



Corporation for Deposit Insurance

Member Bank Data Handbook

July 2026

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Version Control

Version no.	Date	Reference	Comments
1.0	26 September 2024	All pages	Updated document with comments from the World Bank.
2.0	25 November 2024	Section 3.1.3 Section 3.2.3 Annexure A Annexure F	This version includes updates to the frequently asked questions, updates to the data submission channels and provides the technical guide for SFTP and API Integration channels.
3.0	31 May 2025	Table 5 Table 6 Table 18	This version includes updates to the 'province' reference data, which now includes a new value, OSA (Outside of South Africa). The data type for 'postal code' has been changed from numeric to character format. Additional guidance has been added to the business rules to enhance clarity.
4.0	26 May 2026	Section 2.1 Table 5 Table 6 Table 18	This version includes updated guidance on the treatment of pledged accounts and deceased depositors, an increased email field length of 100 characters, and an updated list of province values. It also includes enhanced business rules for the identification type of institution, joint account share balance (ZAR), and covered balance.

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Abbreviations

Abbreviation	Description
API	Application Programming Interface
CEO	Chief Executive Officer
CFO	Chief Financial Officer
CODI	Corporation for Deposit Insurance
CSV	comma-separated values
DIF	Deposit Insurance Fund
DIS	Deposit Insurance Scheme
FBA	formal beneficiary account
FIC Act	Financial Intelligence Centre Act 38 of 2001
FSLAA	Financial Sector Laws Amendment Act 23 of 2021
FSR Act	Financial Sector Regulation Act 9 of 2017
IBA	informal beneficiary account
IT	information technology
IADI	International Association of Deposit Insurers
NRP	not-ready-for-payout
PDF	Portable Document Format
PIC	Public Investment Corporation
Regulations	Deposit Insurance Regulations of 2024
RFP	ready-for-payout
SA	simple account
SARB	South African Reserve Bank
SCV	single customer view
SFTP	secure file transfer protocol
SIEM	security information and event management
REST API	Representational State Transfer Application Programming Interface
ZAR	South African rand

Definitions

Unless expressly stated otherwise, the terms used in this document are defined in the Financial Sector Regulation Act 9 of 2017 (FSR Act) or the accompanying Deposit Insurance Regulations of 2024 (Regulations).

Term	Description
Deposit Insurance Fund	The Deposit Insurance Fund established in terms of section 166BD of the FSR Act.
Financial contributions	Financial contributions include: a. a deposit insurance levy imposed under section 9 of the Financial Sector and Deposit Insurance Levies Act 11 of 2022 and, in accordance with section 166BC of the FSR Act; and b. a deposit insurance premium imposed by legislation, in accordance with section 166BG of the FSR Act.
Indicator	A marking that provides information about the status of a qualifying depositor, account holder or account.
Qualifying depositor	A qualifying depositor includes: a. an account holder of a simple account (SA); b. a beneficiary of a formal beneficiary account (FBA); and c. an informal beneficiary account (IBA) holder that holds a qualifying product.
Reporting date	The date on which the information for the preparation of a single customer view (SCV) calculation is based.
Single customer view (SCV) calculation	The calculation of a bank's total qualifying deposits and total covered deposits based on the SCV records of its qualifying depositors and a record of each formal beneficiary account (FBA) for which a bank cannot generate an SCV record for the beneficiaries.
Single customer view (SCV) record	A consolidated view of a qualifying depositor's accounts and associated balances in qualifying products for purposes of calculating the qualifying depositor's qualifying deposit balance and covered deposits.
Submission period	The period in days during which banks must submit the required data to CODI for monthly and quarterly data submissions. The data submission period is valid for 10 working days. It starts on the first

Term	Description
	working day of every calendar month and ends on the 10th working day of every calendar month.
Total covered deposits	The total of all covered deposits at a bank.
Total qualifying deposits	The total of all qualifying deposit balances at a bank.
Working days	This includes the calendar days excluding weekends and public holidays.

1. Introduction

The objective of the Corporation for Deposit Insurance (CODI) is to contribute to financial stability through the fulfilment of its mandated functions of building the Deposit Insurance Fund (DIF) to protect the covered depositors of a bank in resolution and informing depositors about its protection and the limitations thereof. Section 166BF of the Financial Sector Regulation Act 9 of 2017 (FSR Act), amended by the Financial Sector Laws Amendment Act 23 of 2021 (FSLAA), empowers CODI to request information from banks that is relevant to the performance of its functions.

The Deposit Insurance Regulations of 2024 (Regulations) became effective and contained deposit insurance requirements which banks¹ were required to comply from 1 April 2024. In terms of the Regulations, banks must submit their total covered deposits and total qualifying deposits using single customer view (SCV) calculations to CODI on a monthly basis and these balances, with the underlying SCV calculations, on a quarterly basis or at a frequency specified by CODI. The submission of data during business-as-usual times will improve the data quality over time and reduce the reimbursement period for the depositors holding covered deposits with a bank in resolution.

This document considers guidance by the International Association of Deposit Insurers (IADI) Core Principles for Effective Deposit Insurance Systems (Core Principles) on the role of a Deposit Insurance Scheme (DIS) to ensure the prompt reimbursement of depositors and that effective plans, policies, and procedures are in place for the deposit insurer to be able to respond effectively to the risk of or an actual bank failure and other events.

CODI has developed an information technology (IT) solution to collect the required data from banks. This document outlines the data requirements, including data definitions, data structures, data formats, and data submission channels, for banks to submit data to CODI on a monthly, quarterly, ad hoc basis as well as during resolution

¹ A bank means a public company registered as a bank in terms of the Banks Act 94 of 1990.

times using the CODI IT solution. This document should be read together with the [Corporation for Deposit Insurance: Latest coverage and reporting rules](#), the [Deposit Insurance Regulations](#) of 2024 made under the FSR Act, and the [Single customer view \(SCV\) calculations document](#).

2. CODI's reporting requirements

In terms of the Regulations, banks must prepare their total qualifying deposits and total covered deposits using SCV calculations and submit these balances to CODI monthly. Banks are also required to provide these balances, with the underlying SCV calculations, on a quarterly basis or at a frequency specified by CODI. When a bank is placed in resolution, it must provide CODI with its total qualifying deposits and total covered deposits, with supporting SCV calculations, within 48 hours from the date the bank is placed in resolution.

In accordance with regulation 29(1) of the Regulations, CODI may request a bank to submit ad hoc total qualifying deposits and total covered deposits, together with the SCV calculations. Regulation 29(2) further states that a bank must provide CODI with its total qualifying deposits and total covered deposits, with the supporting SCV calculations, within 48 hours of receiving an ad hoc request from CODI, using the reporting date specified as well as the manner and form prescribed by CODI.

2.1 Reporting of pro rata reimbursement calculations for informal beneficiary account and pledged account balances

These reporting requirements also cover the reporting of pro rata reimbursement calculations and pledged account balances which have been issued by CODI and published in the [Government Gazette](#) for reporting purposes.

Annexure B illustrates the calculation of the pro rata reimbursement for an informal beneficiary account (IBA) holder with different sets of signatories for each account and how banks must report the pledged balance as the account's qualifying balance.

Where an IBA holder has multiple accounts with different sets of signatories, CODI may reimburse each set of signatories of the accounts held by an IBA holder in respect of its covered deposits on a pro rata basis. A bank must perform this calculation when it creates the SCV records for the IBA holders.

In the case of pledged accounts, a bank must report the full balance of a pledged account as the account balance and as the qualifying balance due to the depositor.

3. Data submissions by banks to CODI

This section provides details of how data must be structured for submission to CODI. It provides guidance on data requirements, submission formats, submission periods, submission channels, and technical specifications necessary for data preparations and submissions by banks.

CODI has defined fixed data structures for monthly, quarterly and ad hoc data submissions as well as resolution submissions. The defined data structures specify how data must be structured when reported to CODI at specified frequencies. The data structures are provided in the table below with the following data structure items:

Table 1: Data structure items

Data structure item	Data structure item description
Data field ID	Refers to the technical name allocated to a data field which will be reported and stored in the CODI IT solution.
Data field name	Refers to the business name of the data field which will be used to define and store data in the CODI IT solution.
Data field description	Refers to the description of the data field that will be used to store data in the CODI IT solution.
Data type	Refers to the attribute of the data field which gives an indication of how the data will be processed in the CODI IT solution.
Data length	Refers to the length of the data in the data field as it would be stored in the CODI IT solution.

Data structure item	Data structure item description
Example format	Provides an example of the expected input data for a specific data field.
Predefined list	Provides an indication of the type of values expected in the data field and indicates the set list of values that must be reported for a specific data field.
Business rules	Outlines rules and constraints related to data processing and validations to ensure consistency and compliance with data requirements.
Mandatory	An indicator to show that the data field value is required to be reported for all associated records in a data set to comply with relevant business rules.

3.1. Monthly data submissions

Regulation 28(1) of the Regulations states that a bank must submit its total qualifying deposits and total covered deposits to CODI monthly, using month-end balances, based on SCV calculations and in the manner and format prescribed by CODI. All monthly data submissions must be accompanied by the applicable compliance declaration for the reporting date, as required by the Regulations. This section details the manner and format in which banks must submit data to CODI on a monthly basis.

3.1.1. Monthly data requirements and specifications

Table 2 and Table 3 show details of the data definitions and data structures for monthly data submissions.

Table 2: Data field definitions for monthly data submissions

Data field name	Data field ID	Data field description
Member bank code	Member_bank_code	The unique code that CODI allocates to a member bank to identify a member bank.
Reporting date	Reporting_date	The date on which the information for the preparation of SCV calculations is based.
Total qualifying deposits	Total_qualifying_deposits	The total of all qualifying deposit balances at a bank.
Total covered deposits	Total_covered_deposits	The total of all covered deposits at a bank.

Table 3: Data field structures for monthly data submissions

Data field name	Data field ID	Data type	Data length	Example format	Mandatory
Member bank code	Member_bank_code	Alphanumeric	9	CODI00080	Yes
Reporting date	Reporting_date	Date (YYYY-MM-DD)	10	2024-09-30	Yes
Total qualifying deposits	Total_qualifying_deposits	Decimal	(20,2)	134212117 532123456 33.21	Yes
Total covered deposits	Total_covered_deposits	Decimal	(20,2)	134212117 532123456 33.21	Yes

3.1.2. Monthly data submission file format

The required monthly data fields should be submitted to CODI in a comma-separated values (.CSV) data file format for the CODI IT solution to process. Banks can also compress the data file in (.ZIP) format for submission to the CODI IT solution. The CSV preparation guide, outlined in Annexure D, highlights the essential points banks

should consider when preparing the (.CSV) data file. A sample (.CSV) data submission template for monthly submission is provided in Annexure C.

Monthly data submissions must be accompanied by the applicable compliance declaration. Compliance declarations must be submitted in a portable document format (PDF). Section 5 of this document provides details on the compliance declarations required by CODI.

3.1.3. Monthly data submission channels

Banks must submit the required monthly data file and applicable declaration on the CODI IT solution using one of the following channels:

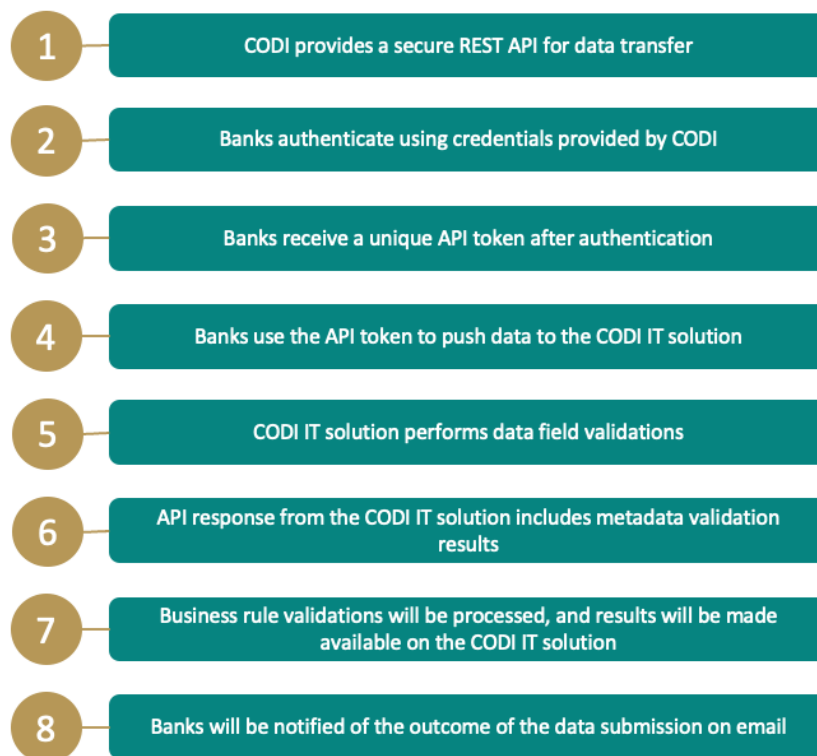
3.1.3.1. File upload

This method involves manually uploading the required data submission files onto the CODI IT solution. Banks must prepare their data file in a (.CSV) format and the applicable compliance declaration in PDF. Once the two files are ready, they can be uploaded directly to the CODI IT solution.

3.1.3.2. Application Programming Interface

This method allows banks to automate their data submissions using an application programming interface (API). The bank must prepare their data file in a (.CSV) format along with the required compliance declaration in PDF. The API will be used to send the (.CSV) data file and the PDF declaration file to the CODI IT solution.

Figure 1: Data transfer process for data submission through an API



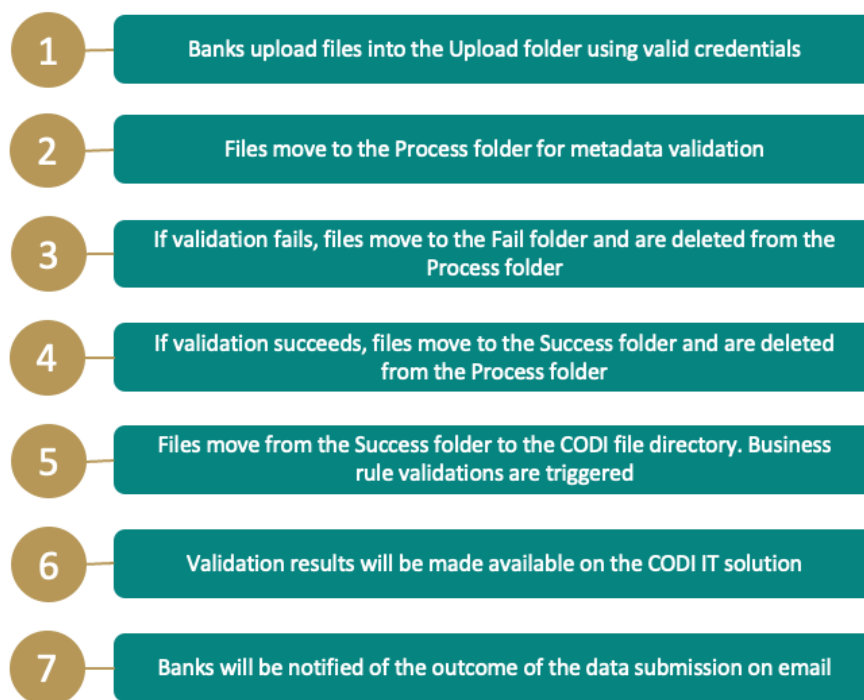
The data transfer process for data submission through an API is outlined as follows:

- CODI will provide the Representational State Transfer Application Programming Interface (REST API), which will enable a bank to securely transfer data from its environment to the CODI environment. The CODI IT solution will perform data field validations while receiving the data.
- To transfer data using CODI's API, a bank will need to authenticate using the valid credentials provided by CODI to access the CODI API.
- After the successful authentication, the bank will receive an API token. These API tokens are unique identifiers that allows a bank to authenticate and transfer data through REST API.
- The bank will utilise the API token to call the CODI API to send data to the CODI IT solution, where the received data will be stored.
- The API response will indicate the result of the metadata validation. If there are any metadata errors, the bank user can refer to the API response. The data-related business rule validations will be triggered, and results will be visible on the CODI IT solution. The bank user will be notified via email if there are any business rule validation errors or if the data submission is successful.

3.1.3.3. Secure file transfer protocol

This method provides a secure file transfer protocol (SFTP) channel for banks to submit their data. SFTP is a network protocol that enables the secure access, transfer and management of large files and sensitive data. Banks can prepare their data submissions and applicable declarations in the specified file formats. Once the files are ready, they can be securely transferred to the CODI IT solution using the SFTP channel. This ensures the safe and reliable delivery of data files and declarations directly to the CODI IT solution.

Figure 2: Data transfer process for data submission through SFTP



The data transfer process for data submission through SFTP is outlined as follows:

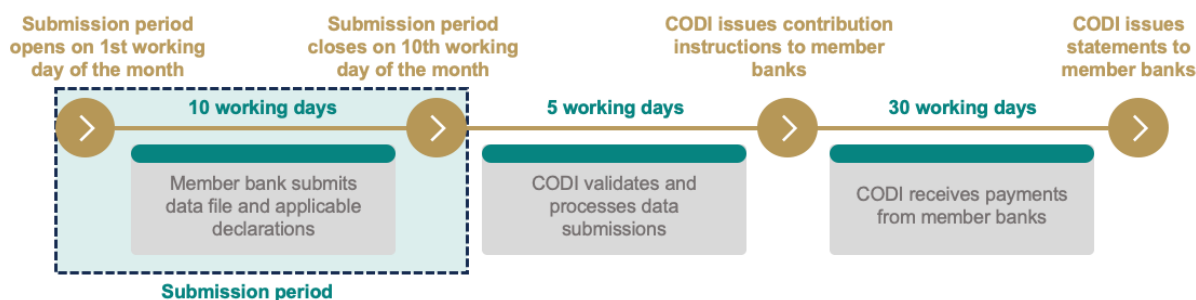
- The CODI SFTP file directory will include the **Upload** folder where the data file will initially be stored. These data files will then be moved to the **Process** folder to perform metadata validation. Data files that successfully pass the metadata validation process will be moved to the **Success** folder. In the case of errors, the metadata failed files will be moved to the **Fail** folder. Successfully validated data files will be moved from the **Success** folder to the CODI IT solution for data submission processing.

- The bank will upload all the files that contain the data for processing to the **Upload** folder on the CODI environment using valid credentials.
- Banks must adhere to the stipulated file naming convention when uploading files to the CODI SFTP server. The file naming convention is provided in the Data Submission SFTP and API Integration Channel Technical Guide provided in Annexure F.
- The files will be moved from the **Upload** folder to the **Process** folder to perform metadata validation.
- If the metadata validation fails, the files will be pushed to the **Fail** folder and will be deleted from the **Process** folder.
- Upon successful metadata validation, the files will be pushed to the **Success** folder and will be deleted from the **Process** folder.
- The files that successfully pass the metadata validation process will be moved to the CODI file directory where the business rule validations will be triggered. The results will be visible on the CODI IT solution. The bank user will be notified via email if there are any business rule validation errors or if the data submission is successful.

3.1.4. Monthly data submission timelines

Banks must submit total qualifying deposits, total covered deposits, and the applicable declarations within 10 working days following the month-end to which the data submission relates. The data submission period will close after 10 working days. If a bank is not able to submit within the specified period, then the bank must report its failure or inability to comply in writing to CODI, stating the reasons for the failure or inability to comply in accordance with regulation 38(1) of the Regulations. CODI may, if the circumstances deem it fit to do so, condone the said failure or inability and, subject to such conditions as may be specified in writing, afford the bank concerned an opportunity to comply with the relevant provision within a specified period. Figure 3 shows the monthly data submission timelines:

Figure 3: Monthly data submission timeline



3.2. Quarterly data submissions

Regulation 28(2) of the Regulations states that a bank must submit its supporting SCV calculations with the total qualifying deposits and total covered deposits to CODI quarterly or at a frequency specified by CODI, in the manner and format prescribed by CODI. This section details the manner and format in which banks must submit data to CODI on a quarterly basis.

3.2.1. Quarterly data requirements and specifications

Table 4, Table 5 and Table 6 provide data field definitions, data field structures and business rules required for quarterly data submissions.

Table 4: Data field definitions for quarterly data submission

Data field name	Data field ID	Data field description
Record ID	Rec_id	The unique identifier allocated to a record.
Record type	Record_type	The type of record being reported.
Member bank code	Member_bank_code	The unique code that CODI allocates to a member bank to identify a member bank.
Data submission code	Data_submission_code	The unique code that CODI allocates to the data submission type.
Reporting date	Reporting_date	The date on which the information for the preparation of SCV calculations is based.

Data field name	Data field ID	Data field description
Classification of depositor	Classification_of_depositor	Classification of depositors according to the South African Reserve Bank's (SARB) Institutional Sector Classification Guide.
Type of depositor	Type_of_depositor	The classification of a depositor as an account holder or beneficiary.
Identification type of natural person	Identification_type_of_natural_person	The type of identification document of a natural person.
Identification number of natural person	Identification_number_of_natural_person	The official identification number of a natural person as per the identification document.
Names	Names	Names of depositor according to the identification document (of a natural person). Please note that multiple names must be reported with spaces in between them.
Surname	Surname	Surname of depositor as reflected on the identification document (natural persons).
Identification type of institution	Identification_type_of_institution	The type of identification of the institution.
Identification number of institution	Identification_number_of_institution	The registration number of the institution as per the registration document or identification document.
Name of institution	Name_of_institution	The legal name of the institution as reflected on the registration document or identification document.
Identification document expiry date	Identification_document_expiry_date	The expiry date of the identification document of a natural person or an institution.
Address type	Address_type	The address type of the depositor, which can be a formal or informal address. 'Formal address' means a structured description of an address with a minimum of a street name, town or

Data field name	Data field ID	Data field description
		city, postal code and country as well as optional information about a building name, building number and street number. 'Informal address' means a free-form description of an address with optional street or landmark information but with a minimum of town or city, postal code and country.
Address line 1	Address_line_1	The address line 1 of the depositor's address.
Address line 2	Address_line_2	The address line 2 of the depositor's address.
Address line 3	Address_line_3	The address line 3 of the depositor's address.
City	City	The name of town or city of the depositor.
Province	Province	The province of the depositor.
Postal code	Postal_code	The postal code of the depositor.
Email address	Email_address	The email address of the depositor.
Primary phone number	Primary_phone_number	The primary phone number of the depositor. If the primary phone number starts with '0': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the primary phone number starts with '+': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Secondary phone number	Secondary_phone_number	The secondary phone number of the depositor. If the secondary phone number starts

Data field name	Data field ID	Data field description
		with '0': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the secondary phone number starts with '+': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Depositor reliably identified	Depositor_reliably_identified	An indication that the identity of the depositor has been reliably verified in terms of the Financial Intelligence Centre Act 38 of 2001 (FIC Act).
Depositor status indicator	Depositor_status_indicator	The ready-for-payout (RFP) or not-ready-for-payout (NRP) status indicator of the depositor.
Reason for depositor NRP status	Reason_for_depositor_nrp_status	The reason for the depositor's not-ready-for-payout (NRP) status.
Other reasons for depositor NRP status	Other_reasons_for_depositor_nrp_status	The description of other reasons for the depositor's not-ready-for-payout (NRP) status.
Account category	Account_category	The classification of account into Simple account (SA), Formal beneficiary account (FBA) and Informal beneficiary account (IBA).
Product type	Product_type	The classification of different qualifying products offered by the bank to the depositor.
Product type, other	Product_type_other	The description of other types of qualifying products offered by the bank to the depositor.
Product name	Product_name	The name of the qualifying product offered by the bank to the depositor.
Account number	Account_number	The unique number used to identify the account of the depositor.

Data field name	Data field ID	Data field description
Account status indicator	Account_status_indicator	The ready-for-payout (RFP) or not-ready-for-payout (NRP) status indicator of the depositor's account.
Reason for account NRP status	Reason_for_account_nrp_status	The reason for the depositor's account having a not-ready-for-payout (NRP) status.
Other reasons for account NRP status	Other_reasons_for_account_nrp_statuses	The description of other reasons for the depositor's account having a not-ready-for-payout (NRP) status.
Joint account flag	Joint_account_flag	The indicator that the account is a joint account.
Share in joint account	Share_joint_account	The percentage split of the joint account owned by the account holder.
Pledged account flag	Pledged_account_flag	The indicator that the account is pledged.
Base currency	Base_currency	The currency of the account balance.
Account balance in base currency	Base_currency_account_balance	The account balance in base currency.
Base currency exchange rate to ZAR	Base_currency_exchange_rate_to_zar	The exchange rate applied by the bank to the base currency account balance for reporting in ZAR. This is the close of business market exchange rate at the reporting date.
Account balance in ZAR	Account_balance_zar	The depositor's account balance in ZAR.
Account pledged balance in ZAR	Account_pledged_balance_zar	The pledged amount of the depositor's account reported in ZAR.
Joint account share balance in ZAR	Joint_account_share_balance_zar	The depositor's share in the joint account in ZAR.
Beneficiary balance in ZAR	Beneficiary_balance_zar	The beneficiary's share in the FBA in ZAR.
IBA pro rata calculation ratio	Iba_pro_rata_calculation_ratio	The ratio used for pro rata calculations of reimbursement amounts to be made available to an IBA holder where the account holder has multiple accounts with different signatories.

Data field name	Data field ID	Data field description
Qualifying balance	Qualifying_balance	The depositor's account balance in the qualifying account in ZAR.
Qualifying deposit balance	Qualifying_deposit_balance	The sum of all qualifying deposits of a depositor in ZAR.
Qualifying deposit balance - RFP	Qualifying_deposit_balance_rfp	The sum of all qualifying deposits of a depositor which are ready-for-payout (RFP).
Qualifying deposit balance - NRP	Qualifying_deposit_balance_nrp	The sum of all qualifying deposits of a depositor which are not-ready-for-payout (NRP).
Covered balance	Covered_balance	The covered deposits of a depositor in ZAR.
Covered balance - RFP	Covered_balance_rfp	The covered deposits of a depositor which are ready-for-payout (RFP).
Covered balance - NRP	Covered_balance_nrp	The covered deposits of a depositor which are not-ready-for-payout (NRP).
Total qualifying deposits	Total_qualifying_deposits	The sum of all qualifying deposits at the bank.
Total qualifying deposits - RFP	Total_qualifying_deposits_rfp	The sum of all qualifying deposits which are ready-for-payout (RFP) at the bank.
Total qualifying deposits - NRP	Total_qualifying_deposits_nrp	The sum of all qualifying deposits which are not-ready-for-payout (NRP) at the bank.
Total covered deposits	Total_covered_deposits	The sum of all covered deposits at the bank.
Total covered deposits - RFP	Total_covered_deposits_rfp	The sum of all covered deposits which are ready-for-payout (RFP) at the bank.
Total covered deposits - NRP	Total_covered_deposits_nrp	The sum of all covered deposits which are not-ready-for-payout (RFP) at the bank.
FBA holder identification type of natural person	FBA_holder_identification_type_of_natural_person	The type of identification document of a natural person.

Data field name	Data field ID	Data field description
FBA holder identification number of natural person	FBA_holder_identification_number_of_natural_person	The official identification number of a natural person as per the identification document.
FBA holder names	FBA_holder_names	Names of FBA holder as reflected on the identification document. Please note that multiple names must be reported with spaces in between them.
FBA holder surname	FBA_holder_surname	Surname of FBA holder as reflected on the identification document.
FBA holder identification type of institution	FBA_holder_identification_type_of_institution	The type of identification document of the FBA holder.
FBA holder identification number of institution	FBA_holder_identification_number_of_institution	The official identification number of the FBA holder as per the identification document.
FBA holder name of institution	FBA_holder_name_of_institution	Names of the FBA holder as reflected on the identification document.
FBA holder identification document expiry date	FBA_holder_identification_document_expiry_date	The expiry date of the identification document of the FBA holder.
FBA holder address type	FBA_holder_address_type	The address type of the FBA holder, which can be a formal or informal address. ‘Formal address’ means a structured description of an address with a minimum of a street name, town or city, postal code and country as well as optional information about a building name, building number and street number. ‘Informal address’ means a free-form description of an address with optional street or landmark information but with a minimum of town or city, postal code and country.

Data field name	Data field ID	Data field description
FBA holder address line 1	FBA_holder_address_line_1	The address line 1 of the FBA holder address.
FBA holder address line 2	FBA_holder_address_line_2	The address line 2 of the FBA holder address.
FBA holder address line 3	FBA_holder_address_line_3	The address line 3 of the FBA holder address.
FBA holder city	FBA_holder_city	The name of town or city of the FBA holder.
FBA holder province	FBA_holder_province	The province of the FBA holder.
FBA holder postal code	FBA_holder_postal_code	The postal code of the FBA holder.
FBA holder email address	FBA_holder_email_address	The email address of the FBA holder.
FBA holder primary phone number	FBA_holder_primary_phone_number	The primary phone number of the FBA holder. If the primary phone number starts with '0': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the primary phone number starts with '+': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
FBA holder secondary phone number	FBA_holder_secondary_phone_number	The secondary phone number of the FBA holder. If the secondary phone number starts with '0': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the secondary phone number starts with '+': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.

Data field name	Data field ID	Data field description
FBA holder reliably identified	FBA_holder_reliably_identified	An indication that the identity of the FBA holder has been reliably verified in terms of the FIC Act.
FBA holder status indicator	FBA_Holder_status_indicator	The RFP or NRP status indicator of the FBA holder.
Reason for FBA holder NRP status	Reason_for_FBA_Holder_nrp_status	The reason for the FBA holder's NRP status.
Other reasons for FBA holder NRP status	Other_reasons_for_FBA_Holder_nrp_status	The description of other reasons for the FBA holder's NRP status.
Type of representation	Type_of_representation	The classification of the representative of a depositor's account.
Representative 1 identification type of natural person	Representative_1_identification_type_of_natural_person	The type of identification document of a representative.
Representative 1 identification number of natural person	Representative_1_identification_number_of_natural_person	The official identification number of a representative as per the identification document.
Representative 1 identification document expiry date	Representative_1_identification_document_expiry_date	The expiry date of the identification document of a representative.
Representative 1 names	Representative_1_names	Names of representative according to the identification document. Please note that multiple names must be reported with spaces in between them.
Representative 1 surname	Representative_1_surname	Surname of the representative as reflected on the identification document.
Representative 1 address type	Representative_1_address_type	The address type of the representative which can be a formal or informal address. 'Formal address' means a structured description of an address with a minimum of a street name, town or city, postal code and country as well as optional information about a building

Data field name	Data field ID	Data field description
		name, building number and street number. ‘Informal address’ means a free-form description of an address with optional street or landmark information but with a minimum of town or city, postal code, and country.
Representative 1 address line 1	Representative_1_address_line_1	The address line 1 of the representative’s address.
Representative 1 address line 2	Representative_1_address_line_2	The address line 2 of the representative’s address.
Representative 1 address line 3	Representative_1_address_line_3	The address line 3 of the representative’s address.
Representative 1 city	Representative_1_city	The name of town or city of the representative.
Representative 1 province	Representative_1_province	The province of the representative.
Representative 1 postal code	Representative_1_postal_code	The postal code of the representative.
Representative 1 email address	Representative_1_email_address	The email address of the representative.
Representative 1 primary phone number	Representative_1_primary_phone_number	The primary phone number of the representative. If the primary phone number starts with '0': the length of the primary phone number should be ‘Minimum 10’ & ‘Maximum 20’ inclusive of the ‘0’. If the primary phone number starts with '+': the length of the primary phone number should be ‘Minimum 10’ & ‘Maximum 20’ including ‘+ Country Code’.

Data field name	Data field ID	Data field description
Representative 1 secondary phone number	Representative_1_secondary_phone_number	The secondary phone number of the representative. If the secondary phone number starts with '0': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the secondary phone number starts with '+': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Representative 1 representative reliably identified	Representative_1_representative_reliably_identified	An indication that the identity of the representative has been reliably verified in terms of the FIC Act.
Representative 1 status indicator	Representative_1_status_indicator	The RFP or NRP status indicator of the representative.
Reason for representative 1 NRP status	Reason_for_representative_1_nrp_status	The reason for the representative's NRP status.
Other reasons for representative 1 NRP status	Other_reasons_for_representative_1_nrp_status	The description of other reasons for the representative's NRP status.
Representative 2 identification type of natural person	Representative_2_identification_type_of_natural_person	The type of identification document of a representative.
Representative 2 identification number of natural person	Representative_2_identification_number_of_natural_person	The official identification number of a representative as per the identification document.
Representative 2 identification document expiry date	Representative_2_identification_document_expiry_date	The expiry date of the identification document of a representative.
Representative 2 names	Representative_2_names	Names of representative according to the identification document. Please note that multiple names must be reported with spaces in between them.

Data field name	Data field ID	Data field description
Representative 2 surname	Representative_2_surname	Surname of representative as reflected on the identification document.
Representative 2 address type	Representative_2_address_type	The address type of the representative, which can be a formal or informal address. 'Formal address' means a structured description of an address with a minimum of a street name, town or city, postal code and country as well as optional information about a building name, building number and street number. 'Informal address' means a free-form description of an address with optional street or landmark information but with a minimum of town or city, postal code and country.
Representative 2 address line 1	Representative_2_address_line_1	The address line 1 of the representative's address.
Representative 2 address line 2	Representative_2_address_line_2	The address line 2 of the representative's address.
Representative 2 address line 3	Representative_2_address_line_3	The address line 3 of the representative's address.
Representative 2 city	Representative_2_city	The name of town or city of the representative.
Representative 2 province	Representative_2_province	The province of the representative.
Representative 2 postal code	Representative_2_postal_code	The postal code of the representative.
Representative 2 email address	Representative_2_email_address	The email address of the representative.
Representative 2 primary phone number	Representative_2_primary_phone_number	The primary phone number of the representative. If the primary phone number starts with '0': the length of the primary phone

Data field name	Data field ID	Data field description
		number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the primary phone number starts with '+': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Representative 2 secondary phone number	Representative_2_secondary_phone_number	The secondary phone number of the representative. If the secondary phone number starts with '0': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the secondary phone number starts with '+': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Representative 2 representative reliably identified	Representative_2_representative_reliably_identified	An indication that the identity of the representative has been reliably verified in terms of the FIC Act.
Representative 2 status indicator	Representative_2_status_indicator	The RFP or NRP status indicator of the representative.
Reason for representative 2 NRP status	Reason_for_representative_2_nrp_status	The reason for the representative's NRP status.
Other reasons for representative 2 NRP status	Other_reasons_for_representative_2_nrp_status	The description of other reasons for the representative's NRP status.
Representative 3 identification type of natural person	Representative_3_identification_type_of_natural_person	The type of identification document of a representative.
Representative 3 identification number of natural person	Representative_3_identification_number_of_natural_person	The official identification number of a representative as per the identification document.

Data field name	Data field ID	Data field description
Representative 3 identification document expiry date	Representative_3_identification_document_expiry_date	The expiry date of the identification document of a representative.
Representative 3 names	Representative_3_names	Names of representative according to the identification document. Please note that multiple names must be reported with spaces in between them.
Representative 3 surname	Representative_3_surname	Surname of representative as reflected on the identification document.
Representative 3 address type	Representative_3_address_type	The address type of the representative, which can be a formal or informal address. ‘Formal address’ means a structured description of an address with a minimum of a street name, town or city, postal code and country as well as optional information about a building name, building number and street number. ‘Informal address’ means a free-form description of an address with optional street or landmark information but with a minimum of town or city, postal code and country.
Representative 3 address line 1	Representative_3_address_line_1	The address line 1 of the representative’s address.
Representative 3 address line 3	Representative_3_address_line_2	The address line 2 of the representative’s address.
Representative 3 address line 3	Representative_3_address_line_3	The address line 3 of the representative’s address.
Representative 3 city	Representative_3_city	The name of town or city of the representative.
Representative 3 province	Representative_3_province	The province of the representative.

Data field name	Data field ID	Data field description
Representative 3 postal code	Representative_3_postal_code	The postal code of the representative.
Representative 3 email address	Representative_3_email_address	The email address of the representative.
Representative 3 primary phone number	Representative_3_primary_phone_number	The primary phone number of the representative. If the primary phone number starts with '0': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the primary phone number starts with '+': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Representative 3 secondary phone number	Representative_3_secondary_phone_number	The secondary phone number of the representative. If the secondary phone number starts with '0': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the secondary phone number starts with '+': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Representative 3 representative reliably identified	Representative_3_representative_reliably_identified	An indication that the identity of the representative has been reliably verified in terms of the FIC Act.
Representative 3 status indicator	Representative_3_status_indicator	The RFP or NRP status indicator of the representative.

Data field name	Data field ID	Data field description
Reason for representative 3 NRP status	Reason_for_representative_3_nrp_status	The reason for the representative's NRP status.
Other reasons for representative 3 NRP status	Other_reasons_for_representative_3_nrp_status	The description of other reasons for the representative's NRP status.
Representative 4 identification type of natural person	Representative_4_identification_type_of_natural_person	The type of identification document of a representative.
Representative 4 identification number of natural person	Representative_4_identification_number_of_natural_person	The official identification number of a representative as per the identification document.
Representative 4 identification document expiry date	Representative_4_identification_document_expiry_date	The expiry date of the identification document of a representative.
Representative 4 names	Representative_4_names	Names of representative according to the identification document. Please note that multiple names must be reported with spaces in between them.
Representative 4 surname	Representative_4_surname	Surname of representative as reflected on the identification document.
Representative 4 address type	Representative_4_address_type	The address type of the representative, which can be a formal or informal address. 'Formal address' means a structured description of an address with a minimum of a street name, town or city, postal code and country as well as optional information about a building name, building number and street number. 'Informal address' means a free-form description of an address with optional street or landmark information but with

Data field name	Data field ID	Data field description
		a minimum of town or city, postal code and country.
Representative 4 address line 1	Representative_4_address_line_1	The address line 1 of the representative's address.
Representative 4 address line 4	Representative_4_address_line_2	The address line 2 of the representative's address.
Representative 4 address line 4	Representative_4_address_line_3	The address line 3 of the representative's address.
Representative 4 city	Representative_4_city	The name of town or city of the representative.
Representative 4 province	Representative_4_province	The province of the representative.
Representative 4 postal code	Representative_4_postal_code	The postal code of the representative.
Representative 4 email address	Representative_4_email_address	The email address of the representative.
Representative 4 primary phone number	Representative_4_primary_phone_number	The primary phone number of the representative. If the primary phone number starts with '0': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the primary phone number starts with '+': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Representative 4 secondary phone number	Representative_4_secondary_phone_number	The secondary phone number of the representative. If the secondary phone number starts with '0': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'.

Data field name	Data field ID	Data field description
		If the secondary phone number starts with '+': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Representative 4 representative reliably identified	Representative_4_representative_ reliably_identified	An indication that the identity of the representative has been reliably verified in terms of the FIC Act.
Representative 4 status indicator	Representative_4_status_indicator	The RFP or NRP status indicator of the representative.
Reason for representative 4 NRP status	Reason_for_representative_4_nrp_ status	The reason for the representative's NRP status.
Other reasons for representative 4 NRP status	Other_reasons_for_representative_4_ nrp_status	The description of other reasons for the representative's NRP status.
Representative 5 identification type of natural person	Representative_5_identification_type_o f_natural_person	The type of identification document of a representative.
Representative 5 identification number of natural person	Representative_5_identification_numbe r_of_natural_person	The official identification number of a representative as per the identification document.
Representative 5 identification document expiry date	Representative_5_identification_ document_expiry_date	The expiry date of the identification document of a representative.
Representative 5 names	Representative_5_names	Names of representative according to the identification document. Please note that multiple names must be reported with spaces in between them.
Representative 5 surname	Representative_5_surname	Surname of the representative as reflected on the identification document.
Representative 5 address type	Representative_5_address_type	The address type of the representative, which can be a formal or informal address. 'Formal address' means a structured

Data field name	Data field ID	Data field description
		description of an address with a minimum of a street name, town or city, postal code and country as well as optional information about a building name, building number and street number. 'Informal address' means a free-form description of an address with optional street or landmark information but with a minimum of town or city, postal code and country.
Representative 5 address line 1	Representative_5_address_line_1	The address line 1 of the representative's address.
Representative 5 address line 5	Representative_5_address_line_2	The address line 2 of the representative's address.
Representative 5 address line 5	Representative_5_address_line_3	The address line 3 of the representative's address.
Representative 5 city	Representative_5_city	The name of town or city of the representative.
Representative 5 province	Representative_5_province	The province of the representative.
Representative 5 postal code	Representative_5_postal_code	The postal code of the representative.
Representative 5 email address	Representative_5_email_address	The email address of the representative.
Representative 5 primary phone number	Representative_5_primary_phone_number	The primary phone number of the representative. If the primary phone number starts with '0': the length of the primary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the primary phone number starts with '+': the length of the primary phone number should be 'Minimum 10' &

Data field name	Data field ID	Data field description
		'Maximum 20' including '+ Country Code'.
Representative 5 secondary phone number	Representative_5_secondary_phone_number	The secondary phone number of the representative. If the secondary phone number starts with '0': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' inclusive of the '0'. If the secondary phone number starts with '+': the length of the secondary phone number should be 'Minimum 10' & 'Maximum 20' including '+ Country Code'.
Representative 5 representative reliably identified	Representative_5_representative_reliably_identified	An indication that the identity of the representative has been reliably verified in terms of the FIC Act.
Representative 5 status indicator	Representative_5_status_indicator	The RFP or NRP status indicator of the representative.
Reason for representative 5 NRP status	Reason_for_representative_5_nrp_status	The reason for the representative's NRP status.
Other reasons for representative 5 NRP status	Other_reasons_for_representative_5_nrp_status	The description of other reasons for the representative's NRP status.

Table 5: Data field structures for quarterly data submission

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Record ID	Rec_id	Alphanumeric	30		1
Record type	Record_type	Alphabets	3	Yes	ACC
Member bank code	Member_bank_code	Alphanumeric	9		CODI00080
Data submission code	Data_submission_code	Alphanumeric	10	Yes	R006
Reporting date	Reporting_date	Date (YYYY-MM-DD)	10		2024-09-30
Classification of depositor	Classification_of_depositor	Alphabets	3	Yes	NPR
Type of depositor	Type_of_depositor	Alphabets	3	Yes	ACH
Identification type of natural person	Identification_type_of_natural_person	Alphabets	3	Yes	NID
Identification number of natural person	Identification_number_of_natural_person	Alphanumeric	30		9211300534085
Names	Names	Characters	100		"Mike'le"
Surname	Surname	Characters	100		"Mkhize"
Identification type of institution	Identification_type_of_institution	Alphabets	3	Yes	CRN
Identification number of institution	Identification_number_of_institution	Alphanumeric	100		1991/755360/99
Name of institution	Name_of_institution	Characters	100		"XDS Attorneys"
Identification document expiry date	Identification_document_expiry_date	Date (YYYY-MM-DD)	10		2025-10-07
Address type	Address_type	Alphabets	3	Yes	FOA
Address line 1	Address_line_1	Characters	100		"89 Mandela Road"
Address line 2	Address_line_2	Characters	100		
Address line 3	Address_line_3	Characters	100		
City	City	Characters	100		"Mafikeng"
Province	Province	Alphabets	3	Yes	NWP
Postal code	Postal_code	Characters	100		6013
Email address	Email_address	Characters	100		"admin@milaaccountants.co.za"

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Primary phone number	Primary_phone_number	Characters	20		+27123456789
Secondary phone number	Secondary_phone_number	Characters	20		+27123456789
Depositor reliably identified	Depositor_reliably_identified	Alphabets	3	Yes	YES
Depositor status indicator	Depositor_status_indicator	Alphabets	3	Yes	NRP
Reason for depositor NRP status	Reason_for_depositor_nrp_status	Alphabets (multiple values)	3	Yes	"MLC,LRN,OTR"
Other reasons for depositor NRP status	Other_reasons_for_depositor_nrp_status	Alphanumeric	100		"Documents not updated by depositor"
Account category	Account_category	Alphabets	3	Yes	SIA
Product type	Product_type	Alphabets	3	Yes	TSA
Product type, other	Product_type_other	Characters	100		"Deposits with flexible term and rate of interest"
Product name	Product_name	Characters	50		"Fixed Deposit"
Account number	Account_number	Alphanumeric	50		9788600888999
Account status indicator	Account_status_indicator	Alphabets	3	Yes	NRP
Reason for account NRP status	Reason_for_account_nrp_status	Alphabets (multiple values)	3	Yes	OTR
Other reasons for account NRP status	Other_reasons_for_account_nrp_status	Characters	100		"Fraudulent activities"
Joint account flag	Joint_account_flag	Alphabets	3	Yes	YES
Share in joint account	Share_joint_account	Decimal	(1,3)		0.253
Pledged account flag	Pledged_account_flag	Alphabets	3	Yes	NO
Base currency	Base_currency	Alphabets	3	Yes	USD
Account balance in base currency	Base_currency_account_balance	Decimal	(20,2)		100.00

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Base currency exchange rate to ZAR	Base_currency_exchange_rate_to_zar	Decimal	(20,2)		18.02
Account balance in ZAR	Account_balance_zar	Decimal	(20,2)		1800.00
Account pledged balance in ZAR	Account_pledged_balance_zar	Decimal	(20,2)		10000.00
Joint account share balance in ZAR	Joint_account_share_balance_zar	Decimal	(20,2)		77000.00
Beneficiary balance in ZAR	Beneficiary_balance_zar	Decimal	(20,2)		25000.00
IBA pro rata calculation ratio	Iba_pro_rata_calculation_ratio	Decimal	(1,3)		0.345
Qualifying balance	Qualifying_balance	Decimal	(20,2)		10000.00
Qualifying deposit balance	Qualifying_deposit_balance	Decimal	(20,2)		10000.00
Qualifying deposit balance - RFP	Qualifying_deposit_balance_rfp	Decimal	(20,2)		10000.00
Qualifying deposit balance - NRP	Qualifying_deposit_balance_nrp	Decimal	(20,2)		10000.00
Covered balance	Covered_balance	Decimal	(20,2)		10000.00
Covered balance - RFP	Covered_balance_rfp	Decimal	(20,2)		10000.00
Covered balance - NRP	Covered_balance_nrp	Decimal	(20,2)		10000.00
Total qualifying deposits	Total_qualifying_deposits	Decimal	(20,2)		10000.00
Total qualifying deposits - RFP	Total_qualifying_deposits_rfp	Decimal	(20,2)		10000.00
Total qualifying deposits - NRP	Total_qualifying_deposits_nrp	Decimal	(20,2)		10000.00
Total covered deposits	Total_covered_deposits	Decimal	(20,2)		10000.00
Total covered deposits - RFP	Total_covered_deposits_rfp	Decimal	(20,2)		10000.00

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Total covered deposits - NRP	Total_covered_deposits_nrp	Decimal	(20,2)		10000.00
FBA holder identification type of natural person	FBA_holder_identification_type_of_natural_person	Alphabets	3	Yes	NID
FBA holder identification number of natural person	FBA_holder_identification_number_of_natural_person	Alphanumeric	30		6605020534712
FBA holder names	FBA_holder_names	Characters	100		"Tebogo"
FBA holder surname	FBA_holder_surname	Characters	100		"N"
FBA holder identification type of institution	FBA_holder_identification_type_of_institution	Alphabets	3	Yes	CRN
FBA holder identification number of institution	FBA_holder_identification_number_of_institution	Alphanumeric	100		1991/755345/99
FBA holder name of institution	FBA_holder_name_of_institution	Characters	100		"Mila Attorneys"
FBA holder identification document expiry date	FBA_holder_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01
FBA holder address type	FBA_holder_address_type	Alphabets	3	Yes	FOA
FBA holder address line 1	FBA_holder_address_line_1	Characters	100		"89 Mandela Road"
FBA holder address line 2	FBA_holder_address_line_2	Characters	100		
FBA holder address line 3	FBA_holder_address_line_3	Characters	100		
FBA holder city	FBA_holder_city	Characters	100		"Mafikeng"
FBA holder province	FBA_holder_province	Alphabets	3	Yes	NWP
FBA holder postal code	FBA_holder_postal_code	Characters	100		6013
FBA holder email address	FBA_holder_email_address	Characters	100		"admin@milaaccountants.co.za"

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
FBA holder primary phone number	FBA_holder_primary_phone_number	Characters	20		+27123456789
FBA holder secondary phone number	FBA_holder_secondary_phone_number	Characters	20		+27123456789
FBA holder reliably identified	FBA_holder_reliably_identified	Alphabets	3	Yes	YES
FBA holder status indicator	FBA_Holder_status_indicator	Alphabets	3	Yes	NRP
Reason for FBA holder NRP status	Reason_for_FBA_Holder_nrp_status	Alphabets (multiple values)	3	Yes	OTR
Other reasons for FBA holder NRP status	Other_reasons_for_FBA_Holder_nrp_status	Alphanumeric	100		"Beneficiary not identified"
Type of representation	Type_of_representation	Alphabets	3	Yes	SIG
Representative 1 identification type of natural person	Representative_1_identification_type_of_natural_person	Alphabets	3	Yes	NID
Representative 1 identification number of natural person	Representative_1_identification_number_of_natural_person	Alphanumeric	30		6605020534089
Representative 1 identification document expiry date	Representative_1_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01
Representative 1 names	Representative_1_names	Characters	100		"Koketso"
Representative 1 surname	Representative_1_surname	Characters	100		"Kunene"
Representative 1 address type	Representative_1_address_type	Alphabets	3	Yes	INA
Representative 1 address line 1	Representative_1_address_line_1	Characters	100		"137-18th Avenue"
Representative 1 address line 2	Representative_1_address_line_2	Characters	100		"Slovo"

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Representative 1 address line 3	Representative_1_address_line_3	Characters	100		
Representative 1 city	Representative_1_city	Characters	100		"Johannesburg"
Representative 1 province	Representative_1_province	Alphabets	3	Yes	GTP
Representative 1 postal code	Representative_1_postal_code	Characters	100		2060
Representative 1 email address	Representative_1_email_address	Characters	100		"sagoodies@gmail.com"
Representative 1 primary phone number	Representative_1_primary_phone_number	Characters	20		+27123456789
Representative 1 secondary phone number	Representative_1_secondary_phone_number	Characters	20		+27123456789
Representative 1 representative reliably identified	Representative_1_representative_reliably_identified	Alphabets	3	Yes	YES
Representative 1 status indicator	Representative_1_status_indicator	Alphabets	3	Yes	NRP
Reason for representative 1 NRP status	Reason_for_representative_1_nrp_status	Alphabets (multiple values)	3	Yes	OTR
Other reasons for representative 1 NRP status	Other_reasons_for_representative_1_nrp_status	Alphanumeric	100		"Documents not available"
Representative 2 identification type of natural person	Representative_2_identification_type_of_natural_person	Alphabets	3	Yes	NID
Representative 2 identification number of natural person	Representative_2_identification_number_of_natural_person	Alphanumeric	30		6605020534089
Representative 2 identification document expiry date	Representative_2_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Representative 2 names	Representative_2_names	Characters	100		"Koketso"
Representative 2 surname	Representative_2_surname	Characters	100		"Kunene"
Representative 2 address type	Representative_2_address_type	Alphabets	3	Yes	INA
Representative 2 address line 1	Representative_2_address_line_1	Characters	100		"137-18th Avenue"
Representative 2 address line 2	Representative_2_address_line_2	Characters	100		"Slovo"
Representative 2 address line 3	Representative_2_address_line_3	Characters	100		
Representative 2 city	Representative_2_city	Characters	100		"Johannesburg"
Representative 2 province	Representative_2_province	Alphabets	3	Yes	GTP
Representative 2 postal code	Representative_2_postal_code	Characters	100		2060
Representative 2 email address	Representative_2_email_address	Characters	100		sagoodies@gmail.com
Representative 2 primary phone number	Representative_2_primary_phone_number	Characters	20		+27123456789
Representative 2 secondary phone number	Representative_2_secondary_phone_number	Characters	20		+27123456789
Representative 2 representative reliably identified	Representative_2_representative_reliably_identified	Alphabets	3	Yes	YES
Representative 2 status indicator	Representative_2_status_indicator	Alphabets	3	Yes	NRP
Reason for representative 2 NRP status	Reason_for_representative_2_nrp_status	Alphabets (multiple values)	3	Yes	OTR

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Other reasons for representative 2 NRP status	Other_reasons_for_representative_2_nrp_status	Alphanumeric	100		"Documents not available"
Representative 3 identification type of natural person	Representative_3_identification_type_of_natural_person	Alphabets	3	Yes	NID
Representative 3 identification number of natural person	Representative_3_identification_number_of_natural_person	Alphanumeric	30		6605020534089
Representative 3 identification document expiry date	Representative_3_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01
Representative 3 names	Representative_3_names	Characters	100		"Koketso"
Representative 3 surname	Representative_3_surname	Characters	100		"Kunene"
Representative 3 address type	Representative_3_address_type	Alphabets	3	Yes	INA
Representative 3 address line 1	Representative_3_address_line_1	Characters	100		"137-18th Avenue"
Representative 3 address line 3	Representative_3_address_line_2	Characters	100		"Slovo"
Representative 3 address line 3	Representative_3_address_line_3	Characters	100		
Representative 3 city	Representative_3_city	Characters	100		"Johannesburg"
Representative 3 province	Representative_3_province	Alphabets	3	Yes	GTP
Representative 3 postal code	Representative_3_postal_code	Characters	100		2060
Representative 3 email address	Representative_3_email_address	Characters	100		"sagoodies@gmail.com"
Representative 3 primary phone number	Representative_3_primary_phone_number	Characters	20		+27123456789

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Representative 3 secondary phone number	Representative_3_secondary_phone_number	Characters	20		+27123456789
Representative 3 representative reliably identified	Representative_3_representative_reliably_identified	Alphabets	3	Yes	YES
Representative 3 status indicator	Representative_3_status_indicator	Alphabets	3	Yes	NRP
Reason for representative 3 NRP status	Reason_for_representative_3_nrp_status	Alphabets (multiple values)	3	Yes	OTR
Other reasons for representative 3 NRP status	Other_reasons_for_representative_3_nrp_status	Alphanumeric	100		"Documents not available"
Representative 4 identification type of natural person	Representative_4_identification_type_of_natural_person	Alphabets	3	Yes	NID
Representative 4 identification number of natural person	Representative_4_identification_number_of_natural_person	Alphanumeric	30		6605020534089
Representative 4 identification document expiry date	Representative_4_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01
Representative 4 names	Representative_4_names	Characters	100		"Koketso"
Representative 4 surname	Representative_4_surname	Characters	100		"Kunene"
Representative 4 address type	Representative_4_address_type	Alphabets	3	Yes	INA
Representative 4 address line 1	Representative_4_address_line_1	Characters	100		"137-18th Avenue"
Representative 4 address line 4	Representative_4_address_line_2	Characters	100		"Slovo"
Representative 4 address line 4	Representative_4_address_line_3	Characters	100		

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Representative 4 city	Representative_4_city	Characters	100		"Johannesburg"
Representative 4 province	Representative_4_province	Alphabets	3	Yes	GTP
Representative 4 postal code	Representative_4_postal_code	Characters	100		2060
Representative 4 email address	Representative_4_email_address	Characters	100		" sagoodies@gmail.com "
Representative 4 primary phone number	Representative_4_primary_phone_number	Characters	20		+27123456789
Representative 4 secondary phone number	Representative_4_secondary_phone_number	Characters	20		+27123456789
Representative 4 representative reliably identified	Representative_4_representative_reliably_identified	Alphabets	3	Yes	YES
Representative 4 status indicator	Representative_4_status_indicator	Alphabets	3	Yes	NRP
Reason for representative 4 NRP status	Reason_for_representative_4_nrp_status	Alphabets (multiple values)	3	Yes	OTR
Other reasons for representative 4 NRP status	Other_reasons_for_representative_4_nrp_status	Alphanumeric	100		"Document not available"
Representative 5 identification type of natural person	Representative_5_identification_type_of_natural_person	Alphabets	3	Yes	NID
Representative 5 identification number of natural person	Representative_5_identification_number_of_natural_person	Alphanumeric	30		6605020534089
Representative 5 identification document expiry date	Representative_5_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01
Representative 5 names	Representative_5_names	Characters	100		"Koketso"

Data field name	Data field ID	Data type	Data length	Pre-defined list	Example format
Representative 5 surname	Representative_5_surname	Characters	100		"Kunene"
Representative 5 address type	Representative_5_address_type	Alphabets	3	Yes	INA
Representative 5 address line 1	Representative_5_address_line_1	Characters	100		"137-18th Avenue"
Representative 5 address line 5	Representative_5_address_line_2	Characters	100		"Slovo"
Representative 5 address line 5	Representative_5_address_line_3	Characters	100		
Representative 5 city	Representative_5_city	Characters	100		"Johannesburg"
Representative 5 province	Representative_5_province	Alphabets	3	Yes	GTP
Representative 5 postal code	Representative_5_postal_code	Characters	100		2060
Representative 5 email address	Representative_5_email_address	Characters	100		"sagoodies@gmail.com"
Representative 5 primary phone number	Representative_5_primary_phone_number	Characters	20		+27123456789
Representative 5 secondary phone number	Representative_5_secondary_phone_number	Characters	20		+27123456789
Representative 5 representative reliably identified	Representative_5_representative_reliably_identified	Alphabets	3	Yes	YES
Representative 5 status indicator	Representative_5_status_indicator	Alphabets	3	Yes	NRP
Reason for representative 5 NRP status	Reason_for_representative_5_nrp_status	Alphabets (multiple values)	3	Yes	OTR
Other reasons for representative 5 NRP status	Other_reasons_for_representative_5_nrp_status	Alphanumeric	100		"Document not available"

Table 6: Data field business rules for quarterly data submission

Data field name	Data field ID	Business rules	Mandatory
Record ID	Rec_id	- No duplicate 'Rec_id' to be reported; this is a unique sequential number. - Summary records must be reported with record ID value S01.	Mandatory
Record type	Record_type	'Record_Type' must be reported for all 'Rec_id'.	Mandatory
Member bank code	Member_bank_code	- CODI-assigned alphanumeric code starting with CODI followed by 5 digits - Should be the same 'Member_bank_code' value for all 'Rec_id'	Mandatory
Data submission code	Data_submission_code	- CODI-assigned alphanumeric code starting with R followed by 3 digits for quarterly data submissions, ad hoc data submissions, and submissions by a bank in resolution. - Should be the same 'Data_submission_code' for all 'Rec_id'	Mandatory
Reporting date	Reporting_date	Should be the same 'Reporting_date' value for all 'Rec_id'	Mandatory
Classification of depositor	Classification_of_depositor	The 'Classification_of_depositor' must be reported for all records except for 'Rec_id' (S01).	Mandatory
Type of depositor	Type_of_depositor	The 'Type_of_depositor' must be reported for all records except for 'Rec_id' (S01).	Mandatory
Identification type of natural person	Identification_type_of_natural_person	- For every depositor record, either 'Identification_type_of_natural_person' or 'Identification_type_of_institution' must be reported. - The 'Identification_type_of_natural_person' must be reported for all records except for 'Rec_id' (S01) and where 'Identification_type_of_institution' is not reported.	Mandatory
Identification number of natural person	Identification_number_of_natural_person	If 'Identification_type_of_natural_person' is reported, then	Mandatory

Data field name	Data field ID	Business rules	Mandatory
		'Identification_number_of_natural_person' must be reported. – The 'Identification_number_of_natural_person' must be reported for all records except for 'Rec_id' (S01) and where 'Identification_type_of_institution' is not reported.	
Names	Names	– If 'Identification_type_of_natural_person' is reported, then 'Names' must be reported. – The 'Names' must be reported for all records except for 'Rec_id' (S01) and where 'Identification_type_of_institution' is not reported.	Mandatory
Surname	Surname	– If 'Names' is reported, then 'Surname' must be reported. – The 'Surname' must be reported for all records except for 'Rec_id' (S01) and where 'Identification_type_of_institution' is not reported. – The 'Surname' or 'Name_of_institution' must be reported for all records except for 'Rec_id' (S01).	Mandatory
Identification type of institution	Identification_type_of_institution	– The 'Identification_type_of_institution' must be reported for all records except for 'Rec_id' (S01) and where 'Identification_type_of_natural_person' is not reported. – If 'Identification_type_of_institution' is reported, and 'Record_type' is 'Account', then 'Type_of_representation' must be reported, except where 'Identification_type_of_institution' is 'National ID (sole proprietorship)' or 'Passport number (sole proprietorship)'.	Mandatory

Data field name	Data field ID	Business rules	Mandatory
Identification number of institution	Identification_number_of_institution	– If 'Identification_type_of_institution' is reported, then 'Identification_number_of_institution' must be reported. – The 'Identification_number_of_institution' must be reported for all records except for 'Rec_id' (S01) and where 'Identification_type_of_natural_person' is not reported.	Mandatory
Name of institution	Name_of_institution	– If 'Identification_type_of_institution' is reported, then 'Name_of_institution' must be reported. – The 'Name_of_institution' must be reported for all records except for 'Rec_id' (S01) and where 'Identification_type_of_natural_person' is not reported. – The 'Surname' or 'Name_of_institution' must be reported for all records except for 'Rec_id' (S01).	Mandatory
Identification document expiry date	Identification_document_expiry_date	– If 'Identification_type_of_natural_person' or 'Identification_type_of_institution' is 'South African National ID', 'Company Registration Number', 'Trust Registration Number', 'Customer number for informal groups (stokvels, club, etc.)', or 'Partnerships', then 'Identification_document_expiry_date' should not be reported.	If applicable
Address type	Address_type	– Either a 'Formal Address' or an 'Informal address' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution' across all records except for 'Rec_id' (S01).	Mandatory
Address line 1	Address_line_1	– If 'Address_type' is reported, then 'Address_line_1' must be reported.	Mandatory
Address line 2	Address_line_2		If applicable
Address line 3	Address_line_3		If applicable

Data field name	Data field ID	Business rules	Mandatory
City	City	– If 'Address_type' is reported, then 'City' must be reported.	Mandatory
Province	Province	– If 'Address_type' is reported, then 'Province' must be reported.	Mandatory
Postal code	Postal_code	– If 'Address_type' is reported, then 'Postal_code' must be reported.	Mandatory
Email address	Email_address	– At least 'Primary_phone_number' or 'Representative_1_primary_phone_number' or 'Email_address' or 'Representative_1_email_address' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution'.	Mandatory
Primary phone number	Primary_phone_number	– At least 'Primary_phone_number' or 'Representative_1_primary_phone_number' or 'Email_address' or 'Representative_1_email_address' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution'.	Mandatory
Secondary phone number	Secondary_phone_number		If applicable
Depositor reliably identified	Depositor_reliably_identified	– If 'Identification_number_of_natural_person' or 'Identification_number_of_institution' is reported, then 'Depositor_reliably_identified' must be reported except for 'Rec_id' (S01).	Mandatory
Depositor status indicator	Depositor_status_indicator	– If 'Depositor_reliably_identified' is 'NO', then 'Depositor_status_indicator' must be 'NRP'. – If 'Depositor_status_indicator' is 'NRP', then 'Account_status_indicator' must also be 'NRP' for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'. – If 'Depositor_status_indicator' is 'NRP', then both 'Qualifying_deposit_balance-rfp' and 'Covered_balance_rfp' must be reported a 0.	Mandatory

Data field name	Data field ID	Business rules	Mandatory
Reason for depositor NRP status	Reason_for_depositor_nrp_status	- If 'Depositor_status_indicator' is 'NRP', then 'Reason_for_depositor_nrp_status' must be reported.	If applicable
Other reasons for depositor NRP status	Other_reasons_for_depositor_nrp_status	- If 'Reason_for_depositor_nrp_status' includes 'Other reasons', then 'Other_reasons_for_depositor_nrp_status' must be reported.	If applicable
Account category	Account_category	- 'Account_category' must be reported if 'Account_number' is reported. - For any 'Identification_number_of_natural_person', when 'Record_type' is 'ACC', 'Type_of_depositor' is 'ACH', 'Depositor_status_indicator' is 'NRP' and 'Reason_for_depositor_nrp_status' is 'DFD' or 'OTR' (if 'Reason_for_depositor_nrp_status' is 'OTR', then 'Other_reasons_for_depositor_nrp_status' should be reported as 'Depositor/FBA holder deceased' or 'DFD'), then 'Account_category' must be reported as 'SIA'. - For any 'Identification_number_of_natural_person', when 'Record_type' is 'ACC', 'Type_of_depositor' is 'BEN', 'Depositor_status_indicator' is 'NRP' and 'Reason_for_depositor_nrp_status' is 'DFD' or 'OTR' (if 'Reason_for_depositor_nrp_status' is 'OTR', then 'Other_reasons_for_depositor_nrp_status' should be reported as 'Depositor/FBA holder deceased' or 'DFD'), then 'Account_category' must be reported as 'FBA'.	Mandatory

Data field name	Data field ID	Business rules	Mandatory
Product type	Product_type	– 'Product_type' must be reported if 'Account_number' is reported.	Mandatory
Product type, other	Product_type_other	– If 'Product_type' is 'Other products', then 'Product_type_other' must be reported.	If applicable
Product name	Product_name	– 'Product_name' must be reported if 'Product_type' is reported.	Mandatory
Account number	Account_number	– 'Account_number' must be reported if 'Identification_number_of_natural_person' or 'Identification_number_of_institution' is reported and where 'Record_type' is 'Account'. – 'Account_number' must not be the same for different 'Identification_number_of_natural_person' or 'Identification_number_of_institution' except where 'Joint_account_flag' is 'YES' or where 'Account_category' is 'FBA'.	Mandatory
Account status indicator	Account_status_indicator	– 'Account_status_indicator' must be reported if 'Account_number' is reported. – If 'Account_status_indicator' is 'NRP', then 'Qualifying_deposit_balance_nrp' should be the sum of 'Qualifying_balance' of the NRP accounts.	Mandatory
Reason for account NRP status	Reason_for_account_nrp_status	– If 'Account_status_indicator' is 'NRP', then 'Reason_for_account_nrp_status' must be reported.	If applicable
Other reasons for account NRP status	Other_reasons_for_account_nrp_status	– If 'Reason_for_account_nrp_status' includes 'Other reasons', then 'Other_reasons_for_account_nrp_status' must be reported.	If applicable
Joint account flag	Joint_account_flag	– 'Joint_account_flag' must be reported where 'Account_number' is reported.	Mandatory
Share in joint account	Share_joint_account	– If 'Joint_account_flag' is 'YES', then 'Share_joint_account' must be reported. – If 'Joint_account_flag' is 'YES', then 'Share_joint_account' ratio must total to 1 for each joint 'Account_number', except if any	If applicable

Data field name	Data field ID	Business rules	Mandatory
		joint account holder is not a qualifying depositor.	
Pledged account flag	Pledged_account_flag	– 'Pledged_account_flag' must be reported where 'Account_number' is reported.	Mandatory
Base currency	Base_currency	– 'Base_currency' must be reported where 'Account_number' is reported.	Mandatory
Account balance in base currency	Base_currency_account_balance	– 'Base_currency_account_balance' must be reported where 'Account_number' is reported. – The same 'Base_currency_account_balance' must be reported for the same joint account.	Mandatory
Base currency exchange rate to ZAR	Base_currency_exchange_rate_to_zar	– 'Base_currency_exchange_rate_to_zar' must be reported where 'Base_currency' is not ZAR.	If applicable
Account balance in ZAR	Account_balance_zar	– 'Account_balance_zar' must be reported where 'Account_number' is reported. – For every 'Account_number', the 'Account_balance_zar' cannot be less than 'Qualifying_balance' except where 'Account_balance_zar' is reported in negative. – 'Account_balance_zar' must be a product of 'Base_currency_account_balance' and 'Base_currency_exchange_rate_to_zar'. – 'Account_balance_zar' must be reported where 'Record_type' is 'Account'.	Mandatory
Account pledged balance in ZAR	Account_pledged_balance_zar	– 'Account_pledged_balance_zar' must be reported if 'Pledged_account_flag' is 'YES' for an 'Account_number'. – 'Account_pledged_balance_zar' cannot be negative. – 'Account_pledged_balance_zar' cannot be more than the 'Account_balance_zar'.	If applicable
Joint account share balance in ZAR	Joint_account_share_balance_zar	– 'Joint_account_share_balance_zar' must be reported if 'Joint_account_flag' is 'YES' for an 'Account_number'.	If applicable

Data field name	Data field ID	Business rules	Mandatory
		'Joint_account_share_balance_zar' cannot be more than the 'Account_balance_zar' except where both 'Account_balance_zar' and 'Joint_account_share_balance_zar' are reported as negative. 'The value of 'Joint_account_share_balance_zar' must be a product of 'Share_joint_account' and 'Account_balance_zar'.	
Beneficiary balance in ZAR	Beneficiary_balance_zar	'Beneficiary_balance_zar' must be reported for every 'Account_number' where 'Type_of_depositor' is 'Beneficiary'. 'Beneficiary_balance_zar' cannot be more than the 'Account_balance_zar', except where both 'Account_balance_zar' and 'Beneficiary_share_balance_zar' are reported as negative - If the sum of 'Beneficiary_balance_zar' for the FBA 'Account_number' is not equal to the FBA 'Account_balance_zar', then CODI will raise an exception, in which case the bank may be required to submit additional details of beneficiaries to CODI.	If applicable
IBA pro rata calculation ratio	Iba_pro_rata_calculation_ratio	'Iba_pro_rata_calculation_ratio' must be reported when 'Account_category' is 'IBA' and IBA holder ('Identification_number_of_institution') holds multiple accounts ('Account_number') with different 'Signatories'. - If the value of 'Iba_pro_rata_calculation_ratio' is reported, it must be a ratio between the account 'Qualifying_balance' over the 'Qualifying_deposit_balance' of the associated account holder when 'Account_category' is 'IBA'. - The sum of 'Iba_pro_rata_calculation_ratio' of the same 'IBA holder	If applicable

Data field name	Data field ID	Business rules	Mandatory
		('Identification_number_of_institution') must equal to 1. - If 'lba_pro_rata_calculation_ratio' is reported where the 'Account_category' is 'IBA', then 'Qualifying_deposit_balance', 'Qualifying_deposit_balance_rfp', 'Qualifying_deposit_balance_nrp', 'Covered_balance', 'Covered_balance_rfp' and 'Covered_balance_nrp' must be reported.	
Qualifying balance	Qualifying_balance	- 'Qualifying_balance' must be reported for all 'Record_type' reported as 'Account'. - 'Qualifying_balance' cannot be negative. - 'Qualifying_balance' cannot be more than the 'Account_balance_zar', except where 'Account_bal_zar' is negative.	Mandatory
Qualifying deposit balance	Qualifying_deposit_balance	- 'Qualifying_balance' must be reported for all 'Record_type' reported as 'Depositor'. - The sum of 'Qualifying_balance' must be equal to 'Qualifying_deposit_balance' for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'. - The sum of 'Qualifying_deposit_balance_rfp' and 'Qualifying_deposit_balance_nrp' must be equal to 'Qualifying_deposit_balance' for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution' except where 'lba_pro_rata_calculation_ratio' is reported, then the sum of 'Qualifying_balance' must be equal to the sum of 'Qualifying_deposit_balance' for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'. - 'Qualifying_deposit_balance' cannot be negative.	Mandatory

Data field name	Data field ID	Business rules	Mandatory
		Only one record of 'Qualifying_deposit_balance' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution' except where 'Account_category' is equal to 'FBA' or 'lba_pro_rata_calculation_ratio' is reported for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'.	
Qualifying deposit balance - RFP	Qualifying_deposit_balance_rfp	'Qualifying_deposit_balance_rfp' must be reported for all 'Record_type' reported as 'Depositor'. 'Qualifying_deposit_balance_rfp' cannot be negative. - Only one record of 'Qualifying_deposit_balance_rfp' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution', except where 'Account_category' is equal to 'FBA' or 'lba_pro_rata_calculation_ratio' is reported for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'.	Mandatory
Qualifying deposit balance - NRP	Qualifying_deposit_balance_nrp	'Qualifying_deposit_balance_nrp' must be reported for all 'Record_type' reported as 'Depositor'. 'Qualifying_deposit_balance_nrp' cannot be negative. - Only one record of 'Qualifying_deposit_balance_nrp' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution' except where 'Account_category' is equal to 'FBA' or 'lba_pro_rata_calculation_ratio' is reported	Mandatory

Data field name	Data field ID	Business rules	Mandatory
		for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'.	
Covered balance	Covered_balance	- 'Covered_balance' must be reported for all 'Record_type' reported as 'Depositor'. - The sum of 'Covered_balance_rfp' and 'Covered_balance_nrp' must be equal to 'Covered_balance' for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'. - 'Covered_balance' must not exceed R100 000 except where 'Account_category' is 'FBA', and 'Type_of_depositor' is 'Account holder'. - Where the 'Account_category' is 'FBA' and the beneficiaries are unknown, then the 'Account_balance_zar' must equal 'Qualifying_balance' and the 'Covered_balance'. - If 'lba_pro_rata_calculation_ratio' is reported where the 'Account_category' is 'IBA', then the 'Covered_balance' must be a product of 'lba_pro_rata_calculation_ratio' and the 'Qualifying_deposit_balance' of the associated 'Account_number'. - 'Covered_balance' cannot be negative. - Only one record of 'Covered_balance' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution' except where 'Account_category' is equal to 'FBA' or 'lba_pro_rata_calculation_ratio' is reported for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'. For any 'Identification_number_of_natural_person',	Mandatory

Data field name	Data field ID	Business rules	Mandatory
		when 'Type_of_depositor' is 'ACH', 'Depositor_status_indicator' is 'NRP' and 'Reason_for_depositor_nrp_status' is 'DFD' or 'OTR' (if 'Reason_for_depositor_nrp_status' is 'OTR', then 'Other_reasons_for_depositor_nrp_status' should be reported as 'Depositor/FBA holder deceased' or 'DFD'), then 'Covered_balance' must not exceed R100 000. – For any 'Identification_number_of_natural_person', when 'Type_of_depositor' is BEN, 'Depositor_status_indicator' is 'NRP' and 'Reason_for_depositor_nrp_status' is 'DFD' or 'OTR' (if 'Reason_for_depositor_nrp_status' is 'OTR', then 'Other_reasons_for_depositor_nrp_status' should be reported as 'Depositor/FBA holder deceased' or 'DFD'), then 'Covered_balance' must not exceed R100 000.	
Covered balance - RFP	Covered_balance _rfp	'Covered_balance_rfp' must be reported for all 'Record_type' reported as 'Depositor'. – 'Covered_balance_rfp' cannot be negative. – Only one record of 'Covered_balance_rfp' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution' except where 'Account_category' is equal to 'FBA' or 'lba_pro_rata_calculation_ratio' is reported for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'.	Mandatory
Covered balance - NRP	Covered_balance _nrp	– 'Covered_balance_nrp' must be reported for all 'Record_type' reported as 'Depositor'. – 'Covered_balance_nrp' cannot be negative.	Mandatory

Data field name	Data field ID	Business rules	Mandatory
		Only one record of 'Covered_balance_nrp' must be reported for every 'Identification_number_of_natural_person' or 'Identification_number_of_institution' except where 'Account_category' is equal to 'FBA' or 'lba_pro_rata_calculation_ratio' is reported for the same 'Identification_number_of_natural_person' or 'Identification_number_of_institution'.	
Total qualifying deposits	Total_qualifying_deposits	'Total_qualifying_deposits' must be reported for all 'Record_type' reported as 'Summary'. 'Total_qualifying_deposits' cannot be negative. - The sum of all 'Qualifying_deposit_balance' must be equal to 'Total_qualifying_deposits'. - Only one record of 'Total_qualifying_deposits' must be reported for 'Rec_Id' (S01).	Mandatory
Total qualifying deposits - RFP	Total_qualifying_deposits_rfp	'Total_qualifying_deposits_rfp' must be reported for all 'Record_type' reported as 'Summary'. 'Total_qualifying_deposits_rfp' cannot be negative. - The sum of all 'Qualifying_deposit_balance_rfp' must be equal to 'Total_qualifying_deposits_rfp'. - Only one record of 'Total_qualifying_deposits_rfp' must be reported for 'Rec_Id' (S01).	Mandatory
Total qualifying deposits - NRP	Total_qualifying_deposits_nrp	'Total_qualifying_deposits_nrp' must be reported for all 'Record_type' reported as 'Summary'. 'Total_qualifying_deposits_nrp' cannot be negative. - The sum of all 'Qualifying_deposit_balance_nrp' must be equal to 'Total_qualifying_deposits_nrp'.	Mandatory

Data field name	Data field ID	Business rules	Mandatory
		Only one record of 'Total_qualifying_deposits_nrp' must be reported for 'Rec_Id' (S01).	
Total covered deposits	Total_covered_deposits	'Total_covered_deposits' must be reported for all 'Record_type' reported as 'Summary'. 'Total_covered_deposits' cannot be negative. - The sum of all 'Covered_balance' must be equal to 'Total_covered_deposits'. - Only one record of 'Total_covered_deposits' must be reported for 'Rec_Id' (S01).	Mandatory
Total covered deposits - RFP	Total_covered_deposits_rfp	'Total_covered_deposits_rfp' must be reported for all 'Record_type' reported as 'Summary'. 'Total_covered_deposits_rfp' cannot be negative. - The sum of all 'Covered_balance_rfp' must be equal to 'Total_covered_deposits_rfp'. - Only one record of 'Total_covered_deposits_rfp' must be reported for 'Rec_Id' (S01).	Mandatory
Total covered deposits - NRP	Total_covered_deposits_nrp	'Total_covered_deposits_nrp' must be reported for all 'Record_type' reported as 'Summary'. 'Total_covered_deposits_nrp' cannot be negative. - The sum of all 'Covered_balance_nrp' must be equal to 'Total_covered_deposits_nrp'. - Only one record of 'Total_covered_deposits_nrp' must be reported for 'Rec_Id' (S01).	Mandatory
FBA holder identification type of natural person	FBA_holder_identification_type_of_natural_person	If 'Account_category' is reported as 'FBA' and 'Type_of_depositor' is 'Beneficiary', then either 'FBA_holder_identification_type_of_natural_person' or 'FBA_holder_identification_type_of_institution' must be reported.	If applicable

Data field name	Data field ID	Business rules	Mandatory
FBA holder identification number of natural person	FBA_holder_identification_number_of_natural_person	– If 'FBA_holder_identification_type_of_natural_person' is reported, then 'FBA_holder_identification_number_of_natural_person' must be reported. – For any 'Identification_number_of_natural_person', when 'Type_of_depositor' is 'ACH', 'Depositor_status_indicator' is 'NRP' and 'Reason_for_depositor_nrp_status' is 'DFD' or 'OTR' (if 'Reason_for_depositor_nrp_status' is 'OTR', then 'Other_reasons_for_depositor_nrp_status' should be reported as 'Depositor/FBA holder deceased or DFD') and 'Account_category' is reported as 'SIA', then 'FBA_holder_identification_number_of_natural_person' or 'FBA_holder_identification_number_of_institution' must not be reported.	If applicable
FBA holder names	FBA_holder_names	– If 'FBA_holder_identification_number_of_natural_person' is reported, then 'FBA_holder_names' must be reported.	If applicable
FBA holder surname	FBA_holder_surname	– If 'FBA_holder_names' is reported, then 'FBA_holder_surname' must be reported.	If applicable
FBA holder identification type of institution	FBA_holder_identification_type_of_institution	– If 'Account_category' is reported as 'FBA' and 'Type_of_depositor' is 'Beneficiary', then either 'FBA_holder_identification_type_of_natural_person' or 'FBA_holder_identification_type_of_institution' must be reported.	If applicable
FBA holder identification number of institution	FBA_holder_identification_number_of_institution	– If 'FBA_holder_identification_type_of_institution' is reported, then 'FBA_holder_identification_number_of_institution' must be reported.	If applicable

Data field name	Data field ID	Business rules	Mandatory
		For any 'Identification_number_of_natural_person', when 'Type_of_depositor' is 'ACH', 'Depositor_status_indicator' is 'NRP' and 'Reason_for_depositor_nrp_status' is 'DFD' or 'OTR' (if 'Reason_for_depositor_nrp_status' is 'OTR', then 'Other_reasons_for_depositor_nrp_status' should be reported as 'Depositor/FBA holder deceased or DFD') and 'Account_category' is reported as 'SIA', then 'FBA_holder_identification_number_of_natural_person' or 'FBA_holder_identification_number_of_institution' must not be reported.	
FBA holder name of institution	FBA_holder_name_of_institution	If 'FBA_holder_identification_number_of_institution' is reported, then 'FBA_holder_name_of_institution' must be reported.	If applicable
FBA holder identification document expiry date	FBA_holder_identification_document_expiry_date	If 'FBA_holder_identification_type_of_natural_person' or 'FBA_holder_identification_type_of_institution' is reported as 'Passport number' or 'Asylum seeker number', then 'FBA_holder_identification_document_expiry_date' must be reported.	If applicable
FBA holder address type	FBA_holder_address_type	- If 'FBA_holder_identification_number_of_institution' or 'FBA_holder_identification_number_of_natural_person' is reported, then 'FBA_holder_address_type' must be reported. - Either a 'Formal Address' or an 'Informal address' must be reported for every 'FBA_holder_identification_number_of_institution' or	If applicable

Data field name	Data field ID	Business rules	Mandatory
		'FBA_holder_identification_number_of_natural_person'.	
FBA holder address line 1	FBA_holder_address_line_1	– If 'FBA_holder_address_type' is reported, then 'FBA_holder_address_line_1' must be reported.	If applicable
FBA holder address line 2	FBA_holder_address_line_2		If applicable
FBA holder address line 3	FBA_holder_address_line_3		If applicable
FBA holder city	FBA_holder_city	– If 'FBA_holder_address_line_1' is reported, then 'FBA_holder_city' must be reported.	If applicable
FBA holder province	FBA_holder_province	– If 'FBA_holder_address_line_1' is reported, then 'FBA_holder_province' must be reported.	If applicable
FBA holder postal code	FBA_holder_postal_code	– If 'FBA_holder_address_line_1' is reported, then 'FBA_holder_postal_code' must be reported.	If applicable
FBA holder email address	FBA_holder_email_address	– If 'FBA_holder_identification_number_of_institution' or 'FBA_holder_identification_number_of_natural_person' is reported, then either 'FBA_holder_email_address' or 'FBA_holder_primary_phone_number' must be reported.	If applicable
FBA holder primary phone number	FBA_holder_primary_phone_number	– If 'FBA_holder_identification_number_of_institution' or 'FBA_holder_identification_number_of_natural_person' is reported, then either 'FBA_holder_email_address' or 'FBA_holder_primary_phone_number' must be reported.	If applicable
FBA holder secondary phone number	FBA_holder_secondary_phone_number		If applicable
FBA holder reliably identified	FBA_holder_reliably_identified	– If 'FBA_holder_identification_number_of_institution' or	If applicable

Data field name	Data field ID	Business rules	Mandatory
		'FBA_holder_identification_number_of_natural_person' is reported, then 'FBA_holder_reliably_identified' must be reported.	
FBA holder status indicator	FBA_Holder_status_indicator	- If 'FBA_holder_reliably_identified' is 'NO', then 'FBA_Holder_status_indicator' must be 'NRP'. - If 'FBA_Holder_status_indicator' is 'NRP', then 'Account_status_indicator' for the FBA holder's account must also be 'NRP'.	If applicable
Reason for FBA holder NRP status	Reason_for_FBA_Holder_nrp_status	- If 'FBA_Holder_status_indicator' is 'NRP', then 'Reason_for_FBA_Holder_nrp_status' must be reported.	If applicable
Other reasons for FBA holder NRP status	Other_reasons_for_FBA_Holder_nrp_status	- If 'Reason_for_FBA_Holder_nrp_status' includes 'Other reasons', then 'Other_reasons_for_FBA_Holder_nrp_status' must be reported.	If applicable
Type of representation	Type_of_representation	- 'Type_of_representation' must be reported if 'Account_category' is 'IBA'. - 'Type_of_representation' must be reported if 'Identification_type_of_institution' is 'TRN'. - For any 'Identification_number_of_natural_person', when 'Type_of_depositor' is 'ACH', 'Depositor_status_indicator' is 'NRP' and 'Reason_for_depositor_nrp_status' is 'DFD' or 'OTR' (if 'Reason_for_depositor_nrp_status' is 'OTR', then 'Other_reasons_for_depositor_nrp_status' should be reported as 'Depositor/FBA holder deceased' or 'DFD') and 'Account_category' is reported as 'SIA', then 'Type_of_representation' must be reported.	If applicable
Representative 1 identification	Representative_1_identification_	- If 'Type_of_representation' is reported, then 'Representative_1_identification_type_of_natural_person' must be reported.	If applicable

Data field name	Data field ID	Business rules	Mandatory
type of natural person	type_of_natural_person	– If 'Reason_for_depositor_nrp_status' or 'Reason_for_FBA_Holder_nrp_status' is reported as 'Depositor/FBA holder deceased', then 'Representative_1_identification_type_of_natural_person' must be reported.	
Representative 1 identification number of natural person	Representative_1_identification_number_of_natural_person	– If 'Representative_1_identification_type_of_natural_person' is reported, then 'Representative_1_identification_number_of_natural_person' must be reported.	If applicable
Representative 1 identification document expiry date	Representative_1_identification_document_expiry_date	– If 'Representative_1_identification_type_of_natural_person' is 'South African National ID', then 'Representative_1_identification_document_expiry_date' should not be reported.	If applicable
Representative 1 names	Representative_1_names	– If 'Representative_1_identification_number_of_natural_person' is reported, then 'Representative_1_names' must be reported.	If applicable
Representative 1 surname	Representative_1_surname	– If 'Representative_1_names' is reported, then 'Representative_1_surname' must be reported.	If applicable
Representative 1 address type	Representative_1_address_type	– If 'Representative_1_identification_number_of_natural_person' is reported, then 'Representative_1_address_type' must be reported. – Either a 'Formal Address' or an 'Informal address' must be reported for every 'Representative_1_identification_number_of_natural_person'.	If applicable
Representative 1 address line 1	Representative_1_address_line_1	– If 'Representative_1_address_type' is reported, then 'Representative_1_address_line_1' must be reported.	If applicable
Representative 1 address line 2	Representative_1_address_line_2		If applicable

Data field name	Data field ID	Business rules	Mandatory
Representative 1 address line 3	Representative_1_address_line_3		If applicable
Representative 1 city	Representative_1_city	– If 'Representative_1_address_type' is reported, then 'Representative_1_city' must be reported.	If applicable
Representative 1 province	Representative_1_province	– If 'Representative_1_address_type' is reported, then 'Representative_1_province' must be reported.	If applicable
Representative 1 postal code	Representative_1_postal_code	– If 'Representative_1_address_type' is reported, then 'Representative_1_postal_code' must be reported.	If applicable
Representative 1 email address	Representative_1_email_address	– If 'Representative_1_identification_number_of_natural_person' is reported, then either 'Representative_1_email_address' or 'Representative_1_primary_phone_number' must be reported.	If applicable
Representative 1 primary phone number	Representative_1_primary_phone_number	– If 'Representative_1_identification_number_of_natural_person' is reported, then either 'Representative_1_email_address' or 'Representative_1_primary_phone_number' must be reported.	If applicable
Representative 1 secondary phone number	Representative_1_secondary_phone_number		If applicable
Representative 1 representative reliably identified	Representative_1_representative_reliably_identified	– If 'Representative_1_identification_number_of_natural_person' is reported where 'Account_category' is 'IBA' or 'SIA' and where 'Type_of_representation' is 'Signatory' or 'Trustee', then 'Representative_1_representative_reliably_identified' must be reported.	If applicable
Representative 1 status indicator	Representative_1_status_indicator	– If Representative_1_representative_reliably_id	If applicable

Data field name	Data field ID	Business rules	Mandatory
		entified' is 'No', then 'Representative_1_status_indicator' must be 'NRP'. - If 'Representative_1_status_indicator' is 'NRP', then 'Account_status_indicator' must also be 'NRP' for the same 'Representative_1_identification_number_of_natural_person'.	
Reason for representative 1 NRP status	Reason_for_representative_1_nrp_status	- If 'Representative_1_status_indicator' is 'NRP', then 'Reason_for_representative_1_nrp_status' must be reported.	If applicable
Other reasons for representative 1 NRP status	Other_reasons_for_representative_1_nrp_status	- If 'Reason_for_representative_1_nrp_status' includes 'Other reasons', then 'Other_reasons_for_representative_1_nrp_status' must be reported.	If applicable
Representative 2 identification type of natural person	Representative_2_identification_type_of_natural_person		If applicable
Representative 2 identification number of natural person	Representative_2_identification_number_of_natural_person	- 'If 'Representative_2_identification_type_of_natural_person' is reported, then 'Representative_2_identification_number_of_natural_person' must be reported.	If applicable
Representative 2 identification document expiry date	Representative_2_identification_document_expiry_date	- If 'Representative_2_identification_type_of_natural_person' is 'South African National ID', then 'Representative_2_identification_document_expiry_date' should not be reported.	If applicable
Representative 2 names	Representative_2_names	- If 'Representative_2_identification_number_of_natural_person' is reported, then 'Representative_2_names' must be reported.	If applicable
Representative 2 surname	Representative_2_surname	- If 'Representative_2_names' is reported, then 'Representative_2_surname' must be reported.	If applicable

Data field name	Data field ID	Business rules	Mandatory
Representative 2 address type	Representative_2_address_type	- If 'Representative_2_identification_number_of_natural_person' is reported, then 'Representative_2_address_type' must be reported. - Either a 'Formal Address' or an 'Informal address' must be reported for every 'Representative_2_identification_number_of_natural_person'.	If applicable
Representative 2 address line 1	Representative_2_address_line_1	If 'Representative_2_address_type' is reported, then 'Representative_2_address_line_1' must be reported.	If applicable
Representative 2 address line 2	Representative_2_address_line_2		If applicable
Representative 2 address line 3	Representative_2_address_line_3		If applicable
Representative 2 city	Representative_2_city	If 'Representative_2_address_type' is reported, then 'Representative_2_city' must be reported.	If applicable
Representative 2 province	Representative_2_province	If 'Representative_2_address_type' is reported, then 'Representative_2_province' must be reported.	If applicable
Representative 2 postal code	Representative_2_postal_code	If 'Representative_2_address_type' is reported, then 'Representative_2_postal_code' must be reported.	If applicable
Representative 2 email address	Representative_2_email_address	If 'Representative_2_identification_number_of_natural_person' is reported, then either 'Representative_2_email_address' or 'Representative_2_primary_phone_number' must be reported.	If applicable
Representative 2 primary phone number	Representative_2_primary_phone_number	If 'Representative_2_identification_number_of_natural_person' is reported, then either 'Representative_2_email_address' or	If applicable

Data field name	Data field ID	Business rules	Mandatory
		'Representative_2_primary_phone_number' must be reported.	
Representative 2 secondary phone number	Representative_2_secondary_phone_number		If applicable
Representative 2 representative reliably identified	Representative_2_representative_reliably_identified	If 'Representative_2_identification_number_of_natural_person' is reported where 'Account_category' is 'IBA' or 'SIA' and where 'Type_of_representation' is 'Signatory' or 'Trustee', then 'Representative_2_representative_reliably_identified' must be reported.	If applicable
Representative 2 status indicator	Representative_2_status_indicator	- If 'Representative_2_representative_reliably_identified' is 'No', then 'Representative_2_status_indicator' must be 'NRP'. - If 'Representative_2_status_indicator' is 'NRP', then 'Account_status_indicator' must also be 'NRP' for the same 'Representative_2_identification_number_of_natural_person'.	If applicable
Reason for representative 2 NRP status	Reason_for_representative_2_nrp_status	If 'Representative_2_status_indicator' is 'NRP' then 'Reason_for_representative_2_nrp_status' must be reported.	If applicable
Other reasons for representative 2 NRP status	Other_reasons_for_representative_2_nrp_status	If 'Reason_for_representative_2_nrp_status' includes 'Other reasons', then 'Other_reasons_for_representative_2_nrp_status' must be reported.	If applicable
Representative 3 identification type of natural person	Representative_3_identification_type_of_natural_person		If applicable

Data field name	Data field ID	Business rules	Mandatory
Representative 3 identification number of natural person	Representative_3_identification_number_of_natural_person	– If 'Representative_3_identification_type_of_natural_person' is reported, then 'Representative_3_identification_number_of_natural_person' must be reported.	If applicable
Representative 3 identification document expiry date	Representative_3_identification_document_expiry_date	– If 'Representative_3_identification_type_of_natural_person' is 'South African National ID', then 'Representative_3_identification_document_expiry_date' should not be reported.	If applicable
Representative 3 names	Representative_3_names	– If 'Representative_3_identification_number_of_natural_person' is reported, then 'Representative_3_names' must be reported.	If applicable
Representative 3 surname	Representative_3_surname	– If 'Representative_3_names' is reported, then 'Representative_3_surname' must be reported.	If applicable
Representative 3 address type	Representative_3_address_type	– If 'Representative_3_identification_number_of_natural_person' is reported, then 'Representative_3_address_type' must be reported. – Either a 'Formal Address' or an 'Informal address' must be reported for every 'Representative_3_identification_number_of_natural_person'.	If applicable
Representative 3 address line 1	Representative_3_address_line_1	– If 'Representative_3_address_type' is reported, then 'Representative_3_address_line_1' must be reported.	If applicable
Representative 3 address line 3	Representative_3_address_line_2		If applicable
Representative 3 address line 3	Representative_3_address_line_3		If applicable
Representative 3 city	Representative_3_city	– If 'Representative_3_address_type' is reported, then 'Representative_3_city' must be reported.	If applicable

Data field name	Data field ID	Business rules	Mandatory
Representative 3 province	Representative_3_province	– If 'Representative_3_address_type' is reported, then 'Representative_3_province' must be reported.	If applicable
Representative 3 postal code	Representative_3_postal_code	– If 'Representative_3_address_type' is reported, then 'Representative_3_postal_code' must be reported.	If applicable
Representative 3 email address	Representative_3_email_address	– If 'Representative_3_identification_number_of_natural_person' is reported, then either 'Representative_3_email_address' or 'Representative_3_primary_phone_number' must be reported.	If applicable
Representative 3 primary phone number	Representative_3_primary_phone_number	– If 'Representative_3_identification_number_of_natural_person' is reported, then either 'Representative_3_email_address' or 'Representative_3_primary_phone_number' must be reported.	If applicable
Representative 3 secondary phone number	Representative_3_secondary_phone_number		If applicable
Representative 3 representative reliably identified	Representative_3_representative_reliably_identified	– If 'Representative_3_identification_number_of_natural_person' is reported where 'Account_category' is 'IBA' or 'SIA' and where 'Type_of_representation' is 'Signatory' or 'Trustee', then 'Representative_3_representative_reliably_identified' must be reported.	If applicable
Representative 3 status indicator	Representative_3_status_indicator	– If 'Representative_3_representative_reliably_identified' is 'No', then 'Representative_3_status_indicator' must be 'NRP'. – If 'Representative_3_status_indicator' is 'NRP', then the 'Account_status_indicator'	If applicable

Data field name	Data field ID	Business rules	Mandatory
		must also be 'NRP' for the same 'Representative_3_identification_number_of_natural_person'.	
Reason for representative 3 NRP status	Reason_for_representative_3_nrp_status	– If 'Representative_3_status_indicator' is 'NRP', then 'Reason_for_representative_3_nrp_status' must be reported.	If applicable
Other reasons for representative 3 NRP status	Other_reasons_for_representative_3_nrp_status	– If 'Reason_for_representative_3_nrp_status' includes 'Other reasons', then 'Other_reasons_for_representative_3_nrp_status' must be reported.	If applicable
Representative 4 identification type of natural person	Representative_4_identification_type_of_natural_person		If applicable
Representative 4 identification number of natural person	Representative_4_identification_number_of_natural_person	– If 'Representative_4_identification_type_of_natural_person' is reported, then 'Representative_4_identification_number_of_natural_person' must be reported.	If applicable
Representative 4 identification document expiry date	Representative_4_identification_document_expiry_date	– If 'Representative_4_identification_type_of_natural_person' is 'South African National ID', then 'Representative_4_identification_document_expiry_date' should not be reported.	If applicable
Representative 4 names	Representative_4_names	– If 'Representative_4_identification_number_of_natural_person' is reported, then 'Representative_4_names' must be reported.	If applicable
Representative 4 surname	Representative_4_surname	– If 'Representative_4_names' is reported, then 'Representative_4_surname' must be reported.	If applicable
Representative 4 address type	Representative_4_address_type	– If 'Representative_4_identification_number_of_natural_person' is reported, then 'Representative_4_address_type' must be reported.	If applicable

Data field name	Data field ID	Business rules	Mandatory
		– Either a 'Formal Address' or an 'Informal address' must be reported for every 'Representative_4_identification_number_of_natural_person'.	
Representative 4 address line 1	Representative_4_address_line_1	– If 'Representative_4_address_type' is reported, then 'Representative_4_address_line_1' must be reported.	If applicable
Representative 4 address line 4	Representative_4_address_line_2		If applicable
Representative 4 address line 4	Representative_4_address_line_3		If applicable
Representative 4 city	Representative_4_city	– If 'Representative_4_address_type' is reported, then 'Representative_4_city' must be reported.	If applicable
Representative 4 province	Representative_4_province	– If 'Representative_4_address_type' is reported, then 'Representative_4_province' must be reported.	If applicable
Representative 4 postal code	Representative_4_postal_code	– If 'Representative_4_address_type' is reported, then 'Representative_4_postal_code' must be reported.	If applicable
Representative 4 email address	Representative_4_email_address	– If 'Representative_4_identification_number_of_natural_person' is reported, then either 'Representative_4_email_address' or 'Representative_4_primary_phone_number' must be reported.	If applicable
Representative 4 primary phone number	Representative_4_primary_phone_number	– If 'Representative_4_identification_number_of_natural_person' is reported, then either 'Representative_4_email_address' or 'Representative_4_primary_phone_number' must be reported.	If applicable
Representative 4 secondary phone number	Representative_4_secondary_phone_number		If applicable

Data field name	Data field ID	Business rules	Mandatory
Representative 4 representative reliably identified	Representative_4 _representative_reliably_identified	If 'Representative_4_identification_number_of_natural_person' is reported where 'Account_category' is 'IBA' or 'SIA' and where Type_of_representation' is 'Signatory' or 'Trustee', then 'Representative_4_representative_reliably_identified' must be reported.	If applicable
Representative 4 status indicator	Representative_4 _status_indicator	- If 'Representative_4_representative_reliably_identified' is 'No', then 'Representative_4_status_indicator' must be 'NRP'. - If 'Representative_4_status_indicator' is 'NRP', then 'Account_status_indicator' must also be 'NRP' for the same 'Representative_4_identification_number_of_natural_person'.	If applicable
Reason for representative 4 NRP status	Reason_for_representative_4_nrp_status	If 'Representative_4_status_indicator' is 'NRP', then 'Reason_for_representative_4_nrp_status' must be reported.	If applicable
Other reasons for representative 4 NRP status	Other_reasons_for_representative_4_nrp_status	If 'Reason_for_representative_4_nrp_status' includes 'Other reasons', then 'Other_reasons_for_representative_4_nrp_status' must be reported.	If applicable
Representative 5 identification type of natural person	Representative_5 _identification_type_of_natural_person		If applicable
Representative 5 identification number of natural person	Representative_5 _identification_number_of_natural_person	If 'Representative_5_identification_type_of_natural_person' is reported, then 'Representative_5_identification_number_of_natural_person' must be reported.	If applicable
Representative 5 identification	Representative_5 _identification_	If 'Representative_5_identification_type_of_natural_person' is 'South African National ID', then	If applicable

Data field name	Data field ID	Business rules	Mandatory
document expiry date	document_expiry_date	'Representative_5_identification_document_expiry_date' should not be reported.	
Representative 5 names	Representative_5_names	– If 'Representative_5_identification_number_of_natural_person' is reported, then 'Representative_5_names' must be reported.	If applicable
Representative 5 surname	Representative_5_surname	– If 'Representative_5_names' is reported, then 'Representative_5_surname' must be reported.	If applicable
Representative 5 address type	Representative_5_address_type	– If 'Representative_5_identification_number_of_natural_person' is reported, then 'Representative_5_address_type' must be reported. – Either a 'Formal Address' or an 'Informal address' must be reported for every 'Representative_5_identification_number_of_natural_person'.	If applicable
Representative 5 address line 1	Representative_5_address_line_1	– If 'Representative_5_address_type' is reported, then 'Representative_5_address_line_1' must be reported.	If applicable
Representative 5 address line 5	Representative_5_address_line_2		If applicable
Representative 5 address line 5	Representative_5_address_line_3		If applicable
Representative 5 city	Representative_5_city	– If 'Representative_5_address_type' is reported, then 'Representative_5_city' must be reported.	If applicable
Representative 5 province	Representative_5_province	– If 'Representative_5_address_type' is reported, then 'Representative_5_province' must be reported.	If applicable
Representative 5 postal code	Representative_5_postal_code	– If 'Representative_5_address_type' is reported, then 'Representative_5_postal_code' must be reported.	If applicable

Data field name	Data field ID	Business rules	Mandatory
Representative 5 email address	Representative_5_email_address	– If 'Representative_5_identification_number_of_natural_person' is reported, then either 'Representative_5_email_address' or 'Representative_5_primary_phone_number' must be reported.	If applicable
Representative 5 primary phone number	Representative_5_primary_phone_number	– If 'Representative_5_identification_number_of_natural_person' is reported, then either 'Representative_5_email_address' or 'Representative_5_primary_phone_number' must be reported.	If applicable
Representative 5 secondary phone number	Representative_5_secondary_phone_number		If applicable
Representative 5 representative reliably identified	Representative_5_representative_reliably_identified	– If 'Representative_5_identification_number_of_natural_person' is reported where 'Account_category' is 'IBA' or 'SIA' and where 'Type_of_representation' is 'Signatory' or 'Trustee', then 'Representative_5_representative_reliably_identified' must be reported.	If applicable
Representative 5 status indicator	Representative_5_status_indicator	– If 'Representative_5_representative_reliably_identified' is 'No', then 'Representative_5_status_indicator' must be 'NRP' - If 'Representative_5_status_indicator' is 'NRP', then 'Account_status_indicator' must also be 'NRP' for the same 'Representative_5_identification_number_of_natural_person'.	If applicable
Reason for representative 5 NRP status	Reason_for_representative_5_nrp_status	– If 'Representative_5_status_indicator' is 'NRP', then 'Reason_for_representative_5_nrp_status' must be reported.	If applicable

Data field name	Data field ID	Business rules	Mandatory
Other reasons for representative 5 NRP status	Other_reasons_for_representative_5_nrp_status	– If 'Reason_for_representative_5_nrp_status' includes 'Other reasons', then 'Other_reasons_for_representative_5_nrp_status' must be reported.	If applicable

3.2.2. Reference data for quarterly data submission

CODI has defined reference data to streamline reporting and standardise data usage across its operations. This section provides the list of reference data items that banks must use when reporting to CODI.

The tables below provide the required values to be reported from a set of predefined lists for respective data fields. The tables provide details of the **Data field IDs**; the **Code**, which refers to the unique code that will be allocated to each item in the list of values; and the **Label**, which is the full name of the item in the list of values.

Table 7: List of values for ‘Classification_of_depositor’

Data field ID	Classification_of_depositor
Code	Label
HHH	Household sector, Households
HUE	Household sector, Unincorporated enterprises within households
HNI	Household sector, Non-profit institutions serving households
NPR	Non-financial corporations, Private
NPU	Non-financial corporations, Public
GNG	General Government, National government
GEI	General Government, Extra-budgetary institutions
GPG	General Government, Provincial government
GSF	General Government, Social Security funds
GLG	General Government, Local Government
NRF	Non-resident sector, Non-resident non-financial sector
NFI	Non-resident sector, Non-resident non-bank financial institutions
NOR	Non-resident sector, Other non-residents
OCF	Other financial corporations, Captive financial institutions (excl. Holding companies)
OTC	Other financial corporations, Trust companies
OFH	Other financial corporations, Financial holding companies
OFM	Other financial corporations, Fund Managers (excl. PIC)
OPI	Other financial corporations, PIC
OMM	Other financial corporations, Money market funds
ONM	Other financial corporations, Non-money market investment funds
OFA	Other financial corporations, Financial auxiliaries (excl. Trust Companies)
OOF	Other financial corporations, Other financial intermediaries (OFI)
ODT	Other deposit taking institutions

Table 8: List of values for ‘Type_of_depositor’

Data field ID	Type_of_depositor
Code	Label
ACH	Account holder
BEN	Beneficiary

Table 9: List of values for ‘Yes_no_flag’

	Depositor_reliably_identified, Joint_account_flag, Pledged_account_flag, FBA_holder_reliably_identified, Representative_1_representative_reliably_identified, Representative_2_representative_reliably_identified, Representative_3_representative_reliably_identified, Representative_4_representative_reliably_identified, Representative_5_representative_reliably_identified
Data field ID	
Code	Label
YES	Yes
NO	No

Table 10: List of values for ‘Identification_type_of_institution’

	Identification_type_of_institution, FBA_holder_identification_type_of_institution
Data field ID	
Code	Label
PPN	Passport number (sole proprietorship)
CRN	Company registration number
TRN	Trust registration number
NID	National ID (sole proprietorship)
CIG	Customer number for informal groups (stokvels)
PRT	Partnerships

Table 11: List of values for ‘Status_indicator’

	Account_status_indicator, Depositor_status_indicator, FBA_Holder_status_indicator, Representative_1_status_indicator, Representative_2_status_indicator, Representative_3_status_indicator, Representative_4_status_indicator, Representative_5_status_indicator
Data field ID	
Code	Label
RFP	Ready-for-payout (RFP)
NRP	Not-ready-for-payout (NRP)

Table 12: List of values for 'Account_category'

Data field ID	Account_category
Code	Label
SIA	Simple account
IBA	Informal beneficiary account
FBA	Formal beneficiary account

Table 13: List of values for 'Reason_for_account_nrp_status'

Data field ID	Reason_for_account_nrp_status
Code	Label
LED	Legal dispute
RLI	Restrictive measures imposed by local/international authorities
PLA	Pledged account
OTR	Other reasons

Table 14: List of values for 'Reason_for_depositor_nrp_status'

Data field ID	Reason_for_depositor_nrp_status, Reason_for_FBA_Holder_nrp_status, Reason_for_representative_1_nrp_status, Reason_for_representative_2_nrp_status, Reason_for_representative_3_nrp_status, Reason_for_representative_4_nrp_status, Reason_for_representative_5_nrp_status
Code	Label
DFS	Depositor/FBA holder/signatory not reliably identified
LRN	Legal right not established
RLA	Restrictive measures imposed by local/international authorities
MLC	Money laundering/financial crime conviction
DFD	Depositor/FBA holder deceased
OTR	Other reasons

Table 15: List of values for ‘Product_type’

Data field ID	Product_type
Code	Label
TSA	Transactional
TSM	Transmission
TER	Term
NTC	Notice
SAV	Savings
TRS	Trust
OTP	Other products

Table 16: List of values for ‘Record_type’

Data field ID	Record_type
Code	Label
ACC	Account
DEP	Depositor
SUM	Summary

Table 17: List of values for ‘Type_of_representation’

Data field ID	Type_of_representation
Code	Label
REP	Representative
SIG	Signatory
TRS	Trustee

Table 18: List of values for 'Province'

	Province, FBA_holder_province, Representative_1_province, Representative_2_province, Representative_3_province, Representative_4_province, Representative_5_province
Data field ID	
Code	Label
ECP	Eastern Cape
FSP	Free State
GTP	Gauteng
KZN	KwaZulu-Natal
LPP	Limpopo
MPP	Mpumalanga
NCP	Northern Cape
NWP	North West
WCP	Western Cape
OSA	Outside of South Africa

Table 19: List of values for 'Address_type'

	Address_type, FBA_holder_address_type, Representative_1_address_type, Representative_2_address_type, Representative_3_address_type, Representative_4_address_type, Representative_5_address_type
Data field ID	
Code	Label
FOA	Formal address
INA	Informal address

Table 20: List of values for 'Identification_type_of_natural_person'

Data field ID	Identification_type_of_natural_person, FBA_holder_identification_type_of_natural_person, Representative_1_identification_type_of_natural_person, Representative_2_identification_type_of_natural_person, Representative_3_identification_type_of_natural_person, Representative_4_identification_type_of_natural_person, Representative_5_identification_type_of_natural_person
Code	Label
NID	South African national ID
PPN	Passport number
ASN	Asylum seeker number

Table 21: List of values for 'Base_currency'

Data field ID	Base_currency
Code	Label
AED	United Arab Emirates dirham
AFN	Afghan afghani
ALL	Albanian lek
AMD	Armenian dram
ANG	Netherlands Antillean guilder
AOA	Angolan kwanza
ARS	Argentine peso
AUD	Australian dollar
AWG	Aruban florin
AZN	Azerbaijani manat
BAM	Bosnia and Herzegovina convertible mark
BBD	Barbados dollar
BDT	Bangladeshi taka
BGN	Bulgarian lev
BHD	Bahraini dinar
BIF	Burundian franc
BMD	Bermudian dollar
BND	Brunei dollar
BOB	Boliviano

Data field ID	Base_currency
Code	Label
BOV	Bolivian Mvdol (funds code)
BRL	Brazilian real
BSD	Bahamian dollar
BTN	Bhutanese ngultrum
BWP	Botswana pula
BYN	Belarusian ruble
BZD	Belize dollar
CAD	Canadian dollar
CDF	Congolese franc
CHE	WIR euro (complementary currency)
CHF	Swiss franc
CHW	WIR franc (complementary currency)
CLF	Unidad de Fomento (funds code)
CLP	Chilean peso
CNY	Renminbi
COP	Colombian peso
COU	Unidad de Valor Real (UVR) (funds code)
CRC	Costa Rican colon
CUP	Cuban peso
CVE	Cape Verdean escudo
CZK	Czech koruna
DJF	Djiboutian franc
DKK	Danish krone
DOP	Dominican peso
DZD	Algerian dinar
EGP	Egyptian pound
ERN	Eritrean nakfa
ETB	Ethiopian birr
EUR	Euro
FJD	Fiji dollar
FKP	Falkland Islands pound
GBP	Pound sterling
GEL	Georgian lari
GHS	Ghanaian cedi

Data field ID	Base_currency
Code	Label
GIP	Gibraltar pound
GMD	Gambian dalasi
GNF	Guinean franc
GTQ	Guatemalan quetzal
GYD	Guyanese dollar
HKD	Hong Kong dollar
HNL	Honduran lempira
HTG	Haitian gourde
HUF	Hungarian forint
IDR	Indonesian rupiah
ILS	Israeli new shekel
INR	Indian rupee
IQD	Iraqi dinar
IRR	Iranian rial
ISK	Icelandic króna
JMD	Jamaican dollar
JOD	Jordanian dinar
JPY	Japanese yen
KES	Kenyan shilling
KGS	Kyrgyzstani som
KHR	Cambodian riel
KMF	Comoro franc
KPW	North Korean won
KRW	South Korean won
KWD	Kuwaiti dinar
KYD	Cayman Islands dollar
KZT	Kazakhstani tenge
LAK	Lao kip
LBP	Lebanese pound
LKR	Sri Lankan rupee
LRD	Liberian dollar
LSL	Lesotho loti
LYD	Libyan dinar
MAD	Moroccan dirham

Data field ID	Base_currency
Code	Label
MDL	Moldovan leu
MGA	Malagasy ariary
MKD	Macedonian denar
MMK	Myanmar kyat
MNT	Mongolian tögrög
MOP	Macanese pataca
MRU	Mauritanian ouguiya
MUR	Mauritian rupee
MVR	Maldivian rufiyaa
MWK	Malawian kwacha
MXN	Mexican peso
MXV	Mexican Unidad de Inversion (UDI) (funds code)
MYR	Malaysian ringgit
MZN	Mozambican metical
NAD	Namibian dollar
NGN	Nigerian naira
NIO	Nicaraguan córdoba
NOK	Norwegian krone
NPR	Nepalese rupee
NZD	New Zealand dollar
OMR	Omani rial
PAB	Panamanian balboa
PEN	Peruvian sol
PGK	Papua New Guinean kina
PHP	Philippine peso
PKR	Pakistani rupee
PLN	Polish złoty
PYG	Paraguayan guaraní
QAR	Qatari riyal
RON	Romanian leu
RSD	Serbian dinar
RUB	Russian ruble
RWF	Rwandan franc
SAR	Saudi riyal

Data field ID	Base_currency
Code	Label
SBD	Solomon Islands dollar
SCR	Seychelles rupee
SDG	Sudanese pound
SEK	Swedish krona
SGD	Singapore dollar
SHP	Saint Helena pound
SLE	Sierra Leonean leone (new leone)
SOS	Somalian shilling
SRD	Surinamese dollar
SSP	South Sudanese pound
STN	São Tomé and Príncipe dobra
SVC	Salvadoran colón
SYP	Syrian pound
SZL	Swazi lilangeni
THB	Thai baht
TJS	Tajikistani somoni
TMT	Turkmenistan manat
TND	Tunisian dinar
TOP	Tongan pa'anga
TRY	Turkish lira
TTD	Trinidad and Tobago dollar
TWD	New Taiwan dollar
TZS	Tanzanian shilling
UAH	Ukrainian hryvnia
UGX	Ugandan shilling
USD	United States dollar
USN	United States dollar (next day) (funds code)
UYI	Uruguay Peso en Unidades Indexadas (URUIURUI) (funds code)
UYU	Uruguayan peso
UYW	Unidad provisional
UZS	Uzbekistani sum
VED	Venezuelan digital bolívar
VES	Venezuelan sovereign bolívar
VND	Vietnamese đồng

Data field ID	Base_currency
Code	Label
VUV	Vanuatu vatu
WST	Samoan tala
XAF	CFA franc BEAC
XAG	Silver (one troy ounce)
XAU	Gold (one troy ounce)
XBA	European Composite Unit (EURCO) (bond market unit)
XBB	European Monetary Unit (E.M.U.-6) (bond market unit)
XBC	European Unit of Account 9 (E.U.A.-9) (bond market unit)
XBD	European Unit of Account 17 (E.U.A.-17) (bond market unit)
XCD	East Caribbean dollar
XDR	Special drawing rights
XOF	CFA franc BCEAO
XPD	Palladium (one troy ounce)
XPF	CFP franc (franc Pacifique)
XPT	Platinum (one troy ounce)
XSU	SUCRE
XTS	Code reserved for testing
XUA	ADB Unit of Account
YER	Yemeni rial
ZAR	South African rand
ZMW	Zambian kwacha
ZWG	Zimbabwe Gold
ZWL	Zimbabwean dollar (fifth)

Table 22: List of values for 'Data_submission_code'

Data field ID	Data_submission_code
Code	Label
R005	Total qualifying and total covered deposits
R006	Quarterly - SCV calculations
R007	Ad hoc - SCV calculations
R008	Submission by bank in resolution

3.2.3. Quarterly data submission file format

The required data fields should be submitted to CODI in a (.CSV) data file format for the CODI IT solution to process. Should the file size be large, banks can compress the data file in (.ZIP) format for submission to the CODI IT solution. The CSV preparation guide, outlined in Annexure D, highlights the essential points that banks should consider when preparing the (.CSV) data file. A sample (.CSV) data submission template for quarterly submission is provided in Annexure C.

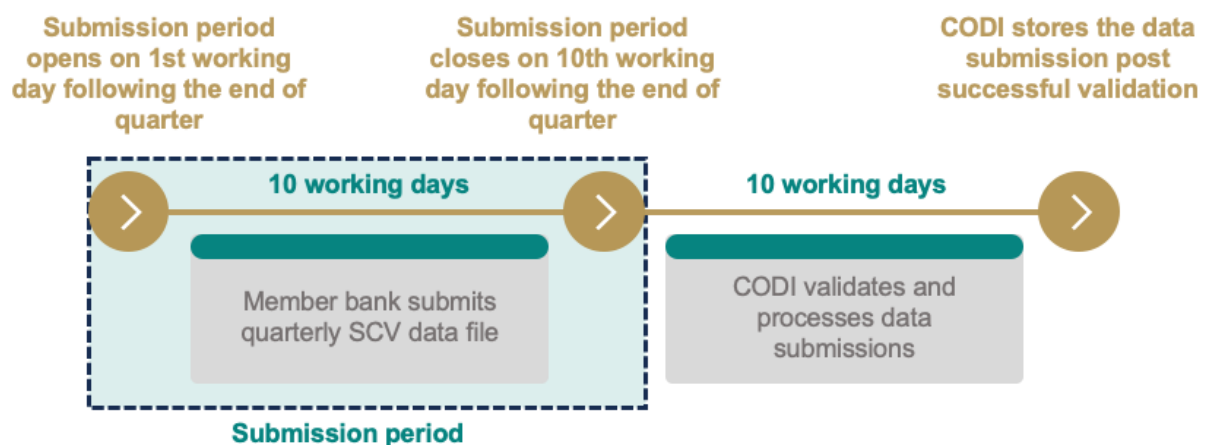
3.2.4. Quarterly data submission channels

Banks must use the CODI IT solution to submit quarterly data to CODI by using one of the three data submission channels, namely file upload, API and SFTP, as explained in sections 3.1.3.1, 3.1.3.2 and 3.1.3.3 of this document respectively.

3.2.5. Quarterly data submission timelines

Banks must submit SCV calculations within 10 working days following the end of the quarter to which the data submission relates. Figure 4 shows the quarterly data submission period.

Figure 4: Quarterly data submission timeline



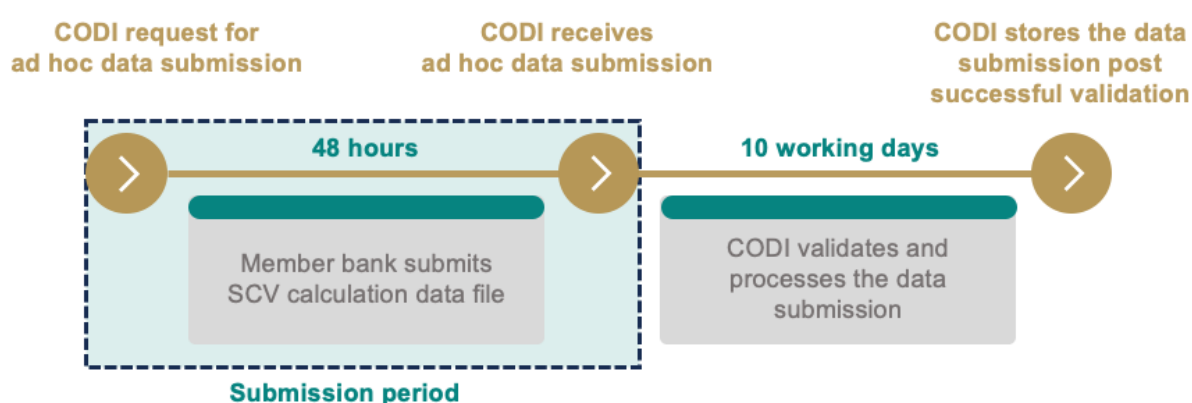
3.3. Ad hoc data submissions

In terms of regulations 29(1) and 29(2) of the Regulations, CODI may still require ad hoc submissions from banks, which include the submission of their SCV calculations with their total qualifying deposits and total covered deposits as of a date specified by CODI. CODI may request ad hoc submissions for the following reasons:

- To test/verify the bank's SCV calculations used to calculate its total covered deposit submissions to CODI. In this case, the information must be based on month-end data.
- To test the bank's ability to generate the SCV calculations for resolution purposes. In this case, CODI could request data based on a specific date, which could be any day of the month. A bank must make an ad hoc submission to CODI within 48 hours of receiving a request from CODI.

If a bank is not able to submit within the specified period, then the bank must report its failure or inability to comply in writing to CODI, stating the reasons for the failure or inability to comply in accordance with regulation 38(1) of the Regulations. CODI may, if the circumstances deem it fit to do so, condone the said failure or inability and, subject to such conditions as may be specified in writing, afford the bank concerned an opportunity to comply with the relevant provision within a specified period.

Figure 5: Ad hoc data submission timeline



3.3.1. Ad hoc data requirements and specifications

CODI may occasionally request ad hoc submissions from banks. The required data fields will be the same as those used for quarterly data submissions. Please refer to sections 3.2.1 and 3.2.2 of this document for the data requirements and specifications that must be adhered to for ad hoc submissions.

3.3.2. Ad hoc data submission file format

The required data fields should be submitted to CODI in a (.CSV) data file format for the CODI IT solution to process. Should the file size be large, banks can compress the data file in (.ZIP) format for submission to the CODI IT solution. The CSV preparation guide, outlined in Annexure D, highlights the essential points that banks should consider when preparing the (.CSV) data file.

A sample (.CSV) data submission template for quarterly and ad hoc submission is provided in Annexure C.

3.3.3. Ad hoc data submission channels

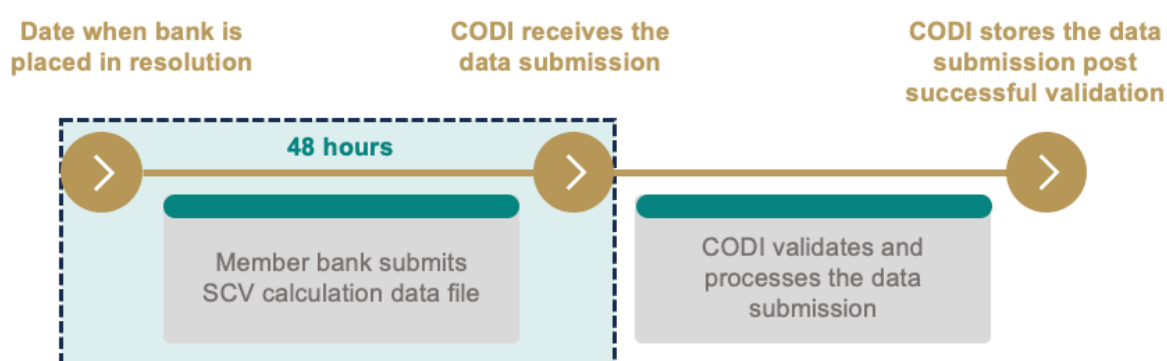
Banks will be provided with access to the CODI IT solution to submit their ad hoc data submissions to CODI by using one of the three data submission channels, namely file upload, API and SFTP, as explained in sections 3.1.3.1, 3.1.3.2, and 3.1.3.3 of this document, respectively.

3.4. Data submission by a bank in resolution

In terms of regulations 30(1) and 30(2) of the Regulations, a bank must provide CODI with its total qualifying deposits and total covered deposits, with the supporting SCV calculations, within 48 hours from the date the bank is placed in resolution. These total qualifying deposits and total covered deposits, with the supporting SCV calculations, must contain the balances of qualifying products due to the qualifying depositor or formal beneficiary account (FBA) holder as of the date the bank was placed in resolution.

If a bank in resolution fails to provide CODI with total qualifying deposits and total covered deposits, together with the supporting SCV calculations, in accordance with regulation 30(1) of the Regulations, then the resolution practitioner or liquidator must provide CODI with the bank's total qualifying deposits and total covered deposits, with the supporting SCV calculations, as at the date the bank was placed in resolution within 48 hours from the date the bank is placed in resolution.

Figure 6: Data submission timeline for a bank in resolution



3.4.1. Data requirements and specifications for a bank in resolution

The required data fields will be the same as those used for quarterly data submissions. Please refer to sections 3.2.1 and 3.2.2 of this document for the data requirements and specifications that must be adhered to for submissions by a bank in resolution.

3.4.2. Data submission file format for a bank in resolution

The required data fields should be submitted to CODI in a (.CSV) data file format for the CODI IT solution to process. Should the file size be large, banks can compress the data file in (.ZIP) format for submission to the CODI IT solution. The CSV preparation guide, outlined in Annexure D, highlights the essential points that banks should consider when preparing the (.CSV) data file.

A sample (.CSV) data submission template is provided in Annexure C.

3.4.3. Data submission channels for a bank in resolution

The CODI IT solution must be used by banks in resolution to submit their data to CODI by using one of the three data submission channels, namely file upload, API, and SFTP, as explained in sections 3.1.3.1, 3.1.3.2, and 3.1.3.3 of this document, respectively.

A bank in resolution will be able to make a submission to CODI on the CODI IT solution from 1 October 2025. In the interim, CODI will communicate the process a bank in resolution must follow to make a resolution submission, when applicable.

4. Data resubmissions

A data resubmission refers to the process of a bank resubmitting corrected or updated data for a reporting period where a data submission has already been made to CODI. Regulation 32 of the Regulations requires CODI to perform validations or verifications of the bank's SCV calculations. Where CODI informs the bank of any errors or discrepancies identified in its SCV calculations, the bank must correct and resubmit its total qualifying deposits and total covered deposits, with the supporting SCV calculations, to CODI within 48 hours or a time frame specified by CODI.

When a bank receives a notification from CODI to resubmit the data, the following process must be followed:

- a. The bank must submit a formal resubmission request in the form of a letter on the bank's official company letterhead, addressed to the CODI Chief Executive Officer (CEO) and signed by the bank's CEO and Chief Financial Officer (CFO), or equivalent designation. The letter must be submitted to the CODI@resbank.co.za email address. The letter must include the following information:
 - i. A formal request for a resubmission of a specific reporting period.
 - ii. A brief explanation of the reasons for the resubmission request with supporting information/documentation and how the bank will ensure the cause of the reporting issue has been addressed.
 - iii. An explanation, with examples, of the discrepancies between the amended total qualifying deposits and total covered deposits and the initial total

qualifying deposits and total covered deposits and how the discrepancies will be addressed.

- iv. A calculation of the financial implications (showing initial and revised figures) for all financial contributions (premium and levies) and fund liquidity contributions (adjustments).
- b. The bank must capture a resubmission request on the CODI IT solution.
- c. CODI will assess the resubmission request and inform the bank of its decision in writing and provide the next steps to be taken by the bank.

Where a bank identifies errors or discrepancies in its SCV calculations, the following process must be followed:

- a. The bank must inform CODI in writing via the CODI@resbank.co.za email address and include the following information:
 - i. The affected reporting date(s) and an explanation of the errors or discrepancies identified.
 - ii. An explanation, with examples, of the discrepancies between the amended total qualifying deposits and total covered deposits and the initial total qualifying deposits and total covered deposits and how the errors or discrepancies will be addressed.
 - iii. A calculation of the financial implications (showing initial and revised figures) for all financial contributions (premium and levies) and fund liquidity contributions (adjustments).
- b. CODI will assess the information received and inform the bank of its decision in writing and provide the next steps to be taken by the bank.

For monthly data submissions, data resubmissions are only allowed for one month prior the reporting date to which the monthly submission relates. For quarterly data submissions, data resubmissions are only allowed for the one quarter prior the reporting date to which the quarterly submission relates.

5. Compliance declarations

Banks are required to submit declarations to fulfil the compliance and oversight requirements as stated in Chapter V of the Regulations. There are three types of declarations:

5.1. Declaration when a bank has no qualifying depositors

According to regulation 19(1) of the Regulations, if a bank does not have qualifying depositors for a particular reporting date, it must submit 'Declaration A1' to CODI. Furthermore, regulation 19(2) of the Regulations adds that 'Declaration A1' must be signed by the bank's CEO and CFO, or equivalent designation.

Banks with no qualifying depositors for the reporting date must submit declaration A1 instead of the data submission file on the CODI IT solution. Declaration A1 must be submitted within 10 working days immediately following the month-end to which the data submission relates.

5.2. Compliance declarations A2 and A3

Compliance declaration A2: CEO and CFO declaration for the total qualifying deposits and total covered deposits to CODI.

In terms of regulation 20(1) of the Regulations, a bank must submit the 'Compliance declaration A2' to CODI within three working days of submitting its monthly total qualifying deposits and total covered deposits. Regulation 20(4) of the Regulations specifies that the bank's CEO and CFO, or equivalent designation, must sign the 'Compliance declaration A2' when submitting data to CODI. The submission of 'Compliance declaration A2' confirms that a bank:

- a. Prepared and submitted the information in accordance with the requirements set out in the Regulations;
- b. Maintained effective compliance and internal controls over the information reported in terms of the requirements set out in the Regulations;
- c. Complied with the minimum requirements set out in the Regulations; and
- d. Provided information to CODI that is true and correct.

Compliance declaration A3: CEO and CFO declaration of non-compliance in the total qualifying deposits and total covered deposits to CODI.

Regulation 20(2) of the Regulations states that if a bank does not comply with the minimum requirements set out in the Regulations, the bank must submit 'Compliance declaration A3' to CODI within three working days of submitting its monthly total qualifying deposits and total covered deposits. Regulation 20(4) specifies that the bank's CEO and CFO, or equivalent designation, must sign 'Compliance declaration A3' when submitting data to CODI. The submission of 'Compliance declaration A3' must highlight specific areas of non-compliance, together with:

- a. The reasons for the non-compliance; and
- b. A remedial plan with actions that the bank will take to address its non-compliance and associated timelines.

In terms of regulation 38(1) of the Regulations, a bank must report its failure or inability to comply in writing to the CODI, stating the reasons for such failure or inability to comply and provide an indication of the financial impact of the non-compliance.

Banks must submit compliance declarations A2 and A3 using the CODI IT solution at the same time as the monthly data submission file or within three working days of submitting the data file to CODI.

5.3. Submission format for declarations

Declarations must be uploaded on the CODI IT solution in PDF. Banks must submit their declarations using the templates (A1, A2, and A3) that have been created by CODI, as provided in Annexure E.

5.4. Submission period for declarations

The declarations must be submitted to CODI within three working days of submitting monthly total qualifying deposits and total covered deposits, using the templates provided in Annexure E.

5.5. Submission channels for declarations

The declarations must be submitted using one of the following channels: File upload, API and SFTP.

6. Security measures

Safeguarding sensitive information is of paramount importance, especially for CODI which handles critical and sensitive data. Implementing a robust information security framework is essential to protect against diverse and evolving cyber threats. This section outlines the information security controls designed to ensure that data is safely stored in the CODI IT solution. CODI has defined a set of security controls within its data security and privacy framework which specify how data will be stored, accessed, and managed in the CODI IT solution.

6.1. Preventive controls

Preventive controls have been put in place to safeguard the CODI IT solution, the data contained in the solution, and its infrastructure against potential threats by implementing proactive measures. The following preventive controls have been implemented:

6.1.1 Access control

Strong authentication mechanisms have been implemented using industry-standard directories, together with the enforcement of multi-factor authentication and strong password policies. The principle of least privilege has been applied to ensure that only authorised users can access sensitive information.

6.1.1.1 Encryption

Robust encryption protocols are used to protect data at rest and in transit, ensuring that data remains confidential and secure from unauthorised access.

6.1.1.2. Firewalls and network segmentation

Firewalls have been deployed to control inbound and outbound traffic. Network segmentation is used to limit the spread of potential attacks.

6.1.1.3. Secure software development

Secure coding practices are followed, and regular code reviews are conducted to identify and mitigate vulnerabilities during the development process.

6.2. Detective controls

Detective controls have been put in place to identify and detect security incidents and intrusions. These controls will enable CODI to timeously identify security breaches, enabling swift response and mitigation. The following detective controls have been implemented:

6.2.1. Security Information and Event Management

A security information and event management (SIEM) system is utilised to collect, analyse and correlate security data from various sources, providing real-time threat detection and incident response capabilities.

6.2.2. Log management

The comprehensive logging of all system and user activities is maintained, and logs are regularly reviewed to identify any anomalous or unauthorised actions.

6.2.3. Vulnerability scanning

Regular vulnerability scans are conducted to identify and address potential weaknesses in the system infrastructure and applications.

6.2.4. Continuous monitoring

Continuous monitoring processes have been established to detect and respond to security incidents promptly.

6.3. Corrective controls

Corrective controls aim to correct or remediate the effects of security incidents. These controls will enable CODI to restore systems and data to their original state following an incident. The following corrective controls have been implemented:

6.3.1. Incident response plan

A comprehensive incident response plan has been developed and maintained, outlining the necessary steps in the event of a security breach, including identification, containment, eradication, and recovery.

6.3.2. Patch management

Security patches and updates are regularly applied to all software and hardware to address known vulnerabilities and prevent exploitation.

6.3.3. Root cause analysis

Root cause analysis is performed to identify the underlying causes of security incidents and measures have been implemented to prevent recurrence.

6.3.4. Backups

Regular backup procedures have been implemented to ensure data can be restored quickly and accurately in the event of data loss or corruption.

6.3.5. Disaster recovery planning

A disaster recovery plan has been established to ensure business continuity and minimise downtime following a major security incident.

6.4. Deterrent controls

Deterrent controls have been designed to discourage malicious actors from attempting to breach security. These controls create an environment that makes it difficult or unattractive for attackers to succeed. The following deterrent controls are in place:

6.4.1 Security policies and procedures

Comprehensive security policies and procedures have been developed and will be enforced, clearly defining acceptable behaviour and the consequences of non-compliance.

6.4.2. Legal and regulatory compliance

Compliance with relevant legal and regulatory requirements, such as the Protection of Personal Information Act 4 of 2013 (POPIA), will be ensured to avoid legal repercussions and demonstrate a commitment to security.

6.4.3. Employee background checks

Conducting thorough background checks on employees and contractors will ensure they do not pose a security risk.

6.5. Recovery controls

Recovery controls to restore systems and operations to normal following a security incident have been put in place. These controls focus on minimising downtime and ensuring business continuity. The following recovery controls are in place:

6.5.1. Data recovery

Robust data recovery processes have been implemented to restore lost or corrupted data quickly and accurately.

6.5.2. System restoration

Procedures for restoring systems to a known good state following a security incident, including reinstallation and configuration of affected systems, have been developed.

6.5.3. Business continuity planning

Business continuity plans are being established and regularly tested to ensure that critical business functions can continue during and after a security incident.

6.5.4. Communication plan

CODI has defined a communication plan to inform stakeholders on recovery procedures, the status of recovery efforts, and any necessary actions they need to take.

7. Ongoing support and assistance

CODI will arrange workshop sessions with banks, as required, to support their understanding of the data requirements outlined in this document. Banks are encouraged to use the CODI support mailbox (CODISupport@resbank.co.za) to request assistance where needed, particularly when developing the underlying components required to meet CODI's requirements.

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Annexure A: Frequently asked questions

1. How should banks submit data to CODI?

Banks must submit data through the CODI IT solution.

2. When are the data submissions due?

Data submissions are required monthly. Banks must submit their total qualifying deposits and total covered deposits to CODI using SCV calculations. Banks must also submit these balances, together with the underlying SCV calculations, on a quarterly basis or at a frequency specified by CODI. In the event of resolution, banks must submit the required data within 48 hours of being placed in resolution. CODI may also request ad hoc submissions for specific reporting dates, as required.

3. How should the data be formatted for submission to CODI?

Data files must be in (.CSV) or (.ZIP) format and should follow the guidelines provided in Annexure D. Banks must download the data submission templates provided as well as the compliance declaration templates, which are accessible on the CODI IT solution.

4. How can banks ensure data accuracy in their submissions?

Banks should follow the guidelines set out in the Member Bank Data Handbook, perform validation checks against applicable business rules, and conduct data quality checks prior to submission to ensure completeness, accuracy and consistency of the data.

5. What are the consequences of missing a submission deadline?

It is the banks' responsibility to notify CODI if they are having difficulty submitting on time. In the absence of this, CODI will follow up with the bank, and if the bank still has not submitted, CODI may refer the said failure to the Prudential Authority (PA) to take action against the bank.

6. What if a bank has no qualifying depositors?

Banks with no qualifying depositors for the reporting date are required to submit Declaration A1, instead of a data submission file, via the CODI IT solution. This requirement applies to both monthly and quarterly submissions.

7. Who should be contacted for technical support with data submissions?

All queries relating to data submissions should be sent via email to CODISupport@resbank.co.za, for the attention of the CODI Support Team. Training will also be provided on an ad hoc basis or when requested by banks

8. How should balances be reported to CODI?

Balances submitted to CODI must adhere to the 'Decimal (20,2)' data type format. This means that balances can include up to 20 digits before the decimal point and 2 digits after the decimal point. For example, a balance of 1234567890123456789.12 would be valid.

9. Can banks use file upload for quarterly, ad hoc and resolution data submissions?

Yes, the file upload submission channel can be used for all data submissions; however, banks must take note of the file size limitations applicable to all submission channels. These file size limitations are specified in the 'Data Submission SFTP and API Integration Channel Technical Guide' in Annexure F.

10. Will all ad hoc submissions be for month-end only or can they be for specific dates?

CODI may request for ad hoc submission for any date as per Regulation 29(2).

11. Is it possible to extend the 48-hour timeline for ad hoc submissions?

Banks must provide the requested data within 48 hours of receiving the request, in line with regulation 29(2) of the Regulations. If CODI issues an ad hoc submission request, it will stipulate the submission timelines in the request.

12. Are declarations required for ad hoc data submissions?

Yes, declaration submissions are required, as per regulation 19(1), regulation 20(1) and regulation 20(2) of the Regulations.

13. Are banks expected to submit declarations with their quarterly submissions?

No, banks are required to submit only one declaration document for their monthly and quarterly submissions.

14. For data fields restricted to reporting from the predefined list, should the values be reported as labels or as codes from the provided predefined list?

The data fields in the .CSV data submission file must contain only the codes from the 'Predefined Lists'. This will ensure adherence with the specified data length requirements as outlined in the Member Bank Data Handbook.

15. Are banks required to submit the standard monthly submissions alongside the quarterly submissions during a quarterly reporting period?

Yes, during the quarterly reporting period, banks must submit both the monthly data file as well as the quarterly data file in accordance with Regulations 28(1) and regulation 28(2).

16. Why does CODI require data every quarter from banks? Why not collect this data annually?

Good quality data is key for payout purposes. CODI may assess the frequency of the quarterly submissions, but since the process is only starting now, it is important to ensure that all banks are in a position to compile this data when it is required.

Annexure B: Data requirement for SCV reporting

CODI has created a document outlining the data requirements for SCV reporting, which banks should use to prepare and file their SCV data submissions. This document provides a summary of the data fields required for quarterly SCV reporting, definitions of the data fields, the structure of the data fields, associated business rules, and sample data. This document is shared with the Member Bank Data Handbook.

Annexure C: Data submission templates

Standard data submission templates for monthly, quarterly and ad hoc data submissions as well as resolution submissions have been created by CODI for banks to utilise. The data submission templates will be shared with banks and can also be downloaded from the CODI IT solution.

Annexure D: CSV preparation guide

CSV files are a common format for storing tabular data in a plain text format, where each line of the file represents a row of the table, and the values in each row are separated by a comma. The following are guidelines for preparing CSV files for data submission on the CODI IT solution.

1. Format

Each line in the CSV file corresponds to a row in the source table. Ensure values within each row are separated by commas. Typically, the first row contains headers describing the content of each column.

2. Headers

Ensure that the CSV files include a header which gives a clear understanding of the column's content. The headers of the CSV files must be the same as the data field IDs provided in Table 2 for monthly submission and in Table 4 for quarterly submission.

3. Empty cells

If a value is not applicable or available for any data cell, represent empty values with a pair of commas and nothing in between (,,).

4. Quoting

Data values containing special characters, such as commas, should be enclosed in double quotes.

Example:

CODI00001, XYZ, 2312122.54, "123 Main St, Apt 4 New York, NY", LOAN

5. Reporting multiple values from reference data

Multiple values can be reported for certain data fields which are restricted to the reference data (predefined list). For reporting to CODI, these multiple values must be enclosed in quotes and separated by commas with no spaces in between.

Example: For data field 'Reason_for_depositor_nrp_status' the reported value could be "MLC,LRN,OTR".

Reporting of multiple values is allowed for the following data fields as outlined in section 3.2.1 of this document:

Table 23: List of data fields for which multiple values can be reported

Data field name	Data field ID
Reason for depositor NRP status	Reason_for_depositor_nrp_status
Reason for account NRP status	Reason_for_account_nrp_status
Reason for FBA Holder NRP status	Reason_for_FBA_Holder_nrp_status
Reason for representative 1 NRP status	Reason_for_representative_1_nrp_status
Reason for representative 2 NRP status	Reason_for_representative_2_nrp_status
Reason for representative 3 NRP status	Reason_for_representative_3_nrp_status
Reason for representative 4 NRP status	Reason_for_representative_4_nrp_status
Reason for representative 5 NRP status	Reason_for_representative_5_nrp_status

6. Handling line breaks

If a data value contains line breaks, it should be enclosed in double quotes.

Example:

CODI00001, XYZ, 2312122.54,"123 Main St, Apt 4
New York, NY",LOAN

7. Delimiter

Only commas are allowed. Ensure consistency in using the chosen delimiter and use the same delimiter in all CSV files that are transferred to CODI.

8. Escape characters

Double quotes are not permitted within a column value but enclosing a column value within double quotes is allowed.

9. File extension

Common file extensions for CSV files are ".csv".

10. Character encoding

The character encoding for the CSV files should be UTF-8.

11. Data integrity

Verify the accuracy and consistency of data before sharing the CSV files with CODI. This helps to prevent processing errors and ensures reliable results.

12. Summary record (only for SCV calculation data submission)

The summary record in the CSV files provides the aggregate totals of banks' qualifying and covered balances for all qualifying depositors reported within the data submission. The Rec_id for the summary record is S01. This summary record must be reported in every SCV calculation data submission. The summary record helps ensure accuracy and completeness by providing a clear, summarised snapshot of the entire dataset.

Annexure E: Declarations

Declaration A1: Chief Executive Officer and Chief Financial Officer confirmation of no qualifying depositors.

[Bank's name]: Confirmation of no qualifying depositors for the month ending in [month-end + year]

We declare that [bank's name] had no qualifying depositors, as defined in the Deposit Insurance Regulations, for [month + year].

[Signature]
[Name of CFO]
Chief Financial Officer
Date: [date]

[Signature]
[Name of CEO]
Chief Executive Officer
Date: [date]

Compliance declaration A2: Chief Executive Officer and Chief Financial Officer declaration for the total qualifying deposits and total covered deposits.

[Bank's name]: Declaration of the total qualifying deposits and total covered deposits to the Corporation for Deposit Insurance for the month ending in [month-end + year]

[Bank's name] prepared its total qualifying deposits and total covered deposits based on its SCV calculations for [month + year] submitted to the Corporation for Deposit Insurance in accordance with the requirements set out in the Deposit Insurance Regulations, dated [day + month + year].

We declare that effective compliance and internal controls have been maintained over the information reported as per the deposit insurance requirements in the Deposit Insurance Regulations. The total qualifying deposits and total covered deposits based on the SCV calculations provided by [bank] for [month + year] are, to the best of our knowledge, true and correct.

We declare that [bank name]'s key system(s) complies/comply with the minimum requirements specified in the Deposit Insurance Regulations.

[Signature]
[Name of CFO]
Chief Financial Officer
Date: [date]

[Signature]
[Name of CEO]
Chief Executive Officer
Date: [date]

Compliance declaration A3: Chief Executive Officer and Chief Financial Officer declaration of non-compliance in the total qualifying deposits and total covered deposits.

[Bank's name]: Total qualifying deposits and total covered deposits to the Corporation for Deposit Insurance for the month ending in [month-end + year] with identified areas of non-compliance

[Bank's name] prepared its total qualifying deposits and total covered deposits based on its SCV calculations for [month + year] submitted to the Corporation for Deposit Insurance in accordance with the requirements set out in the Deposit Insurance Regulations, dated [day + month + year].

We declare that effective compliance and internal controls have been maintained over the information reported as per the Deposit Insurance Regulations. The total qualifying deposits and total covered deposits based on the SCV calculations provided by [bank] for [month + year] are, to the best of our knowledge, true and correct.

We declare that [bank name's] key system(s) complies/comply with the minimum requirements specified in the Deposit Insurance Regulations, except for the following requirements:

1. [Details of the first requirement the bank does not comply with.]
 2. [Details of the second requirement the bank does not comply with.]
 3. [Details of the third requirement the bank does not comply with.]
- Etc

[Signature]
[Name of CFO]
Chief Financial Officer
Date: [date]

[Signature]
[Name of CEO]
Chief Executive Officer
Date: [date]

Annexure F: Data Submission SFTP and API Integration Channel Technical Guide

CODI has added the SFTP and API data submission channels to complement the existing portal-based file upload channel. This document provides technical details for these additional data submission channels and is included with the Member Bank Data Handbook.