

15<sup>th</sup> June 2007

**EFT SERVICES**  
**USER NOTICE 120/07**

Any queries relating to the contents of this notification must be referred to the Liaison Officer of your Sponsoring Bank as per Appendix K of the BANKSERV User Manual.

**Note:** BANKSERV no longer publishes the "Effective Date" at the bottom of the BANKSERV EFT (Magtape) Service User Manual pages. The "Publication Date" of the Notice will appear in this section, as multiple implementation dates could affect the same page. We therefore recommend that the notice accompanying the pages be kept in a safe place for reference to the date that the change will become effective.

**Habib Overseas Bank Limited – New CDV Routine**

Habib Overseas Bank limited has implemented new banking software and will therefore be changing their account numbers from the existing 10 digit account number format to a new 11 digit account number format. In addition Habib Overseas Bank Limited has introduced Saving Accounts (Type 2).

The new 11 digit Current and Savings account numbers will have Check Digit Verification (CDV). The clearing system will allow both the "old" 10 digit Current Account numbers as well as the "new" 11 digit Current and Savings Account numbers until such time as all the "old" Current Account numbers has been successfully phased out. Note that Debits will be allowed to Savings Accounts.

**CDV detail for the new Habib Overseas Bank Limited Current & Savings Account numbers:**

<b>Habib Overseas Bank Limited "New" Account Number CDV Parameter</b>	
<b>Branch Code Range:</b>	<b>700-000 to 709-999</b>
<b>Account Types:</b>	<b>1, 2</b>
<b>Account Indicator:</b>	<b>4</b>
<b>Weighting Digits:</b>	<b>00007654321</b>
<b>Fudge Factor:</b>	<b>00</b>
<b>Modulus:</b>	<b>11</b>
<b>Number of Digits:</b>	<b>11</b>
<b>Exception Code :</b>	<b>"j"</b>

**Exception Code j**

**New 11 digit Current and Saving Account Numbers - Habib Overseas Bank Limited**

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

After applying the above CDV routine, the remainder may be 1 if the least significant digit (right most digit) of the new current or savings account number is 0.

Or

**(Old 10 digit Current Account Numbers)**

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

(The old 10 digit account numbers will be discontinued as from 15<sup>th</sup> September 2008)

The above CDV routine and exception code will be implemented on **15<sup>th</sup> September 2007.**

The following pages of the EFT User Manual (Appendix E) has been amended accordingly: E-4, E-5, E-7, E-8.

Addendum VI and Addendum VII of the EFT Services manual has been updated and will be distributed to the banks in due course.

**Below is a list of “test” (new) account numbers for Habib Overseas Bank Limited.**

11441000152	11331000233	11551001329	11661001280	11221012789
11441000233	11331000560	11551001590	11661202260	11221012940
11441000314	11331000977	11551003020	11661401548	11221200747
11441000900	11331005340	11551003100	11662401320	11221201590
11441001108	11331005693	11551004778	11662401169	11221201751
11441004190	11331007050	11551005740	11663000389	11221202197
11441005189	11331014595	11551006630	11663002837	11221204505
11441005464	11331200631	11551009494	11663200710	11221403621
11441005545	11331202090	11551009575	11663400808	11221404199
11441005189	11331202170	11551012606	11663401960	11221404490
11441006860	11331202960	11551200283	11663403904	11221404784
11441006940	11331404717	11551400290	11664601670	11221406809
11441007327	11331406221	11551402072	11664604776	11221600400
11441203428	11331406450	11551601350	11664800605	11221603396
11441203851	11331406523	11552001101	11665200466	11221604015
11441204580	11331603400	11552200147	11665200385	11221801864
11441204610	11331603590	11552403250	11665200113	11222001780
11441204661	11331605429	11552404656	11665000610	11222001829
11441401220	11331800310	11552600919	11665000530	11222204093
11441600770	11331804499	11552602024	11665000459	11223203956

#### **Appendix K / Addendum iii Updated**

The Appendix K of the User Manual and Addendum iii of the Services manual has been updated with the latest bank contact details.

Yours Faithfully  
A. Ebrahim  
Product Owner – EFT Services  
(Accept this document as electronically signed)