SOUTH AFRICAN RESERVE BANK

NOTICE 3525 OF 2025

THE DEPOSIT INSURANCE REGULATIONS OF 2024

REQUIREMENTS FOR MONTHLY, QUARTERLY, AD HOC, AND RESOLUTION DATA SUBMISSIONS TO THE CORPORATION FOR DEPOSIT INSURANCE

Regulation 27(1) of the Deposit Insurance Regulations of 2024 (Regulations) requires a bank to prepare its total qualifying deposits and total covered deposits using Single Customer View (SCV) calculations. Regulation 27(2) of the Regulations further provides that the Corporation for Deposit Insurance (the Corporation) may issue additional guidelines for the preparation of total qualifying deposits and total covered deposits in accordance with the Regulations.

Regulation 28(1) of the Regulations requires a bank to submit its total qualifying deposits and total covered deposits to the Corporation on a monthly basis, using month-end balances, in the manner and form prescribed by the Corporation. Regulation 28(2) further specifies that a bank must submit its supporting SCV calculations with the total qualifying deposits and total covered deposits to the Corporation on a quarterly basis or at a frequency specified by the Corporation, in the manner and form prescribed by the Corporation.

Regulation 29(1) of the Regulations empowers the Corporation to request a bank to submit ad hoc total qualifying deposits and total covered deposits, together with the supporting SCV calculations. In terms of Regulation 29(2), a bank must provide the Corporation with the requested information within 48 hours of receiving an ad hoc request, using the reporting date specified by the Corporation, in the prescribed manner and form.

In addition to the above, Regulation 30(1) of the Regulations requires a bank to provide the Corporation with its total qualifying deposits and total covered deposits, along with the supporting SCV calculations, within 48 hours from the date the bank is placed in resolution, containing the balances of qualifying products due to a qualifying depositor or formal beneficiary account holder as at the date the bank was placed in resolution.
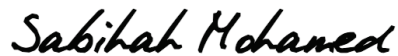
Regulation 39(1) of the Regulations empowers the Corporation to specify, by notice in the *Government Gazette*, the form and content of reporting and submitting information in terms of the Regulations.

Accordingly, in accordance with Regulation 39(1) of the Regulations, read with Regulations 27(2), 28(1), and 29(2), the Corporation by means of this notice, specify the requirements for monthly, quarterly, ad hoc, and resolution data submissions.

The requirements, as set out in the attached Schedule, shall take effect from 1 October 2025.

Supersession of Previous Notice

This notice supersedes and replaces the Requirements for monthly data submissions to the Corporation for Deposit Insurance contained in Government Notice No. 2378 published in *Government Gazette* No. 50311 dated 22 March 2024. All provisions contained in the previous notice are hereby revoked and replaced with the provisions set out in this notice.

Sabihah Mohamed
Chief Executive Officer: Corporation for Deposit Insurance

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SCHEDULE

REQUIREMENTS FOR MONTHLY, QUARTERLY, AD HOC, AND RESOLUTION DATA SUBMISSIONS TO THE CORPORATION FOR DEPOSIT INSURANCE

Contents

1. Monthly data submissions

1.1 Monthly data requirements

1.1.1 Regulation 28(1) of the Regulations requires a bank to submit its total qualifying deposits and total covered deposits to the Corporation on a monthly basis, using month-end balances, in the manner and form prescribed by the Corporation.

1.1.2 A bank must submit the data fields specified in Table 1 for monthly data submissions.

Table 1: 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.

1.1.3 A bank must structure the required data fields to align with the structure contained in Table 2.

Table 2: 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)	13421211753212345633.21	Yes
Total covered Deposits	Total_covered_deposits	Decimal	(20,2)	13421211753212345633.21	Yes

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1.2   Monthly data submission format

1.2.1   A bank must submit the required data fields to the Corporation in a comma-separated value (CSV) data file format.

1.2.2   A bank may compress the data file in (.ZIP) format for submission to the Corporation.

1.3   Monthly data submission timelines

A bank must submit its total qualifying deposits and total covered deposits to the Corporation within 10 working days following the month-end to which the data submission relates.

1.4   Monthly data submission channels

1.4.1   The Corporation will provide banks with access to its information technology (IT) solution (the Corporation's IT solution).   A bank must use the Corporation's IT solution to upload its monthly data submissions using one of the following secure channels[1]—

(a) File Upload;
(b) Application Programming Interface (API); or
(c) Secure File Transfer Protocol (SFTP).

1.4.2   A bank must ensure that its chosen submission method complies with the technical specifications and security protocols prescribed by the Corporation.

2.   Quarterly data submissions[2]

2.1   Quarterly data requirements

2.1.1   In terms of Regulation 28(2) of the Regulations, a bank must submit its supporting SCV calculations with the total qualifying deposits and total covered deposits to the Corporation on a quarterly basis or at a frequency specified by the Corporation, in the manner and form prescribed by the Corporation.

2.1.2   A bank must submit the data fields specified in Table 3 for quarterly data submissions.

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[1] Refer to the Corporation's Updated Member Bank Data Handbook (Data Handbook) published on its webpage for further guidance on using the submission channels and the data transfer processes: https://resbank.co.za/en/home/what-we-do/Deposit-insurance/member-banks0.
[2] Refer to the Data Handbook for further information on the Data field business rules and Reference data for quarterly data submissions.

Table 3: Data field definitions for quarterly data submissions

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.
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 city, postal code and country as well as optional information about a building name, building number and street number.

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Data field name	Data field ID	Data field description
		'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 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.

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Data field name	Data field ID	Data field description
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.
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_status	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.

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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.
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.

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Data field name	Data field ID	Data field description
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.
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

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Data field name	Data field ID	Data field description
		10 & "Maximum 20" including "+ Country Code".
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 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 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 address.
Representative 1 address line 2	Representative_1_address_line_2	The address line 2 of the representative address.
Representative 1 address line 3	Representative_1_address_line_3	The address line 3 of the representative address.

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Data field name	Data field ID	Data field description
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".
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.

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Data field name	Data field ID	Data field description
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.
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 address.
Representative 2 address line 2	Representative_2_address_line_2	The address line 2 of the representative address.
Representative 2 address line 3	Representative_2_address_line_3	The address line 3 of the representative 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 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.

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Data field name	Data field ID	Data field description
		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.
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.

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Data field name	Data field ID	Data field description
Representative 3 address line 1	Representative_3_address_line_1	The address line 1 of the representative address.
Representative 3 address line 3	Representative_3_address_line_2	The address line 2 of the representative address.
Representative 3 address line 3	Representative_3_address_line_3	The address line 3 of the representative 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.
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.
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.

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Data field name	Data field ID	Data field description
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 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 address.
Representative 4 address line 4	Representative_4_address_line_2	The address line 2 of the representative address.
Representative 4 address line 4	Representative_4_address_line_3	The address line 3 of the representative 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

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Data field name	Data field ID	Data field description
		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". 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_reli ably_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_st atus	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 _of_natural_person	The type of identification document of a representative.
Representative 5 identification number of natural person	Representative_5_identification_num ber_of_natural_person	The official identification number of a representative as per the identification document.
Representative 5 identification document expiry date	Representative_5_identification_docu ment_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 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 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.

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Data field name	Data field ID	Data field description
		'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 address.
Representative 5 address line 5	Representative_5_address_line_2	The address line 2 of the representative address.
Representative 5 address line 5	Representative_5_address_line_3	The address line 3 of the representative 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 & "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.

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Data field name	Data field ID	Data field description
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.

2.1.3   A bank must structure the required data fields for quarterly data submissions to align with the structure in Table 4.

Table 4: Data field structures for quarterly data submissions

Data field name	Data field ID	Data type	Data length	Predefined list [3]	Example format	Mandatory[4]
Record ID	Rec_id	Alphanumeric	30		1	Mandatory
Record type	Record_type	Alphabets	3	Yes	ACC	Mandatory
Member bank code	Member_bank_code	Alphanumeric	9		CODI00080	Mandatory
Data submission code	Data_submission_code	Alphanumeric	10	Yes	R006	Mandatory
Reporting date	Reporting_date	Date (YYYY-MM-DD)	10		2024-09-30	Mandatory
Classification of depositor	Classification_of_depositor	Alphabets	3	Yes	NPR	Mandatory
Type of depositor	Type_of_depositor	Alphabets	3	Yes	ACH	Mandatory
Identification type of natural person	Identification_type_of_natural_person	Alphabets	3	Yes	NID	Mandatory
Identification number of natural person	Identification_number_of_natural_person	Alphanumeric	30		9211300534085	Mandatory
Names	Names	Characters	100		"Mike'le"	Mandatory
Surname	Surname	Characters	100		"Mkhize"	Mandatory
Identification type of institution	Identification_type_of_institution	Alphabets	3	Yes	CRN	Mandatory
Identification number of institution	Identification_number_of_institution	Alphanumeric	100		1991/755360/99	Mandatory
Name of institution	Name_of_institution	Characters	100		"XDS Attorneys"	Mandatory
Identification document expiry date	Identification_document_expiry_date	Date (YYYY-MM-DD)	10		2025-10-07	If applicable
Address type	Address_type	Alphabets	3	Yes	FOA	Mandatory
Address line 1	Address_line_1	Characters	100		"89 Mandela Road"	Mandatory
Address line 2	Address_line_2	Characters	100			If applicable
Address line 3	Address_line_3	Characters	100			If applicable
City	City	Characters	100		"Mafikeng"	Mandatory
Province	Province	Alphabets	3	Yes	NWP	Mandatory
Postal code	Postal_code	Character	100		6013	Mandatory
Email address	Email_address	Characters	100		"admin@milaaccountants.co.za"	Mandatory
Primary phone number	Primary_phone_number	Characters	20		+27123456789	Mandatory

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[3] Predefined lists refer to reference data, defined by the Corporation, which require values to be reported from a specified set of allowable options for each applicable data field. For the complete set of reference data items, refer to the Data Handbook published on the Corporation's webpage: https://resbank.co.za/en/home/what-we-do/Deposit-insurance/member-banks0.

[4] "Mandatory" means the field must always be completed. "If Applicable" means the field must be completed only when specific conditions are met, as outlined in the relevant business rules. For the complete set of business rules, please refer to the Data Handbook.

Data field name	Data field ID	Data type	Data length	Predefined list [3]	Example format	Mandatory[4]
Secondary phone number	Secondary_phone_number	Characters	20		+271234567 89	If applicable
Depositor reliably identified	Depositor_reliably_identified	Alphabets	3	Yes	YES	Mandatory
Depositor status indicator	Depositor_status_indicator	Alphabets	3	Yes	NRP	Mandatory
Reason for depositor NRP status	Reason_for_depositor_nrp_ status	Alphabets (multiple values)	3	Yes	"MLC,LRN,O TR"	If applicable
Other reasons for depositor NRP status	Other_reasons_for_deposito r_nrp_status	Alphanumeric	100		"Documents not updated by depositor"	If applicable
Account category	Account_category	Alphabets	3	Yes	SIA	Mandatory
Product type	Product_type	Alphabets	3	Yes	TSA	Mandatory
Product type, other	Product_type_other	Characters	100		"Deposits with flexible term and rate of interest'	If applicable
Product name	Product_name	Characters	50		"Fixed Deposit"	Mandatory
Account number	Account_number	Alphanumeric	50		9788600888 999	Mandatory
Account status indicator	Account_status_indicator	Alphabets	3	Yes	NRP	Mandatory
Reason for account NRP status	Reason_for_account_nrp_st atus	Alphabets (multiple values)	3	Yes	OTR	If applicable
Other reasons for account NRP status	Other_reasons_for_account _nrp_status	Characters	100		"Fraudulent activities"	If applicable
Joint account flag	Joint_account_flag	Alphabets	3	Yes	YES	Mandatory
Share in joint account	Share_joint_account	Decimal	(1,3)		0.253	If applicable
Pledged account flag	Pledged_account_flag	Alphabets	3	Yes	NO	Mandatory
Base currency	Base_currency	Alphabets	3	Yes	USD	Mandatory
Account balance in base currency	Base_currency_account_bal ance	Decimal	(20,2)		100.00	Mandatory
Base currency exchange rate to ZAR	Base_currency_exchange_r ate_to_zar	Decimal	(20,2)		18.00	If applicable
Account balance in ZAR	Account_balance_zar	Decimal	(20,2)		1800.00	Mandatory
Account pledged balance in ZAR	Account_pledged_balance_ zar	Decimal	(20,2)		10000.00	If applicable
Joint account share balance in ZAR	Joint_account_share_balan ce_zar	Decimal	(20,2)		77000.00	If applicable
Beneficiary balance in ZAR	Beneficiary_balance_zar	Decimal	(20,2)		25000.00	If applicable
IBA pro rata calculation ratio	Iba_pro_rata_calculation_rat io	Decimal	(1,3)		0.345	If applicable
Qualifying balance	Qualifying_balance	Decimal	(20,2)		10000.00	Mandatory
Qualifying deposit balance	Qualifying_deposit_balance	Decimal	(20,2)		10000.00	Mandatory
Qualifying deposit balance - RFP	Qualifying_deposit_balance _rfp	Decimal	(20,2)		10000.00	Mandatory
Qualifying deposit balance - NRP	Qualifying_deposit_balance _nrp	Decimal	(20,2)		10000.00	Mandatory
Covered balance	Covered_balance	Decimal	(20,2)		10000.00	Mandatory

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Data field name	Data field ID	Data type	Data length	Predefined list [3]	Example format	Mandatory[4]
Covered balance - RFP	Covered_balance_rfp	Decimal	(20,2)		10000.00	Mandatory
Covered balance – NRP	Covered_balance_nrp	Decimal	(20,2)		10000.00	Mandatory
Total qualifying deposits	Total_qualifying_deposits	Decimal	(20,2)		10000.00	Mandatory
Total qualifying deposits - RFP	Total_qualifying_deposits_rfp	Decimal	(20,2)		10000.00	Mandatory
Total qualifying deposits - NRP	Total_qualifying_deposits_nrp	Decimal	(20,2)		10000.00	Mandatory
Total covered deposits	Total_covered_deposits	Decimal	(20,2)		10000.00	Mandatory
Total covered deposits – RFP	Total_covered_deposits_rfp	Decimal	(20,2)		10000.00	Mandatory
Total covered deposits – NRP	Total_covered_deposits_nrp	Decimal	(20,2)		10000.00	Mandatory
FBA holder identification type of natural person	FBA_holder_identification_type_of_natural_person	Alphabets	3	Yes	NID	If applicable
FBA holder identification number of natural person	FBA_holder_identification_number_of_natural_person	Alphanumeric	30		6605020534712	If applicable
FBA holder names	FBA_holder_names	Characters	100		"Tebego"	If applicable
FBA holder surname	FBA_holder_surname	Characters	100		"N"	If applicable
FBA holder identification type of institution	FBA_holder_identification_type_of_institution	Alphabets	3	Yes	CRN	If applicable
FBA holder identification number of institution	FBA_holder_identification_number_of_institution	Alphanumeric	100		1991/755345/99	If applicable
FBA holder name of institution	FBA_holder_name_of_institution	Characters	100		"Mila Attorneys"	If applicable
FBA holder identification document expiry date	FBA_holder_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01	If applicable
FBA holder address type	FBA_holder_address_type	Alphabets	3	Yes	FOA	If applicable
FBA holder address line 1	FBA_holder_address_line_1	Characters	100		"89 Mandela Road"	If applicable
FBA holder address line 2	FBA_holder_address_line_2	Characters	100			If applicable
FBA holder address line 3	FBA_holder_address_line_3	Characters	100			If applicable
FBA holder city	FBA_holder_city	Characters	100		"Mafikeng"	If applicable
FBA holder province	FBA_holder_province	Alphabets	3	Yes	NWP	If applicable
FBA holder postal code	FBA_holder_postal_code	Characters	100		6013	If applicable
FBA holder email address	FBA_holder_email_address	Characters	100		"admin@milaaccountants.co.za"	If applicable
FBA holder primary phone number	FBA_holder_primary_phone_number	Characters	20		+27123456789	If applicable
FBA holder secondary phone number	FBA_holder_secondary_phone_number	Characters	20		+27123456789	If applicable
FBA holder reliably identified	FBA_holder_reliably_identified	Alphabets	3	Yes	YES	If applicable
FBA holder status indicator	FBA_Holder_status_indicator	Alphabets	3	Yes	NRP	If applicable

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Data field name	Data field ID	Data type	Data length	Predefined list [3]	Example format	Mandatory[4]
Reason for FBA holder NRP status	Reason_for_FBA_Holder_nrp_status	Alphabets (multiple values)	3	Yes	OTR	If applicable
Other reasons for FBA holder NRP status	Other_reasons_for_FBA_Holder_nrp_status	Alphanumeric	100		"Beneficiary not identified"	If applicable
Type of representation	Type_of_representation	Alphabets	3	Yes	SIG	If applicable
Representative 1 identification type of natural person	Representative_1_identification_type_of_natural_person	Alphabets	3	Yes	NID	If applicable
Representative 1 identification number of natural person	Representative_1_identification_number_of_natural_person	Alphanumeric	30		6605020534089	If applicable
Representative 1 identification document expiry date	Representative_1_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01	If applicable
Representative 1 names	Representative_1_names	Characters	100		"Koketso"	If applicable
Representative 1 surname	Representative_1_surname	Characters	100		"Kunene"	If applicable
Representative 1 address type	Representative_1_address_type	Alphabets	3	Yes	INA	If applicable
Representative 1 address line 1	Representative_1_address_line_1	Characters	100		"137-18th Avenue"	If applicable
Representative 1 address line 2	Representative_1_address_line_2	Characters	100		"Slovo"	If applicable
Representative 1 address line 3	Representative_1_address_line_3	Characters	100			If applicable
Representative 1 city	Representative_1_city	Characters	100		"Johannesburg"	If applicable
Representative 1 province	Representative_1_province	Alphabets	3	Yes	GTP	If applicable
Representative 1 postal code	Representative_1_postal_code	Characters	100		2060	If applicable
Representative 1 email address	Representative_1_email_address	Characters	100		"sagoodies@gmail.com"	If applicable
Representative 1 primary phone number	Representative_1_primary_phone_number	Characters	20		+27123456789	If applicable
Representative 1 secondary phone number	Representative_1_secondary_phone_number	Characters	20		+27123456789	If applicable
Representative 1 representative reliably identified	Representative_1_representative_reliably_identified	Alphabets	3	Yes	YES	If applicable
Representative 1 status indicator	Representative_1_status_indicator	Alphabets	3	Yes	NRP	If applicable
Reason for representative 1 NRP status	Reason_for_representative_1_nrp_status	Alphabets (multiple values)	3	Yes	OTR	If applicable
Other reasons for representative 1 NRP status	Other_reasons_for_representative_1_nrp_status	Alphanumeric	100		"Documents not available"	If applicable
Representative 2 identification type of natural person	Representative_2_identification_type_of_natural_person	Alphabets	3	Yes	NID	If applicable

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Data field name	Data field ID	Data type	Data length	Predefined list [3]	Example format	Mandatory[4]
Representative 2 identification number of natural person	Representative_2_identification_number_of_natural_person	Alphanumeric	30		6605020534 089	If applicable
Representative 2 identification document expiry date	Representative_2_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01	If applicable
Representative 2 names	Representative_2_names	Characters	100		"Koketso"	If applicable
Representative 2 surname	Representative_2_surname	Characters	100		"Kunene"	If applicable
Representative 2 address type	Representative_2_address_type	Alphabets	3	Yes	INA	If applicable
Representative 2 address line 1	Representative_2_address_line_1	Characters	100		"137-18th Avenue"	If applicable
Representative 2 address line 2	Representative_2_address_line_2	Characters	100		"Slovo"	If applicable
Representative 2 address line 3	Representative_2_address_line_3	Characters	100			If applicable
Representative 2 city	Representative_2_city	Characters	100		"Johannesburg"	If applicable
Representative 2 province	Representative_2_province	Alphabets	3	Yes	GTP	If applicable
Representative 2 postal code	Representative_2_postal_code	Characters	100		2060	If applicable
Representative 2 email address	Representative_2_email_address	Characters	100		"sagoodies@gmail.com"	If applicable
Representative 2 primary phone number	Representative_2_primary_phone_number	Characters	20		+271234567 89	If applicable
Representative 2 secondary phone number	Representative_2_secondary_phone_number	Characters	20		+271234567 89	If applicable
Representative 2 representative reliably identified	Representative_2_representative_reliably_identified	Alphabets	3	Yes	YES	If applicable
Representative 2 status indicator	Representative_2_status_indicator	Alphabets	3	Yes	NRP	If applicable
Reason for representative 2 NRP status	Reason_for_representative_2_nrp_status	Alphabets (multiple values)	3	Yes	OTR	If applicable
Other reasons for representative 2 NRP status	Other_reasons_for_representative_2_nrp_status	Alphanumeric	100		"Documents not available"	If applicable
Representative 3 identification type of natural person	Representative_3_identification_type_of_natural_person	Alphabets	3	Yes	NID	If applicable
Representative 3 identification number of natural person	Representative_3_identification_number_of_natural_person	Alphanumeric	30		6605020534 089	If applicable
Representative 3 identification document expiry date	Representative_3_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01	If applicable
Representative 3 names	Representative_3_names	Characters	100		"Koketso"	If applicable
Representative 3 surname	Representative_3_surname	Characters	100		"Kunene"	If applicable

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Data field name	Data field ID	Data type	Data length	Predefined list [3]	Example format	Mandatory[4]
Representative 3 address type	Representative_3_address_type	Alphabets	3	Yes	INA	If applicable
Representative 3 address line 1	Representative_3_address_line_1	Characters	100		"137-18th Avenue"	If applicable
Representative 3 address line 3	Representative_3_address_line_2	Characters	100		"Slovo"	If applicable
Representative 3 address line 3	Representative_3_address_line_3	Characters	100			If applicable
Representative 3 city	Representative_3_city	Characters	100		"Johannesbu rg"	If applicable
Representative 3 province	Representative_3_province	Alphabets	3	Yes	GTP	If applicable
Representative 3 postal code	Representative_3_postal_code	Characters	100		2060	If applicable
Representative 3 email address	Representative_3_email_address	Characters	100		"sagoodies@ gmail.com"	If applicable
Representative 3 primary phone number	Representative_3_primary_phone_number	Characters	20		+271234567 89	If applicable
Representative 3 secondary phone number	Representative_3_secondary_phone_number	Characters	20		+271234567 89	If applicable
Representative 3 representative reliably identified	Representative_3_representative_reliably_identified	Alphabets	3	Yes	YES	If applicable
Representative 3 status indicator	Representative_3_status_indicator	Alphabets	3	Yes	NRP	If applicable
Reason for representative 3 NRP status	Reason_for_representative_3_nrp_status	Alphabets (multiple values)	3	Yes	OTR	If applicable
Other reasons for representative 3 NRP status	Other_reasons_for_representative_3_nrp_status	Alphanumeric	100		"Documents not available"	If applicable
Representative 4 identification type of natural person	Representative_4_identification_type_of_natural_person	Alphabets	3	Yes	NID	If applicable
Representative 4 identification number of natural person	Representative_4_identification_number_of_natural_person	Alphanumeric	30		6605020534 089	If applicable
Representative 4 identification document expiry date	Representative_4_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01	If applicable
Representative 4 names	Representative_4_names	Characters	100		"Koketso"	If applicable
Representative 4 surname	Representative_4_surname	Characters	100		"Kunene"	If applicable
Representative 4 address type	Representative_4_address_type	Alphabets	3	Yes	INA	If applicable
Representative 4 address line 1	Representative_4_address_line_1	Characters	100		"137-18th Avenue"	If applicable
Representative 4 address line 4	Representative_4_address_line_2	Characters	100		"Slovo"	If applicable
Representative 4 address line 4	Representative_4_address_line_3	Characters	100			If applicable
Representative 4 city	Representative_4_city	Characters	100		"Johannesbu rg"	If applicable

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Data field name	Data field ID	Data type	Data length	Predefined list [3]	Example format	Mandatory[4]
Representative 4 province	Representative_4_province	Alphabets	3	Yes	GTP	If applicable
Representative 4 postal code	Representative_4_postal_code	Characters	100		2060	If applicable
Representative 4 email address	Representative_4_email_address	Characters	100		"sagoodies@gmail.com"	If applicable
Representative 4 primary phone number	Representative_4_primary_phone_number	Characters	20		+27123456789	If applicable
Representative 4 secondary phone number	Representative_4_secondary_phone_number	Characters	20		+27123456789	If applicable
Representative 4 representative reliably identified	Representative_4_representative_reliably_identified	Alphabets	3	Yes	YES	If applicable
Representative 4 status indicator	Representative_4_status_indicator	Alphabets	3	Yes	NRP	If applicable
Reason for representative 4 NRP status	Reason_for_representative_4_nrp_status	Alphabets (multiple values)	3	Yes	OTR	If applicable
Other reasons for representative 4 NRP status	Other_reasons_for_representative_4_nrp_status	Alphanumeric	100		"Document not available"	If applicable
Representative 5 identification type of natural person	Representative_5_identification_type_of_natural_person	Alphabets	3	Yes	NID	If applicable
Representative 5 identification number of natural person	Representative_5_identification_number_of_natural_person	Alphanumeric	30		6605020534089	If applicable
Representative 5 identification document expiry date	Representative_5_identification_document_expiry_date	Date (YYYY-MM-DD)	10		2026-01-01	If applicable
Representative 5 names	Representative_5_names	Characters	100		"Koketso"	If applicable
Representative 5 surname	Representative_5_surname	Characters	100		"Kunene"	If applicable
Representative 5 address type	Representative_5_address_type	Alphabets	3	Yes	INA	If applicable
Representative 5 address line 1	Representative_5_address_line_1	Characters	100		"137-18th Avenue"	If applicable
Representative 5 address line 5	Representative_5_address_line_2	Characters	100		"Slovo"	If applicable
Representative 5 address line 5	Representative_5_address_line_3	Characters	100			If applicable
Representative 5 city	Representative_5_city	Characters	100		"Johannesburg"	If applicable
Representative 5 province	Representative_5_province	Alphabets	3	Yes	GTP	If applicable
Representative 5 postal code	Representative_5_postal_code	Characters	100		2060	If applicable
Representative 5 email address	Representative_5_email_address	Characters	100		"sagoodies@gmail.com"	If applicable
Representative 5 primary phone number	Representative_5_primary_phone_number	Characters	20		+27123456789	If applicable
Representative 5 secondary phone number	Representative_5_secondary_phone_number	Characters	20		+27123456789	If applicable

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Data field name	Data field ID	Data type	Data length	Predefined list [3]	Example format	Mandatory[4]
Representative 5 representative reliably identified	Representative_5_representative_reliably_identified	Alphabets	3	Yes	YES	If applicable
Representative 5 status indicator	Representative_5_status_indicator	Alphabets	3	Yes	NRP	If applicable
Reason for representative 5 NRP status	Reason_for_representative_5_nrp_status	Alphabets (multiple values)	3	Yes	OTR	If applicable
Other reasons for representative 5 NRP status	Other_reasons_for_representative_5_nrp_status	Alphanumeric	100		"Document not available"	If applicable

2.2 Quarterly data submission format

2.2.1 A bank must submit the required data fields for quarterly data submissions to the Corporation in a comma-separated value (CSV) data file format.

2.2.2 A bank may compress the data file in (.ZIP) format for submission to the Corporation.

2.3 Quarterly data submission timelines

A bank must submit its SCV calculations to the Corporation within 10 working days following the end of the quarter to which the submission relates.

2.4 Quarterly data submission channels

A bank must use the Corporation's IT solution to upload its quarterly data submissions using one of the following secure channels—

(a) File Upload;
(b) Application Programming Interface (API); or
(c) Secure File Transfer Protocol (SFTP).

2.5 First quarterly data submission to the Corporation

2.5.1 A bank's first quarterly data submission required under Regulation 28(2) of the Regulations, must—

(a) include balances of qualifying products due to a qualifying depositor or formal beneficiary account holder as at the 30 September 2025 reporting date; and

(b) be submitted to the Corporation within 10 working days following the reporting date referred to in paragraph (a).

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3. Ad hoc data submissions

3.1 Ad hoc data submission requirements

3.1.1 Regulation 29(1) of the Regulations empowers the Corporation to request a bank to submit ad hoc total qualifying deposits and total covered deposits, together with the supporting SCV calculations.

3.1.2 In terms of Regulation 29(2) of the Regulations, a bank must provide the Corporation with the requested information within 48 hours of receiving an ad hoc request, using the reporting date specified by the Corporation, in the prescribed manner and form.

3.1.3 Where the Corporation requests a bank to submit ad hoc total qualifying deposits and total covered deposits, together with the supporting SCV calculations, the bank must submit to the Corporation the same data fields as those used for quarterly data submissions as stipulated in paragraph 2.1.2 and structure the required data fields to align with the structure indicated in Table 4 in paragraph 2.1.3 above.

3.2 Ad hoc data submission format

3.2.1 A bank must submit the required ad hoc data to the Corporation in a comma-separated value (CSV) data file format.

3.2.2 A bank may compress the data file in (.ZIP) format for submission to the Corporation.

3.3 Ad hoc data submission channels

A bank must use the Corporation's IT solution to upload its ad hoc data submissions using one of the following secure channels—

(a) File Upload;
(b) Application Programming Interface (API); or
(c) Secure File Transfer Protocol (SFTP).

4. Data submission by a bank in resolution

4.1 Resolution data submission requirements

4.1.1 In terms of Regulation 30(1) of the Regulations, a bank must provide the Corporation with its total qualifying deposits and total covered deposits, together with the supporting SCV calculations, within 48 hours from the date the bank is placed in resolution.

4.1.2 For the purposes of Regulation 30(1), a bank in resolution must submit to the Corporation the same data fields as those used for quarterly data submissions, as stipulated in paragraph 2.1.2 and structure the required data fields to align with the structure indicated in Table 4 in paragraph 2.1.3 above.

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4.2 Resolution data submission format

4.2.1 A bank in resolution must submit the required resolution data to the Corporation in a comma-separated value (CSV) data file format.

4.2.2 A bank may compress the data file in (.ZIP) format for submission to the Corporation.

4.3 Resolution data submission channels

A bank in resolution must use the Corporation's IT solution to upload its resolution data submission using one of the following secure channels—

(a) File Upload;
(b) Application Programming Interface (API); or
(c) Secure File Transfer Protocol (SFTP).

5. Data resubmissions

5.1 A data resubmission refers to the process by which a bank submits corrected or updated data for a reporting period in which a previous submission has already been made to the Corporation in accordance with Regulation 32 of the Regulations.[5]

5.2 For the purpose of data resubmissions the following principles shall apply—

(a) all data resubmissions will be initiated by the Corporation during the validation or verification of a bank's SCV calculations conducted in accordance with Regulation 32(1) of the Regulations;
(b) all data resubmissions by a bank must be accompanied by the applicable declarations (see paragraph 6 below) required in terms of Regulation 19 or 20 of the Regulations;
(c) in the case of monthly data submissions, the Corporation shall only permit resubmissions for the month immediately preceding the reporting date to which the monthly submission relates; and
(d) in the case of quarterly data submissions, the Corporation shall only permit resubmissions for the quarter immediately preceding the reporting date to which the quarterly submission relates.

6. Declarations required by the Corporation

6.1 Declaration when bank has no qualifying depositors

6.1.1 In terms of Regulation 19(1) of the Regulations, if a bank did not have qualifying depositors for a particular reporting date, it must submit to the Corporation, Declaration A1.

6.1.2 For purposes of Regulation 19, a bank with no qualifying depositors for a given reporting date must submit Declaration A1 in the place of its monthly its total

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[5] Refer to the Data Handbook published on the Corporation's webpage for further information on the resubmissions process: https://resbank.co.za/en/home/what-we-do/Deposit-insurance/member-banks0.

qualifying deposits and total covered deposits via the Corporation's IT solution within ten (10) working days immediately following the month-end to which the submission relates.

6.2 Submission format of declarations

6.2.1 A bank submit its declarations required in terms of Regulation 19 or 20 of the Regulations to the Corporation in the Portable Document Format (PDF).

6.3 Submission channels for declarations

6.3.1 A bank must submit its declarations required in terms of Regulation 19 or 20 through the Corporation's IT solution using one of the following secure channels—

(a) File Upload;
(b) Application Programming Interface (API); or
(c) Secure File Transfer Protocol (SFTP).

7. Reporting of pro rata reimbursement calculations for informal beneficiary accounts and pledged account balances

7.1 Pro rata reimbursement calculations for informal beneficiary accounts

7.1.1 In terms of Regulation 9(3) of the Regulations, if an informal beneficiary account (IBA) holder has multiple accounts with different signatories, the Corporation may reimburse each set of signatories for covered deposits on a *pro rata* basis.

7.1.2 Where an IBA holder maintains multiple accounts with different signatories, a bank must perform a *pro rata* calculation when creating an SCV record for the IBA holder and report the IBA balances as follows[6]—

(a) a bank must include the account balance as the qualifying balance for each IBA;

(b) when applying the limit of cover for an IBA, a bank must include the covered deposit for each account as a *pro rata* percentage of the qualifying deposit balance of the IBA holder; and

(c) the *pro rata* percentage must reflect the proportionate distribution of the qualifying balances across all accounts in qualifying products held by the IBA holder.

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[6] Refer to step 9 of the Single customer view (SCV) calculations document published on the Corporation's webpage for a detailed description of the calculations: https://resbank.co.za/en/home/what-we-do/Deposit-insurance/member-banks0

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7.2   *Pledged account balances*

7.2.1   Where an account is pledged for any purpose at the bank, for the same or a different person, or at another bank for the same or different person, a bank must report the—

(a)   full balance of the pledged account as the account balance; and

(b)   full balance of the pledged account as the qualifying balance due to the qualifying depositor.

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