

APPENDIX E
ACCOUNT NUMBER CHECK DIGIT VERIFICATION (CDV)

E.1. The BANKSERV CDV routine has been generated using the following references:

E.1.1 **The BANKSERV Magnetic Tape Service User Manual "CDV Parameter Table"** (Pages E-6 and E-7).

This table gives the following details:

- (i) Branch Code Ranges.
- (ii) Account Type.
 - 1 = Current (cheque) Accounts.
 - 2 = Savings Accounts.
 - 3 = Transmission Accounts.
 - 4 = Bond Accounts.
 - 6 = Subscription Share Accounts.
- (iii) Account Indicator (Acct Indic) refer also Account Indication Table (Page E-5).
- (iv) Modulus.
- (v) Fudge Factor.
- (vi) Weighting Digits 11 through 1.
- (vii) Exception Code.

E.1.2 **Bank Branch Names Listing (CIRTS52) or Bank Branch and CDV Magnetic Tape. (CIM900 – Appendix I)**

From this list or file the following details can be obtained relating to the CDV routine:

- (i) Valid Bank branch codes for the Magnetic Tape Service.
- (ii) Stream code.
 - 00 - 49 = Computerised branches.

E.1.3 **The Account Type Recognition Table (Pages E-8 to E-13).**

This table is based on regarding the least significant digit of the account number as 1.

- (i) The most/least significant digit in an account number is determined in the following manner:
 - An account number containing 10 digits.

eg 8712394156

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

- (ii) 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.

E.2. Check Digit Verification Routine

Referring to the Bank Branch code and account number before you, the CDV parameter table is used in the following manner:

- (i) Check that the branch is valid by referring to the Bank branch names list (CIRTS52) or Magnetic Tape (CIM900 – Appendix I).
- (ii) Determine whether the branch is computerised or non-computerised by referring to the "stream code" column in the Bank Branch Names List/tape (CIRTS52 or CIM900). Refer E.1.2 (ii).
- (iii) Having located the range, establish the account type in the next column "Account Type".
- (iv) Having established the account type determine the "Acct Indic" by referring to the Acct Indic column. To establish whether the account number is check-digit-verifiable or not, use the "Acct Indic" code and apply to the Account Indication Table on Page E-5. (Remember the computerised status from (ii) above.)

If the Account No. is Check-Digit-Verifiable:

- (v) Multiply each digit of the account number by the corresponding weighting in the "weighting digits" column and total the products. (The A, D, H, J, N, T in the "weighting digits" column indicates the following: A = 10, D = 13, H = 17, J = 19, N = 23, T = 29.)
- (vi) Add the fudge factor given in the "fudge factor" column.
- (vii) Divide by the modulus given in the "modulus" column. The remainder must be zero unless otherwise specified in the "exception code" column.

Where an exception is indicated in the "exception code" column the additional procedures listed are necessary.

Exception Code (b)

Mercantile Bank

The remainder may be 1 if the least significant digit of the account number is 0 or 1.

Exception Code (d)

HBZ Bank

(New 11 digit account Number)

NOTE: For New 11 digit Current and Savings Accounts, The remainder may be 1 if the least significant digit of the account number is 0 or 1

For (Current Accounts)

Regarding the least significant digit as digit no. 1, the value of digit 11 must = 1 and digit 10 must = 1

For (Savings Accounts)

Regarding the least significant digit as digit no. 1, the value of digit 11 must = 1 and digit 10 must = 3

OR

(Old 8 or 10 digit account Number)

Should the account number fail the CDV on page E-7 and the above exception, and the most significant digit of the account number is zero it is then assumed that it is an "OLD" account number and no validation is required.

Exception Code (e)

Nedbank Inc. BoE Bank; Nedbank Ltd. Inc. PEP Bank

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

Exception Code (f)

ABSA Bank, Meeg Bank

In determining the number of characters in an ABSA account number, bear in mind that preceding zeros must not be ignored (eg 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 undermentioned validations, thus indicating that the account number is valid.

If the Account Number is 11 digits long, regarding the least significant 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 | = | 0000000000 |
| 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;

| | | |
|----------------------------|---|-------------|
| 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 |

5. **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)
 Nedbank Bond Accounts - Exception Code (h)
 There is no CDV loaded on pages E-6 "CDV PARAMETER TABLE", as the EXCEPTION CODE is the CDV ROUTINE that must be applied.

6. **FOR** Standard Bank Swaziland, Standard Lesotho Bank Limited - Exception Code (i)
 13 digit account numbers must be reduced to 11 digits by utilising the 11 right most digits, ensuring that in the 11digit account number, digit 11, the most significant digit is either "2" or "4".

7. **FOR** Habib Overseas Bank Limited - Exception Code (j)
 An additional check must only be performed if the account number fails the CDV routine on page E-7

**ACCOUNT INDICATION TABLE
 (ACCT INDIC)**

| | | ACCT INDIC | 0 | 1 | 2 | 3 | 4 |
|--|--------------------------------------|--------------------------|-----|-----|-----|-----|-----|
| C O M P U T E R I S E D | B R A N C H E S | ACCOUNT NO. REQUIRED | NO | YES | YES | YES | YES |
| | | ZERO ACCOUNT NO. ALLOWED | YES | YES | NO | NO | NO |
| | | CDV | NO | YES | YES | YES | YES |

*Should no account Number be available, the field must be zero filled.

Debits to Savings Accounts are allowed by the following banking institutions only:

AMALGAMATED BANKS OF SOUTH AFRICA (ABSA) (No debits are allowed to the following savings accounts:
 including MEEG BANK Call, Money Market, Notice, Target Savings, Special Savings)
 ITHALA (ABSA)
 BANK WINDHOEK
 CAPITEC BANK
 NEDBANK NAMIBIA LIMITED
 FIRSTRAND BANK (No debits are allowed to Book-base accounts and Contractual Savings Products).
 HBZ BANK
 MERCANTILE BANK - Debits are now allowed to special savings accounts at branch code range 450-236 to 450-237
 NEDBANK LIMITED
INCLUDING: NEDBANK LESOTHO, NEDBANK SWAZILAND, OLD MUTUAL BANK (ex PERMANENT BANK),
 NEDBANK LIMITED INCORP. BoE BANK, and PEOPLES MORTGAGE LIMITED
 - NEDBANK LIMITED INCORP. FBC
 - NEDBANK LIMITED INCORP. PEP BANK
 - NEDBANK LIMITED INCORP. NBS
 - NEDBANK NAMIBIA LIMITED
 POSTBANK A DIVISION OF SOUTH AFRICAN POST OFFICE LIMITED
 RENNIES BANK
 STANDARD CHARTERED BANK
 TEBA BANK
 THE SOUTH AFRICAN BANK OF ATHENS
 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
 HABIB OVERSEAS BANK LIMITED

CDV PARAMETER TABLE

| BANK | BRANCH CODE RANGE | ACCT TYPE | ACCT INDIC | WEIGHTING DIGITS 11 THRU 1 | FUDGE FACTOR | MOD-ULUS | EXCEP CODE | |
|--|---|------------------------------|------------------|--|----------------------|----------------------|------------------|--|
| STANDARD BANK S.A. STANDARD BANK S.A. STANDARD LESOTHO BANK LTD STANDARD BANK SWAZILAND | 000-000 - 060-066 063-968 - 099-999 060-067 – 063-967 660-000 - 669-999 | 1,2,3 1,2,3 1,2 1,2 | 4 4 2 2 | 11987654321 11987654321 00000000000 00000000000 | 00 00 00 00 | 11 11 00 00 | - - i i | |
| <p>Note: the preferred default branch code to utilise for South Africa = 051-001 Note: the preferred default branch code to utilise for Namibia = 087-373</p> | | | | | | | | |
| NEDBANK LIMITED Included in this range are: | 100-000 - 199-999 | 1 2,3 | 4 4 | 11987654321 11987654321 | 09 18 | 11 11 | - - | |
| NEDBANK OLD MUTUAL BANK PEOPLES BANK (Now NEDBANK LIMITED NEDBANK NAMIBIA LIMITED | <p>Refer also to the “NEW” Nedbank Namibia Clearing Code Range 461-000 to 461-999 displayed on Page E-7 of this Manual</p> | | | | | | | |
| EXCEPTIONS FOR NEDBANK BRANCH CODE RANGE | | | | | | | | |
| • NEDBANK BOND ACCOUNTS | 170-305 - 170-305 | 1 | 4 | Refer Page E-3 Exception Code (h) | 00 | 11 | h | |
| • NEDBANK (ex PERMANENT BANK and PEOPLES BANK - Now PEOPLES MORTGAGE LIMITED | 760-005 - 760-005 | 4,6 | 4 | Refer Page E-3 Except. Code (g) | 00 | 11 | g | |
| <p>For 13-digit Bond and Subscription Share Accounts use this code</p> | | | | | | | | |
| NEDBANK SWAZILAND | 360-000 - 360-999 | 1,2 | 0 | 00000000000 | 00 | 00 | - | |
| NEDBANK LESOTHO | 390-000 - 390-999 | 1,2 | 0 | 00000000000 | 00 | 00 | - | |
| FIRSTRAND BANK Bond and Personal Loan Accounts Deposit Accounts | 200-000 - 299-999 250-006 – 250-006 | 1,2 1 3 | 4 4 4 | 12121212121 DA987654321 12121212121 | 00 00 00 | 10 11 10 | - - - | |
| <p>Note: The preferred default branch codes to utilise for FNB are as follows: South Africa = 250-655 Namibia = 282-672 Botswana = 283-767 Swaziland = 287-364 Lesotho = 280-061 Botswana & Swaziland are for FNB to FNB internal payments.</p> | | | | | | | | |
| ABSA BANK - MEEG BANK | 300-000 - 349-999 420-000 - 429-999 500-000 - 569-999 630-000 - 659-999 634-nnn - 634-nnn | 1,2,3,4,6 | 4 | For CDV Routine, please refer to Exception Code f | | | | |
| <p>Note: the preferred default branch code to utilise for the ABSA Group = 632-005</p> | | | | | | | | |
| CITIBANK N.A. | 350-000 - 350-999 | 1 | 0 | 00000000000 | 00 | 00 | - | |
| NEDBANK LTD INCORP. PEP BANK | 400-000 - 400-999 | 1,2,3,4 | 4 | 18765432100 | 02 | 11 | e | |
| S.A. BANKS OF ATHENS | 410-000 – 419-999 | 1,2 | 4 | 11987654321 | 00 | 11 | - | |
| TEBA BANK | 431-000 – 431-979 431-980 – 431-999 | 1,2,3 1,2,3 | 4 4 | 19876543211 27654321000 | 00 00 | 11 11 | - - | |

NOTE ON WEIGHTINGS: 1=CURRENT ACCOUNTS, 2=SAVINGS ACCOUNTS, 3=TRANSMISSION ACCOUNTS,
 4=BOND ACCOUNTS, 6=SUBSCRIPTION SHARE ACCOUNTS.
 * A = 10 D = 13 H = 17 J = 19 N = 23 T = 29

CDV PARAMETER TABLE (cont.)

| | BRANCH CODE RANGE | ACCT TYPE | ACCT INDIC | WEIGHTING DIGITS 11 THRU 1 | FUDGE FACTOR | MOD-ULUS | EXCEP CODE |
|---|--|-----------|------------|--|--------------|-----------|------------|
| AFRICAN BANK LIMITED | 430-000 – 430-999 | 2 | 4 | 12121212121 | 00 | 10 | - |
| NEDBANK LTD. INCORP. BoE BANK | 440-000 - 449-999 | 1,2,3,4 | 4 | 18765432100 | 00 | 11 | e |
| MERCANTILE BANK | 450-000 - 450-235 | 1,2 | 4 | 1A987654321 | 00 | 11 | b |
| | 450-236 - 450-237 | 2 | 4 | 00000000000 | 00 | 00 | - |
| | 450-238 - 459-999 | 1,2 | 4 | 1A987654321 | 00 | 11 | b |
| POST BANK "SAPO" | 460-000 - 460-999 | 2 | 4 | 42184218421 | 00 | 10 | - |
| NEDBANK NAMIBIA "NEW" | 461-000 - 461-999 | 1,2,4 | 4 | 54327654321 | 00 | 11 | - |
| RENNIES BANK | 462-000 - 462-999 | 1,2,3 | 4 | 27654321000 | 00 | 11 | - |
| CAPITEC BANK | 470-000 - 470-999 | 1,2,3,4,6 | 4 | 21987654321 | 00 | 11 | - |
| BANK WINDHOEK | 480-000 - 489-999 | 1,2,3 | 4 | 00000000000 | 00 | 00 | - |
| MTN BANKING (STANDARD BANK) | 490-000 - 490-999 | 3 | 4 | 13971379131 | 00 | 10 | - |
| | MTN Banking (Standard Bank) will operate under branch code 490-991. Account Number Length = 11. 11th most significant digit of the account number must always be a Zero. | | | | | | |
| HBZ BANK | 570-000 - 570-999 | 1,2 | 4 | 00000137131 | 00 | 11 | d |
| INVESTEC BANK | 580-000 - 580-999 | 1,2,4 | 4 | 000NJHD7531 | 00 | 11 | - |
| HABIB OVERSEAS BANK | 700-000 - 709-999 | 1,2 | 4 | 00007654321 | 00 | 11 | j |
| NEDBANK LTD. INC. NBS | 720-000 - 729-999 | 2,3,4,6 | 4 | 14329874321 | 00 | 10 | - |
| STANDARD CHARTERED BANK | 730-000 - 730-044 | 1,2,3,4,6 | 4 | 27654321000 | 00 | 11 | - |
| | 730-046 - 730-999 | 1,2,3,4,6 | 4 | 27654321000 | 00 | 11 | - |
| ABN♦AMRO BANK | 740-000 - 740-999 | 1 | 4 | 00987654321 | 00 | 11 | - |
| ITHALA (ABSA) | 750-000 - 759-999 | 2,3,4,6 | 4 | 12121212121 | 00 | 10 | - |
| NEDBANK (ex PERMANENT BANK) and PEOPLES BANK now PEOPLES MORTGAGE LIMITED OLD MUTUAL BANK (ex PERMANENT BANK - CURRENT ACCOUNTS | 760-000 - 769-999 | 4 | 4 | Refer page E-3 Exception Code (g) | 00 | 11 | g |
| | 147-105 - 147-105 (Nedbank) | 1 | 4 | REFER TO NEDBANK - PAGE E-6 11987654321 | 09 | 11 | - |
| NEDBANK INCORP. FBC | 780-000 - 789-999 | 2,3,4,6 | 4 | 13579135791 | 00 | 10 | - |
| UNIBANK # | 790-000 - 799-999 | 2,3,4 | 4 | 00000000000 | 00 | 00 | - |
| S A RESERVE BANK | 900-000 - 999-999 | 1 | 4 | 11187654321 | 00 | 11 | - |
| | Note: no debits to SARB accounts at all | | | | | | |

NOTE ON BANKS: * MEEG BANK - This bank's branches are embedded randomly within the above ABSA range. Alpha search on Branch Name "MEEG" to identify.
UNIBANK - ACCT INDIC is 4, however, no CDV is performed but "0" account numbers disallowed

NOTE ON WEIGHTINGS: 1=CURRENT ACCOUNTS, 2=SAVINGS ACCOUNTS, 3=TRANSMISSION ACCOUNTS, 4=BOND ACCOUNTS, 6=SUBSCRIPTION SHARE ACCOUNTS.
* A = 10 D = 13 H = 17 J = 19 N = 23 T = 29

ACCOUNT TYPE RECOGNITION

The Table is based on regarding the least significant digit of the account number as digit number 1. For reference purposes only.
(The BANKSERV system will not validate the relationship between ACCOUNT NUMBER and ACCOUNT TYPE).
N.B.The ACCOUNT TYPE itself is important and will be validated by the BANKSERV system against specific bank criteria as detailed.

| BANK | CURRENT (CHEQUE) ACCOUNT ACCOUNT TYPE 1 | | SAVINGS ACCOUNT ACCOUNT TYPE 2 | | TRANSMISSION ACCOUNT ACCOUNT TYPE 3 | |
|-------------------------------|---|---------------------|---|----------------------------|--|---------------------|
| | ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS |
| African Bank Ltd | N / A | N / A | No Identification Possible. | 11 | N / A | N / A |
| ABN♦Amro Bank | No Identification Possible Reduce to 11 digits by dropping the 12 th digit (leftmost). | 11 | N/A | N/A | N/A | N/A |
| ABSA Bank | No Identification Possible | 8,9,10 or 11 | No Identification Possible | 8,9,10 or 11 | No Identification Possible | 8.9.10 or 11 |
| Bank Windhoek | No Identification Possible | 10 | No Identification Possible | 9 or 10 | No Identification Possible | 9 |
| Nedbank Ltd. Incorp. BoE Bank | No Identification Possible | 10 | No Identification Possible. | 10 | No Identification Possible | 10 |
| Capitec Bank | No Identification Possible | 10 | No Identification Possible. Use for Savings and Loan Accounts | 10 | No Identification Possible | 10 |
| Citibank | No Identification Possible | 10 | N/A | N/A | N/A | 11 |
| Nedbank Incorp.FBC | N/A | N/A | No identification Possible | 11 | No Identification Possible | 11 |
| FirstRand Bank | New Current Accounts For Life No Identification Possible | 11 | New Savings Account for Life No Identification Possible | 11 | N/A | N/A |
| | Bond Accounts 13-Digit Account Number Account Number Range 300000000000-399999999999 Drop Digits 12 & 11 to 11 Digits Eg 30000000000-39999999999 | 11 | | | | |
| | Personal Loan Accounts 13-Digit Account Number Account Number Range 400000000000-499999999999 Drop Digits 12 & 11 to 11 Digits Eg 40000000000-49999999999 | | | | | |
| | Deposit Accounts Branch 250-006 only | | | No identification possible | | |
| Habib Overseas Bank | (old) Account Number Range 1111100000 –1188580000 | 10 | N/A | N/A | N/A | N/A |
| | (New) Account Number Range 10000000000 – 19999999999 | 11 | New Account number Range 10000000000 - 19999999999 | 11 | N/A | N/A |

ACCOUNT TYPE RECOGNITION

The Table is based on regarding the least significant digit of the account number as digit number 1. For reference purposes only.
 (The BANKSERV system will not validate the relationship between ACCOUNT NUMBER and ACCOUNT TYPE).
 N.B.The ACCOUNT TYPE itself is important and will be validated by the BANKSERV system against specific bank criteria as detailed.

| BOND ACCOUNT ACCOUNT TYPE 4 | | SUBSCRIPTION SHARE ACCOUNT ACCOUNT TYPE 6 | | | |
|---|------------------------------|--|------------------------------|--|--|
| ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS | | |
| N/A | N/A | N/A | N/A | | |
| N/A | 11 | N/A | 11 | | |
| No Identification Possible | 8,9,10 or 11 | No Identification Possible | 8,9,10 or 11 | | |
| N/A | N/A | N/A | N/A | | |
| No Identification Possible | 10 | N/A | N/A | | |
| No Identification Possible | 10 | No Identification Possible | 10 | | |
| N/A | N/A | N/A | N/A | | |
| No Identification Possible | 11 | No Identification Possible | 8 | | |
| Bond Accounts for this Institution operate as Account Type 1 – (Current Accounts) | N/A | N/A | N/A | | |
| N/A | N/A | N/A | N/A | | |

ACCOUNT TYPE RECOGNITION

The Table is based on regarding the least significant digit of the account number as digit number 1. For reference purposes only.
(The BANKSERV system will not validate the relationship between ACCOUNT NUMBER and ACCOUNT TYPE).
N.B.The ACCOUNT TYPE itself is important and will be validated by the BANKSERV system against specific bank criteria as detailed.

| BANK | CURRENT (CHEQUE) ACCOUNT ACCOUNT TYPE 1 | | SAVINGS ACCOUNT ACCOUNT TYPE 2 | | TRANSMISSION ACCOUNT ACCOUNT TYPE 3 | |
|------------------------------------|---|---------------|---|---------------|---|---------------|
| | ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS |
| HBZ Bank | (Old Current Accounts) No Identification Possible | 8 or 10 | (Old Savings Accounts) No Identification Possible | 8 or 10 | N/A | N/A |
| | (New Current Accounts) 11 th digit = 1 10 th digit = 1 | 11 | (New Savings Accounts) 11 th digit = 1 10 th digit = 3 | 11 | N/A | N/A |
| Investec Bank | No Identification Possible | 11 | No Identification Possible | 11 | N/A | N/A |
| Ithala (ABSA) | No Current Accounts | N/A | No Identification Possible | 8 | No Identification Possible | 8 |
| Meeg Bank | No Identification Possible | 8,9,10 or 11 | No Identification Possible | 8,9,10 or 11 | No Identification Possible | 8,9,10 or 11 |
| Mercantile Bank | 10th Digit = 1 through 9 9th Digit = 0 through 9 Bond Accounts | 10 | 10th digit = 1 9th digit = 5 | 10 | N/A | N/A |
| | 10th Digit = 2 9th Digit = 5 or 6 | 10 | No Identification Possible N.B. Only applicable to Branch Code range 450-236 to 450-237 | 10 | | |
| Nedbank Ltd. Incorp. NBS | No Current Accounts | N/A | No Identification Possible | 10 | No Identification Possible | 10 |
| Nedbank Lesotho | No Identification Possible | 11 | No identification Possible | 11 | N/A | N/A |
| Nedbank Namibia | "OLD" 10th Digit = 1 | 10 | "OLD" 10th Digit = 2 | 10 | "OLD" 10th Digit = 2 | 10 |
| | "NEW" - 11th Digit = 1 10 th Digit = 1 | 11 | "NEW" - 11 th Digit = 1 10 th Digit = 2 | 11 | "NEW" - N/A | N/A |
| Nedbank Swaziland | No Identification Possible | 11 | No Identification Possible | 11 | N/A | N/A |
| Nedbank | 10th Digit = 1 | 10 | 10 th Digit = 2 | 10 | 10th Digit = 2 | 10 |
| | Bond Accounts Account number range 8000000000001-8999999999901 Reduce to 11 digits by dropping Digits 1 & 2 | 11 | | | | |
| Nedbank Ltd Incorp. Peoples Bank | N/A | N/A | 10th Digit = 2 Peoples Bank 10-Digit Savings Accounts operate on the Nedbank Branch Code Range and use the Nedbank CDV routine. | 10 | 10th Digit = 2 Peoples Bank 10-Digit Transmission Accounts operate on the Nedbank Branch Code Range and use the Nedbank Bank CDV routine. | 10 |
| Nedbank Ltd. Incorp. PEP Bank | No Identification Possible | 10 | No Identification Possible | 10 | No Identification Possible | 10 |
| Old Mutual Bank (ex Permanent Bank | 10th Digit = 1 Old Mutual Bank 10-Digit Current Accounts operate on the Nedbank Branch Code Range and use the Nedbank CDV routine. | 10 | 10th Digit = 2 Old Mutual Bank 10-Digit Savings Accounts operate on the Nedbank Branch Code Range and use the Nedbank CDV routine. | 10 | 10th Digit = 2 Old Mutual Bank 10-Digit Transmission Accounts operate on the Nedbank Branch Code Range and use the Nedbank Bank CDV routine. | 10 |

ACCOUNT TYPE RECOGNITION

The Table is based on regarding the least significant digit of the account number as digit number 1. For reference purposes only.
 (The BANKSERV system will not validate the relationship between ACCOUNT NUMBER and ACCOUNT TYPE).
 N.B.The ACCOUNT TYPE itself is important and will be validated by the BANKSERV system against specific bank criteria as detailed.

| BOND ACCOUNT ACCOUNT TYPE 4 | | SUBSCRIPTION SHARE ACCOUNT ACCOUNT TYPE 6 | | | |
|--|---------------------|--|---------------------|--|--|
| ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS | | |
| N/A | N/A | N/A | N/A | | |
| No Identification Possible | 11 | No Subscription Meeg Accounts | N/A | | |
| N/A | N/A | N/A | N/A | | |
| No Identification Possible | 8,9,10 or 11 | No Identification Possible | 8,9,10 or 11 | | |
| Bond Accounts for this Institution operate as Account Type 1 - (Current Accounts) | N/A | N/A | N/A | | |
| No Identification Possible | 10 | No Identification Possible | 10 | | |
| N/A | N/A | N/A | N/A | | |
| "OLD" – N/A "NEW" – 11 th Digit = 1 10 th Digit = 3 | N/A 11 | N/A | N/A | | |
| N/A | N/A | N/A | N/A | | |
| Bond Accounts for this Institution operate as Account Type 1 – (Current Accounts) | N/A | N/A | N/A | | |
| No Identification Possible | 13 | No Identification Possible | 13 | | |
| No Identification Possible | 10 | N/A | N/A | | |
| No Identification Possible | 13 | No Identification Possible | 13 | | |

ACCOUNT TYPE RECOGNITION

The Table is based on regarding the least significant digit of the account number as digit number 1. For reference purposes only.
(The BANKSERV system will not validate the relationship between ACCOUNT NUMBER and ACCOUNT TYPE).
N.B.The ACCOUNT TYPE itself is important and will be validated by the BANKSERV system against specific bank criteria as detailed.

| BANK | CURRENT (CHEQUE) ACCOUNT ACCOUNT TYPE 1 | | SAVINGS ACCOUNT ACCOUNT TYPE 2 | | TRANSMISSION ACCOUNT ACCOUNT TYPE 3 | |
|--|--|---------------------|--|---------------------|---|---------------------|
| | ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS |
| Rennies Bank | No Identification Possible | 11 | No Identification Possible | 11 | No Identification Possible | 11 |
| S A Bank of Athens | OLD Account Number Range 2000000-2120000 | 7 | Account Number Range 2400000-2599999 | 7 | N/A | N/A |
| | No validation is required on the OLD Account Number range - Manual Check Only | | | | | |
| | NEW Account Number for Life No Identification Possible. Perform CDV on Page E-6 | 11 | NEW Account Number for Life No Identification Possible. Perform CDV on Page E-6 | 11 | | |
| Postbank A Division of S A Post Office | N/A | N/A | No Identification Possible Note: All EFT transactions to SA Post Office; ensure Client/Employee produce authentic SA Post Office document which must display branch code 460-005 with an 11- digit Account Number | 11 | N/A | N/A |
| S A Reserve Bank | No Identification Possible | 11 | N/A | N/A | N/A | N/A |
| Standard Bank | Account number range 000000000-999999999 | 9 | Account number range 000000000-999999999 (Note: Only debits to Plus Plan accounts which are linked to Autobank cards will be accepted) | 9 | Account number range 000000000-999999999 | 9 |
| MTN Banking (Standard Bank) | N/A | N/A | N/A | N/A | No Identification Possible - Account Number range 0000000000-0999999999 Note: 11th digit must always be a zero | 11 |
| Standard Lesotho Bank Ltd. | 11 th digit = 2 or 4 | 11 | 11 th digit = 2 or 4 | 11 | N/A | N/A |
| Standard Bank Swaziland | 11 th digit = 2 or 4 | 11 | 11 th digit = 2 or 4 | 11 | N/A | N/A |
| UniBank | N/A | N/A | No Identification Possible | 10 | No Identification Possible 16-Digit Accounts; reduce to 11 by dropping the 5 most significant digits; <i>i.e.</i> only the last 11 digits must be utilised reading from right to left. | 11 |
| Standard Chartered Bank | No Identification Possible | 11 | No Identification Possible | 11 | No Identification Possible | 11 |
| Teba Bank | No Identification Possible | 11 | No Identification Possible | 11 | No Identification Possible | 11 |

ACCOUNT TYPE RECOGNITION

The Table is based on regarding the least significant digit of the account number as digit number 1. For reference purposes only.
 (The BANKSERV system will not validate the relationship between ACCOUNT NUMBER and ACCOUNT TYPE).
 N.B.The ACCOUNT TYPE itself is important and will be validated by the BANKSERV system against specific bank criteria as detailed.

| BOND ACCOUNT ACCOUNT TYPE 4 | | SUBSCRIPTION SHARE ACCOUNT ACCOUNT TYPE 6 | | | |
|---|---------------------|--|---------------------|--|--|
| ACCOUNT NUMBER | NO. OF DIGITS | ACCOUNT NUMBER | NO. OF DIGITS | | |
| N/A | N/A | N/A | N/A | | |
| N/A | N/A | N/A | N/A | | |
| N/A | N/A | N/A | N/A | | |
| N/A | N/A | N/A | N/A | | |
| Bond Accounts for this Institution operate as Account Type 1 – (Current Accounts) | N/A | N/A | N/A | | |
| N/A | N/A | N/A | N/A | | |
| N/A | N/A | N/A | N/A | | |
| N/A | N/A | N/A | N/A | | |
| No Identification Possible 15-Digit Loan Accounts - Reduce to 11 digits by dropping the 4 most significant digits; i.e. only the last 11 digits must be utilised reading from right to left. | 11 | N/A | N/A | | |
| No Identification Possible | 11 | No Identification Possible | 11 | | |
| N/A | N/A | N/A | N/A | | |