



# Account Verification Service in South Africa Easy Aid

Version 1.0



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# What is AVS?

## Account Verification Services

- AVS enables the verification of individual or corporate bank account information of participating banks.
- The service is operated by BankServAfrica, the domestic Payment System Operator.

## Key Benefits

- Allows for real-time verification of beneficiary information.
- Client identity information is matched to the bank account information, reducing fraud risk for collections and credit payments.

## Verifiable information:

- Account number is valid at the beneficiary bank.
- Beneficiary account name.
- The account is open and active for a period exceeding 90 days.
- The account accepts debits and/or credits.
- Email address\* and cell phone numbers\* are correct as per beneficiary bank's records.

*\*Note: fields are optional.*



# Create New Payee

Log into Straight2Bank>Menu>Cash>Create> Payee

## Step 1: Enter Payee Name

Note that for individual beneficiaries, only their surname must be captured in the payee field.  
For business/corporate beneficiaries, capture the name as it appears on their bank confirmation letter or invoice.



NEW PAYEE	
<b>PAYEE INFORMATION</b>	
PAYEE NICK NAME	TEST1234 <span style="float:right">27</span>
COUNTRY/MARKET	ZA-South Africa <span style="float:right">📍</span>
PAYEE NAME	SMITH <span style="float:right">30</span>
ADDRESS <small>Optional</small>	Enter address <span style="float:right">35</span>
	<span style="float:right">35</span>
ZIP CODE <small>Optional</small>	Enter Zip Code <span style="float:right">10</span>
COUNTRY/MARKET <small>Payee Residence Country/Market</small>	ZA-South Africa <span style="float:right">📍</span>
NOTES TO PAYEE <small>Optional</small>	Notes to Payee - Line 1 <span style="float:right">70</span>
	Notes to Payee - Line 2 <span style="float:right">70</span>



# Create New Payee

## Step 2: Enter Payee ID

Select the Payee ID type and complete the Payee ID details - i.e. Passport number or Business Registration Number\* or National 13-digit ID number or Trust ID number as indicated in the dropdown menu below.

\*including slashes where applicable

**ADDITIONAL INFORMATION (OPTIONAL)**

Payee ID Type: NIDN - National ID

Payee ID: [Dropdown menu]

**CONTACT DETAILS (OPTIONAL)**

CONTACT NO: [Input field]

The dropdown menu for Payee ID Type contains the following options:

- Select
- CCPT - Passport
- CREG - Business Registration Number
- NIDN - National ID
- TIDF - Trust Identification



# Create New Payee

## Step 3: Enter beneficiary bank details

Enter the beneficiary account number and account currency (ZAR).  
Select bank by as 'Local code' (branch code). Only Local code is available for AVS queries.  
Select 'Continue' at the bottom of the screen. Submit Payee for approval.

**ACCOUNT NUMBER**

<b>ACCOUNT NUMBER</b> <small>(Primary Account Number)</small>	123456789	<b>ACCOUNT CURRENCY</b> <small>Optional</small>	ZAR
	25		South African Rand

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**PAYEE BANK**

**SELECT BANK BY**

SWIFT  LOCAL CODE

**BANK CODE**  
Local code, Branch code, Bank Name, Branch Name, Address, City, State

ABSA-210016632005-632005-11 TRUMP STREET SELBY JOHANNESBURG

**BRANCH CODE**

210016|11 TRUMP STREET SELBY JOHANNESBURG|632005|ABSA ELECTRONIC SETTLEMENT CNT|ZA|ZA

<b>BANK INFORMATION</b>	
<b>BANK NAME</b>	ADDRESS LINE1
ABSA	11 TRUMP STREET SELBY JOHANNESBURG
<b>BRANCH NAME</b>	ADDRESS LINE2
ABSA	
<b>BANK CODES</b>	
<b>BANK CODE</b>	BRANCH CODE
210016	632005
<b>LINKED BANK CODE</b>	



# Beneficiary validation within Payment Creation

Log into Straight2Bank>Menu>Cash>Create> Payment >Domestic Payment

## Step 4: Enter Account and Payee Details.

Under Payee Details select existing Payee or add New Payee. (If adding New Payee follow steps 1 to 3.)

### 1 Account Details

My Reference ⓘ

Bank Payment Reference ⓘ  
Q0121646

Debit Account


Is this Payment an OBO?

NO  YES

### 2 Payee Details

Payment Method

Payee

  
[+ New Payee](#)



# Beneficiary validation within Payment Creation

## Step 5: Enter Payment Details

Select Payment type ACH, PAY, or BT and capture an amount.

Once amount is entered, the option to validate via AVS will appear.

Click on 'Validate' if you want to do an AVS enquiry. Alternatively, click 'Preview and Submit' if you choose not to do an AVS enquiry.

Templates

Cancel Save Draft **Validate** Preview and Submit

Payment Method  
ACCOUNT

✓ You may click 'Validate' to verify beneficiary details before submitting payment.

Payee  
fsdfsdf - 123456789 + New Payee  
[View Payee Details](#)

**3 Payment Details**

Payment Type  
Electronic Fund Transfer (ACH)

Cut Off Time 23:59:00 (SAST)

Credit Amount  
ZAR 1.00  
South African Rand - ZAR One Rand

Payment Date  
Value Date 28/07/2025  
Mon, 28th Jul 2025

- 1. Account Details
- 2. Payee Details
- 3. Payment Details
- 4. Invoice Details
- 5. Additional Information





# Beneficiary validation within Payment Creation

## Step 6: Review Response and T&Cs

If all mandatory details have been captured, the AVS request will be sent, and a response will be received (this takes a few seconds). Results that match will be displayed in green.

**Beneficiary Validation** ×

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✔ Accepts debits	✔ Accepts credits	✔ Open longer than 3 months
✔ Account found	✔ Account open	✔ ID Number Matched
✔ Name matched		

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**Mandatory fields:**

1. Account number
2. Beneficiary account name (Surname or Registered Company Name)
3. Payee ID Type
4. Payee ID

Accept Terms And Conditions and click 'Proceed'

I have read and accept the terms and conditions of using Account Verification Services and have obtained consent from the beneficiary to use their details for account Verification.

[Terms and Conditions](#) ^

- Should results be unclear or unmatched, contact the beneficiary to confirm details before making payment. Standard Chartered will not be liable should you choose to proceed with the transaction.
- Results are only valid at the time of verification. Processing of transactions after the service is at your sole discretion.
- Ensure that the payment instructions are correct, including but not limited to beneficiary details, before proceeding. Standard Chartered is not liable for loss or damage as a result of incorrect information provided.
- There is a fee associated to this service. Refer to your pricing guide for details.

**Proceed**



# Beneficiary validation within Payment Creation

## Review Response: Partial match

The results in green match the beneficiary details captured, the results in orange do not match the beneficiary details captured. Based on the Response received you may choose to cancel the payment or proceed at your discretion.

### Beneficiary Validation



- ✔ Accepts debits
- ✔ Accepts credits
- ✔ Open longer than 3 months
- ✔ Account found
- ✔ Account open
- ✔ ID Number Matched
- ✘ Name matched

## Review Response: Invalid Account

The beneficiary account number is incorrect and no further validations are possible

### Beneficiary Validation



- ✘ Account found



# Terms and Conditions

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Results are only valid at the time of verification. Processing of transactions after the service is at your sole discretion.

Ensure that the payment instructions are correct, including but not limited to beneficiary details, before proceeding. Standard Chartered is not liable for loss or damage as a result of incorrect information provided.

# Pricing

During the introductory phase, the service will be provided at no charge.

Should fees be applied in the future you will be notified.

Thank you

