



UK Bank Sort Code Lookup & Validation Services

Public Sector Pricing

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1. TRANSACTION-BASED LICENCE

Our transaction-based licensing offers a simple pay-as-you-go model with no hidden costs or lock-in contracts. A defined number of lookups are committed to in advance which expire when used or after 12 months. On expiry of the lookups, there is an option to purchase additional credits. A lookup is used when the bank details are successfully validated or populated.

Number of Lookups Purchased	Cost per Lookup
0 – 49,999	£0.015
50,000 – 99,999	£0.013
100,000+	£0.011

Any lookups purchased are valid for 12 months from the date of purchase.

Additional Information

- **Account Management:** Top-ups can be managed manually via the eSortcode dashboard or requested via email.
- **Alerts:** Automated notifications are sent when your credit balance runs low or is depleted.
- **Automation:** Automated top-ups can be configured to ensure service continuity, billing you only when your balance reaches a set threshold.
- **Controls:** Fine-grained controls, such as daily rate limiting and IP restrictions, can be deployed to manage and secure balance consumption.
- **Trials:** Trial balances are available for testing purposes. Please contact us for details.

2. CONFIRMATION OF PAYEE

Confirmation of Payee (CoP) is a name-checking service that helps prevent misdirected payments and fraud by verifying that the account name provided matches the account details held by the payee's bank. Our CoP service provides real-time validation using the UK's Confirmation of Payee scheme.

Number of Lookups Purchased	Cost per Lookup
0 – 49,999	£0.25
50,000 – 99,999	£0.20
100,000+	£0.15

Any lookups purchased are valid for 12 months from the date of purchase.

How Confirmation of Payee Works

- **Real-Time Verification:** Instantly checks whether the account name provided matches the account holder's name at their bank.
- **Three Response Types:** Match, No Match, or Close Match - providing clear guidance on payment safety.
- **Fraud Prevention:** Helps prevent Authorised Push Payment (APP) fraud and accidental misdirected payments.
- **Regulatory Compliance:** Meets requirements set by the Payment Systems Regulator (PSR) for CoP implementation.
- **UK Coverage:** Covers all major UK banks and building societies participating in the CoP scheme.

3. ADDITIONAL COSTS

On-boarding Costs

There are no additional costs for on-boarding for this service unless in the unlikely event on-site training, installation, or bespoke development is required. Such services are charged at a rate of **£900 + VAT per day** and quoted in advance.

Off-boarding Costs

There are no charges for off-boarding. The service will cease to be live at the end of the contract and no data is stored that will be required to be extracted.

On-going/License/Subscription Costs

There are no on-going License/Subscription Costs other than those defined in this document.

Training & Support

Our services are simple to install and use and we provide training and support by a combination of email, online meeting, or telephone free of charge.

4. OUR ALWAYS LOW PRICE GUARANTEE

eSortcode is not only one of the most established bank sort code validation services in the UK, having launched our first web service in the summer of 2006, but we also promise to offer the best value for public sector organisations.

Why Our Price Guarantee Matters

Now that transactional sort code lookup services have become commonplace and some might say more of a commodity rather than a unique offering, we have introduced our **'always low price guarantee'**, to ensure that we remain the most cost effective validation service in the UK, both now and in the future. We want to ensure that once you've switched to eSortcode, there would be no reason to go anywhere else.

No Compromise on Performance or Security

We do this to not only offer great value to our customers but also with the assurance that we don't compromise on the performance and security of our search services, that our customers have rightly come to expect. Our high performance platform has evolved over the years to provide one of the highest performing most reliable search engine within the industry and has been developed from the ground up to meet the data validation needs and requirements of any size of business.

What Sets Us Apart

- **Competitive Pricing:** We continuously monitor the market to ensure our prices remain the most competitive without sacrificing quality.
- **No Credit Expiry Concerns:** Unlike other providers, we offer fair credit validity periods with clear terms.
- **High Performance Platform:** One of the fastest and most reliable search engines in the industry.
- **Established Service:** Operating since 2006, providing proven reliability and expertise.
- **Full Portal Access:** Manage your account with ease, setup automated renewals, and access detailed usage logs.
- **Automated Alerts:** Email and SMS notifications keep you informed of service updates and account status.

Free Integration Service

To start making instant savings and to ensure there is no reason not to switch to eSortcode.com, we are offering a **free integration service** to all new public sector customers that use alternative validation services in the UK. We will re-work the scripts and coding of your existing installation to ensure you can transfer to using eSortcode.com without any cost risk to you.

5. DEFINITIONS

1. UK Bank Data

The UK Bank Sort Code database is a comprehensive directory of bank branches and sort codes within the United Kingdom. End-Users can license the use of this data for validation purposes via a Solutions Provider like eSortcode.com. This data ensures accurate processing of payments including BACS, CHAPS, and Faster Payments.

2. User

A User is defined as an individual authorised by an End User to use a Solution. We consider multiple 'individuals' as one User in the following scenarios:

- Where an individual leaves an End User organisation (such as on resignation) and is replaced by another individual.
- An individual is on maternity or paternity leave and is replaced by another individual for a period of time, returning at the end of their leave.
- An individual has a period of sick absence and is replaced by someone else until the indisposed individual returns (the period of time could be one day, one week, etc.).

3. End User

An End User is defined as a single legal entity entering into a licence agreement for the use of validation services.

4. Solution

A Solution is a product, service, or other solution which benefits from or includes bank data validation, in whatever form, however produced or distributed, and whether or not including other functionality, services, software, or data.

5. Sort Code Validation

The process of verifying that a 6-digit sort code exists and corresponds to a valid bank branch within the UK banking system.

6. Account Number Validation

The process of verifying that an 8-digit account number is valid for a given sort code using modulus checking algorithms provided by VocaLink.



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