



Service Definition Document

eSortcode.com

Document Owner:	Etellelect Ltd
Service Name:	eSortcode Validation Services
Version:	1.0
Date:	January 2026
Sector:	UK Public Sector

1. Executive Summary

eSortcode is a leading web-based UK and Irish bank and sort code validation solution. It is designed to integrate seamlessly into business systems to ensure the accuracy of financial data processing. By providing real-time access to the Extended Industry Sort Code Directory (EISCD), eSortcode enables organizations to validate bank details at the point of entry, thereby reducing administration costs, preventing failed payments, and improving overall customer satisfaction.

This document defines the scope, features, technical architecture, and service levels associated with the eSortcode.com platform. It outlines how the service helps businesses improve productivity and avoid bank charges through robust data validation mechanisms.

2. Service Overview

The eSortcode service is a comprehensive suite of validation tools hosted in the cloud. It functions primarily as a checker and finder software solution that validates UK and Irish bank account details. The service is available as a web-based interface for manual lookups, a batch processing bureau service, and an API for direct integration into client applications (website, intranet, extranet, or desktop).

3. Service Objectives

The primary objectives of the eSortcode service are to:

- **Improve Productivity:** Access to accurate data maximizes system performance and efficiency by reducing manual checks and error correction cycles.
- **Avoid Bank Charges:** By validating bank details upon entry, organizations can significantly cut administrative costs and eliminate bank charges associated with failed payments or direct debits.
- **Enhance Customer Satisfaction:** ensuring valid details prevents payment delays and failed direct debits, leading to a smoother customer experience.

4. Service Description

eSortcode offers a modular suite of services designed to handle various aspects of financial data validation:

4.1. IBAN Generation

This capability converts standard UK bank account numbers and sort codes into International Bank Account Numbers (IBAN). It also retrieves the associated BIC (Bank Identifier Code), branch address, and other relevant information required for international bank wire transfers.

4.2. Modulus Check Validation

The core of the service validates UK bank account numbers against their corresponding sort codes. Utilizing industry-standard modulus checking algorithms, this feature ensures that the account number is mathematically valid for the specific sort code provided. The API call returns comprehensive sort code branch information including bank name, branch name, address, contact details, and payment scheme support (BACS, CHAPS, Faster Payments) in a single request.

4.3. Confirmation of Payee (CoP)

The Confirmation of Payee service provides enhanced payment security by verifying that the account name matches the bank account details provided. This service helps prevent payment fraud and misdirected payments by comparing the payee/payer name against the actual account holder name registered with the bank.

Key Features:

- **Name Matching:** Validates that the provided account holder name matches the registered name for the given sort code and account number combination.
- **Fraud Prevention:** Reduces the risk of Authorised Push Payment (APP) fraud by confirming recipient details before payment execution.
- **Regulatory Compliance:** Helps organizations comply with UK payment regulations and industry best practices for payment security.
- **Real-time Verification:** Provides immediate feedback on name matching results with match confidence levels (Exact Match, Close Match, No Match).
- **Comprehensive Response:** Returns detailed validation results including modulus check status, account status, and full branch information in a single API call.

The CoP service is essential for businesses processing payments to new payees, setting up direct debits, or making high-value transactions where payment accuracy is critical.

4.4. Credit Card Validation

An instant access web service that validates credit card numbers at the point of data entry, ensuring the card number structure is valid before processing payments.

4.5. Bureau Service

Designed for high-volume requirements, the Bureau Service enables the bulk validation of bank account numbers against their respective UK bank sort codes, ideal for cleaning legacy databases or processing large batch files.

4.6. EISCD Extracts

Clients can access the raw Extended Industry Sort Code Directory (EISCD) data file. This data is sourced directly from Vocalink and is updated weekly, ensuring clients have access to the most current UK banking data available for input into their own applications.

4.7. Web API Access

A pay-as-you-go web service that enables client websites and desktop applications to perform real-time lookups and validation of UK and Irish Account and Branch Details. Each API call returns comprehensive information including:

- Modulus check validation results
- Complete sort code and branch details (bank name, branch name, address)
- Payment scheme support information (BACS, CHAPS, Faster Payments)
- IBAN and BIC code generation
- Confirmation of Payee verification (when name is provided)

All this information is delivered in a single API call, optimizing performance and reducing integration complexity.

5. Technical Architecture

The eSortcode platform is built on a robust, scalable web-based architecture. It provides:

- **Real-time Validation:** synchronous processing of requests to provide immediate feedback to users or systems.
- **Cloud Hosted:** Removes the need for clients to install local software or maintain local databases (unless using the Data Extract service).
- **Integration Standards:** Supports standard web protocols for API integration, facilitating connection with various platforms (Web, Intranet, Desktop).

6. Data Sources

The integrity of the eSortcode service relies on high-quality industry data.

- **Primary Source:** The Extended Industry Sort Code Directory (EISCD).

- **Provider:** Vocalink (VocaLink is the payment systems company which operates the BACS payment system).
- **Update Frequency:** Data is updated weekly to ensure compliance with the latest banking changes.

7. Use Cases

Scenario	Description
Payroll Onboarding	Validating employee bank details during the onboarding process to ensure salary payments are routed correctly.
Direct Debit Setup	Checking customer bank details at the point of sale (online or call center) to prevent failed direct debit mandates, with Confirmation of Payee verification to ensure the account name matches.
Payment Fraud Prevention	Using Confirmation of Payee to verify recipient account names before processing payments, significantly reducing the risk of Authorised Push Payment (APP) fraud and misdirected payments.
International Transfers	Generating IBAN and BIC codes automatically from domestic account details to facilitate cross-border payments.
Database Cleansing	Using the Bureau Service to validate and clean existing customer or supplier databases to remove obsolete or incorrect banking information.

8. Access and Integration

8.1 Integration Methods

eSortcode offers flexible integration options to suit different business needs:

- **Web Services (API):** For real-time integration into custom software applications.
- **Manual Web Entry:** Accessible via browser for ad-hoc checks.
- **Batch Upload:** For processing large files via the Bureau Service.

8.2 Authentication

Access to the Web API and secure areas of the site requires authentication credentials provided upon account creation. The service operates on a secure pay-as-you-go model or subscription basis depending on the specific product tier selected.

9. Support and Maintenance

eSortcode is committed to high availability and service reliability.

- **Data Maintenance:** The system automatically updates reference data weekly upon release from Vocalink.
- **Integration Support:** A free data transfer service is available for a limited time to assist clients in undertaking integration directly into their systems at no charge.



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