SASFIN Bank will be operating under branch clearing code **683-000**

4.29. BNP PARIBAS

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

BNP Paribas	688-000 to 688-999	1,2,3,4,6	4	000000000000	00	00	-
-------------	--------------------	-----------	---	--------------	----	----	---

BNP Paribas will be operating under branch clearing code **688-000**

4.30. HABIB OVERSEAS BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Habib Overseas Bank	700-000 to 709-999	1,2	4	00007654321	00	11	j
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Exception Code j - Habib Overseas Bank Current Accounts

Note: For the new 11 digit Current and Savings Accounts

Regarding the least significant digit (right most digit) of the account number as digit 1, the value of digit 11 must be greater than 0.

After applying the Habib Overseas Bank Limited CDV routine, the reminder may be 1 if the least significant digit (right most digit) of the Current or Savings account number is 0.

Or

(Old 10 Digit Current Account Numbers)

Should the account number fail the new Habib Overseas Bank Limited CDV routine and the above exception code, and the most significant digit (left most digit) of the account number is 0, then it is assumed that this is an “old” Habib Overseas Bank Limited Current account number and no CDV validation is required.

**4.31. PEOPLES BANK LTD INC NBS**

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Peoples Bank LTD Inc NBS	720-000 to 729-999	2,3,4,6	4	14329874321	00	10	-

4.32. STANDARD CHARTERED BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Standard Chartered Bank	730-000 to 730-999	1,2,3,4,6	4	27654321000	00	11	r

All Standard Chartered Bank account numbers, existing as well as the new account numbers must be validated via the Standard Chartered Bank CDV routine. Where an account number fails the Standard Chartered Bank CDV routine, the account in question must be checked against Exception Code “r”,

Exception Code “r” - New Standard Chartered Bank 11 Digit Account Numbers

Where the most significant digit (left most digit) of the 11 digit account number is equal to the value of “6” or “8”, the account number is regarded as a valid Standard Chartered account number and can be processed without any further validation.

Account numbers that fail the Standard Chartered Bank CDV routine and that do not conform to the requirements as detailed in Exception Code “r” can be regarded as invalid Standard Chartered Bank account numbers, and can be rejected.

4.33. ITHALA BANK (ABSA)

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Ithala (ABSA)	750-000 to 759-999	1,2,3,4,6	4	12121212121	00	10	-



4.34. NEDBANK (EX PERM BANK & PEOPLES BANK) NOW PEOPLES MORTGAGE LIMITED

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Peoples Mortgage Limited	760-000 to 769-999	4	4	Exception Code g	00	11	g

Exception Code g – Nedbank (ex Permanent Bank) 13 Digit Bond Accounts

There is no CDV loaded on the “CDV PARAMETER TABLE”, as the EXCEPTION CODE is the CDV ROUTINE that must be applied.

Exception Code (g) Nedbank (ex Permanent Bank) / (Peoples Now Peoples Mortgage Limited), (13 digit Bond Account Numbers)

Position fields by ignoring the least significant 5 digits (only when performing CDV calculation); i.e. construct an 8-digit account number.

Apply the following CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	1	1	1	T	N	J	H	D	7	3	1
i.e.	=	1	1	1	29	23	19	17	13	7	3	1
FUDGE FACTOR	=	00										
MODULUS	=	11										

If the remainder is not equal to 0 and the two least significant digits of the 8-digit account number (digits 1 & 2) are the same, then apply the following CDV routine:

WEIGHTING DIGITS 11 THRU 1	=	1	1	1	T	N	J	H	D	7	3	0
i.e.	=	1	1	1	29	23	19	17	13	7	3	0
FUDGE FACTOR	=	10										
MODULUS	=	11										

**4.35. NEDBANK INCORPORATING FBC**

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Nedbank Incorp. FBC	780-000 to 789-999	2,3,4,6	4	13579135791	00	10	-

4.36. UNIBANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Unibank	790-000 to 799-999	2,3,4	4	00000000000	00	00	-

4.37. ALBARAKA BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
Albaraka Bank	800-000 to 800-999	1,2,3,4	4	78624354321	00	10	-

Albaraka Bank will be operating under branch **800-000**

4.38. STATE BANK OF INDIA

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
State Bank of India	801-000 to 801-999	1,2,3,4	4	00000000000	00	00	-

4.39. BANK ZERO

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

Bank Zero	888-000 to 888-999	1	4	DC987654321	00	11	-
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Bank Zero will conduct operations via branch **888-000**

4.40. SOUTH AFRICAN RESERVE BANK

Bank	Branch Clearing Code Range	Account Types	Acc Ind	Weighting Digits 11 to 1	Fudge Factor	Modulus	Except. Code
------	----------------------------	---------------	---------	--------------------------	--------------	---------	--------------

SA Reserve Bank	900-000 to 999-999	1	4	11187654321	00	11	-
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Note: No Debits are allowed to SA Reserve Bank accounts

5. ACCOUNT INDICATION TABLE (ACCT INDIC)

The purpose of this table is to indicate, depending on the bank branch, whether an account number is required, whether a zero account number is allowed, or whether an account number must be subjected to a CDV check. The indicators are reflected in the 4th column of the CDV Parameter Tables.

ACCOUNT NUMBER REQUIREMENTS					
ACCT INDIC	0	1	2	3	4
ACCOUNT NUMBER REQUIRED	NO	YES	YES	YES	YES
ZERO ACCOUNT NUMBER ALLOWED	YES	YES	NO	NO	NO
CDV REQUIRED	NO	YES	YES	YES	YES



6. DEBITS ALLOWED TO SAVINGS ACCOUNTS

Only the institutions listed below allow debits to their Savings Accounts (Account Type 2)

Access Bank (South Africa) Limited

Albaraka Bank

ABSA Bank Limited including Meeg Bank, with the exception, debits are not allowed to the following ABSA Bank

Savings accounts:

- Call
- Money Market
- Notice
- Target Savings
- Special Savings

African Bank – Refer African Bank Exception code “v” for exclusions

Bank Windhoek

BNP Paribas

Capitec Bank

Discovery Bank

Nedbank Namibia Limited

Finbond Mutual Bank

Finbond Net1

First Rand Bank, with the exception, No debits allowed to:

- Book Based accounts
- Contractual Savings products

Grindrod Bank

Habib Overseas Bank Limited

HBZ Bank

Ithala Bank (ABSA)

Mercantile Bank

Nedbank Limited, including:

Nedbank Lesotho

Nedbank Swaziland

Ex Permanent Bank

Nedbank Limited Incorporating BOE Bank, People Mortgage Limited

Nedbank Limited Incorp. FBC

Nedbank Limited Incorp. PEP Bank

Nedbank Namibia Limited

Nedbank Limited New Savings Accounts validated against CDV Exception Code “t” do not allow for Debits

Olympus Mobile

Peoples Bank Inc NBS

Postbank a Division of South African Post Office Limited

Bidvest Bank

SASFIN Bank

Standard Chartered

State Bank of India

Tyme Bank

U bank Limited

The Standard Bank of South Africa

(only debits to PlusPlan accounts which are linked to AutoBank cards will be accepted)

Standard Lesotho Bank Limited

Standard Bank Swaziland

VBS Mutual Bank

7. ACCOUNT TYPE TABLE

The account types indicated in the CDV Parameter Tables as well on the EFT transaction records are as follows:

Account Type	Indicator
Current (cheque) Accounts	1
Savings Accounts	2
Transmission Accounts	3
Bond Accounts	4
Subscription Share Accounts	6

8. ACCOUNT RECOGNITION TABLE

This table is based on regarding the least significant (right most) digit of the account number as digit number 1. The table is for reference purposes only.

The BankservAfrica system will not validate the relationship between the account number and account type.

Note: the account type itself is important and will be validated by the BankservAfrica EFT system against specific bank criteria as detailed.

ABSA Bank Limited		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No Identification is possible	8, 9, 10 or 11
Account Type 2 Savings Accounts	No Identification is possible	8, 9, 10 or 11
Account Type 3 Transmission Accounts	No Identification is possible	8, 9, 10 or 11
Account Type 4 Bond Accounts	No Identification is possible	8, 9, 10 or 11
Account Type 6 Subscription Share	No Identification is possible	8, 9, 10 or 11

**Access Bank (South Africa) Limited**

Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	Old Account number range 2000000 to 2120000 No validation required, manual check only	7
Account Type 1 Current Accounts	New Account Number for Life, No identification possible. Must apply CDV routine	11
Account Type 2 Savings Accounts	Old Account number range 2400000 to 2599999 No validation is required, manual check only	7
Account Type 2 Savings Accounts	New Account Number for Life. No identification possible. Must apply CDV routine	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	



African Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No Identification possible	11
Account Type 2 Savings Accounts	No Identification possible	11
Account Type2 New Savings Accounts	Left most digits equal to 3, 8 or 9	11
Account Type 3 Transmission Accounts	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	

Albaraka Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	3 most significant (left most) digits will always be 786	11
Account Type 2 Savings Accounts	3 most significant (left most) digits will always be 786	11
Account Type 3 Transmission Accounts	3 most significant (left most) digits will always be 786	11
Account Type 4 Bond Accounts	3 most significant (left most) digits will always be 786	11
Account Type 6 Subscription Share	N/a	



Bank Windhoek		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	9 or 10
Account Type 2 Savings Accounts	No identification possible	9 or 10
Account Type 3 Transmission Accounts	No identification possible	9 or 10
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	
Bank Zero		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	800000000006 to 899999999998	11
Account Type 2 Savings Accounts	N/a	-
Account Type 3 Transmission Accounts	N/a	-
Account Type 4 Bond Accounts	N/a	-
Account Type 6 Subscription Share	N/a	-



Bidvest Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No Identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Accounts	No identification possible	11
Account Type 4 Bond Accounts	Bond account numbers may be less than 11 digits long	11
Account Type 6 Subscription Share	N/a	

BNP Paribas		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No Identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Accounts	No identification possible	11
Account Type 4 Bond Accounts	No identification possible	11
Account Type 6 Subscription Share	No identification possible	11



Nedbank Limited Incorporating BOE Bank

Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	10
Account Type 2 Savings Accounts	No identification possible	10
Account Type 3 Transmission Accounts	No identification possible	10
Account Type 4 Bond Accounts	No identification possible	10
Account Type 6 Subscription Share	N/a	

Capitec Bank

Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	10
Account Type 2 Savings Accounts	No identification possible – Account type 2 is used for savings and loan accounts	10
Account Type 3 Transmission Accounts	No identification possible	10
Account Type 4 Bond Accounts	No identification possible	10
Account Type 6 Subscription Share	No identification possible	10



Citibank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	9 or 10
Account Type 2 Savings Accounts	N/a	
Account Type 3 Transmission Accounts	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	

Discovery Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	Left most digit = 1	11
Account Type 2 Savings Accounts	Left most digit = 1	11
Account Type 3 Transmission Accounts	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	



Finbond Mutual Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	Finbond Mutual Bank accounts can be up to 11 digits long. The 3 least significant (right most) digits will contain a value ranging from 001 to 999 (values "000" is not valid)	11
Account Type 2 Savings Accounts	Finbond Mutual Bank accounts can be up to 11 digits long. The 3 least significant (right most) digits will contain a value ranging from 001 to 999 (values "000" is not valid)	11
Account Type 3 Transmission Accounts	Finbond Mutual Bank accounts can be up to 11 digits long. The 3 least significant (right most) digits will contain a value ranging from 001 to 999 (values "000" is not valid)	11
Account Type 4 Bond Accounts	Finbond Mutual Bank accounts can be up to 11 digits long. The 3 least significant (right most) digits will contain a value ranging from 001 to 999 (values "000" is not valid)	11
Account Type 6 Subscription Share	Finbond Mutual Bank accounts can be up to 11 digits long. The 3 least significant (right most) digits will contain a value ranging from 001 to 999 (values "000" is not valid)	11



Finbond Net1		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Accounts	No identification possible	11
Account Type 4 Bond Accounts	No identification possible	11
Account Type 6 Subscription Share	No identification possible	11

Note: All account numbers are right justified and zero filled



First Rand Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 1 Current Accounts	Bond Accounts – 13 digit Account number range: 30000000000000 to 39999999999999 Drop digits 12 & 11 to form a 11 digit account number	11
Account Type 1 Current Accounts	Personal Loan Accounts 13 digit account number range: 400000000000 to 49999999999999 Drop digits 12 & 11 to form a 11 digit account number	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	Bond accounts are treated as Account Type 1	
Account Type 6 Subscription Share	N/a	



Grindrod Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	No identification possible	11
Account Type 4 Bond Accounts	11060000000 to 11069999999	11
Account Type 6 Subscription Share	No identification possible	11

Note: All account numbers are right justified and zero filled



Habib Overseas Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	(Old) Current Account number Range 1111100000 to 1188580000	10
Account Type 1 Current Accounts	New Current Account number range 10000000000 to 19999999999	11
Account Type 2 Savings Accounts	No Old Savings Accounts	-
Account Type 2 Savings Accounts	New Savings Account number range: 10000000000 to 19999999999	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	



HBZ Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	Old Current Accounts – No identification possible	8 or 10
Account Type 1 Current Accounts	New Current Accounts – Left most digits = 1 and 1 or 1 and 8	11
Account Type 2 Savings Accounts	Old Savings Accounts – No identification possible	8 or 10
Account Type 2 Savings Accounts	New Savings Accounts – Left most digits = 1 and 3 or 2 and 0	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	



HSBC		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible. HSBC account numbers are 12 digits long, reduce to 11 digits by dropping the most significant digit (left most digit)	11
Account Type 2 Savings Accounts	N/a	
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	

Investec Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	No identification possible	11
Account Type 6 Subscription Share	N/a	



Ithala (ABSA)		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No Identification possible	8
Account Type 2 Savings Accounts	No Identification possible	8
Account Type 3 Transmission Acc	No Identification possible	8
Account Type 4 Bond Accounts	No Identification possible	8
Account Type 6 Subscription Share	No Identification possible	8

JP Morgan Chase Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No Identification possible	10
Account Type 2 Savings Accounts	N/a	N/a
Account Type 3 Transmission Acc	N/a	N/a
Account Type 4 Bond Accounts	N/a	N/a
Account Type 6 Subscription Share	N/a	N/a



Meeg Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No Identification possible	8,9, 10 or 11
Account Type 2 Savings Accounts	No Identification possible	8,9, 10 or 11
Account Type 3 Transmission Acc	No Identification possible	8,9, 10 or 11
Account Type 4 Bond Accounts	No Identification possible	8,9, 10 or 11
Account Type 6 Subscription Share	No Identification possible	8,9, 10 or 11



Mercantile Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	10 th Digit = 1 through 9 9 th Digit = 0 through 9	10
Account Type 1 Current Accounts	Bond Accounts 10 th Digit = 2 9 th Digit = 5 or 6	10
Account Type 2 Savings Accounts	10 th Digit = 1 through 9 9 th Digit = 0 through 9	10
Account Type 2 Savings Accounts	Special Savings Applicable to Branch 450-236 & 450-237 only – No Identification Possible	10
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	Bond Accounts are treated as Account type 1	
Account Type 6 Subscription Share	N/a	

**Nedbank Incorporating Fidelity Bank (FBC)**

Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	N/a	
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	No identification possible	11
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	

Peoples Bank LTD INC NBS

Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	N/a	
Account Type 2 Savings Accounts	No identification possible	10
Account Type 3 Transmission Acc	No identification possible	10
Account Type 4 Bond Accounts	No identification possible	10
Account Type 6 Subscription Share	No identification possible	10



Nedbank Lesotho		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	

Nedbank Namibia		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	11 th Digit = 1 and 11 th Digit = 1 10 th Digit = 1 10 th Digit = 5	11
Account Type 2 Savings Accounts	11 th Digit = 1 10 th Digit = 2	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	11 th Digit = 1 10 th Digit = 3	11
Account Type 6 Subscription Share	N/a	



Nedbank Swaziland		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	



Nedbank Limited		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	10 th Digit = 1	10
Account Type 1 Current Accounts	Bond Accounts – Account number Range 80000000000000 to 8999999999901 Reduce to 11 digits by dropping digits 1 & 2	11
Account Type 2 Savings Accounts	10 th Digit = 2	10
Corporate Saver	9000000000 to 9059999999	10
Savings Accounts (New)	10 th Digit = 7	10
Account Type 3 Transmission Acc	10 th Digit = 2	10
Account Type 4 Bond Accounts	Bond accounts are treated as account type 1	
Account Type 6 Subscription Share	N/a	



Nedbank Limited Incorp. Peoples Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	N/a	
Account Type 2 Savings Accounts	10 th Digit = 2 – Peoples Bank 10 digit Savings accounts operate on the Nedbank branch clearing code range and Nedbank CDV routine	10
Account Type 3 Transmission Acc	10 th Digit = 2 – Peoples Bank 10 Digit Transmission Accounts operate on the Nedbank Branch code range and use the Nedbank CDV routine	10
Account Type 4 Bond Accounts	No identification possible	13
Account Type 6 Subscription Share	No identification possible	13

Olympus Mobile		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible, Current accounts can be up to 11 digits in length	11
Account Type 2 Savings Accounts	No identification possible, Savings accounts can be up to 11 digits in length	11
Account Type 3 Transmission Acc	No identification possible, Transmission accounts can be up to 11 digits in length	11
Account Type 4 Bond Accounts	No identification possible, Bond accounts can be up to 11 digits in length	11
Account Type 6 Subscription Share	N/a	



SASFIN Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	No identification possible	11
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	



South African Postbank SOC Ltd		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	N/a	
Account Type 2 Savings Accounts	No identification possible. Note All EFT transactions to the South African Postbank SOC Ltd: Ensure that the client / Employee produce an authentic South African Postbank SOC Ltd document which must display branch code 460-005 with a 11-digit account number	11
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	

S.A Reserve Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	N/a	
Account Type 3 Transmission Acc	N/a	
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	



Standard Bank of South Africa		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	"Old" Current Account number range: 000000000 to 999999999	9
Account Type 1 Current Accounts	"New" Current Account number range 10000000000 to 19999999999	11
Account Type 2 Savings Accounts	"Old" Savings Account number range: 000000000 to 999999999	9
Account Type 2 Savings Accounts	"New" Savings Account number range: 10000000000 to 19999999999 Note: Only debits to Plus Plan accounts which are linked to Autobank cards will be accepted	11
Account Type 3 Transmission Acc	"Old" Transmission Account number range 000000000 to 999999999	9
Account Type 3 Transmission Acc	New transmission Accounts number range 10000000000 to 19999999999	11
Account Type 4 Bond Accounts	Bond Accounts operate as Account type 1	
Account Type 6 Subscription Share	N/a	

**All 11 digit Standard Bank South African accounts for all relevant account types (1,2,3) must be used with branch
051-001**



Standard Bank Namibia		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	"Old" Current Account number range: 000000000 to 999999999	9
Account Type 1 Current Accounts	"New" Current Account number range 60000000000 to 69999999999	11
Account Type 2 Savings Accounts	"Old" Savings Account number range: 000000000 to 999999999	9
Account Type 2 Savings Accounts	"New" Savings Account number range: 60000000000 to 69999999999	11
Account Type 3 Transmission Acc	"Old" Transmission Account number range 000000000 to 999999999	9
Account Type 3 Transmission Acc	New transmission Accounts number range 60000000000 to 69999999999	11
Account Type 4 Bond Accounts	Bond Accounts operate as Account type 1	
Account Type 6 Subscription Share	N/a	

**All 11-digit Standard Bank Namibia accounts for all relevant account types (1,2,3) must be used with branch
087-373**



Standard Lesotho Bank Limited		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	Old Current Accounts 11 th digit = 2 or 4	11
Account Type 1 Current Accounts	New Current Accounts 11 th digit = 8	11
Account Type 2 Savings Accounts	Old Saving Accounts 11 th Digit = 2 or 4	11
Account Type 2 Savings Accounts	New Savings Account 11 th digit = 8	11
Account Type 3 Transmission Acc	11 th digit = 8	11
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	

Universal Branch code: 060-667



Standard Bank Swaziland		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	Old Current Accounts 11 th (Left most) digit = 2 or 4	11
Account Type 1 Current Accounts	New Current Accounts 11 th (Left most) digit = 1	11
Account Type 2 Savings Accounts	Old Savings Accounts 11 th digit = 2 or 4	11
Account Type 2 Savings Accounts	New Savings Accounts 11 th (Left most) digit = 1	11
Account Type 3 Transmission Acc	11 th (Left most) digit = 1	11
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	

Universal Branch code: 660-564



Standard Chartered Bank		
Account Type	Account Description	No. of Digits
Account Type 1	Old Current Accounts - No identification possible	11
Current Accounts	New Current Accounts – left most digit = 6 or 8	11
Account Type 2	Old Savings Accounts - No identification possible	11
Savings Accounts	New Saving Accounts – left most digit = 6 or 8	11
Account Type 3	Old Transmission Accounts - No identification possible	11
Transmission Acc	New Transmission Accounts – left most digit = 6 or 8	11
Account Type 4	Old Bond Accounts - No identification possible	11
Bond Accounts	New Bond Accounts – left most digit = 6 or 8	11
Account Type 6	Old Subscription Share Accounts - No identification possible	11
Subscription Share	New Subscription Share Accounts – left most digit = 6 or 8	11

State Bank of India		
Account Type	Account Description	No. of Digits
Account Type 1	No identification possible	11
Current Accounts		
Account Type 2	No identification possible	11
Savings Accounts		
Account Type 3	No identification possible	11
Transmission Acc		
Account Type 4	No identification possible	11
Bond Accounts		
Account Type 6	N/a	
Subscription Share		



TymeBank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	No identification possible	11
Account Type 4 Bond Accounts	No identification possible	11
Account Type 6 Subscription Share	No identification possible	11

U bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible	11
Account Type 2 Savings Accounts	No identification possible	11
Account Type 3 Transmission Acc	No identification possible	11
Account Type 4 Bond Accounts	N/a	
Account Type 6 Subscription Share	N/a	



Unibank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	N/a	
Account Type 2 Savings Accounts	No identification possible	10
Account Type 3 Transmission Acc	No identification possible, 16-digit account numbers: reduce to 11 digits by dropping the 5 most significant (left most) digits. i.e. utilise only the last 11 digits reading from right to left	11
Account Type 4 Bond Accounts	No identification possible. 15-digit Loan accounts – Reduce to 11 digits by dropping the 4 most significant (left most) digits. i.e. utilise only the last 11 digits reading from right to left	11
Account Type 6 Subscription Share	N/a	

VBS Mutual Bank		
Account Type	Account Description	No. of Digits
Account Type 1 Current Accounts	No identification possible. Account numbers are right justified and zero filled	11
Account Type 2 Savings Accounts	No identification possible. Account numbers are right justified and zero filled.	11
Account Type 3 Transmission Acc	No identification possible. Account numbers are right justified and zero filled	11
Account Type 4 Bond Accounts	No identification possible. Account numbers are right justified and zero filled	11
Account Type 6 Subscription Share	N/a	



9. BANK UNIVERSAL / OPERATING BRANCH CODES

Bank	Universal / Operating Branch	Comments
Standard Bank	051-001	South Africa
	060-667	Standard Lesotho Bank
	087-373	Namibia
Nedbank	198-765	
First National Bank	250-655	South Africa
	282-672	Namibia
	287-364	Swaziland
	280-061	Lesotho
Access Bank (South Africa) Limited	410-105	
* ICICI Bank	362-000	Non-EFT Participant, only immediate settlement
African Bank	430-000	
JP Morgan	432-000	
Mercantile Bank	450-105	
South African Postbank SOC Ltd	460-005	
Bidvest Bank	462-005	
Capitec Bank Limited	470-010	
Investec Bank Limited	580-105	
Grindrod Bank Limited	584-000	
Olympus Mobile	585-001	
* China Construction Bank	586-666	Non-EFT participant, only Immediate Settlement
HSBC	587-000	
VBS Mutual Bank	588-000	



Finbond Mutual Bank	589-000	
Finbond Net1	591-000	
ABSA	632-005	
Standard Bank Swaziland	660-564	
TymeBank	678-910	
Discovery Bank	679-000	
SASFIN Bank	683-000	
* Bank of China	686-000	Non-EFT participant, only Immediate Settlement
BNP Paribas	688-000	
Albaraka Bank	800-000	
State Bank of India	801-000	
Bank Zero Mutual Bank	888-000	

*The bank does not participate in the low value EFT streams, only in the Immediate Settlement (high value) payment stream.