



EUROPEAN COMMITTEE FOR BANKING STANDARDS

REGISTER OF EUROPEAN ACCOUNT NUMBERS

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TR201 Version 3.13	August 2005	Updated contact details for Cyprus
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TR201 Version 3.15	January 2006	Update to the Czech Republic country section – domestic account number and new contact details for Liechtenstein
TR201 Version 3.16	February 2006	Update to the Poland, Switzerland and Sweden country sections
TR201 Version 3.17	March 2006	Update to Germany and Portugal country sections
TR201 Version 3.18	May 2006	New country section on Bulgaria
TR201 Version 3.19	June 2006	New Country Section on Mauritius
TR201 Version 3.20	August 2006	New contact details for Romania and Luxembourg; correction of IBAN example for Mauritius

TR201 Version 3.21	November 2006	Correction to footnote in Swedish country section, replacing currency with current account and new contact details. Updates to Summary Table 4 regarding Romania and Bulgaria and SWIFT validation
TR201 Version 3.22	January 2007	Splitting of Serbia and Montenegro, revision to the Summary Tables and update of the Bosnia-Herzegovina country section and new contact details for Andorra
TR201 Version 3.23	February 2007	Update of Sweden regarding the domestic account number, Clarification of Estonia IBAN structure and correction of Summary Table 3 regarding Serbia and Montenegro

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Table 1: Detailed register

The European and non-European countries are listed alphabetically in two separate tables.

European Countries

COUNTRIES	LAST UPDATE DOMESTIC INFORMATION	LAST UPDATE IBAN INFORMATION
ANDORRA	August 2002	September 2002
AUSTRIA	November 1999	November 2001
BELGIUM	April 1999	November 2002
BOSNIA AND HERZEGOVINA	November 2005	November 2005
BULGARIA	May 2006	May 2006
CROATIA	January 2005	January 2005
CYPRUS	December 2003	December 2003
CZECH REPUBLIC	January 2006	November 2003
DENMARK	February 2001	April 2002
ESTONIA	November 2005	February 2007
FINLAND	June 2002	August 2004
FRANCE	April 1999	August 2003
GERMANY	July 2005	June 2004
GIBRALTAR	May 2003	May 2003
GREECE	April 2001	April 2001
HUNGARY	February 2003	February 2003
ICELAND	June 1999	December 2004
IRELAND	February 2000	April 2002
ITALY	August 2001	September 2002
LATVIA	October 2003	October 2003
LIECHTENSTEIN	May 2004	June 2005
LITHUANIA	February 2004	February 2004
LUXEMBOURG	July 2005	May 2004
MACEDONIA, FORMER YUGOSLAV REPUBLIC OF	February 2004	December 2004
MALTA	April 2004	May 2004
MONTENEGRO	January 2007	January 2007
(THE) NETHERLANDS	February 2003	April 2002
NORWAY	June 1999	December 2004
POLAND	February 2006	February 2006
PORTUGAL	April 1999	March 2006

ROMANIA	September 2004	September 2004
SERBIA	December 2006	December 2006
SLOVAK REPUBLIC	January 2004	January 2004
SLOVENIA	June 2004	June 2004
SPAIN	February 2000	October 1999
SWEDEN	February 2007	February 2006
SWITZERLAND	May 2004	February 2006
TURKEY	May 2005	May 2005
UNITED KINGDOM	February 2000	April 2002

Small countries and territories that follow the rules of another country for IBAN formatting are covered in the main entry of that country: See also Table 4.

Non-European Countries

COUNTRIES	LAST UPDATE DOMESTIC INFORMATION	LAST UPDATE IBAN INFORMATION
MAURITIUS	--	June 2006
TUNISIA	November 2005	November 2005

INTRODUCTION

Bank account numbers throughout Europe are structured according to national standards. The International Bank Account Number (IBAN) has been developed to identify bank accounts in a cross-border context. Although the IBAN is an international standard, some elements of the IBAN are defined at the national level.

This Technical Report presents an overview of and a brief introduction to the various ways of identifying customer bank accounts throughout European countries. For each country this document describes the national account number structure and the structure of the nationally defined IBAN.

Domestic Account Number

We have aimed at reaching a high degree of uniform description, but it should be observed that the structures and methods applied in the various countries could not always be fitted into the same scheme. Even though the utmost care has been taken to achieve a maximum degree of accuracy, it is advisable to check the information when implementing on the basis of this report. The following information is presented per country:

➤ *Account number structure*

Though in general use throughout Europe, the term *Account number* is somewhat imprecise, hence the complete structure identifying an account normally consists of the following three parts:

- the *account number* itself (part *a* in the following)
- A number containing various information such as the bank or group of banks, the branch, the clearing region, etc. The term *bank - branch code* is used in this report (part *b* in the following)
- one or more *check digits* (part *c* in the following)

If not otherwise indicated, the term *Account number* in the following may therefore mean one of more, either the complete account identifying structure or the account number itself - with or without check digit(s).

The complete identifier of an account can be described as the concatenation of $b + a + c$ or in some cases $a + c + b$.

If any of the parts *a*, *b*, or *c* is repeated or subdivided, the parts will be described $b_1 b_2$ etc.

The following table illustrates more clearly the set up of this section:

Account Number Structure (example)

123 1234567 12		<National example>			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123	<i>Bank - branch code</i>	3/3 n	0	0 ...
<i>a</i>	1234567	<i>Account number</i>	?/7 n	0	0 ...
<i>c</i>	12	<i>Check digits</i>	2/2 n		
		<i>Total</i>	5/12 n		

Min/max: indicates the minimum and maximum number of actual characters per part in valid numbers. Characters can be alphabetic, numeric or alphanumeric; the abbreviations “a”, “n”,

and “an” are used after the min/max part.

Fills: indicates the character used to complete a number with fewer characters than Max. Fills are always mandatory and, in terms of validating the account, meaningful parts of the account structure.

Examples: demonstrates how and where the fill characters are added.

(e.g. 0 ... means “ leading zeros “)

Total: signifies the total number of characters the entire structure needs for it to be considered a valid account number (fills included).

The *Total* can be used as a first method to check whether the account number is valid.

Textual information relevant to the account identifier structure is given below the form.

Where available, mention is made of all the information needed to validate accounts, where it is kept, how often it is updated and whether or not it is available on diskette.

➤ **National name(s)**

The national names for the different parts of the account identifier are stated in the national language(s). Textual information on the customers’ knowledge of the structure and name(s) is given below.

➤ **National usage**

National usage explains the extent to which financial institutions actually apply the account structure presented in this report and for which products. It also elaborates on how the domestic clearing system handles the accounts.

➤ **Electronic transmission**

Electronic transmission explains how the account number structure is used in a computer environment: the number of characters and the way they are formatted.

Electronic transmission (example)

12341234567890

Always 14 numeric digits without separators.

➤ **Written representation**

Examples of written representation shows the different ways in which the account number structure is used in a paper environment.

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
0345 0003179681	345-3179681	3179681
1199 0003179680	1199-3179680	3179680

Correct representation shows the way in which the bank employee would construct the account number for processing.

Traditional representation shows the different ways in which customers write the account number structure.

Account number only indicates whether the account number (a) is used separately from the other parts of the entire structure.

➤ **Check algorithm**

The basic validation method for identifying a valid account number, without having to use any algorithms or calculations, is checking the format of the account number structure (Table 1).

The validation methods differ substantially from country to country and very often from bank to bank within the same country.

If a uniform check mechanism exists, it is described in more detail.

Enquiries for information on the validation algorithms for the other countries should be addressed to the contact point given at the end of each country's chapter.

➤ **Customer support**

Customer support explains in more detail how the account number structure is used in the customer environment.

<i>Documents to customers</i>	:	General papers, mailings, notices.
<i>Account statements</i>	:	Which parts of the structure are indicated on the statements
<i>Debit cards</i>	:	Which parts of the structure are indicated on which cards
<i>Cheques</i>	:	Whether or not the account number structure is mentioned on cheques.
<i>Commercial documents</i>	:	Whether the account number structure is indicated on e.g. invoices.
<i>ATM receipts</i>	:	Whether the possibility exists for the account number structure to be printed on ATM receipts.

➤ **Alternative account number structure and validation**

Explanation besides the account number structure described in this report, countries offer alternative numbering methods for processing payment instructions.

➤ **Postgiro accounts**

Postgiro account number structure and validation provides information on Postgiro account numbers. These accounts are frequently structured and validated in a different way than the regular account numbers. For the countries to which this applies, the essential differences are explained, without going into too much detail.

➤ **Contact point**

Contact point: Readers are advised that much of the information content was summarised from the full details published in each country. Should there be a requirement for more detailed information, readers are referred to contact the person or organisation listed in this section.

Further explanation on the specific items is provided in the following pages. Table 2 summarises the domestic account number structure by country.

IBAN

The IBAN identifies an account held by a financial institution. It facilitates the automated processing of (cross-border) transactions. The IBAN is described in EBS 204 and its implementation in SIG 203.

The IBAN is implemented without modification to the Basic Bank Account Number (BBAN), being the domestic account number. This is done by adding a prefix to the domestic account number. In some countries an additional bank identifier will be added.

The banking industry of each individual country has specified the country-specific length and the composition of the IBAN.

The following information is presented per country:

➤ **IBAN structure**

The IBAN is fixed length for each country. It is composed of the ISO country code, a check digit, for some countries an extra bank identifier and the basic bank account number (BBAN).

- Parts a, b and c are described in the section “Domestic Account Number”. These elements form the BBAN part of the IBAN
- ISO country code (part d in the following)
- IBAN Check digit (part e in the following)
- Bank identifier, for IBAN purposes only (part f in the following)

IBAN Account Number Structure (example)

1212 1234 1234 5678 90			<IBAN example>	
		<i>Identifying.</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO country code</i>	2 a	1
<i>e</i>	12	<i>Check digits (IBAN)</i>	2 n	3
<i>f</i>	1234	<i>Bank identifier</i>	4 a	5
<i>b</i>		<i>Bank - branch code</i>		
<i>a</i>	1234567890	<i>Account number</i>	10 n	9
<i>c</i>		<i>- Check digits</i>		
		<i>Total</i>	18 an	

➤ **Presentation**

The format description of electronic and paper IBAN.

➤ **Examples**

If applicable, there will be some IBAN examples for testing purposes.

➤ **Issuing start date**

The date that banks have started or will start issuing IBAN to their customers.

Table 3 Summarises the IBAN structure for each country.

TABLE 2: SUMMARY OF EUROPEAN AND NON-EUROPEAN DOMESTIC ACCOUNT NUMBERS

The European and non-European countries are listed alphabetically in two separate tables.

European Countries

Country	Total	Bank Code	Branch Code ¹	Account Number	Check Digit ²	Examples
Andorra	6/20 an			6/20 an		A12345
Austria	9/16 n	5 n	***	4/11 n	(1)	00234573201 BLZ 19043
Belgium	12/12 n	3 n	None	7 n	2 n	539-0075470-34
Bosnia and Herzegovina	16/16 n	3 n	3 n	8 n	2 n	1990440001200279
Bulgaria	22/22 an	4 a	4/4 n	10 an	2 n	BG80 BNBG 9661 1020 3456 78
Croatia	17/17 n	7 n		10 n		1001005-1863000160
Cyprus	8/24 an	1/3 n	0/5 n	7/16 an	Varies	123 12345 1234567890123456
Czech Republic	6/20 n	4/4 n		6/20 n		19-2000145399/0800
Denmark	11/14 n	4 n	***	Max 9 n	1	0040 0440116243
Estonia	4/14 n	2/2 n		1/11 n	1/1	22 1020 1456 85
Finland	8/14 n	6 n	***	Max 7 n	1	123456-785
France	23/23 an	5 n	5 n	11 an	2 n	20041 01005 0500013M026 06
Germany	9/18 n	8 n	***	10 n	(1)	53201300 37040044
Gibraltar	15/15 an			15/15 an		123456789012345
Greece ³	8/23 n	0/3 n	0/4 n	16 an	Varies	011 0125 12300695
Hungary	16/24 n	7/7 n	***	7/15 n	2 n	10012349-12345678-91234567
Iceland	22/22 n	4 n	***	18 n	(1)	0159 26 007654 551073-0339
Ireland	14/14 n	6 n	***	8 n	None	93115212345678

¹ *** Indicates that the branch code is included in the bank code.

² Check digits are specified as follows:

- the number indicates how many check digits there are
- “a” or “n” specifies whether the check digit(s) are alpha or numeric
- brackets indicate that the check digit(s) are included in the account number

³ The first digit is an integral part of the account number, the second digit is not.

TABLE 2: SUMMARY OF EUROPEAN AND NON-EUROPEAN DOMESTIC ACCOUNT NUMBERS 6

Country	Total	Bank Code	Branch Code ¹	Account Number	Check Digit ²	Examples
Italy ⁴	23/23 an	5 n	5 n	12 an	1 a	X 05428 11101 000000123456
Latvia	21/21	4 a	***	13 an	2 n	LV80 BANK 0000 4351 9500 1
Liechtenstein	4/21 an	Max 5 n	***	Max 16 an		8810 2324013AA
Lithuania	20/20 an	5 n	***	11 n	2 n	LT12 1000 0111 0100 1000
Luxembourg	20/20 an	3 n	None	13 an	2 n	LU28 0019 4006 4475 0000
Macedonia, Former Yugoslav Republic of	15/15 n	3 n		10 n	2 n	200-0000123456-38
Malta	8/16 an			8/16 an		1234567890123456
Montenegro	18 n	3 n		13 n	2 n	505 0000123456789 51
Netherlands	10/10 n			10 n	(1)	041 71 64 300
Norway	11/11 n	4 n	***	7 n	(1)	8601.11.17947
Poland	26/26 n	8 n	***	16 n	2 n	76 1670 1056 1656 6500 0030 3748
Portugal	21/21 n	4 n	4 n	11 n	2 n	0002.0123.12345678901.54
Romania	24 an	4a	⁵	16 an	2 n	RO49 AAAA 1B31 0075 9384 0000
Serbia ⁶	18/18 n	3/3 n		13/13 n	2 n	260-0056010016113-79
Slovak Republic (1)	6/20 n	4 n		2/16 n	(2)	19-8742637541/1200
Slovak Republic (2)	6/23 an	4/7 a				6713805498/SLPO
Slovenia	15/15 n	5 n		8 n	2 n	19100-0000123438
Spain ⁷	20/20 n	4 n	4 n	10 n	2 n	2100.0418.45.0200051332
Sweden ⁸ (Type 1)	11/11 n	4 n	***	6 n	1 n	5491 000000 3
(Type 2) ⁹	2/10 n	N/A	***	1/9 n	1 n	9180 499306234 0
Switzerland	4/21 an	Max 5 n	***	Max 16 an	(1)	762 1162-3852.957

⁴ The alphabetic check digit precedes all other digits in the account number structure.

⁵ The branch code is part of the account number

⁶ The entry for Serbia and Montenegro has been deleted with the split of the two countries in 2006

⁷ The check digits are located between the bank/branch code and the actual account number.

⁸ Please check the Swedish contribution. The domestic situation does not apply to account numbers used in cross-border transfers.

⁹ The Type 2 account in Sweden does not include the bank/branch code.

TABLE 2: SUMMARY OF EUROPEAN AND NON-EUROPEAN DOMESTIC
ACCOUNT NUMBERS 7

Country	Total	Bank Code	Branch Code ¹	Account Number	Check Digit ²	Examples
Turkey	10/19 an	4/4 n	5/5 n	1/19 an		
United Kingdom	13/14 n 15/19 an	6 n 8/11 an ¹⁰	***	8 n 8 n	None None	60-16-13 31926819 NWBK BG21 01Z 31926819

Non-European Countries

Country	Total	Bank Code	Branch Code ¹¹	Account Number	Check Digit ¹²	Examples
Mauritius	NA	NA	NA	NA	NA	NA
Tunisia	20/20 n	2 n	3 n	13 n	2 n	10 006 0351835984788 31

¹⁰ This account number structure is used for CHAPS-Euro payments. The branch code (AAA) is optional.

¹¹ *** Indicates that the branch code is included in the bank code.

¹² Check digits are specified as follows:

- the number indicates how many check digits there are
- “a” or “n” specifies whether the check digit(s) are alpha or numeric
- brackets indicate that the check digit(s) are included in the account number

TABLE 3: SUMMARY OF EUROPEAN AND NON-EUROPEAN IBAN IMPLEMENTATIONS

The European and non-European countries are listed alphabetically in two separate tables.

European Countries

Country	Length	Position of Bank/Branch Identifier ¹	Issuing Start Date	Examples of paper representation
Andorra	24 an	5 – 12	1st semester 2003 (estimated)	AD12 0001 2030 2003 5910 0100
Austria	20 an	5 – 9	2nd Quarter 1999	AT61 1904 3002 3457 3201
Belgium	16 an	5 – 7	06-2000	BE68 5390 0754 7034
Bosnia and Herzegovina	20 an	5 – 10	To be determined	BA39 1290 0794 0102 8494
Bulgaria	22/22 an	5 – 12	2006	BG80 BNBG 9661 1020 3456 78
Croatia	21 an	5 - 11	2004	HR12 1001 0051 8630 0016 0
Cyprus	28 an	5 - 12	12/2003 to 4/2004	CY17 0020 0128 0000 0012 0052 7600
Czech Republic	24 an	5 - 8	2003	CZ65 0800 0000 1920 0014 5399
Denmark	18 an	5 - 8	01-07-2000	DK50 0040 0440 1162 43
Estonia	20 an	5 - 8	01-01-2004	EE38 2200 2210 2014 5685
Finland	18 an	5 - 10	Autumn 2001	FI21 1234 5600 0007 85
France	27 an	5 - 14	01-1997	FR14 2004 1010 0505 0001 3M02 606
Germany	22 an	5 - 12	01-02-1998	DE89 3704 0044 0532 0130 00
Gibraltar	23 an	5 - 8	01-07-2003	GI75 NWBK 0000 0000 7099 453
Greece	27 an	5 - 11	01 –01-2002	GR16 0110 1250 0000 0001 2300 695
Hungary	28 an	5-11	01-2002	HU42 1177 3016 1111 1018 0000 0000
Iceland	26 an	5 - 8	To be supplied	IS14 0159 2600 7654 5510 7303 39
Ireland	22 an	5-14	Q4 2001	IE29 AIBK 9311 5212 3456 78
Italy	27 an	6 - 15	01-2000	IT60 X054 2811 1010 0000 0123 456

¹ The position of the Bank/Branch identifier needs to be interpreted as follows: from the first digit mentioned until and including the last digit.

TABLE 3: SUMMARY OF EUROPEAN AND NON-EUROPEAN IBAN IMPLEMENTATIONS 9

Country	Length	Position of Bank/Branch Identifier ¹	Issuing Start Date	Examples of paper representation
Latvia	21 an	5 – 8	01 2004	LV80 BANK 0000 4351 9500 1
Liechtenstein	21an	5 - 9	01 2004	LI21 0881 0000 2324 013A A
Lithuania	20 an	5 - 9	01 2004	LT12 1000 0111 0100 1000
Luxembourg	20 an	5 - 7	01-1999	LU28 0019 4006 4475 0000
Macedonia, Former Yugoslav Republic of	19 an	5 - 7	1 July 2005	MK07 3000 0000 0042 425
Malta	31 an	5 - 13	01 - 2004	MT84 MALT 0110 0001 2345 MTLC AST0 01S
Montenegro	22 n	5 - 7	12 - 2006	ME25 5050 0001 2345 6789 51
Netherlands	18 an	5 - 8	14-08-1999	NL91 ABNA 0417 1643 00
Norway	15 an	5 - 8	11-1999	NO93 8601 1117 947
Poland	28 an	5 - 12	1 May 2004	PL27 1140 2004 0000 3002 0135 5387
Portugal	25 an	5 - 12	10-2000	PT50 0002 0123 1234 5678 9015 4
Romania	24 an	5 - 8	2004	RO49 AAAA 1B31 0075 9384 0000
Serbia	22 an	5 - 7	3 March 2007 ¹³	RS35 2600 0560 1001 6113 79
Slovak Republic	24 an	5 – 8	1 May 2004	SK31 1200 0000 1987 4263 7541
Slovenia	19 an	5 – 9	01-2000	SI56 1910 0000 0123 438
Spain	24 an	5 – 12	06-2000	ES91 2100 0418 4502 0005 1332
Sweden	24 an	5 – 7	04-2001	SE35 5000 0000 0549 1000 0003
Switzerland	21 an	5 – 9	01-2000	CH93 0076 2011 6238 5295 7
Turkey	26 an	5 – 9	1 09 2005	TR33 0006 1005 1978 6457 8413 26
United Kingdom	22 an	5 - 14	04-2001	GB29 NWBK 6016 1331 9268 19

¹³ The entry for Serbia and Montenegro has been deleted with the split of the two countries in 2006. New Serbian IBAN codes with RS will be issued from 3 March 2007. Previously issued Serbian IBANs with CS are to be changed by replacing CS73 with RS35.

Non-European Countries

Country	Length	Position of Bank/Branch Identifier¹	Issuing Start Date	Examples of paper representation
Mauritius	30 an	5 – 12	04 2006	MU17 BOMM 0101 1010 3030 0200 000M UR
Tunisia	24 an	5 - 9	04 2004	TN59 1420 7207 1007 0712 9648

TBS means To Be Supplied

The SWIFT code can be checked on <http://www.swift.com/biconline/>

¹ The position of the Bank/Branch identifier needs to be interpreted as follows: from the first digit mentioned until and including the last digit.

TABLE 4: SUMMARY OF EUROPEAN COUNTRIES TO WHICH THE EU REGULATION 2560/2001 APPLIES

This table summaries the application of the “Regulation (EC) No 2560/2001 of the European Parliament and of the Council of 19 December 2001 on cross-border payments” regarding cross-border payments in euros and Swedish Kronor in accordance with Memo/02/154 of the European Commission of 27 June 2002, unless otherwise indicated.

European Countries where the Regulation is applicable

ISO Code ^a	Name of Country	Code in IBAN Prefix ^b	SWIFT Validation ^c
AT	Austria	AT	Yes
BE	Belgium	BE	Yes
BG	Bulgaria ⁸	BG	No ⁹
CY	Cyprus ³	CY	Yes ⁴
CZ	Czech Republic ³	CZ	Yes ⁵
DE	Germany	DE	Yes
DK	Denmark	DK	Yes
EE	Estonia ³	EE	Yes ⁵
ES	Spain, including Canary Islands and Ceuta and Melilla	ES	Yes
FI	Finland	FI	Yes
FR	France	FR	Yes
GB	United Kingdom of Great Britain and Northern Ireland	GB or IE ¹	Yes
GF	French Guiana	FR	Yes
GI	Gibraltar	GI	Yes
GP	Guadeloupe	FR	Yes
GR	Greece	GR	Yes
HU	Hungary ³	HU	Yes ⁴
IE	Republic of Ireland	IE	Yes
IS	Iceland ⁷	IS	Yes
IT	Italy	IT	Yes
LI	Liechtenstein ⁶	LI	Yes
LT	Lithuania ³	LT	Yes ⁴
LU	Luxembourg	LU	Yes
LV	Latvia ³	LV	Yes ⁵
MQ	Martinique	FR	Yes
MT	Malta ³	MT	No ⁴
NL	The Netherlands	NL	Yes
NO	Norway ⁷	NO	Yes
PL	Poland ³	PL	Yes ⁵
PT	Portugal, including Azores and Madeira	PT	Yes
RE	Réunion	FR	Yes
RO	Romania ⁸	RO	No ⁹

TABLE 4: SUMMARY OF EUROPEAN COUNTRIES TO WHICH THE EU
REGULATION 2560/2001 APPLIES 12

SE	Sweden	SE	Yes
SI	Slovenia ³	SI	No ⁴
SK	Slovak Republic ³	SK	No ⁴

Notes:

- a ISO 3166-1 Country Code used in BICs
- b Country code used in IBANs according to ECBS TR201
- c Validation of the MT 102+ and MT 103+ on the SWIFT Network - The mandatory presence of Field 33B (Instructed Amount) and a plausible IBAN in Field 59a (Beneficiary Customer) when the BICs of the Sender, the Receiver and Field 57a (Account With Institution, if present) belong to the list of intra-European countries (NB see the SWIFT User Handbook for a definition of intra-European countries.) Field 33B is also mandatory in the MT 102 and MT 103.
- 1 IE for accounts from Northern Ireland possible when account-servicing bank uses the clearing system in the Republic of Ireland
- 3 On joining the European Union on 1 May 2004, the regulation has become applicable
- 4 SWIFT validation as noted above in footnote (c) became effective 12 June 2004
- 5 SWIFT validation as noted above in footnote (c) became effective 14 May 2005
- 6 Liechtenstein has adopted regulation 2560/2001, with the exception of Article 3, effective since 1 August 2004. Article 3 of the Regulation became effective 1 July 2005
- 7 Effective 1 January 2005
- 8 On joining the EU 1 January 2007, the regulation will become effective.
- 9 SWIFT validation as noted above in footnote (c) will become effective 27 October 2007

European and Non-European Countries where the Regulation is not applicable

ISO Code ^a	Name of Country	Code in IBAN Prefix ^b	SWIFT Validation ^c
AD	Andorra	AD	Yes
BA	Bosnia and Herzegovina	BA	No
BV	Bouvet Island ¹	- ²	Yes
CH	Switzerland	CH	Yes
FO	Faroe Islands ³	FO	No
PF	French Polynesia ⁶	FR	No
-	Guernsey (code used in BIC is GG)	GB or FR ⁴	No
GL	Greenland ³	GL	No
HR	Croatia	HR	No
-	Isle of Man (code used in BIC is IM)	GB	No
-	Jersey (code used in BIC is JE)	GB or FR ⁴	No
MK	Macedonia, Former Yugoslav Republic of	MK	No
ME	Montenegro ⁸	ME	No
MU	Mauritius	MU	No
YT	Mayotte ⁶	FR	No
MC	Monaco ⁷	MC	Yes
NC	New Caledonia ⁶	FR	No
RS	Serbia ⁸	RS	No
PM	Saint Pierre and Miquelon ⁶	FR	Yes
SJ	Svalbard and Jan Mayen ¹	- ²	Yes
SM	San Marino	SM	Yes
TF	French Southern Territories ⁶	FR	Yes
TN	Tunisia	TN	No
TR	Turkey	TR	No
VA	Vatican City State	- ²	Yes
WF	Wallis and Futuna ⁶	FR	No

Notes:

- a ISO 3166-1 Country Code used in BICs
- b Country code used in IBANs according to ECBS TR201
- c Validation of the MT 102+ and MT 103+ on the SWIFT Network - The mandatory presence of Field 33B (Instructed Amount) and a plausible IBAN in Field 59a (Beneficiary Customer) when the BICs of the Sender, the Receiver and Field 57a (Account With Institution, if present) belong to the list of intra-European countries (NB see the SWIFT User Handbook for a definition of intra-European countries.) Field 33B is also mandatory in the MT 102 and MT 103.
- 1 Belongs to Norway and are uninhabited islands. To be deleted in the next edition
- 2 Not, or not yet specified

- 3 Belongs to Denmark. The IBAN is structured in same way as that of Denmark, except for the country code
- 4 GB is used when the account-servicing bank clears through Great Britain and FR is used when the account servicing bank clears through France
- 5 As a European Economic Area member state, this country can adopt the regulation, but has not done so up to now
- 6 Belongs to France, but is not part of the European Union
- 7 See the section on France for further information on the IBAN format used
- 8 The entry for Serbia and Montenegro has been deleted with the split of the two countries in 2006.

ANDORRA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1234567890123456789012345		1234567/000.001			
		<i>Identifying.</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>a</i>	123456789012 345678901234 5	<i>Account number</i>	6/20	an	
<i>b</i>		- <i>Bank-branch code</i>			
<i>c</i>		- <i>Check digit(s)</i>			
		<i>Total</i>	6/20	an	

A standard for domestic account identification does not exist. Each institution applies its own system.

There could be bank code, branch code or check digits integrated in the account number. If used, they are included in the account number of max. 20 digits.

National name(s)

Número de compte client		
<i>a</i>	1234567890 1234567890 12345	Número de compte
<i>b</i>		Codi banc, codi oficina
<i>c</i>		Digit(s) de control

Customers are often not aware of the different parts of the structure.

National usage

Each Andorra financial institutions applies its own system account number structure for all products and payment instructions.

All account types are handled through one domestic clearing system.

In electronic transmissions, the bank codes and branches codes are included in separated fields. ABA (Associació de Bancs Andorrans) is charge to establish the codes for each bank. The branches codes are established in house, for each bank.

Electronic transmission

01 (Bank code)
 05 (Branch code)
 1234567000001 (Account number)

Bank code and branch codes separately fields.

For account number, a minimum of 6 alphanumeric digits and a maximum of 20 alphanumeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
No formal standard		1234567/000.001
		A12345

Customers usually write the account number in the same way it is communicated by each Bank. The bank and branch codes are rarely used.

All kinds of separators are used: points, hyphens, blanks, slashes, colons...

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Always
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Rarely

Alternative account numbering systems for payments

Andorra does not have an alternative account numbering system for processing payment instructions.

Postgiro accounts

None.

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1234 1234 1234 5678 9012		AD12 0001 2030 2003 5910 0100		
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b1</i>	1234	<i>Bank code</i>	4n	5
<i>b2</i>	1234	<i>Branch code</i>	4n	9
<i>a</i>	123456789012	<i>Account number</i>	12an	13
<i>c</i>		<i>- Check digit(s)</i>		
		<i>Total</i>	24an	

Presentation

The electronic format of the IBAN is composed of 24 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 24 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
AD1200012030200359100100	AD12 0001 2030 2003 5910 0100
AD0400020097190200088072	AD04 0002 0097 1902 0008 8072

Issuing start date

IBAN only for international use: 1st semester 2003 (estimated)

IBAN for national use: 2nd semester 2003 (estimated)

Contact Point

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AUSTRIA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

12345678901 12345		00234573201 BLZ 19043			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>a</i>	12345678901	<i>Account number</i>	4/11 n	0	0...
<i>c</i>		<i>- Check digit</i>			
<i>b</i>	12345	<i>Bank - branch code</i>	5/5 n		
		<i>Total</i>	9/16 n		

A branch code is not required: the information can be derived from the structure of the account number itself. Almost all banks have included a check digit in their account numbers. The location of the check digit within the account number varies.

A list of valid bank codes is available in booklet form and on diskette. It is updated twice a year.

National name(s)

Kontonummer / Bankleitzahl		
<i>a</i>	12345678901	Kontonummer
<i>b</i>	12345	Bankleitzahl

National usage

The Bankleitzahl (bank code) is used by all banks and for all domestic payments products.

If the bank code is omitted in a paper-based payment order, the bank must add it before the order is processed. An electronic payment instruction without the bank code would be rejected.

Electronic transmission

00234573201 19043

Always two separate fields, Kontonummer (11 digits) and Bankleitzahl (5 digits). Both without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
00234573201 BLZ 19043	Kto-Nr 234572301 BLZ 19043	

On invoices issued by an Austrian supplier or on commercial letters, the account number structure is usually represented as shown above. The separators used are blanks, hyphens or slashes. Kto-Nr indicates the account number and BLZ the Bankleitzahl.

Check algorithm

The validation algorithms used are modulus-based and differ from bank to bank. At present Austria is introducing (on a domestic scale) a mandatory validation method for manual and automatic capture of account numbers from paper-based payment orders. APSS (Austrian Payment Services System) is able to provide the validation algorithms in a comprehensive, electronic table format.

Customer support

<i>The number is indicated on:</i>		<i>Comments</i>
<i>Documents to customer</i>	Always	Account number
	Varies	Bankleitzahl
<i>Account statements</i>		As above
<i>Debit cards</i>	Always	Account number
	Mostly	Bank code
<i>Cheques</i>	Always	Both parts of the structure
<i>Commercial documents</i>	Mostly	Both parts of the structure
<i>ATM receipts</i>	Never	ATM receipts are not provided

Alternative account numbering systems for payments

Austria does not have any alternative account numbering systems for processing payment instructions.

Postgiro accounts

The Postgiro accounts have the same structure as the regular bank accounts. They can be recognised by the Bankleitzahl “60000”. Some transfer forms do not include the bank code of the Postsparkasse. The information is, however, implicitly contained in the coded type of the form (in the code line at the bottom).

As for electronic transmission, the Postgiro is fully compatible with the domestic standards applied by the banks.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 5123 4567 8901		AT61 1904 3002 3457 3201
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	12345	<i>Bank code</i>	5n 5
<i>a</i>	12345678901	<i>Account number</i>	11n 10
<i>c</i>		<i>- Check digit</i>	
		<i>Total</i>	20an

The account number (a) is always the same as the domestic account number. Leading zeros are added.

Presentation

The electronic format of the IBAN is composed of 20 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 20 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

	<i>Electronic format</i>	<i>Paper format</i>
	AT611904300234573201	AT61 1904 3002 3457 3201

Issuing start date

Issue date of IBAN is not nationally coordinated. Some Austrian banks have already started to issue IBANs in the 2nd quarter of 1999.

Contact Point

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BELGIUM

DOMESTIC ACCOUNT NUMBER

Account Number Structure

123-1234567-12		539-0075470-34			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123	<i>Bank - branch code</i>	3/3	n	
<i>a</i>	1234567	<i>Account number</i>	7/7	n	
<i>c</i>	12	<i>Check digits</i>	2/2	n	
		<i>Total</i>	12/12	n	

The branch cannot always be identified by the first part (b) of the account number structure.

Lists of all financial institutions and the respective bank-branch code (b) are available on paper at the Belgian Bankers' Association.

National name(s)

Rekeningnummer / Numéro de compte	
<i>b</i>	123
<i>a</i>	1234567
<i>c</i>	12

The entire account number structure is commonly known by its national name. The different parts are not defined.

National usage

The national account structure was introduced in 1971; customers are very familiar with its use. Belgian financial institutions apply this standard for all products.

Electronic transmission

539007547034

Always 12 numeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
539-0075470-34	539-0075470-34	not applicable

Check algorithm

All Belgian financial institutions apply the same modulus-based validation method.

The check digits are calculated by dividing the first 10 digits by 97. If the remainder is 00, then the check digits are 97. Otherwise the check digits are the remainders.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Always	
<i>Account statements</i>	Always	
<i>Debit cards</i>	Always	
<i>Cheques</i>	Always	and on Eurocheque cards
<i>Commercial documents</i>	Always	
<i>ATM receipts</i>	Always	

Alternative account numbering systems for payments

No other numbering systems for payments exist in Belgium.

Postgiro accounts

The account number structure and the validation method also apply to the Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1231 2345 6712		BE68 5390 0754 7034		
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	123	<i>Bank - Branch code</i>	3n	5
<i>a</i>	1234567	<i>Account number</i>	7n	8
<i>c</i>	12	<i>Check digits</i>	2n	15
		<i>Total</i>	16an	

Presentation

The electronic format of the IBAN is composed of 16 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 16 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
BE68539007547034	BE68 5390 0754 7034

Issuing start date

06-2000

Implementation

In June 2000 the banks distributed their IBAN and BIC to all customers receiving cross-border payments. A leaflet promoting the IBAN+BIC and IPI was also distributed to this customer segment. All Belgian banks validate IBANs in outgoing credit transfers since October 2000. The ISABEL system validates the IBAN. Belgian banks may also validate the national check digits of the IBAN in incoming credit transfers.

Visit the website of the Belgian Bankers' Association for additional information on the IBAN and International Payment Instruction (IPI)

http://www.abb-bvb.be/gen/nl/profession_systeme.html#ibanipi in Dutch
http://www.abb-bvb.be/gen/fr/profession_systeme.html#ibanipi in French
http://www.abb-bvb.be/gen/en/profession_systeme.html in English

See also the web-based real-time service for generating Belgian IBANs
<http://www.abb-bvb.be/bi/iban/iban.htm>

Contact Point

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BOSNIA AND HERZEGOVINA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	123-123-12345678-12		199-044-00012002-79		
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123	<i>Bank code</i>	3/3 n	0	0..
<i>b2</i>	123	<i>Branch code</i>	3/3 n		
<i>a</i>	12345678	<i>Account number</i>	8/8 n	0	0..
<i>c</i>	12	<i>Check digit</i>	2/2 n		
		<i>Total</i>	16 n		

Commercial banks have first 3 digit codes which are assigned to them by the Central Bank of Bosnia and Herzegovina. These codes can be obtained from the web page of Central Bank of Bosnia and Herzegovina www.cbbh.ba. The next 3 digits are branch codes which commercial banks assign themselves. If there are no branches three zeros are used (000).

National name(s)

	Transakcijski racun
<i>b1</i>	123
<i>b2</i>	123
<i>a</i>	12345678
<i>c</i>	12

National usage

Transakcijski racun was introduced in Bosnia and Herzegovina overnight as a result of Reform of the Payment Systems, on January 5, 2001. While only corporate accounts needed to satisfy this structure, banks are gradually introducing this account structure to private customers. This form of account is used for domestic payment processing.

Electronic transmission

1990440001200279

Always 16 digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
199-044-00012002-79	199-044-00012002-79	Not applicable
129-007-94010284-94	129-007-94010284-94	Not applicable

Check algorithm

All Bosnia and Herzegovina commercial banks apply the same modulus-based validation method.

Check digits are calculated according to ISO 7064 MOD 97-10 over the entire account number.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Mostly	
<i>Account statements</i>	Always	
<i>Debit cards</i>	Optional	
<i>Cheques</i>	Always	
<i>Commercial documents</i>	Mostly	Always on commercial invoices
<i>ATM receipts</i>	Optional	

Alternative account numbering systems for payment

Bosnia and Herzegovina does not offer alternative numbering system for processing payment instructions.

Postgiro accounts

There are no post giro accounts at Bosnia and Herzegovina banks.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1231 2312 3456 7812		BA391290079401028494
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2 a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2 n 3
<i>b1</i>	123	<i>Bank code</i>	3 n 5
<i>b2</i>	123	<i>Branch code</i>	3 n 8
<i>a</i>	12345678	<i>Account number</i>	8 n 11
<i>c</i>	12	<i>Check digits</i>	2 n 19
		<i>Total</i>	20 an

Presentation

The electronic format of the IBAN is composed of 20 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 20 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

	<i>Electronic format</i>	<i>Paper format</i>
	BA391290079401028494	BA39 1290 0794 0102 8494
	BA391990440001200279	BA39 1990 4400 0120 0279

Issuing start date/Implementation

February 2007

Implementation

2 years from issuing start date

Visit the website of

<http://www.cbbh.ba>

Contact Point

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BULGARIA

DOMESTIC ACCOUNT NUMBER and INTERNATIONAL BANK ACCOUNT NUMBER

Account Number Structure

	1212 1234 1234 1212 3456 78		BG80 BNBG 9661 1020 3456 78		
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>d</i>	12	<i>ISO country code</i>	2/2a		BG
<i>e</i>	12	<i>Check digit (IBAN)</i>	2/2n		80
<i>b1</i>	1234	<i>Bank identifier</i>	4/4 a		BNBG
<i>b2</i>	1234	<i>Branch addressable Entity Identifier</i>	4/4 n		9661
<i>a1</i>	12	<i>Identifier of the Account</i>	2/2 n		10
<i>a2</i>	12345678	<i>Characters determined by the bank</i>	8/8 an		20345678
		<i>Total</i>	22/22 an		

Bulgaria adopted the IBAN standard as a national Bulgarian IBAN standard.

All Bulgarian domestic and cross-border payments will be effectuated from customer's accounts in IBAN format.

Application of the IBAN in Bulgaria is set out in Ordinance 13 of the Bulgarian National Bank which defines it as an alphanumerical sequence of 22 characters. In accordance with this ordinance all domestic and international payments will be executed from customer's accounts in the IBAN format and all payment documents shall contain IBAN as from 5 June 2006.

Characters used in the IBAN are Arabic numerals from 0 to 9 and Latin script capital letters from A to Z.

IBANs for use in Bulgaria comprise the following elements:

1. ISO country code - BG
2. IBAN check digit – application of Module 97
3. Code of a bank comprising Bank Identifier – the first four letters of a BIC and Banking Addressable Entity (BAE) Identifier – four numerical characters which identify each BAE within the bank;
4. Identifier of the Account – two numeric characters;
5. Eight alphanumerical positions following the semantic logic determined by the bank.

National name(s)

Международен номер на банкова сметка/ IBAN		
<i>d</i>	12	Код на държавата
<i>e</i>	12	Контролно число
<i>b1</i>	1234	Идентификатор на банка
<i>b2</i>	1234	Идентификатор на БАЕ
<i>a1</i>	12	Идентификатор на вида сметка
<i>a</i>	12345678	Определена от банка семантика

National usage

Each bank shall be responsible for the correct generation of the IBAN numbers of its clients and shall communicate to each customer upon request his International Bank Account Number (IBAN) and the bank's BIC.

All banks shall conduct checks as to the validity of the check digits of the IBANs of payers and beneficiaries as set out within the payment documents.

If the customer does not communicate the IBAN of the beneficiary of the payment and the BIC of the beneficiary's bank, additional charges may be levied.

The IBAN implies changes in the DNS systems in Bulgaria (BISERA, BORICA, CSD AD) and in the RTGS system.

Electronic transmission

BG80BNBG96611020345678

A sequence of 22 characters without separators

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
BG80 BNBG 9661 1020 3456 78		

A sequence of 22 alphanumeric characters and structured in groups of 4 characters separated by blanks.

Check algorithm

The Bulgarian IBAN check digits are validated according to the EBS 204 validation method applying MOD 97. For the check digits to be correct, the remainder after calculating the modulus 97 must be 1.

Bulgarian National Bank sets out the method of calculating and validating the check digits in its Ordinance 13.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Mostly	
<i>Account statements</i>	Always	
<i>Debit cards</i>	Possible	Part of the account
<i>Commercial documents</i>	Mostly	
<i>ATM receipts</i>	Possible	

Alternative account number and validation

All domestic and international payments will be executed from customer accounts in IBAN format.

Credit and debit card numbers may be in other format, but they are linked to bank IBAN accounts.

Issuing start date/Implementation

By 1 March 2006 all banks in Bulgaria had to generate IBANs and communicate them to their customers.

Implementation

5 June 2006.

Bulgaria adopted regulation 2560/2001 in its legislation with some exceptions and the regulation will be automatically fully implemented on 01 January 2007 when Bulgaria is expected to join the EU.

Visit the website of

<http://www.bnb.bg/bnb/home.nsf/fsWebIndex>

<http://www.bnb.bg/bnb/home.nsf/fsWebIndexBul>

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CROATIA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1234567-1234567890		1001005-1863000160			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	1234567	<i>Bank/branch code</i>	7/7 n		
<i>a</i>	1234567890	<i>Account number</i>	10/10 n		
<i>c</i>		<i>Check digit</i>			
		<i>Total</i>	17 n		

The branch code is included in the bank code.

The check digits are incorporated in both, the bank code and account number. In both cases, check digit is the last digit of the string.

There is no check digit applied to the entire structure.

The Croatian National Bank provides the table with valid bank codes on its web-page <http://www.hnb.hr/platni-promet/eplatni-promet.htm>

National name(s)

Račun u banci		
<i>b</i>	1234567	Vodeći broj banke
<i>a</i>	1234567890	Broj (partija) računa u banci
<i>c</i>		Kontrolni broj

National usage

All Croatian commercial banks apply the national account number structure as shown.

Electronic transmission

1001005-1863000160

The bank code and the account number are always separated by a hyphen.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
1001005–1863000160	1001005–1863000160	Not applicable

Check algorithm

All Croatian banks apply the same modulus-based validation methods for both, bank code and account number.

The check digits are calculated according to the ISO 7064-MOD 11, 10.

There is no check digit applied to the entire structure.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Optional
<i>Account statements</i>	Always
<i>Debit cards</i>	Always
<i>Cheques</i>	Always
<i>Commercial documents</i>	Optional
<i>ATM receipts</i>	Optional

Alternative account number and validation

Croatia does not offer alternative numbering systems for processing payment instructions.

Postgiro accounts

There are no post giro accounts at Croatian banks.

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1234 5671 2345 6789 0		HR1210010051863000160		
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	1234567	<i>Bank code</i>	7n	5
<i>a</i>	1234567890	<i>Account number</i>	10n	12
		<i>Total</i>	21an	

Presentation

The electronic format of the IBAN is composed of 21 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 21 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
HR1210010051863000160	HR12 1001 0051 8630 0016 0

Issuing start date/Implementation

The Croatian commercial banks are obliged to issue an IBAN to their clients from 1 October 2007. It is optional for all Croatian banks to issue IBAN since 30 November 2004.

Implementation

The Croatian commercial banks are obliged to distribute IBAN and BIC to their clients from 1 October 2007. It is optional for all Croatian banks to distribute IBAN and BIC since 30 November 2004

Visit the website of

<http://www.hnb.hr>

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CYPRUS

DOMESTIC ACCOUNT NUMBER

Account Number Structure

		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
	123 12345 1234567890123456				
<i>b1</i>	123	<i>Bank code</i>	1/3n		
<i>b2</i>	12345	<i>Branch code</i>	0/5n		
<i>a</i>	1234567890123456	<i>Account number</i>	7/16an	0	
<i>c</i>		<i>Check digit</i>			
		<i>Total</i>	8/24an		

Some banks are using check digits in their account numbers. The existence, the number and the location of the check digits within the account number vary.

The Central Bank of Cyprus provides a table with valid bank codes in paper format.

National name(s)

<i>b1+b2</i>		CYBIC (Cyprus Bank Identification Code)
<i>b1</i>	123	Kodikos Trapezas
<i>b2</i>	12345	Kodikos Katastimatos
<i>a</i>	1234567890123456	Arithmos Logariasmou

National usage

The standardised account number structure will be used not only for cross-border payments, but also in other banking transactions.

Electronic transmission

123123451234567890123456

The b1, b2 and a fields are used in a variety of combinations. In some cases:

The first field (bank code) has a maximum of 3 digits with possible leading zeros

The second field (branch code), which has a maximum of 5 digits with possible leading zeros, may be omitted

The third field (account number) has a maximum of 16 digits with possible leading zeros

Examples of written representation

Each institution may format its ‘printed’ account numbers differently, with or without separators.

Check algorithm

The check digit algorithm varies from bank to bank. There is no file available with the validation algorithm used by each bank.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	It will not be indicated on cheques at present, as this will require a decision by the Cyprus Clearing House and also other technical changes
<i>Commercial documents</i>	Dependent on the issuer of the document
<i>ATM receipts</i>	In some cases Part of the account number

Alternative account number and validation

No information

Postgiro accounts

No information

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1231 2345 1234 5678 9012 3456		CY17 0020 0128 0000 0012 0052 7600
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	123	<i>Bank code</i>	3n 5
<i>a1</i>	12345	<i>Branch code</i>	5n 8
<i>a2</i>	1234567890123456	<i>Account number</i>	16an 13
		<i>Total</i>	28an

Presentation

The electronic format of the IBAN is composed of 28 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 28 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

The IBAN for a customer having his bank account '1200527600' at the Santa Rosa Avenue branch of the Bank of Cyprus is:

<i>Electronic format</i>	<i>Paper format</i>
CY17002001280000001200527600	CY17 0020 0128 0000 0012 0052 7600

Where:

- '17' is the IBAN check digits
- '002' the bank code of the Bank of Cyprus
- '00128' is the branch code of the Santa Rosa Avenue branch
- '0000001200527600' is the bank account number with leading zeros to obtain the fixed length of 16 digits for the account number

Issuing start date/Implementation

The issuing start date is at the latest 1 April 2004. Some banks have already started issuing IBANS.

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CZECH REPUBLIC

DOMESTIC ACCOUNT NUMBER

Account Number Structure

123456-1234567890/1234		19-2000145399/0800			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>a1</i>	123456	<i>First part (prefix)</i>	0/6n	0	0...
<i>a2</i>	1234567890	<i>Second part (basic)</i>	2/10n	0	0...
<i>b</i>	1234	<i>Bank code</i>	4/4n		
		<i>Total</i>	6/20n		

All characters in the account number structure are numeric.

The Czech National Bank provides the table with valid bank codes – AP0001 Bank identity codes.

National name(s)

Číslo účtu		
<i>a1</i>	123456	První část čísla účtu (předčíslí)
<i>a2</i>	1234567890	Druhá, základní část čísla účtu
<i>b</i>	1234	Kód banky

National usage

Financial institutions apply the standardised account number structure consistently. It is used for all products and payment instructions

Electronic transmission

123456 1234567890 1234

There are always three separate fields:

- First part (prefix)
- Second part (basic)
- Bank code

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
000019-2000145399/0800	19-2000145399/0800	19-2000145399
000000-0145254386/2400	145254386/2400	145254386

The First and Second parts of the account number are separated by a hyphen. The Bank code is preceded by a slash.

Check algorithm

A Modulus 11-check algorithm with weights is used to validate the account number structure. The weight table to be used

- the first part (prefix) is: 10, 5, 8, 4, 2, 1
- the second part (basic) is: 6, 3, 7, 9, 10, 5, 8, 4, 2, 1

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Never

Alternative account number and validation

The Czech Republic does not offer alternative account numbering systems for routing payment instructions.

The use of the IBAN format is not expected at present.

Postgiro accounts

There are no specifically numbered postgiro accounts in the Czech Republic.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1234 5612 3456 7890		CZ65 0800 0000 1920 0014 5399
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	1234	<i>Bank code</i>	4n 5
<i>a1</i>	123456	<i>First part (prefix)</i>	6n 9
<i>a2</i>	1234567890	<i>Second part (basic)</i>	10n 15
		<i>Total</i>	24an

Presentation

The electronic format of the IBAN is composed of 24 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 24 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

	<i>Electronic format</i>	<i>Paper format</i>
	CZ6508000000192000145399	CZ65 0800 0000 1920 0014 5399

Issuing start date/Implementation

Most Czech banks accept payment with the IBAN code and some banks will provide the account number in the IBAN format on request.

1 May 2004 is the starting date for the use of IBAN in the Czech Republic and the date on which it joins the EU and the EU Regulation 2560/2001 on cross-border payments in euro comes into force.

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DENMARK

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1234 1234567891		0040 0440116243			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	1234	<i>Bank - branch code</i>	1/4 n	0	0...
<i>a</i>	123456789	<i>Account number</i>	3/9 n	0	0...
<i>c</i>	1	<i>- Check digit</i>	1/1 n		
		<i>Total</i>	14/14 n		

The check digit is incorporated in the account number. It is always the last digit of the string.

National name(s)

Registrerings- / kontonummer - "Reg-konto-nr"		
<i>b</i>	1234	Registreringsnummer
<i>a+c</i>	1234567890	Kontonummer
<i>c</i>		

Danish corporate customers, especially those making international payments, know the account number structure. Private customers use the entire structure but do not distinguish between the different parts.

National usage

The numbering system is in use in all banks in Denmark. The domestic clearing system does not accept payments with errors in the account number. Danish banks are supposed to perform a modulus check on the entire structure before entering it into the domestic clearing system.

Electronic transmission

0040 0440116243

Always 14 numeric digits in two fields

- bank code
- account number

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
0040 0440116243	40-440116243	440116243
0345 0003179681	345-3179681	3179681
1199 0003179680	1199-3179680	3179680

There are no standard separators. The bank code and the account number are separated either by blanks or by hyphens; in some cases, no separators are used. The check digit forms an integral part of the account number: no separators.

Check algorithm

A uniform national validation method does not exist. Each bank has developed its own modulus-based validation programmes.

Danish banks have 4 files at their disposal for validating account number structures. These files, however, are not generally made available to non-Danish institutions.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>		
<i>Account statements</i>	Always	
<i>Debit cards</i>	Always	On the back of the card
<i>Cheques</i>	Always	
<i>Commercial documents</i>	Mostly	Always on international invoices
<i>ATM receipts</i>	Always	

Alternative account numbering systems for payments

Besides the aforementioned account number structure, two alternative numbering systems for payments exists They are used for specific, well-defined domestic products.

Postgiro accounts

The standardised account number structure does not apply to the Postgiro accounts, which may appear with down to four digits. However, when such an account number is sent through the domestic clearing, the bank code is always 1199 and zeros are filled in between this code and the account number to make a total of fourteen digits.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1234 5678 91		DK50 0040 0440 1162 43
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	1234	<i>Bank - Branch code</i>	4n 5
<i>a</i>	123456789	<i>Account number</i>	9n 9
<i>c</i>	1	<i>- Check digit</i>	1n 18
		<i>Total</i>	18an

The account number (a) is always the same as the domestic account number. Leading zeros are added.

Some banks in Denmark have, for practical purposes, chosen to use the bank-branch code (b) with the top-level clearing code of the bank. This practise does not affect the ability to enter payments into the domestic clearing system.

Presentation

The electronic format of the IBAN is composed of 18 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 18 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
DK5000400440116243	DK50 0040 0440 1162 43
DK8003450003179681	DK80 0345 0003 1796 81
DK2411990003179680	DK24 1199 0003 1796 80

Areas covered by the Danish IBAN

Faroe Islands (FO) and Greenland (GL) format the IBAN in exactly the same way as Denmark does. Only the country code differs.

Issuing start date

1 July 2000

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ESTONIA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	12 1234 5678 901 1			22 1020 1456 85
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>
<i>b</i>	12	<i>Bank code</i>	2/2n	22
<i>a</i>	12345678901	<i>Account number</i>	1/11n	1020 1456 8
<i>c</i>	12	<i>Check digits</i>	1/1n	5
		<i>Total</i>	4/14n	

The standardised account number structure is consistently applied by all financial institutions for all products and payment instructions.

All characters in the account number structure are numeric. The first two digits are the code of the bank holding the account. The first digit of the bank code can not be 0.

The check digit is incorporated in the account number. It is always the last digit of the string.

The Estonian Banking Association assigns the bank codes. The Estonian Banking Association provides the table with valid bank codes on its webpage www.pangaliit.ee/eng/Codes/.

Bank codes in Estonia as of November 2005 see <http://www.pangaliit.ee/eng/Codes/>

Bank Name	Bank code in domestic account number	Bank identifier in IBAN
ESTONIAN CREDIT BANK	42	42
EESTI PANK (BANK OF ESTONIA)	16	16
AS HANSAPANK	22, 11	22
NORDEA BANK FINLAND PLC ESTONIA BRANCH	17	17
PAREX BANK ESTONIA BRANCH	12	12
AS SBM PANK	55	55
AS SAMPO PANK (FORMERLY OPTIVA BANK)	33	33
TALLINN BUSINESS BANK LTD	93	00
SEB EESTI UHISPANK	10	10

BAYERISCHE HYPO- UND VEREINSBANK AG TALLINN BRANCH	88	88
SVENSKA HANDELSBANKEN AB ESTONIA BRANCH	83	83

National name(s)

Kontonumber / Siseriiklik kontonumber		
<i>b</i>	12	Pangakood
<i>a</i>	12345678901	Kontonumber
<i>c</i>	1	Kontrolljark

National usage

The standard account number system is in use in all banks in Estonia. The domestic clearing system does not accept payments with errors in the account number. Estonian banks perform a modulus check on the entire structure before entering it into the domestic clearing system.

Electronic transmission

221020145685

There must be at least 4 and a maximum of 14 numeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
221020145685	221020145685	

Separators are not allowed.

Check algorithm

The check digit is calculated according to the method of 7-3-1. Description of the 7-3-1 method

- a weight is attached to each digit of the account number, being 7,3,1,7,3,... from right to left
- each digit is multiplied by the attached weight and the results are added up
- this sum is subtracted from the next nearest multiple of ten
- the resulting number is used as check digit which is the last digit of the account number.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Often
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	Rarely
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Rarely

Alternative account numbering systems for payments

No other account numbering system for payments exists in Estonia.

Postgiro accounts

Postgiro accounts are not in use in Estonia.

INTERNATIONAL BANK ACCOUNT NUMBER

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
	1212 1212 1234 5678 9011			
			EE38 2200 2210 2014 5685	
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>f</i>	12	<i>Bank identifier</i>	2n	5
<i>a</i>	12345678 901234	<i>Account number including bank code and check digit</i>	14n	9
		<i>Total</i>	20an	

Leading zeros are added if the length of a domestic account number ((a) – which includes the account number, bank code and check digit) is less than 14 digits.

Bank Identifier (f) and a Bank Code in the domestic account number are identical but separately provided. Because of the use of leading zeros for the domestic account number, the bank code does not have a fixed position.

Thus for example a Bank Identifier and a Bank Code “22” is shown in a domestic account number 221011766060 and an IBAN of EE3222 00221011766060

Presentation

The electronic format of the IBAN is composed of 20 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 20 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
EE382200221020145685	EE38 2200 2210 2014 5685
EE901700017000000006	EE90 1700 0170 0000 0006
EE975500000550008329	EE97 5500 0005 5000 8329
EE443300338400100007	EE44 3300 3384 0010 0007

Issuing start date

The issue date of IBAN, 1 January 2004, is nationally coordinated.

Implementation

The IBAN will be issued to all clients on 1 January 2004.

- The banks will issue IBANs for all current accounts (IBANs may also be issued for deposit and other bank accounts, if necessary).
- From 1 January 2004, the banks must use IBANs simultaneously with the present domestic bank account number, whereas the IBAN will be primarily used for international payments.
- All Estonian banks validate the IBAN in outgoing and incoming credit transfers.
- A bank may accept both the domestic and international account number as the account numbers of the transaction parties.
- From 1 January 2004, the banks must indicate the international bank account number and the bank identification code (BIC) in the header of the standard bank account statement of the client.
- Estonian banks have decided that domestic account numbers will be replaced by IBANs as of year 2010.

Visit the website of the Estonian Banking Association

www.pangaliit.ee/eng/Codes/

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FINLAND

DOMESTIC ACCOUNT NUMBER

Account Number Structure

123456-12345671		123456-00000785			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123456	<i>Bank - branch code</i> ¹⁴	6/6 n		
<i>a</i>	1234567	<i>Account number</i>	1/7 n	0	0...
<i>c</i>	1	<i>- Check digit</i>	1/1 n		
		<i>Total</i>	8/14 n		

The account number structure consists of two parts separated by a hyphen. The first part (b) always contains 6 digits of which the first 4 are used for bank and branch identification. The last 2 digits of (b) specify the account type. The check digit is the last digit of the account number. In this way the maximum length of a bank account number is 14 digits.

Electronic payment transaction, bank bar code and calculation of a check digit for an account number always require computerised account numbers. That is why non-computerised bank account numbers must be brought up to 14 digits by adding zeros (the hyphen is left out) according to examples.

A list of valid bank codes is laid down in the document *Bank Branches in Finland*. It will be updated twice a year. The document is available in booklet form, on diskette or it can be read from the web site of the Finnish Bankers' Association's web-site (www.pankkiyhdistys.fi/english/public_fs.html), where it is in pdf-format.

¹⁴ The first two digits indicate the bank or banking group:

- | | | |
|----|---|---|
| 1 | = | Nordea Bank Finland (Nordea) |
| 2 | = | Nordea Bank Finland (Nordea) |
| 31 | = | Handelsbanken AB (SHB) |
| 32 | = | Mandatum Bank (Mandatum) – from June 2002 Sampo Bank |
| 33 | = | Skandinaviska Enskilda Banken (SEB) |
| 34 | = | Danske Bank |
| 36 | = | Tapiola Bank (Tapiola) |
| 37 | = | DnB NOR Bank ££ASA (DnB NOR) |
| 4 | = | Savings banks (Sp) and local co-operative banks (Pop) and Aktia |
| 5 | = | Co-operative banks (Op), OKO Bank and Okopankki |
| 6 | = | Bank of Åland (ÅAB) |
| 8 | = | Sampo Bank (Sampo) |

National name(s)

	Tilinumeron rakenne
b	123456
a	12345678
c	

Customers are not familiar with the different part of the account number structure.

National usage

The remitter is responsible for the correctness of the data of a payment order. A payment is transferred primarily on the basis of the account number. A bank account will be credited only if the account number is complete. The banks are not held responsible for transferring a payment to a wrong account if given an incorrect number by the remitter.

The structure of the bank account number and the calculation of check digits are described in the document *Guidelines for the giro forms*. It will be updated when needed. The document is available in booklet form or it can be read from the Finnish Bankers' Association's web-site (in pdf-format) (www.pankkiyhdistys.fi/english/public_fs.html).

Electronic transmission

12345600000785

Always 14 numeric digits without separators.

Examples of written representation with an account number from either Nordea, SHB, , SEB, Danske Bank, Tapiola, DnB NOR, ÅAB or Sampo:

*The account numbers of above banks are brought up to 14 digits by adding zeros **after the sixth digit from the left**.*

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
123456-00000785	123456-785	

The account structure is divided into two parts. They are separated by a hyphen.

Examples of written representation with an account number from either Savings banks, Aktia and local co-operative banks, co-operative banks, OKO Bank and Okobank:

The account numbers of above banks are brought up to 14 digits by adding zeros **after the seventh digit from the left**.

Correct representation	Traditional representation	Account number only
42345670000081	423456-781	

Check algorithm

The validation algorithm used by all Finnish institutions is the Modulus 10 with weights 2, 1, 2, 1 from right to left.

The first 13 digits of the account number – in computerised format - are used for calculating the check digit. The digits are multiplied by their respective weights and the resulting numbers are added up. The sum is deducted from the next number divisible by 10.

The result is the check digit which is included in the account number as the last digit.

Customer support

The number is indicated on:	Comments
Documents to customer	Never
Account statements	Always
Debit cards	Never
Cheques	Always
Commercial documents	Mostly
ATM receipts	Never

Alternative account numbering systems for payments

Finland does not offer alternative numbering systems for routing payment instructions.

Postgiro accounts

The Finnish giro system is common for the post and bank giro systems. The Postgiro is a branch name and the account number standard described above is also valid for Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
	1212 1234 5612 3456 71			
				FI21 1234 5600 0007 85
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	123456	<i>Bank - Branch code</i>	6n	5
<i>a</i>	1234567	<i>Account number</i>	7n	11
<i>c</i>	1	<i>- Check digit</i>	1n	18
		<i>Total</i>	18 an	

The account number (a) is always the same as the domestic account number. Leading zeros are added.

Presentation

The electronic format of the IBAN is composed of 18 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 18 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
FI2112345600000785	FI21 1234 5600 0007 85

Issuing start date

Autumn 2001

Contact Point

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FRANCE

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	12345	12345	12345678901	12	20041	01005	0500013M026	06
	<i>Identifying</i>				<i>Min/max</i>	<i>Fills</i>	<i>Example</i>	
<i>b1</i>	12345				5/5	n		
<i>b2</i>	12345				5/5	n		
<i>a</i>		12345678901			11/11	an		
<i>c</i>			12		2/2	n		
				<i>Total</i>	23/23	an		

Bank and branch codes are both numeric. The account number consists of alphanumeric characters.

National name(s)

	Relève d' Identité Bancaire – “RIB”	
<i>b1</i>	12345	Code banque
<i>b2</i>	12345	Code guichet
<i>a</i>	12345678901	Numéro de compte
<i>c</i>	12	Clé de contrôle

National usage

By using the RIB the banks avoid the expensive research that is associated with processing payment transactions, including erroneous bank- and account identification. It enables the originators of these payments to correctly record the relevant information in their files.

Electronic transmission

20041010050500013M02606

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
20041 01005 0500013M026 06	20041 1005 0500013M026 06	0500013M026

Different separators can be used such as points, dashes or blanks. The most frequently used separator is blanks.

Check algorithm

A uniform check algorithm is applied. Validation of the RIB is based on a modulus 97 method and is applied as follows:

- Compose the RIB with 5-5-11-2 digits without separators and/or special characters.
 - bank code (5 digits)
 - branch code (5 digits)
 - account number (11 digits)
 - check digits (2 digits)
- Add leading zeros and convert alphabetic characters to numeric value as follows:

AJ	BKS	CLT	DMU	ENV	FOW	GPX	HQY	IRZ
1	2	3	4	5	6	7	8	9

- After dividing by 97, the remainder must be equal to zero.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly Account number only
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	Always The account number is mandatory. Paper support is generally available in the chequebook.
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Rarely On request, on some ATMs

Alternative account numbering systems for payments

In France, bankcards have their own specific numbering system.

Postgiro accounts

The standardised account number structure and the validation method also apply to the Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
	1212 1234 5123 4512 3456 7890 112			
				FR14 20041 01005 0500013M026 06
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b1</i>	12345	<i>Bank code</i>	5n	5
<i>b2</i>	12345	<i>Branch code</i>	5n	10
<i>a</i>	12345678901	<i>Account number</i>	11an	15
<i>c</i>	12	<i>Check digits</i>	2n	26
		<i>Total</i>	27an	

Presentation

The electronic format of the IBAN is composed of 27 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 27 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
FR1420041010050500013M02606	FR14 2004 1010 0505 0001 3M02 606

Areas covered by the French IBAN

The following areas follow the French rules regarding IBAN:

- French Guiana
- French Polynesia
- French Southern Territories
- Guadeloupe
- Martinique

- Mayotte
- New Caledonia
- Réunion
- Saint Pierre et Miquelon
- Wallis and Futuna Islands

In the case of **Monaco**, the country code **MC** has to be used.

Issuing start date

March 1997

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GERMANY

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	1234567890	12345678		532013000	37040044
	<i>Identifying</i>		<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>a</i>	1234567890	<i>Account number</i>	1/10 n	0	0...
<i>c</i>		<i>- Check digit</i>			
<i>b</i>	12345678	<i>Bank - branch code</i>	8/8 n		
		<i>Total</i>	9/18 n		

The account number consists of numeric characters. The check digit is contained in the account number and is usually the last digit.

The bank identifier, more commonly known as Bankleitzahl in Germany, always contains 8 numeric digits. The Bundesbank provides quarterly updates on the BLZ-information containing, per BLZ-level, Bankleitzahl, Kennziffer, BLZ before update, Bank name and address, BIC code (if any)

-- Search:

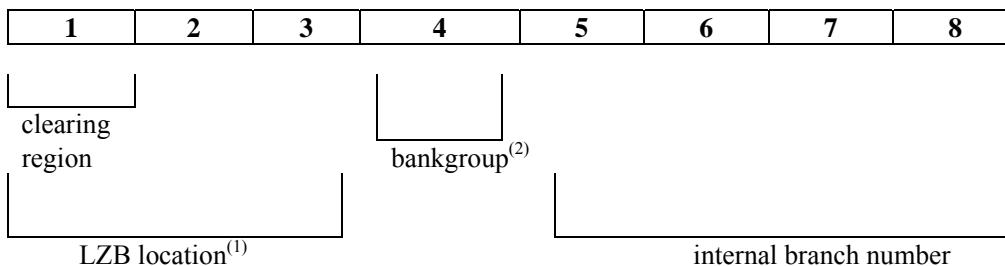
http://www.bundesbank.de/zahlungsverkehr/zahlungsverkehr_bankleitzahlen_suche.php

-- Download:

http://www.bundesbank.de/zahlungsverkehr/zahlungsverkehr_bankleitzahlen_download.php

Updates occur occasionally. Software is available both for PC and host-based systems at Bank-Verlag in Cologne.

The following illustrates the way in which the BLZ-number is made up.



⁽¹⁾ LZB = a local branch of the Bundesbank

⁽²⁾ Bankgroups

0	Deutsche Bundesbank
1 – 3	Other financial institutions
4	Commerzbank
5	Savings Banks
6 and 9	Co-operative Banks

- 7 Deutsche Bank
- 8 Dresdner Bank

National name(s)

	Kontonummer / Prüfziffer / Bankleitzahl	
<i>a</i>	1234567890	Kontonummer
<i>c</i>		
<i>b</i>	12345678	Bankleitzahl

The account number and the Bankleitzahl are not in use as a complete identifier: they are known as two separate items.

National usage

The standardised account number structure is consistently applied by all financial institutions for all products and payment instructions.

Electronic transmission

0532013000 37040044

- Always two separate fields
- the account number
- the Bankleitzahl

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
532013000 BLZ 37040044		

No separators are used in the account number structure.

The account number is only unique with the corresponding BLZ; they are one entity ie, an account cannot be identified if one of the two parts is missing.

Check algorithm

There are numerous check algorithms. All the validation methods are based on the same principle: Modulus 10 or 11 using weighting factors.

For each institution a code (“Kennziffer”) indicates the method used to calculate the check digit. The document “Kennziffern der Prüfzifferberechnungsmethoden bei Kontonummer” is available at the Deutsche Bundesbank or at http://www.bundesbank.de/zv/zv_pruefziffer.php.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Always	Card with BLZ and account number
<i>Account statements</i>	Always	
<i>Debit Cards</i>	Always	On Eurocheque - not BLZ
<i>Cheques</i>	Always	
<i>Commercial documents</i>	Mostly	Printed as BLZ: ----- Account: -----
<i>ATM receipts</i>	Never	

Alternative account numbering systems for payments

Germany does not offer alternative numbering systems for routing payment instructions.

Postgiro accounts

The standardised account number structure and the validation method also apply to the Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 5678 1234 5678 10		DE89 3704 0044 0532 0130 00
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	12345678	<i>Bank code</i>	8n 5
<i>a</i>	1234567890	<i>Account number</i>	10n 13
<i>c</i>		<i>- Check digit</i>	

Total 22an

Presentation

The electronic format of the IBAN is composed of 22 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 22 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
DE89370400440532013000	DE89 3704 0044 0532 0130 00
DE32250800200113090000	DE32 2508 0020 0113 0900 00
DE25370502991000122343	DE25 3705 0299 1000 1223 43
DE75380500000108605346	DE75 3805 0000 0108 6053 46

Issuing start date

01-02-1998

Implementation

IBANs were distributed to all customers or - at the banks' discretion - only to customers actively using cross-border payments. Today's discussion focuses on the amalgamation of German domestic and euro cross-border payment systems.

Validation

All German banks validate IBANs in outgoing and incoming credit transfers.

Useful link to IPI solution:

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Fax: +49 711 782 1638
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Website: <http://www.dsv-gruppe.de>

Contact Point

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Tel: 49 30 1663 2301
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Email: ecbs@bdb.de

GIBRALTAR

DOMESTIC ACCOUNT NUMBER

Account Number Structure

123456789012345					
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>a</i>	123456789012345	<i>Account Number</i>	15/15an	0	0...
		<i>Total</i>	15/15an		

There is no standard for domestic account identifiers. Each institution has its own scheme, provided they are 15 alphanumeric characters or less.

National name(s)

Account Number		
<i>a</i>	123456789012345	Account Number

The entire account number is commonly known by its national name.

National usage

Each Gibraltar-based financial institution applies its own account number structure for all products and payment instruments. Clearing may be effected through the domestic clearing arrangements or through the United Kingdom clearing system.

Electronic transmission

123456789012345 (Account Number)

The account number has a maximum of 15 alphanumeric characters.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
No formal standard		123456789012345

Check algorithm

Validation algorithms are commonly used by financial institutions, but vary from one institution to another. There is no national standard.

Customer support

<i>The number is indicated on:</i>		<i>Comments</i>
<i>Documents to customer</i>	Rarely	
<i>Account statements</i>	Always	
<i>Debit Cards</i>	Mostly	Depends on the bank
<i>Cheques</i>	Always	
<i>Commercial documents</i>	Rarely	Depends on the company
<i>ATM receipts</i>	Rarely	Because of security implications

Alternative account numbering systems for payments

Gibraltar does not have an alternative account numbering system for processing payment instructions.

Postgiro accounts

None.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1234 5678 9012 345	GI75 NWBK 0000 00007099 453			
			<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12		<i>ISO Country Code</i>	2a	1
<i>e</i>	12		<i>Check Digits (IBAN)</i>	2n	3
<i>f</i>	1234		<i>Bank Identifier</i>	4a	5
<i>a</i>	123456789012345		<i>Account number</i>	15an	9
			<i>Total</i>	23an	

The account number (a) is always the same as the domestic account number. Leading zeros are added.

The Bank Identifier consists of the first four characters of the SWIFT BIC code, which can be checked on www.swift.com/biconline/.

Presentation

The electronic format of the IBAN is composed of 23 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 23 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
GI75NWBK000000007099453	GI75 NWBK 0000 0000 7099 453

Issuing start date

1 July 2003

Contact Point

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GREECE

DOMESTIC ACCOUNT NUMBER

Account Number Structure

123 1234 1234567890123456					
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b1</i>	123	<i>Bank code</i>	0/3 n		
<i>b2</i>	1234	<i>Branch code</i>	0/4 n		
<i>a</i>	12345678901234 56	<i>Account number</i>	8/16 a n	0	0...
<i>c</i>		<i>- Check digit</i>			
		<i>Total</i>	8/23 an		

Almost all banks are using check digits in their account numbers. The existence, the number and the location of the check digits within the account number vary.

The Bank of Greece assigns the bank codes and each individual bank specifies the codes of its branches. The Hellenic Bank Association provides the table with valid bank and branch codes in paper and electronic format (downloadable pdf file).

National name(s)

<i>b1+b2</i>		HEBIC (Hellenic Bank Identification Code)
<i>b1</i>	123	Kodikos Trapezas
<i>b2</i>	1234	Kodikos Katastimatos
<i>a</i>	12345678901234 56	Arithmos Logariasmou

Customers are not aware of the above structure. Usually “Arithmos Logariasmou” means all the different parts.

National usage

Each institution applies its own account number structure. The Hellenic Banking Association standardised account number structure to the IBAN standard; initially to be used for the cross-border payments and later on in other banking transactions.

Electronic transmission

12312341234567890123456

- The (b1), (b2) and (a) fields are used in a variety of combinations. In some cases,
- The first field (bank code) is omitted
 - The second field (branch code) is sized up to 4 digits with possible leading zeroes
 - The third field (account number) is sized up to 16 digits with possible leading zeroes.

Examples of written representation

Each institution formats its “published” accounts differently, with or without separators.

Check algorithm

The check digit algorithm differs from bank to bank. There is no file available with the validation algorithm of each bank.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Always
<i>Account statements</i>	Always
<i>Debit Cards</i>	Never
<i>Cheques</i>	Always
<i>Commercial documents</i>	Dependent on the issuer of the document
<i>ATM receipts</i>	Mostly Part of the account number

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1231 2341 2345 6789 0123 456 GR16 0110 1250 0000 0001 2300 695

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b1</i>	123	<i>Bank code</i>	3n	5
<i>b2</i>	1234	<i>Branch code</i>	4n	8
<i>a</i>	1234567890123456	<i>Account number</i>	16an	12
		<i>Total</i>	27an	

Presentation

The electronic format of the IBAN is composed of 27 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 27 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

The IBAN for a customer having his bank account “121300695” at the Thymarakia branch of National Bank is the following: GR160110125000000012300695, where “16” is the IBAN check digits

“011” the bank code of National Bank

“0125” the branch code of Thymarakia branch

“000000012300695” his bank account number with leading zeroes to obtain the fixed length of 16 digits for the account number

<i>Electronic format</i>	<i>Paper format</i>
GR160110125000000012300695	GR16 0110 1250 0000 0001 2300 695

Issuing start date

01/01/2002

Contact Point

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HUNGARY

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	12345678-12345678		10012349-12345678-91234567		10012349-12345677
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	1234567	<i>Bank-branch code</i>	7/7n	-	1001234
<i>c₁</i>	8	<i>Check digit</i>	1n	-	9
<i>a</i>	1234567	<i>Account number</i>	7/15n	-	123456789123456
<i>c₂</i>	8	<i>Check digit</i>	1n		7
		<i>Total</i>	16/24n		

All characters in the account number structure are numeric.

The valid bank and branch code with the address of the bank branch can be downloaded from the ACH website, www.giro.hu.

National name(s)

<i>b</i>	1234567	<i>bank és bankfiók kód (irányítószám)</i>
<i>c₁</i>	8	<i>ellenőrzőszám</i>
<i>a</i>	1234567	<i>bankszámlaszám</i>
<i>c₂</i>	8	<i>ellenőrzőszám</i>

Customers are not familiar with the national bank and branch codes as they part of the bank account number.

National usage

Each Hungarian commercial bank applies the account number structure as shown in here. The domestic clearing system validates the account number according to the check digit algorithm and payment transactions with invalid account numbers will be sent back to the originator bank.

Electronic transmission

The clearinghouse message consists of the giro and the banking parts. The giro part contains data relevant for the giro. The banking part contains all other message data. The bank and branch codes of the account number is embedded in the giro part and the account number is embedded in the banking part of the clearinghouse message.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>
12345678-12345678-12345678	12345678 12345678 12345678
12345678-12345678	12345678 12345678
	12345678 12345678 00000000

Check algorithm

The commercial banks use a uniform checking algorithm that has been defined for payment and clearing services in the Decree 9/2001 of the Governor of the National Bank of Hungary. The same algorithm applies to the two check digits (c_1 and c_2) and the last digit in the third group should it exist. This algorithm is based on Modulo 10 using weights of 9, 7, 3 and 1.

For example, applying the algorithm on the first group of the account number 1234567:

1. Sum up the products: $1 \times 9 + 2 \times 7 + 3 \times 3 + 4 \times 1 + 5 \times 9 + 6 \times 7 + 7 \times 3 = 144$
2. Subtract the last digit from 10: $10 - 4 = 6$
3. The check digit is the result, 6. The check digit will be zero if the result is 10, that is $10 - 10 = 0$.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Never

Alternative account number and validation

None

INTERNATIONAL BANK ACCOUNT NUMBER

1234 5678 9012 3456 7890 1234 5678		HU42 1177 3016 1111 1018 0000 0000		
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	34	<i>Check Digits (IBAN)</i>	2n	3
<i>f</i>	567	<i>Bank Identifier</i>	3n	5
<i>b</i>	8901	<i>Bank Branch Code</i>	4n	8
<i>c₁</i>	2	<i>Check Digit</i>	1n	12
<i>a</i>	345618901234567	<i>Account Number</i>	15n	13
<i>c₂</i>	8	<i>Check Digit</i>	1n	28
		<i>Total</i>	28an	

The shorter 16-digit domestic account number and its check digit is filled with 8 zeros at the end.

Presentation

The electronic format of the IBAN is composed of 28 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 28 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Example

<i>Electronic format</i>	<i>Paper format</i>
HU42117730161111101800000000	HU42 1177 3016 1111 1018 0000 0000

Issuing start date

The Hungarian commercial banks have been obliged to accept and validate IBAN in outgoing credit transfers since 1 January 2002.

It is mandatory for all Hungarian commercial banks to accept and validate IBAN in both incoming and outgoing credit transfers since 1 January 2003.

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ICELAND

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1234-12-123456-123456-7890		0159-26-007654-551073-0339			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	1234	<i>Bank – branch code</i>	4/4 n	0	0...
<i>a</i>		<i>Account number comprising:</i>			
<i>a1</i>	12	<i>Account type</i>	2/2 n	0	0...
<i>a2</i>	123456	<i>Account number</i>	6/6 n	0	0...
<i>a3</i>	1234567890	<i>Identification number</i>	10/10 n	0	0...
<i>c</i>		<i>- Check digit</i>			
		<i>Total</i>	22/22 n		

The account type identifies the various account categories offered by the Icelandic banks, e.g. the digits 26 represent accounts on which cheques can be issued. The check digit is the penultimate digit of (a3).

Every Icelandic citizen and every business entity registered in Iceland has an official identification number. Statistics Iceland, the national statistical institute of Iceland, administers the issuance of these numbers. If required such a number can be issued to foreign citizens and businesses. If a foreign citizen requires the number only for opening a bank account in Iceland, the bank in question will contact Statistics Iceland for this purpose. The same procedure applies in most cases for foreign businesses but sometimes a bank may not want to act as an intermediary. The foreign company will then have to appoint an Icelandic representative and certain information must be furnished to Iceland Statistics, e.g. confirmation of home country registration and the names of board members and the managing director.

If the identification part of the account number is missing the transaction will be rejected by the processing software. It should be noted that the identification number is often lacking in transaction instructions received from abroad and in such cases the domestic bank will furnish this number after ascertaining the compatibility of the elements of the message received.

National name(s)

Reikningsnúmer		
<i>b</i>	1234	Bankanúmer
<i>a1</i>	12	Höfuðbók / Reikningstegund
<i>a2</i>	123456	Reikningsnúmer
<i>a3</i>	1234567890	Kennitala

National usage

All Icelandic banks and savings banks use the same account number structure for all products and domestic payment instructions.

Electronic transmission

1234121234561234567890

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
0159-26-007654-551073-0339	0159-26-7654-551073-0339	7654

Check algorithm

There is a modulus check on the first eight digits of *a3* (*kennitala*). The rightmost of these eight digits is multiplied by 2, the next one by 3 and so on up to 7 after which the sequence is repeated. As such the last two digits are multiplied by 2 and 3 respectively. The results of these eight multiplications are added up and the sum is divided by 11. If the remainder is 0 then the check digit is 0. Otherwise the remainder is subtracted from 11 and the result is the check digit.

The check digit is the penultimate digit of *kennitala* and the last digit represents the century in which the person was born or the company registered.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Always
<i>Account statements</i>	Always

<i>Debit cards</i>	Never	
<i>Cheques</i>	Always	Parts b and a1 are pre-printed.
<i>Commercial documents</i>	Mostly	
<i>ATM receipts</i>	Always	

Alternative account numbering systems for payments

Icelandic banks do not have an alternative account numbering system for processing payment instructions. Credit and debit card numbers are structured in a different way but debit cards are always linked to a bank account with the standardised format.

Postgiro accounts

The b, a1 and a2 parts of the standardised account number structure also apply to Postgiro accounts with the addition that there is a modulus 11 check on the a2 part.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1212 3456 1234 5678 90		IS14 0159 2600 7654 5510 7303 39
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	1234	<i>Bank – branch code</i>	4n 5
<i>a1</i>	12	<i>Account type</i>	2n 9
<i>a2</i>	123456	<i>Account number</i>	6n 11
<i>a3</i>	1234567890	<i>Identification number</i>	10n 17
		<i>Total</i>	26an

Presentation

The electronic format of the IBAN is composed of 26 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 26 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
IS140159260076545510730339	IS14 0159 2600 7654 5510 7303 39

*Issuing start date**Contact Point*

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IRELAND

DOMESTIC ACCOUNT NUMBER

Account Number Structure

12-34-56 12345678		95-10-63 00536003			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123456	<i>Bank - branch code</i>	6/6	n	
<i>a</i>	12345678	<i>Account number</i>	8/8	n	
<i>c</i>		<i>- Check digit</i>			
		<i>Total</i>	14/14	n	

All the characters in the account number structure are numeric.

Sorting codes are checked against tables. These tables can be obtained, on paper only, from the Contact Point listed below.

National name(s)

Sorting code / Account number		
<i>b</i>	123456	Sorting code
<i>a</i>	12345678	Account number

National usage

The standardised account number structure was introduced in 1969/1970. It is consistently applied by all financial institutions for all products and payment instructions.

Electronic transmission

95106300536003

Always 14 numeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
95-10-63 00536003	95-10-63 00536003	00536003

The sorting code has hyphens after the second and the fourth digit.

The account number and the sorting code are used separately; they are not a single entity.

Check algorithm

There is no uniform validation mechanism; it is at the discretion of the individual banks, subject to bilateral or multilateral agreements.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Mostly	Account number
<i>Account statements</i>	Always	Sorting code and account number
<i>Debit cards</i>	Always	Sorting code
<i>Cheques</i>	Always	
<i>Commercial documents</i>	Always	Sorting code and account number
<i>ATM receipts</i>		Varies from bank to bank

Alternative account numbering systems for payments

Ireland does not offer alternative numbering systems for routing payment instructions.

Postgiro accounts

The standardised account number structure does not apply to the Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
	1212 1234 1234 5612 3456 78			
			IE29 AIBK 9311 5212 3456 78	
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>f</i>	1234	<i>Bank identifier</i>	4a	5
<i>a</i>	123456	<i>Bank – branch code</i>	6n	9
<i>b</i>	12345678	<i>Account number</i>	8n	15
<i>c</i>		<i>- Check digit</i>	-	
		<i>Total</i>	22an	

For IBAN purposes only, a bank identifier has been added that is based on the first four positions of the SWIFT address. This bank identifier will be deleted for processing payment orders in local clearing.

The SWIFT code can be checked on <http://www.swift.com/biconline/>

Presentation

The electronic format of the IBAN is composed of 22 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 22 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Example

<i>Electronic format</i>	<i>Paper format</i>
IE29AIBK93115212345678	IE29 AIBK 9311 5212 3456 78

Issuing start date

September 2001

Contact Point

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Irish Payment Services Organisation Ltd
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DUBLIN 2

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Email Martin.james@ipso.ie

ITALY

DOMESTIC ACCOUNT NUMBER

Account Number Structure

		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
	1 12345 12345 123456789012				X 05428 11101 000000123456
<i>c</i>	1	<i>Check digit</i>	1/1	a	
<i>b1</i>	12345	<i>Bank code</i>	5/5	n	
<i>b2</i>	12345	<i>Branch code</i>	5/5	n	
<i>a</i>	123456789012	<i>Account number</i>	12/12	an	
		<i>Total</i>	23/23	an	

The account number structure contains alphanumeric characters. The bank and branch code is always composed of 5 digits.

The account number is right justified and zeros are used to extend it up to 12 characters.

A database is kept for the validation of bank and branch codes. It is updated monthly and available through SIA (Società Interbancaria per l' Automazione).

National name(s)

Coordinata Bancaria		
<i>c</i>	1	CIN (Control Internal Number)
<i>b1</i>	12345	ABI code
<i>b2</i>	12345	CAB code
<i>a</i>	123456789012	Numero di Conto

National usage

Since January 1 1993, the Coordinata Bancaria is mandatory for domestic payment instructions, and during the same year it also became mandatory for direct debits.

Electronic transmission

X/05428/11101/000000123456
X 05428 11101 000000123456

- 23 digits - in domestic transmission slashes are used as separators
- there are no separators for international payments

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
X 05428 11101 000000123456	05428 11101 123456	123456

Customers generally get information about the complete account number (BBAN) on the statements sent by their bank or by means of other reports.

Check algorithm

All financial institutions use the same validation method and have developed their own software.

The check digit is calculated on the 22 characters (bank, branch code and account number).

Each character is given a numeric value depending on whether the character is in an odd or in an even position in the string of 22. The first character on the left is in an odd position.

Odd transformation algorithm

A / 0	=	1	K	=	2	U	=	16
B / 1	=	0	L	=	4	V	=	10
C / 2	=	5	M	=	18	W	=	22
D / 3	=	7	N	=	20	X	=	25
E / 4	=	9	O	=	11	Y	=	24
F / 5	=	13	P	=	3	Z	=	23
G / 6	=	15	Q	=	6			
H / 7	=	17	R	=	8			
I / 8	=	19	S	=	12			
J / 9	=	21	T	=	14			

Even transformation algorithm

A / 0	=	0	K	=	10	U	=	20
B / 1	=	1	L	=	11	V	=	21
C / 2	=	2	M	=	12	W	=	22
D / 3	=	3	N	=	13	X	=	23
E / 4	=	4	O	=	14	Y	=	24
F / 5	=	5	P	=	15	Z	=	25
G / 6	=	6	Q	=	16			
H / 7	=	7	R	=	17			
I / 8	=	8	S	=	18			
J / 9	=	9	T	=	19			

The numbers are added up and the result is divided by 26.

The remainder is converted into an alphabetic character, which is the check digit, according to the following chart:

Transformation algorithm

0	=	A	9	=	J	18	=	S
1	=	B	10	=	K	19	=	T
2	=	C	11	=	L	20	=	U
3	=	D	12	=	M	21	=	V
4	=	E	13	=	N	22	=	W
5	=	F	14	=	O	23	=	X
6	=	G	15	=	P	24	=	Y
7	=	H	16	=	Q	25	=	Z
8	=	I	17	=	R			

Domestic automated clearing systems allow for the check digit to be absent, in which case it is “blank” valued. The remaining structure is validated.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Often
<i>Account statements</i>	Always
<i>Debit cards</i>	Varies from bank to bank
<i>Cheques</i>	Often Some banks do not include the check digit
<i>Commercial documents</i>	Rarely
<i>ATM receipts</i>	Never

Alternative account numbering systems for payments

Italy does not offer alternative account numbering systems for routing payment instructions.

Postgiro accounts

The standardised account number structure and the uniform validation method do not apply to the Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1123 4512 3451 2345 6781 012	IT60 X054 2811 1010 0000 0123 456	<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>D</i>	12		<i>ISO Country Code</i>	2a	1
<i>E</i>	12		<i>Check Digits (IBAN)</i>	2n	3
<i>C</i>	1		<i>Check digit</i>	1a	5
<i>b1</i>	12345		<i>Bank code</i>	5n	6
<i>B2</i>	12345		<i>Branch code</i>	5n	11
<i>A</i>	123456789012		<i>Account number</i>	12an	16
			<i>Total</i>	27an	

Presentation

The electronic format of the IBAN is composed of 27 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 27 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
IT60X0542811101000000123456	IT60 X054 2811 1010 0000 0123 456
IT21Q054280160000ABCD12ZE34	IT21 Q054 2801 6000 0ABC D12Z E34
IT30C0800001000123VALE456NA	IT30 C080 0001 0001 23VA LE45 6NA
IT11V0600003200000011556BFE	IT11 V060 0003 2000 0001 1556 BFE
IT21J0100516052120050012345	IT21 J010 0516 0521 2005 0012 345

Issuing start date

January 2000 (end by 31 December 2000)

Areas covered by the Italian IBAN

In the case of San Marino, the country code **SM** has to be used.

*Issuing start date**Contact Point*

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LATVIA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
	1212 1234 1234 5678 9012 3				LV80 BANK 0000 4351 9500 1
<i>d</i>	12	<i>ISO Country Code</i>	2/2 a		LV
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2/2 n		80
<i>b</i>	1234	<i>Bank code</i>	4/4 a		BANK
<i>a</i>	1234567890123	<i>Account number</i>	13/13 an	0	0000 4351 9500 1
		<i>Total</i>	21/21 an		

Latvia is adopting the IBAN standard as the national Latvian IBAN standard. The Latvian IBAN national format will be identical to the international IBAN standard.

The Bank code is based on the first positions of BIC. The Bank codes of the Latvian banks can be checked on the Bank of Latvia's Internet site (<http://www.bank.lv>) under Participants of the Settlement Systems.

National name(s)

	Latvijas IBAN / Klienta konta numurs	
<i>d</i>	12	Valsts kods
<i>e</i>	12	Kontrolcipari
<i>b</i>	1234	Bankas kods
<i>a</i>	1234567890123	Konta numurs

National usage

A bank account will be credited only if the Latvian IBAN is complete. The banks are not held responsible for transferring a payment to a wrong account if given an incorrect Latvian IBAN by the remitter. Before transferring a payment, the originator's bank has to make sure that the Latvian IBAN given by the remitter has the appropriate structure and that the check digits are correct.

For written instructions, BIC or the name of the bank is used along with the Latvian IBAN, but for transactions in electronic form only BIC is used as the bank identifier.

Initially, IBANs will be validated only in domestic payments, but payment system operators will be able to offer additional services such as validating the check digits, structure and country codes of IBANs used in cross-border payments.

Electronic transmission

LVBANK121234567890123

Always 21 alphanumeric characters without separators

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
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LV80 BANK 0000 4351 9500 1		
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The paper representation of the Latvian IBAN is composed of 21 alphanumeric characters, which are structured in groups of 4 characters separated by blanks.

Check algorithm

The Latvian IBAN check digits are validated according to the EBS 204 validation method.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
------------------------------------	-----------------

<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Rarely

Alternative account numbering systems and validation

After implementation of the Latvian IBAN, financial institutions will not offer alternative account numbering systems for routing payment instructions. Credit and debit card numbers are structured in a different way, but cards are always linked to a bank account with the standardised Latvian IBAN format.

Postgiro accounts

The Latvian IBAN structure and the validation method will also apply to Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1234 5678 9012 3		LV80 BANK 0000 4351 9500 1
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	1234	<i>Bank identifier</i>	4a 5
<i>a</i>	1234567890123	<i>Account number</i>	13an 9
		<i>Total</i>	21an

Presentation

The electronic format of the Latvian IBAN is composed of 21 contiguous alphanumeric characters

The paper representation of the Latvian IBAN, which is composed of 21 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
LV80BANK0000435195001	LV80 BANK 0000 4351 9500 1
LV34BANK0000876543210	LV34 BANK 0000 8765 4321 0
LV45BANK2900435195001	LV45 BANK 2900 4351 9500 1
LV85BANK0140435195001	LV85 BANK 0140 4351 9500 1

Issuing start date

Latvian IBAN implementation process:

- Start of issuing from 01.01.2004
- 01.01.2004 to 31.12.2004 is the transition period during which banks will gradually distribute Latvian IBANs to their customers and Latvian IBANs will be used along with the previous account numbers

Validation

Validation of IBANs in incoming and outgoing credit transfers will commence from 1 January 2004.

Contact Point

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LIECHTENSTEIN (PRINCIPALITY OF)

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	12345	1234567890123456		8810	2324013AA	
			<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	12345		<i>Bank - branch code</i>	3/5	n	
<i>a</i>		1234567890123456	<i>Account number</i>	1/16	an	
<i>c</i>			<i>- Check digit(s)</i>			
			<i>Total</i>	4/21	an	

A standard for domestic account identification does not exist. Each institution applies its own system. There could be check digits integrated in the account number. If used, they are included in the account number which has a maximum of 16 digits.

Bank - branch codes can be validated via tables, which are available at Swiss Interbank Clearing AG, a Telekurs Group Company, at www.sic.ch.

National name(s)

		German	English	French
<i>b</i>	12345	Clearingnummer	Clearing Number	Numero de Clearing
<i>a</i>	1234567890123456	Kontonummer	Account Number	No de compte
<i>c</i>		Prüfziffer	Check digit	Chiffre de Contrôle

Customers are not familiar with the clearing number (see Bank-branch code) and normally do not know or use it.

National usage

Since there is no clearing system in Liechtenstein, Liechtenstein banks use the Swiss clearing system SIC (Swiss Interbank Clearing), The national currency is the Swiss Franc. Concerning this matter reference is made to the Swiss entry in this register.

Electronic transmission

8810 2324013AA

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
No formal standard	8810 2324013AA	2324013AA

All kinds of separators are used: points, hyphens, blanks, slashes, colons...

Customers usually write the account number in the same way it is printed on their debit/credit/bank cards or account statements.

Check algorithm

For the account numbers, some banks use check digits. Each bank has its own validation methods.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Always
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Only on own ATM receipts

Alternative account numbering systems for payments

None.

Postgiro accounts

The Postgiro system generally does not route its payment instructions through SIC. It uses an independent system. The POSTFINANCE is therefore considered a “special” participant of the SIC-system. They have a “normal” clearing number like any other participant for transactions (SIC: Types A and B) as well as technical clearing numbers for a special type of transaction (SIC: Type C) between the bank and the postal systems (and visa versa).

The POSTFINANCE accounts have their own structure, such as: 12–123456-1.

INTERNATIONAL BANK ACCOUNT NUMBER

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
	1212 1234 5123 4567 8901 2			
			LI21 0881 0000 2324 013A A	
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	12345	<i>Bank – branch code</i>	5n	5
<i>a</i>	123456789012	<i>Account number</i>	12an	10
<i>c</i>		<i>- Check digit</i>		
		<i>Total</i>	21an	

The account number (a) is always the same (or part of it) as the domestic account number. Leading zeros are added if the domestic account number is less than 12 digits.

Presentation

The electronic format of the IBAN is composed of 21 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 21 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
LI21088100002324013AA	LI21 0881 0000 2324 013A A

Issuing start date

January 2004

Useful links

http://www.sic.ch/tkicch_index/tkicch_financialinstitutions/tkicch_financialinstitutions_ibanipi.htm

<http://www.rba-service.ch/de/dienstleistungen/ibanipi-de/> - RBA Service (National Certification Center for IBAN and IPI)

<http://www.bankenverband.li>

Contact Point

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LITHUANIA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1212 1234 5123 4567 8901		LT12 1000 0111 0100 1000			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>d</i>	12	<i>ISO Country Code</i>	2/2 a		LT
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2/2 n		12
<i>b</i>	12345	<i>Bank code</i>	5/5 a		10000
<i>a</i>	12345678901	<i>Account number</i>	11/11 an	0	11101001000
		<i>Total</i>	20/20 an		

In Lithuania, the IBAN is used as a domestic account number.

The bank of Lithuania provides bank codes for financial institutions. They can be checked on the Bank of Lithuania's website <http://www.lb.lt>.

National name(s)

Client Account Number		
<i>d</i>	12	Valstybės kodas
<i>e</i>	12	Kontroliniai skaičiai
<i>b</i>	12345	Banko kodas
<i>a</i>	12345678901	Sąskaitos numeris

National usage

Although all financial institutions apply the IBAN for interbank payment instructions, within its organisation, each institution may apply its own system.

The domestic payment system accepts payment instructions only with the IBAN.

Electronic transmission

LT121000011101001000

Always 20 alphanumeric characters without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
LT121000011101001000		

Check algorithm

The IBAN check digits for domestic account numbers are calculated according to the scheme defined in the Lithuanian standard LST ISO 13616.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Rarely

Alternative account numbering systems and validation

Lithuania does not have any alternative account numbering system for processing payment instructions.

Postgiro accounts

None

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1234 5123 4567 8901		LT121000011101001000		
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	12345	<i>Bank code</i>	5n	5
<i>a</i>	12345678901	<i>Account number</i>	11n	10
		<i>Total</i>	20an	

Presentation

The electronic format of the Lithuanian IBAN is composed of 20 contiguous alphanumeric characters

The paper representation of the Lithuanian IBAN, which is composed of 20 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
LT121000011101001000	LT12 1000 0111 0100 1000

Issuing start date

The starting issuing date is January 2004.

Validation

Contact Point

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LUXEMBOURG

DOMESTIC ACCOUNT NUMBER

	1212 1231 2345 6789 0123		LU28 0019 4006 4475 0000	
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	123	<i>Bank code</i>	3n	5
<i>a</i>	1234567890123	<i>Account number</i>	13an	8
		<i>Total</i>	20an	

Luxembourg has adopted the IBAN standard as the national standard since September 2002. Progressively, all other formats are being phased out. The IBAN national format is identical to the international standard (IBAN).

Effective 1 July 2005, the IBAN will be required for domestic credit transfers. Older formats may continue to be used but may be subject to delays and additional charges.

An updated list of bank codes (b) is available from the ABBL web site, <http://www.ABBL.lu/> - by clicking on 'Documents' and selecting 'Banking standards'.

Electronic transmission

LU280019400644750000

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
LU28 0019 4006 4475 0000		

The IBAN- account numbers use blanks as separators between the five blocks of 4 characters.

Check algorithm

The IBAN- uses the EBS 204 validation method.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Always	
<i>Account statements</i>	Always	
<i>Debit cards</i>	Mostly	
<i>Cheques</i>	Always	
<i>Commercial documents</i>	Always	
<i>ATM receipts</i>	Mostly	In case of debit cards

Alternative account numbering systems for payments

Luxembourg does not offer any alternative numbering methods for routing payment instructions.

Postgiro accounts

The standardised account number structure and the validation method also apply to the Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1231 2345 6789 0123		LU28 0019 4006 4475 0000
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	123	<i>Bank code</i>	3n 5
<i>a</i>	1234567890123	<i>Account number</i>	13an 8
		<i>Total</i>	20an

Presentation

The electronic format of the IBAN is composed of 20 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 20 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
LU360029152460050000	LU36 0029 1524 6005 0000
LU567059555499100000	LU56 7059 5554 9910 0000
LU137490197605710110	LU13 7490 1976 0571 0110
LU700141252293103000	LU70 0141 2522 9310 3000

Issuing start date

Since January 1999 banks have been able to issue/distribute IBANs to their customers, if they wished.

Contact Point

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MACEDONIA, FORMER YUGOSLAV REPUBLIC OF

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1212 123 1234567890 12		MK07 300 0000000424 25			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123	<i>Bank</i>	3/3 n	0	
<i>a</i>	1234567890	<i>Account number</i>	10/10 n	0	
<i>c</i>	12	<i>Check digits</i>	2/2 n		
		<i>Total</i>	15/15 n		

Financial institutions and their two-digit bank codes are available on the website of the Bank of Macedonia, <http://www.nbrm.gov.mk/default-en.asp?ItemID=6B6D1CDC60A92D4386542D14B3EE34EE>. Positions 123 are reserved to identify the bank.

The check is the last two digits of the string.

National name(s)

Smetka vo banka (Smetka vo banka)		
<i>b</i>	123	Vodečki broj na bankata Vode~ki broj na bankata
<i>a</i>	1234567890	Broj (partija) na smetka vo banka Broj (partija) na smetka vo banka
<i>c</i>	12	Kontrolen broj po ISO7064 (MOD 97-10) Kontrolen broj po ISO7064 (MOD 97-10)

National usage

All Macedonian commercial banks apply the national account number structure as shown.

Electronic transmission

300000000042425

Always 15 digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
200000000058968	200-0000000589-68	Not applicable
300000000045432	300-454-32	Not applicable

Check algorithm

All Macedonian financial institutions apply the same modulus-based validation method.
The check digits are calculated according to the ISO 7604-MOD 97-10 over the bank code and account number.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Optional
<i>Account statements</i>	Always
<i>Debit cards</i>	Optional
<i>Cheques</i>	Always
<i>Commercial documents</i>	Optional
<i>ATM receipts</i>	Optional

Alternative account numbering systems for payments

Macedonia does not offer alternative numbering systems for processing payment instructions

Postgiro accounts

There are no post giro accounts at Macedonian banks.

INTERNATIONAL BANK ACCOUNT NUMBER

1212 123 1234567890 12		MK07 3000 0000 0042 425		
		<i>Identifying.</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO country code</i>	2 a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2 n	3
<i>f</i>	123	<i>Bank identifier</i>	3 n	5
<i>a</i>	1234567890	<i>Account identifier</i>	10 an	8
<i>c</i>	12	<i>- Check digit (BBAN)</i>	2 n	18
		<i>Total</i>	19 an	

The check digit of the IBAN is based on ISO 13616:1997(E), (Banking and related financial services - International Bank Account Number (IBAN)).

The check digit of the BBAN is based on ISO 7064 (MOD97-10).

Presentation

The electronic format of the IBAN is composed of 19 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 19 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
MK07250120000058984	MK07 2501 2000 0058 984
MK07500120050057453	MK07 5001 2005 0057 453

Issuing start date

1 July 2005

Implementation

The banks in the Banking and Insurance Association, attached to the Economic chamber of Macedonia have signed an agreement to implement the IBAN.

The agreement is to be in force from 1 July 2005.

Contact Point

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Secretary

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MALTA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1234567890123456					
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>a</i>	1234567890 123456	<i>Account number</i>	8/16 an		
		<i>Total</i>	8/16 an		

A standard for domestic account numbers does not exist. Each institution applies its own system, which incorporates an account number of up to 16 alphanumeric characters.

There could be check digits integrated into the account number.

National name(s)

Numru tal-Kont/ Account Number		
<i>a</i>	1234567890123456	Account Number

National usage

Each Maltese-based financial institution applies its own account number structure for all products and payment instruments.

Clearing and settlement are effected through the domestic arrangements.

Electronic transmission

1234567890123456 (Account Number)	
Account numbers range between 8 and 16 alphanumeric characters, and are presented without separators.	

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
No formal standard		1234567890123456

Customers usually write the account number in the same way it is communicated on their statement of account. This does not include other identifiers (e.g. the Branch Code) that may be utilised by the bank for clearing purposes or to effect payment instructions.

Check algorithm

For the account numbers, some banks make use of check digits, while others do not. Each bank has its own validation method.

Customer support

<i>The number is indicated on:</i>		<i>Comments</i>
<i>Documents to customer</i>	Mostly	Depends on the type of document
<i>Account statements</i>	Always	
<i>Debit cards</i>	Mostly	Depends on the bank
<i>Cheques</i>	Mostly	Depends on the bank
<i>Commercial documents</i>	Rarely	Depends on the bank/document
<i>ATM receipts</i>	Mostly	Depends on the bank

Alternative account numbering systems for payments

Some banks have an alternative account numbering system for processing cheque payments.

Postgiro accounts

None

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1234 1234 5123 4567 8901 2345 678		MT84 MALT 0110 0001 2345 MTLC AST0 01S		
		<i>Identifying.</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO country code</i>	2 a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2 n	3
<i>f</i>	1234	<i>Bank identifier</i>	4 a	5
<i>b</i>	12345	<i>Bank Sort Code</i>	5 n	9
<i>a</i>	1234567890 123456	<i>Account number</i>	18 an	14
		<i>Total</i>	31an	

The account number (a) is always the same as the domestic account number. Leading zeros are added.

Presentation

The electronic format of the IBAN is composed of 31 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 31 alphanumeric characters, is structured in groups of 4 characters separated by blanks. The last group has 3 characters.

Examples

<i>Electronic format</i>	<i>Paper format</i>
MT84 MALT011000012345MTLCAST001S	MT84 MALT 0110 0001 2345 MTLCA ST0 01S

Issuing start date

January 2004

Contact Point

The Secretary General

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MONTENEGRO

DOMESTIC ACCOUNT NUMBER

Account Number Structure

123 1234567890123 12		505 0000123456789 51			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123	<i>Bank code</i>	3/3 n	0	505
<i>a</i>	1234567890 123	<i>Account number</i>	13/13 n		0000123456789
<i>c</i>	12	<i>Check digits</i>	2/2 n		51
		<i>Total</i>	18/18 n		

A list of financial institutions are available on the website of Central Bank of Montenegro, www.cb-cg.org and the Association of Montenegrin Banks, www.ubcg.net

National name(s)

R A Č U N	
<i>b</i>	123
<i>a</i>	1234567890123
<i>c</i>	12

The entire account number structure is commonly known by its national name. The different parts are not defined.

National usage

The national account structure for domestic payment system purposes was introduced in Montenegro in 2005

Electronic transmission

505000012345678951

Always 18 digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
505-0000123456789-51	505-123456789-51	Not applicable
510-0000000000584-34	510-584-34	
907-0000000058001-38	907-58001-38	

Check algorithm

The check digits are calculated according to the ISO 7604-MOD 97-10 over the entire account number.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	
<i>Account statements</i>	
<i>Debit cards</i>	
<i>Cheques</i>	
<i>Commercial documents</i>	
<i>ATM receipts</i>	

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1231 2345 6789 0123 12		ME25505000012345678951	
	<i>Identifying.</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12 <i>ISO country code</i>	2 a	1
<i>e</i>	12 <i>Check Digits (IBAN)</i>	2 n	3
<i>b</i>	123 <i>Bank code</i>	3 n	5
<i>a</i>	1234567890 12 <i>Account number</i>	13 n	8
<i>c</i>	12 <i>Check digit</i>	2 n	21
	<i>Total</i>	22an	

Presentation

The electronic format of the IBAN is composed of 22 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 22 alphanumeric characters, is structured in groups of 4 characters separated by blanks. The last group has 2 characters.

Examples

<i>Electronic format</i>	<i>Paper format</i>
ME25505000012345678951	ME25 5050 0001 2345 6789 51
ME25510000000000058434	ME25 5100 0000 0000 0584 34
ME25907000000005800138	ME25 9070 0000 0005 8001 38

Issuing start date

12 December 2006

Contact Point

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Secretary General

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THE NETHERLANDS

DOMESTIC ACCOUNT NUMBER

Account Number Structure

123 45 67 890		041 71 64 300		
	<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	- Bank - branch code			
<i>a</i>	123 45 67 890 <i>Account number</i>	9/10n	0	0....
<i>c</i>	- Check digit			
	<i>Total</i>	10/10 n		

All financial institutions use the national account number structure composed of 10 numeric digits. In most cases the first digit is zero. The only exception is the Postbank, which uses an account number composed of 7 or less digits.

For an account to be valid, the remainder of the validation check should be zero. The check digit is the last digit of the account number (integral part).

Even though the Dutch account structure includes a bank identifier, it is advisable not to rely on the code for routing payments:

- the bank code is not fixed length and may vary from 1 to 5 digits.
- Some customers have changed banks and have kept their "old" account number.

In order to avoid misunderstandings, it is recommended to use the entire structure as one entity.

National name(s)

Rekeningnummer	
<i>a</i>	1234567890 Rekeningnummer

National usage

All financial institutions apply the standardised account number structure consistently. It is in use for all products and payment instructions.

Electronic transmission

0417164300

10 numeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
041 71 64 300	41 71 64 300	

Customers use all kinds of separators: points, hyphens, and blanks. They always write the entire structure as one entity; no differentiation between parts.

Check algorithm

All financial institutions apply a modulus-based algorithm for validating their accounts, except for the Postbank.

If the first 3 digits of the account are zeros or if the account number is composed of 7 or less digits, it concerns a Postbank account for which no validation is possible.

The accounts held at financial institutions are validated as follows:

- Starting at the right, each digit is multiplied by its respective weight, ranging from 1 to 10.
- The sum of the resulting numbers is then divided by 11. For the account to be valid, the remainder should be zero.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Always
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Always

Alternative account numbering systems for payments

An alternative numbering method for payment instructions does not exist in the Netherlands.

Postgiro accounts

The standardised account number structure does not apply to the Postgiro accounts (ref. first table: Postbank accounts) nor does the validation method (ref. Check algorithm).

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1234 1234 5678 90		NL91 ABNA 0417 1643 00		
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO country code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>f</i>	1234	<i>Bank identifier</i>	4a	5
<i>a</i>	1234567890	<i>Account number</i>	10n	9
<i>c</i>		<i>- Check digit</i>		
		<i>Total</i>	18an	

The account number (a) is always the same as the domestic account number, except for the Postbank. Leading zeros are added to the Postbank's account numbers.

For IBAN-purposes only, a bank identifier has been added that is based on the first four positions of the S.W.I.F.T. address. This bank identifier will be deleted for processing payment orders in the local clearing.

The SWIFT code can be checked on <http://www.swift.com/biconline/>

Presentation

All financial institutions use the electronic format of the IBAN, which is composed of 18 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 18 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
NL91ABNA0417164300	NL91 ABNA 0417 1643 00
NL53ABNA0540427152	NL53 ABNA 0540 4271 52
NL80HBUA0622802259	NL80 HBUA 0622 8022 59
NL69INGB0123456789	NL69 INGB 0123 4567 89
NL77PSTB0000054321	NL77 PSTB 0000 0543 21

Issuing start date

The national introduction date by the Dutch banking community was 14 august 1999. From that date Dutch banks were authorised to issue IBAN's for their customers.

Contact Point

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NORWAY

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1234.12.34561		8601.11.17947			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	1234	<i>Bank - branch code</i>	4/4	n	
<i>a</i>	123456	<i>Account number</i>	6/6	n	
<i>c</i>	1	<i>- Check digit</i>	1/1	n	
		<i>Total</i>	11/11	n	

“Account number” is always used as reference to all 11 digits. No separate name is given to the 6 digits between the “branch code” and “check digit”. The bank and branch code consists of numeric characters.

All 11 digits are always used as one entity and referred to as the account number; no distinction between the different parts is ever made in use towards customers.

The fifth and sixth digits are for the private use of the banks (mostly for identification of the account type). The check digit is also an integral part of the account number.

All bank and branch codes are published in an annually updated booklet (Bankforeningens Servicekontor: “Bankplass navne-og nummer-register for Norge”). The information is also available on diskette.

National name(s)

Kontonummer		
<i>b</i>	1234	Registernummer
<i>a</i>	12.3456	Konto
<i>c</i>	1	Kontrollsiffer

“Kontonummer” and “konto” or BankGironumber/ PostGironumber are all used as reference to all the 11 digits and individual parts of the structure are never referred to towards the customer. No separate name is given to the 6 digits between the “Registernummer” and the “Kontrollsiffer”.

National usage

The standardised account structure is consistently applied for all products and types of payment instructions by all Norwegian financial institutions. All 11 digits are treated as one and all 11 digits are always used.

Electronic transmission

86011117947

Always 11 numeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
	86011117947	
8601.11.17947	8601.11.17947	
	8601 11 17947	

The account number structure (11 digits) is used as one entity: no distinction is ever made between the different parts.

Check algorithm

All banks apply a modulus-based method for the validation of the account structure.

The 10-digit account number is multiplied from left to right by the following weights: 5, 4, 3, 2, 7, 6, 5, 4, 3, 2. The resulting numbers are added up and divided by 11. The remainder is subtracted from 11 and becomes the check digit. If the remainder is 0, the check digit will be 0.

If digits 5 and 6 of the account number are zeros, the check digit is calculated on the 7, 8, 9 and 10th digit of the account number.

Account numbers for which the remainder is 1 (check digit 10) cannot be used.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Mostly	
<i>Account statements</i>	Always	
<i>Debit cards</i>	Mostly	
<i>Cheques</i>	Always	
<i>Commercial documents</i>	Mostly	
<i>ATM receipts</i>	Always	Only 5 digits for security reasons.

Alternative account numbering systems for payments

Norway does not have any other alternative numbering methods for routing payment instructions.

Postgiro accounts

The account number structure and the validation method also apply to the Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1234 561		NO93 8601 1117 947	
		<i>Identifying.</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	1234	<i>Bank - branch code</i>	4n	5
<i>a</i>	123456	<i>Account number</i>	6n	9
<i>c</i>	1	<i>- Check digit</i>	1n	15
		<i>Total</i>	15an	

Presentation

The ISO Country Code is NO – the ‘O’ is a letter! A common mistake is to write zero instead of the letter ‘O’.

All financial institutions use the electronic format of the IBAN, which is composed of 15 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 15 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
NO9386011117947	NO93 8601 1117 947

Issuing start date

Currently Norwegian banks are free to issue IBANs to their customers. The Norwegian banks have agreed on June 1, 2001 as the official date when all banks will be in the position to receive incoming transactions based on IBAN.

Contact Point

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POLAND**DOMESTIC ACCOUNT NUMBER***Account Number Structure (NRB)*

	12 1234 5678 1234 5678 9012 3456	61 1090 1014 0000 0712 1981 2874				
			<i>Identifying.</i>	<i>Min/max</i>	<i>Start position</i>	<i>Exam-ple</i>
<i>c</i>	12		<i>Check digits</i>	2/2 n	1	61
<i>b</i>	12345678		<i>Bank-branch code</i>	8/8 n	3	1090 1014
<i>a</i>	1234567890123456		<i>Account number</i>	16/16 n	11	0000 1712 1981 2874
			<i>Total</i>	26/26 n		

This account number structure (NRB) consists of three parts. Part (b), specifying the bank-branch code, always consists of 8 digits. Part (a) specifying the account number in the bank branch servicing the account, always consists of 16 digits.

Part (c) is the check digits for both part (a) and part (b).

The Bank Account Number (NRB), based and structured on the IBAN standard (without PL only) has been mandatory for domestic transfers since 1 July 2004.

National name(s)

Structure		
	Numer rachunku	
<i>c</i>	12	Liczba kontrolna
<i>b</i>	12345678	Numer jednostki organizacyjnej banku
<i>a</i>	1234567890123456	Numer porządkowy rachunku

National usage

All Polish institutions use the same account number structure NRB for products and payment instructions.

The national bank-branch code structure was introduced on 1 January 1997. NRB has been in force since 1 July 2004 to identify bank accounts in domestic settlements.

Electronic transmission

Structure

12123456781234567890123456

Always 26 digits without separators.

Examples of written representation

<i>Correct and Traditional representation</i>	<i>Account number only</i>
60 1020 1026 0000 0422 7020 1111	0000 0422 7020 1111

In the paper format of the NRB check digits are separated from the other part by blank. This other part is structured in groups of 4 characters, separated by blanks.

Check algorithm

NRB check digits are validated according to ISO 13616.

Example: 27 1140 2004 0000 3002 0135 5387

The validation is done in the following steps:

Step 1: Country code "PL" is added at the end of the account number and all blanks are removed.

27114020040000300201355387PL

Step 2: Country code "PL" is changed as string "2521"

271140200400003002013553872521

Step 3: The check digits are removed at the end of the string

114020040000300201355387252127

Step 4: IBAN ISO13616 algorithm is applied to string obtained in step 3.

Results "1" means, that structure of account number is correct.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account Statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Never

Post giro accounts

The standardized account number structure and the uniform validation algorithm also apply to the post giro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 5678 1234 5678 9012 3456		PL61 1090 1014 0000 0712 1981 2874	
		<i>Identifying.</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	12345678	<i>Bank - branch code</i>	8n	5
<i>a</i>	1234567890123456	<i>Account number</i>	16n	13
		<i>Total</i>	28an	

Presentation

Electronic format of the IBAN is composed of 28 continuous alphanumeric characters.

The visual representation of the IBAN, which is composed of 28 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

From 1 May 2004 all banks shall use IBAN to identify the account in cross-border credit transfers.

Examples

	<i>Electronic format</i>	<i>Paper format</i>
	PL27114020040000300201355387	PL27 1140 2004 0000 3002 0135 5387
	PL25106010282276727214385741	PL25 1060 1028 2276 7272 1438 5741

Check digits calculated for NRB and IBAN, identifying the same account, are the same

Issuing start date

1 May 2004

Contact Point

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PORTUGAL

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1234.1234.12345678901.12		0002.0123.12345678901.54			
		<i>Identifying.</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b1</i>	1234	<i>Bank code</i>	4/4	n	
<i>b2</i>	1234	<i>Branch code</i>	4/4	n	
<i>a</i>	12345678901	<i>Account number</i>	11/11	n	
<i>c</i>	12	<i>Check digits</i>	2/2	n	
		<i>Total</i>	21/21	n	

The Central Bank of Portugal provides tables for the validation of bank and branch codes. The branch code table contains more than 4000 items. The files are regularly updated and are available to users either on tape or through file transfer.

The bank code is provided by the Central Bank and in use in all interbank automated services. The banks themselves define the branch code. If the branch code does not exist, or if it is not included in the account structure, the 4 digits are zeros.

National name(s)

Número de Identificação Bancária (NIB)		
<i>b1</i>	1234	Código de Banco
<i>b2</i>	1234	Código de Balcão
<i>a</i>	12345678901	Número de conta
<i>c</i>	12	Dígitos de controlo

In 1992, at implementation, a national marketing campaign was launched to inform the customers of the NIB (newspapers, leaflets, and television). The name of the structure is commonly known to customers.

National usage

The NIB (a common identification number) was implemented in the beginning of 1992. The use of the ordering NIB is mandatory for interbank domestic transfers. The use of the receiving NIB is not, but the non-usage is heavily charged (the ordering bank pays the receiving bank).

Electronic transmission

000201231234567890154

Always 21 numeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
0002.0023.00238430005.78		023/23843/000.5
0003 0109 00126570139 58		0109/12657.01.39
0004 0501 00205001014 41		501/205001014
0026.0000.05242186001.85		005242186001

The published format uses points, blanks, slashes or hyphens between the different parts.

The account number structure is used without the bank code (part b1) for transactions and operations inside the bank.

Check algorithm

Accounts are validated using the Modulus 97/10-check algorithm.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Always	Mailings
<i>Account statements</i>	Mostly	
<i>Debit cards</i>	Rarely	
<i>Cheques</i>	Rarely	Always part a) and part b2) (if not 0000)
<i>Commercial documents</i>	Mostly	Bills of exchange > 70 % Domestic credit transfers > 99 %
<i>ATM receipts</i>	Rarely	Only for credit transfers and NIB enquiry

Alternative account numbering systems for payments

There are no alternative numbering systems for payment instructions in Portugal.

Postgiro accounts

Portugal does not have a Postgiro system.

INTERNATIONAL BANK ACCOUNT NUMBER

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
	1212 1234 1234 1234 5678 9011 2			
				PT50 0002 0123 1234 5678 9015 4
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b1</i>	1234	<i>Bank code</i>	4n	5
<i>b2</i>	1234	<i>Branch code</i>	4n	9
<i>a</i>	12345678901	<i>Account number</i>	11n	13
<i>c</i>	12	<i>Check digits</i>	2n	24
		<i>Total</i>	25an	

Presentation

All financial institutions use the electronic format of the IBAN, which is composed of 25 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 25 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
PT50000201231234567890154	PT50 0002 0123 1234 5678 9015 4
PT50000200230023843000578	PT50 0002 0023 0023 8430 0057 8
PT50000301090012657013958	PT50 0003 0109 0012 6570 1395 8
PT50000405010020500101441	PT50 0004 0501 0020 5001 0144 1
PT50002600000524218600185	PT50 0026 0000 0524 2186 0018 5

Issuing start date

October 2000

Contact Point

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 Portugal
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ROMANIA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

RO49 AAAA 1B31 0075 9384 0000

The domestic account number used by the credit institutions authorized by the National Bank of Romania (NBR) and the Romanian State Treasury in relation with their customers is not standardized. Each institution may define in relation with its customers its own account number.

However, as of 1 September 2004, domestic account numbers of the customers' accounts held with credit institutions authorized by NBR and with Romanian State Treasury will be used for payments made through payment systems and correspondent banking schemes, in the IBAN format and all payment instructions shall contain the IBAN code of the above mentioned accounts, except for a few cases detailed in IBAN section.

National usage

Electronic transmission

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	There are no special provisions
<i>Account statements</i>	There are no special provisions
<i>Debit cards</i>	There are no special provisions
<i>Cheques</i>	There are no special provisions
<i>Commercial documents</i>	There are no special provisions
<i>ATM receipts</i>	There are no special provisions

Alternative account numbering systems for payments

Postgiro accounts

INTERNATIONAL BANK ACCOUNT NUMBER

RO49 AAAA 1B31 0075 9384 0000				
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	1234	<i>Bank identifier</i>	4a	5
<i>a</i>	123456789012 3456	<i>Branch and client account identifier</i>	16an	9
		<i>Total</i>	24an	

- The ISO Country Code (d) is “RO”.
- The bank identifier (b) represents the first four characters of the institution’s SWIFT BIC code.
- The branch and customer account identifier (a) uniquely identifies the branch of the institution and the customer’s account held with that branch.

Presentation

The electronic format of the IBAN is composed of 24 contiguous alphanumeric characters.

The paper representation of the IBAN is composed of 24 alphanumeric characters and is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
RO49AAAA1B31007593840000	RO49 AAAA 1B31 0075 9384 0000

Issuing start date

As of 28 February 2004, credit institutions authorized by NBR as well as the Romanian State Treasury were allowed to issue IBAN for the accounts of their customers used for payments in domestic or any foreign currency through payment systems and correspondent banking schemes.

However, the issuing and use of IBAN is mandatory as of 1 September 2004, as specified in central bank's Regulation No. 2/2004 regarding the use of IBAN codes in Romania (published in the Official Gazette of Romania No. 165/25 February 2004, Part I), amended by Regulation no. 5/2004, (published in the Official Gazette of Romania No. 799/30 August 2004, Part I).

Implementation

The IBAN's implementation for all accounts held with credit institutions authorized by NBR and with the Romanian State Treasury that are used for payments (including customers' current accounts, card accounts and all kind of accounts meant to be used for payments) will be required by the end of 2004 for:

- the new electronic payment and settlement system consisting of an RTGS system
- the ACH
- the government securities registration and settlement system.

As of 1 September 2004, all domestic payment instructions received by credit institutions authorized by NBR and by the Romanian State Treasury from their customers, or initiated by the above mentioned institutions on their own behalf, shall contain, as the case may be, according to the Regulation No. 2/2004 as further amended, the IBAN codes of the payer and the payee.

The exceptions to using IBAN codes in domestic payment instructions are:

- a) the accounts held with the NBR, due to the fact that central bank is exempted from issuing IBAN codes for the current accounts maintained for credit institutions and for the State Treasury;
- b) the budget accounts of the State Treasury in which payments for the state budget are collected, but only temporarily, at latest until go-live of the new electronic payment system, when IBAN codes will be issued also for those accounts;
- c) the accounts contained in debit payment instruments (cheques, promissory notes, bills of exchange) drawn/issued and presented for payment before 1 September 2004 and whose banking circuit will end after that date;
- d) the accounts contained in debit payment instruments (cheques, promissory notes, bills of exchange) drawn/issued, and delivered to their owners, and that either have not been presented to payment until 1 September 2004, or have been delivered to the owners based on agreements concluded between signers before 1 September 2004 and will be presented to payment after that date;
- e) the accounts contained in cheques that are pre-filled in with the drawer's account number and that are delivered by credit institutions to their customers before 1 September 2004.

As of 1 September 2004, all cross-border payment instructions, in euro or in any other currency that has been notified to the European Commission according to the provisions of Regulation (EC) No. 2560/2001 of the European Parliament and of the Council of 19 December 2001 on cross-border payments in euro, meant for payees located in any EEA Member States shall contain the IBAN of the payees' accounts, provided that such IBAN codes are issued and available to the payer.

As of this date, credit institutions will require their customers to fill in all cross-

border payment instructions in any foreign currency with the IBAN code of the payer's account.

As of 1 September 2004, the credit institutions authorized by NBR and the Romanian State Treasury that receive from their customers any kind of payment instructions, shall refuse the processing/settlement of any payment instruction that either does not contain the IBAN codes required by the regulations in force and according to the Regulation No. 2/2004 amended, or contains an invalid IBAN based on the validation method specified as MOD 97-10.

Contact Point

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SERBIA**DOMESTIC ACCOUNT NUMBER***Account Number Structure*

123-123456789 0123-12		260-0056010016113-79			
		<i>Identifying.</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123	<i>Bank code</i>	3/3 n	0	260
<i>a</i>	1234567890123	<i>Account number</i>	13/13 n	0	005601001 6113
<i>c</i>	12	<i>Check digits</i>	2/2 n		79
		<i>Total</i>	18/18 n		

Financial institutions and their three-digit code are available on the website of National Bank of Serbia, www.nbs.yu

National name(s)

Tekući račun	
<i>b</i>	123
<i>a</i>	1234567890123
<i>c</i>	12

The entire account number structure is commonly known by its national name. The different parts are not defined.

National usage

The national account structure was introduced in Serbia in 2003 for domestic payment system purposes.

Electronic transmission

260005601001611379

Always 18 digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
260-0056010016113-79	260-56010016113-79	Not applicable
175-0000003006475-06	175-3006475-06	
908-0000000020501-70	908-20501-70	

Check algorithm

The check digits are calculated according to the ISO 7604-MOD 97-10 over the entire account number.

INTERNATIONAL BANK ACCOUNT NUMBER

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
	1212 1231 2345 6789 0123 12			
				RS35 2600 0560 1001 6113 79
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	123	<i>Bank code</i>	3n	5
<i>a</i>	1234567890123	<i>Account number</i>	13n	8
<i>c</i>	12	<i>Check Digits</i>	2n	21
		<i>Total</i>	22an	

Presentation

The electronic format of the IBAN is composed of 22 contiguous alphanumeric characters.

The paper representation of the IBAN is composed of 22 alphanumeric characters and is structured in groups of 4 characters separated by blanks.

Examples

	<i>Electronic format</i>	<i>Paper format</i>
	CS73260005601001611379	CS73 2600 0560 1001 6113 79
	CS73175000000300647506	CS73 1750 0000 0300 6475 06
	CS73908000000002050170	CS73 9080 0000 0002 0501 70

Issuing start date

New Serbian IBAN codes with RS will be in use from 3 March 2007. Previously issued Serbian IBANs with CS need only to replace CS73 with RS35.

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SLOVAK REPUBLIC

DOMESTIC ACCOUNT NUMBER

Account Number Structure

123456-1234567890/1234 or 123456-1234567890/ABCDEFGH		19-8742637541/1200 or 6713805498/SLPO			
		<i>Identifying.</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>a1</i>	123456	<i>Account number (prefix)</i>	0/6n	0	0...
<i>a2</i>	1234567890	<i>Account number (basic)</i>	2/10n	0	0...
<i>b</i>	1234 or ABCDEFGH	<i>Bank code</i>	4/4n or 4/7a		
		<i>Total</i>	6/20n or 6/23 an		

The first part of the account number (a1 or Prefix) is optional and has a maximum of six digits. The second part (a2 or basic) is mandatory and may be between two and ten digits.

In addition, the bank code, b, consists of either only numeric characters or only alphabetic characters.

The National Bank of Slovakia provides the table with the valid bank codes, *AP0001 Bank identifier code list*, which is available on the website, www.nbs.sk.

Check digits are included in the account number in the first part a1 (prefix) and in the second part a2 (basic).

National name(s)

Číslo účtu		
<i>a1</i>	123456	Prvá časť čísla účtu (predčíslenie)
<i>a2</i>	1234567890	Druhá, základná časť čísla účtu
<i>b</i>	1234 or ABCDEFGH	Kód banky

National usage

Each institution applies its own interpretation of the account number components. Both forms of the Bank code are used (either numeric or alphabetic) in internal accounting bank systems. The standardised account number structure is applied in interbank payment instructions by all financial institutions.

Electronic transmission

123456 1234567890 1234, or
1234567890 ABCDEFG

There are always two or three separated fields:

- First part of the account number (prefix) which is optional
- Second part of the account number (basic)
- Bank code

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
000019 8742637541 1200	19-8742637541/1200	19-8742637541
000000 6713805498 SLPO	6713805498 /SLPO	6713805498

On invoices issued by a Slovak supplier or on commercial letters, the account number is usually structured as shown in the second column. In these cases

- the separators used between the first part and the second part of the account number are shown as blanks, hyphens or slashes
- the Bank code is preceded by a slash.

Check algorithm

A Modulus 11-check algorithm with weights is used to validate the account number structure. The weight table to be used for

- the first part (Prefix) is 10, 5, 8, 4, 2, 1
- the second part (basic) is 6, 3, 7, 9, 10, 5, 8, 4, 2, 1

To validate the first and second parts of the account number, the digits are multiplied by their respective weights, added up and divided by 11. The remainder must be zero.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Never

<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Mostly

Alternative account numbering systems for payments

The Slovak Republic does not have an alternative numbering systems for processing payment instructions.

Postgiro accounts

The Slovak Republic does not have a Postgiro system.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1234 5612 3456 7890		SK31 1200 0000 1987 4263 7541
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	1234	<i>Bank code</i>	4n 5
<i>a1</i>	123456	<i>Account number (prefix)</i>	6n 9
<i>a2</i>	1234567890	<i>Account number (basic)</i>	10n 15
		<i>Total</i>	24an

Only the numeric bank code is used in the creation of the IBAN.

Presentation

The electronic format of the IBAN is composed of 24 contiguous alphanumeric characters.

The paper representation of the IBAN is composed of 24 alphanumeric characters and is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
SK3112000000198742637541	SK31 1200 0000 1987 4263 7541

Issuing start date

1 May 2004

Contact Point

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SLOVENIA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

12345-1234567812		19100-0000123438			
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	12345	<i>Bank</i>	5/5 n	0	0..
<i>a</i>	12345678	<i>Account number</i>	8/8 n	0	0..
<i>c</i>	12	<i>Check digits</i>	2/2 n		
		<i>Total</i>	15/15 n		

Financial institutions and their two-digit bank codes are available on the website of the Bank of Slovenia, www.bsi.si/html/ps/seznam_tran_bank.html. Positions 345 are reserved to identify the bank branch/organisational unit (OU). If the branch/OU is not identified, three zeros (000) are used. The list of branch/OU codes of financial institutions is not publicly available; this information (if any) must be obtained individually from the bank.

In Slovenia, the IBAN has been in use in domestic payments since 1 January 2004.

National name(s)

Transakcijski račun	
<i>b</i>	12345
<i>a</i>	12345678
<i>c</i>	12

The entire account number structure is commonly known by its national name. The different parts are not defined.

National usage

The national account structure was introduced gradually, first in 1998 to financial institutions, in 1999 to single treasury accounts and foreign currency bank accounts, in 2002 to corporates and in 2002 to private customers, according to the strategy of the payment systems reform. Slovenian financial institutions apply this standard to all products in processing payment operations.

Electronic transmission

191000000123438

Always 15 digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
19100-0000123438	19100-0000123438	Not applicable
05100-8000032875	05100-8000032875	Not applicable

Check algorithm

All Slovenian financial institutions apply the same modulus-based validation method.

The check digits are calculated according to the ISO 7604-MOD 97-10 over the entire account number.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	mostly	
<i>Account statements</i>	always	
<i>Debit cards</i>	always	
<i>Cheques</i>	always	
<i>Commercial documents</i>	mostly	Always on commercial invoices
<i>ATM receipts</i>	depends	Always on debit advices

Alternative account numbering systems for payments

Slovenia does not offer alternative numbering systems for processing payment instructions.

Postgiro accounts

There are no post giro accounts at Slovenian banks.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 12345 1234 5678 12		SI56 1910 0000 0123 438
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	12345	<i>Bank code</i>	5n 5
<i>a</i>	12345678	<i>Account number</i>	8n 10
<i>c</i>	12	<i>Check digits</i>	2n 18
		<i>Total</i>	19an

Presentation

The electronic format of the IBAN is composed of 19 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 19 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
SI56191000000123438	SI56 1910 0000 0123 438
SI560510080000032875	SI56 0510 0800 0032 875

Issuing start date

January 2000

Validation

SWIFT will validate the Slovenian IBAN 12 June 2004.

Visit the website of

Bank of Slovenia: <http://www.bsi.si> and
www.bsi.si/html/eng/ps/financne_institucije.html

Contact Point

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SPAIN**DOMESTIC ACCOUNT NUMBER***Account Number Structure*

	1234 5678 90 1234567890		2100 0418 45 0200051332		
		<i>Identifying.</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b1</i>	1234	<i>Bank code</i>	4/4 n		
<i>b2</i>	5678	<i>Branch code</i>	4/4 n		
<i>c1</i>	9	<i>Check digit</i>	1/1 n		
<i>c2</i>	0	<i>Check digit</i>	1/1 n		
<i>a</i>	1234567890	<i>Account number</i>	10/10 n	0	0...
		<i>Total</i>	20/20 n		

Bank, branch code and account number all consist of numeric characters.

The first check digit (c1) validates the bank and branch code (b1+b2). The second check digit validates the account number itself (a).

Bank and branch codes can be checked in databases, updated at CECA (Savings Banks) and on a monthly basis at Consejo Superior Bancario (Banks).

National name(s)

	Código Cuenta Cliente	
<i>b1</i>	1234	Código de entidad
<i>b2</i>	1234	Código de oficina
<i>c</i>	12	Dígitos de control
<i>a</i>	1234567890	Número de cuenta

In 1993, customers were informed of the new account number structure and, in particular, of their own personal account number.

National usage

All Spanish financial institutions use the same account number structure for all products and payment instructions.

Electronic transmission

21000418450200051332

Always 20 numeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
2100 0418 45 0200051332		200051332

The entire account number structure is rarely used. Customers usually just write the actual account number.

If the entire structure is used, the different parts are clearly separated.

Check algorithm

A Modulus 11-check algorithm with weights is used to validate the account number structure.

The weight table to be used is the following: 1, 2, 4, 8, 5, 10, 9, 7, 3, 6.

To validate bank and branch codes, the digits are multiplied by their respective weights, added up and divided by 11. The remainder is subtracted from 11. The result is the check digit.

The second check digit is calculated in the same way.

If the remainder of the subtraction should be either 10 or 11, it is agreed that the check digit becomes 1 if the remainder is 10 and 0 if the remainder is 11.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Always
<i>Account statements</i>	Always
<i>Debit cards</i>	Never

<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Rarely

Alternative account numbering systems for payments

Spain does not have an alternative account numbering system for processing payment instructions. Credit and debit card numbers are structured in a different way but they are always linked to a bank account with the standardised format.

Postgiro accounts

Spain does not have a Postgiro system.

INTERNATIONAL BANK ACCOUNT NUMBER

1212 1234 1234 1112 3456 7890

ES91 2100 0418 4502 0005 1332

		<i>Identifying.</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b1</i>	1234	<i>Bank code</i>	4n	5
<i>b2</i>	1234	<i>Branch code</i>	4n	9
<i>c1</i>	1	<i>Check digit</i>	1n	13
<i>c2</i>	1	<i>Check digit</i>	1n	14
<i>a</i>	1234567890	<i>Account number</i>	10n	15
		<i>Total</i>	24an	

Presentation

All financial institutions use the electronic format of the IBAN, which is composed of 24 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 24 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

Electronic format

ES9121000418450200051332

Paper format

ES91 2100 0418 4502 0005 1332

Issuing start date

June 2000

Contact Point

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SWEDEN

DOMESTIC ACCOUNT NUMBER

Account Number Structure

1234 12 3456 1		<i>Identifying ..</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	1234	<i>Bank - branch code</i>	4/4	n	
<i>a</i>	12 3456	<i>Account number</i>	6/6	n	
<i>c</i>	1	<i>Check digit</i>	1/1	n	
		<i>Total</i>	11/11	n	

Type 1

The account number is equal to the account number structure.

It contains 11 digits, including the clearing number of the financial institution, of which

- the first 4 specify the bank-branch code
- the next 6 digits identify the “account number” and
- the last digit is the check digit.

Every account structured accordingly is validated through a modulus 11 checking method. (see Check algorithm)

1234 123456789 1		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	(1234)	<i>Bank-branch code</i>	(4/5)	n	
<i>a</i>	123456789	<i>Account number</i>	1/9	n	
<i>c</i>	1	<i>Check digit</i>	1/1	n	
		<i>Total</i>	2/10	n	

Type 2

The type 2 account number structure consists of the significant digits in the actual account number and the check digit; the bank-branch code is *not* included and is considered as a separate part.

National name(s)

	Kontonummer	
<i>b</i>		Clearingnummer
<i>a</i>		-
<i>c</i>		Kontrollsiffra or checksiffra

Customers are often not aware of the different parts of the structure.

National usage

All banks use the described structures consistently for customer accounts in Swedish kronor. The account numbers have to be restructured for domestic clearing.

Electronic transmission

The following description concerns domestic electronic transmissions between Swedish accounts only. *Please note that under no circumstances leading zeros should be added to the account numbers used in cross-border transfers, as they will not be accepted.*

When using the standard layout of the Swedish banks, the account number is structured in 2 fields. Before electronically transmitted, the account numbers have to be restructured by adding leading zeros to fill out the 12 positions in field 2. The leading zeros are always added on in field 2.

Always 2 fields:

- field 1 has 4 digits and represents the clearing number
- field 2 has 12 digits and represents the account number.

- Type 1
- 4 digits representing the clearing number
 - 7 digits representing the account number (a+c), filled up with leading zeros up till 12 (standard length of the field).

Only the last 7 digits are used for validation.

- Type 2
- parts a + c (2-10 digits) filled up with leading zeros up till standard length of the field (12)
 - even though the clearing number is not actually part of the type 2 account number structure, field 1 has to be defined as well to identify the financial institution.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
1234 12 3456 1		
1234 123456789 1		

Normal practice is not to use separators; hyphens and spaces sometimes occur.

Customers write the entire number, including the bank-branch code and the check digit.

Check algorithm

For validation of accounts either a Modulus 10 or 11 check-method is used.

The digits on which the modulus check is performed differ from bank to bank. (See page 145 and 146)

Modulus 11 check

The last digit is multiplied by 1, the second to last by 2, up to 10. The eleventh digit from the right is then again multiplied by 1, the twelfth digit by 2, etc. The products are added up and the sum should be evenly divisible by 11.

The digits on which the modulus check is performed differ from bank to bank.

Modulus 10 check

The last digit is multiplied by 1, the second to last by 2, the next digit is again multiplied by 1, etc..

Two-digit products are modified either by subtracting 9 or by adding the two digits so as to become a one-digit number.

The results are added up and the sum should be evenly divisible by 10.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Never	
<i>Account statements</i>	Always	The entire number
<i>Debit cards</i>	Never	
<i>Cheques</i>	Always	The entire number
<i>Commercial documents</i>	Rarely	Mostly the Giro number
<i>ATM receipts</i>	Never	

Alternative account numbering systems for payments

Bankgiro numbers are commonly used for domestic payments. These numbers are always preceded by the name Bankgiro on invoices. Postgiro account numbers are used for domestic and cross-border payments.

Banks prefer cross-border payments to include the bank account number.

The Swedish Bankgiro number is an address to an account number for domestic payments only. It should not be used for cross-border payments.

Plusgiro accounts

The Plusgirot Bank accounts are structured as follow from the table below.

INTERNATIONAL BANK ACCOUNT NUMBER

EXAMPLE		SE12 1231 2345 6789 0123 4561		
		<i>Identifying ..</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	SE	<i>IBAN: ISO Country Code</i>	2a	1
<i>c2</i>	12	<i>IBAN: Check Digits</i>	2n	3
<i>b</i>	123	<i>Bank - Branch code</i>	3n	5
<i>a</i>	123456789012 3456	<i>Account number</i>	16n	8
<i>c1</i>	1	<i>Check digit</i>	1n	24
		<i>Total</i>	24an	

The electronic format of the IBAN is composed of 24 contiguous alpha-numeric characters.

The paper representation of the IBAN is structured in groups of 4 characters separated by a blank: SE12 1231 2345 6789 0123 4561.

Additional information

This report provides very detailed and specific information on the account number structures used by the different Swedish banks, due to the fact that the Swedish domestic system as described above does not mirror the situation where Swedish account numbers form part of a cross-border transfer.

Please note that under no circumstances leading zeros should be added to the account numbers used in cross-border transfers, as they will not be accepted.

(This statement is not relevant for the Swedish structure of IBAN).

As will be seen from the table below various account number structures are used not only by different banks but sometimes within the same bank. Essential examples of these variations are that Nordea apart from the 11-digit account numbers also applies 10-digit account numbers and that FöreningsSparbanken apart from the 11-digit account number also applies account numbers with up to 10 digits.

The modulus check, as described under Check algorithm, is performed on the digits that are underlined.

Bank	Account numbers in number sequence	Check modulus
Nordea	<u>11XX XX XXXX X</u>	11
Danske Bank, Sverige, branch /Östgöta Enskilda bank ¹⁵	<u>12XX -</u> <u>13XX XX XXXX X</u>	11
Nordea	<u>14XX -</u> <u>20XX XX XXXX X</u> <u>223X XX XXXX X</u>	11 11
Kaupthing Bank Sverige	<u>23XX XX XXXX X</u>	11
Nordea	<u>30XX -</u> <u>32XX XX XXXX X</u>	11
Nordea	3300 <u>XXXX XXXXXX</u> 3782 <u>XXXX XXXXXX</u>	10 ¹⁶
Länsförsäkringar Bank	<u>340X XX XXXX X</u>	11
Nordea	<u>341X -</u> <u>4XXX XX XXXX X</u>	11
S E B	<u>5XXX XX XXXX X</u>	11
Handelsbanken ¹⁷	<u>6XXX XXX XXX XXX</u>	11
FöreningsSparbanken, Swedbank ¹⁸	<u>7XXX XX XXXX X</u> <u>8XXXX XX</u> Up to <u>XXX XXXX XXX</u>	11 10 ¹⁹
Länsförsäkringar Bank	<u>902X XX XXXX X</u>	11
Citibank, branch	<u>904X XX XXXX X</u>	11
FöreningsSparbanken	<u>905X XX XXXX X</u>	11
Länsförsäkringar Bank	<u>906X XX XXXX X</u>	11
Calyon Bank, branch	<u>908X XX XXXX X</u>	11
ABN AMRO Bank, branch	<u>909X XX XXXX X</u>	11
S E B	<u>9120 -</u> <u>9124 XX XXXX X</u>	11
S E B	<u>913X -</u> <u>914X XX XXXX X</u>	11
Skandia Banken	<u>915X -</u> <u>916X XX XXXX X</u>	11
IKANO Banken	<u>917X XX XXXX X</u>	11
Danske Bank, Sverige, branch	<u>918X XXXXXXXXXXXX</u>	10
DnB NOR, branch	<u>919X XX XXXX X</u>	11
Stadshypotek Bank	<u>920X XX XXXX X</u>	11

¹⁵ Current accounts: 9 digits, no check method

¹⁶ Nordea also applies 10-digit account numbers (number 3000 and 3782), which can start with any two digits. The third digit is then always 0 or 1. Modulus 10 check applies.

¹⁷ Current accounts: 8 digits starting with 4 and ending with 9. No check method

¹⁸ Current accounts: 8 digits starting with 02. No check method.

¹⁹ Modulus 10 check can be executed on the bank identification number separately.

Bank2 Bankaktiebolag	923X XX XXXX X	11
SBAB	925X XX XXXX X	11
DnB NOR, branch	926X XX XXXX X	11
ICA Banken	927X XX XXXX X	11
Resurs Bank	928X XX XXXX X	11
Sparbanken Finn	930X -	10
	932X XXXXXXXXXXXX	
Sparbanken Gripen	933X -	10
	934X XXXXXXXXXXXX	
Forex Bank	940X -	
	944X XX XXXXX	11
Sampo Bank Abp Finland, branch	945X XX XXXXX	11
GE Money Bank	946X XX XXXXX	11
Nordea/Plusgirot	95XX XX	10
	up to XXXX XXXX	
	996X XX	10
	up to XXXX XXXX	

Contact Point

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SWITZERLAND

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	12345	1234567890123456		762	1162-3852.957	
			<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	12345		<i>Bank - branch code</i>	3/5	n	
<i>a</i>		1234567890123456	<i>Account number</i>	1/16	an	
<i>c</i>			<i>- Check digit(s)</i>			
			<i>Total</i>	4/21	an	

A standard for domestic account identification does not exist. Each institution applies its own system. There could be check digits integrated in the account number. If used, they are included in the account number which has a maximum of 16 digits.

Bank - branch codes can be validated via tables, which are available at Swiss Interbank Clearing AG, a Telekurs Group Company, at www.sic.ch.

National name(s)

		German	French
<i>b</i>	12345	Clearingnummer	Numero de Clearing
<i>a</i>	1234567890123456	Kontonummer	No de compte
<i>c</i>		Prüfziffer	Chiffre de Contrôle

Customers are not familiar with the name of the national bank-branch code and normally do not know nor use it.

National usage

All account types (domestic and other until a maximum length of 34 digits can be processed through the domestic clearing system(s).

In the Swiss clearing system SIC (**S**wiss **I**nterbank **C**learing), a clearing number is assigned to each participating financial institution and, at the discretion of the participant, to its branches. The POSTFINANCE is considered a “special” participant of the SIC-system. They have a “normal” clearing number like any other participant as well as technical clearing numbers for special type of transactions between the bank- and the postal systems (and visa versa). The clearing number

may be edited as follows:

Clearing number

Three to five-digit number, used among the financial institutions. Customers normally know this number only when specifically communicated.

BC code (bank clearing code)

A six-digit number derived from the three to five digit clearing number by adding zeros at the beginning and a control digit at the end (modulo 10, recursive). This number is only used by financial institutions in the SIC-System and is not known to customers.

Electronic transmission

762 1162-3852.957

762 11623852957

- Minimum 4, maximum 21 alphanumeric characters.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
No formal standard	762 1162-3852.957	1162-3852.957

All kinds of separators are used: points, hyphens, blanks, slashes, colons...

Customers usually write the account number in the same way it is printed on their debit/credit/bank cards. Commonly, only the actual account number together with the financial institution's and the city-branch's names are used, without the bank-branch code.

Check algorithm

For the account numbers, some banks use check digits, others do not. Each bank has its own validation methods.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always

<i>Debit cards</i>	Always
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Always

Alternative account numbering systems for payments

None.

Postgiro accounts

The Postgiro system generally does not route its payment instructions through SIC. It uses an independent system. But the POSTFINANCE is considered a “special” participant of the SIC-system. They have a “normal” clearing number like any other participant for transactions (SIC: Types A and B) as well as technical clearing numbers for a special type of transaction (SIC: Type C) between the bank and the postal systems (and visa versa).

The POSTFINANCE accounts have their own structure, such as: 12–123456-1.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 5123 4567 8901 2		CH39 0076 2011 6238 5295 7
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>b</i>	12345	<i>Bank – branch code</i>	5n 5
<i>a</i>	123456789012	<i>Account number</i>	12an 10
<i>c</i>		<i>- Check digit</i>	
		<i>Total</i>	21an

The account number (a) is always the same as the domestic account number. Leading zeros are added if the domestic account number is less than 12 digits.

Presentation

The electronic format of the IBAN is composed of 21 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 21 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
CH9300762011623852957	CH93 0076 2011 6238 5295 7
CH750024024014585730Z	CH75 0024 0240 1458 5730 Z
CH5104862086251474720	CH51 0486 2086 2514 7472 0
CH6963421002029338808	CH69 6342 1002 0293 3880 8
CH9380317000002188893	CH93 8031 7000 0021 8889 3

Areas covered by the Swiss IBAN

The Principality of Liechtenstein formats the IBAN in exactly the same way as Switzerland does. Only the country code differs: Liechtenstein uses LI, not CH. See the country section on Liechtenstein.

Issuing start date

Since October 2000, Swiss banks have been validating IBANs in outgoing and incoming credit transfers.

Since Spring 2001, the IBAN has been released for domestic and cross-border usage. Pro-active distribution to corporate customers with cross-border payments have been done since October 2001.

Useful links

http://www.sic.ch/tkicch_index/tkicch_financialinstitutions/tkicch_financialinstitutions_ibanipi.htm

Contact Point

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TURKEY

DOMESTIC ACCOUNT NUMBER

Account Number Structure

9999 99999 XXXXXXXXXXXXXXXXXXXXX					
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b1</i>	1234	<i>Bank identifier</i>	4/4 n	0	
<i>b2</i>	12345	<i>Branch identifier</i>	5/5 n	0	
<i>a</i>	123456789012345 6789	<i>Account number</i>	1/19 an		
<i>c</i>		<i>- Check digit(s)</i>			
		<i>Total</i>	10/28 an		

The structure shown above is used in the Electronic Fund Transfer System of the Central Bank of Turkey (National Clearing and Payment System based on Real Time Gross Settlement-RTGS)

- (a) The bank identifier which consists of numeric characters, contains 4 digits and is assigned and maintained by Central Bank of Turkey.
- (b) The branch identifier consists of 5 numeric characters.
- (c) The account number may contain both numeric and alphanumeric characters and its content varies according to the banks. There is no national standard for bank account numbers in Turkey.

National name(s)

		German	French
<i>b1</i>	1234	Banka Kodu	
<i>b2</i>	12345	Şube Kodu	
<i>a</i>	1234567890123456 789	Hesap numarası	
<i>c</i>			

National usage

Each bank applies its own number structure.

Electronic transmission

9999 99999 XXXXXXXXXXXXXXXXXXXXX

Bank Identifier + Branch Identifier + Account Number

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
0061012991234567890123456789	0061 01299 1234567890123456789	

Each institution formats its published accounts differently, with or without separators

Check algorithm

The check digit algorithm differs from bank to bank.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Mostly
<i>Account statements</i>	Always
<i>Debit cards</i>	Varies from bank to bank
<i>Cheques</i>	Mostly
<i>Commercial documents</i>	Dependent to the issuer of the document
<i>ATM receipts</i>	Varies from bank to bank

INTERNATIONAL BANK ACCOUNT NUMBER

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
	1212 1234 5112 3456 7890 1234 56			
				TR33 0006 1005 1978 6457 8413 26
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b</i>	12345	<i>Bank Code</i>	5n	5
<i>a1</i>	1	<i>Reserved field</i>	1 an	10
<i>a</i>	123456789012	<i>Account number</i>	16 an	11
		<i>Total</i>	26an	

Permitted value for reserved field is set to zero.

Presentation

The electronic format of the IBAN is composed of 26 alphanumeric characters. The paper representation of the IBAN, which is composed of 26 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
TR330006100519786457841326	TR33 0006 1005 1978 6457 8413 26

Issuing start date

1 September 2005

Useful links

Contact Point

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UNITED KINGDOM

DOMESTIC ACCOUNT NUMBER

Account Number Structure

12-34-56 12345678		60-16-13 31926819			
		<i>Identifying.</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	123456	<i>Bank – branch code</i>	6/6 n		
<i>a</i>	12345678	<i>Account number</i>	7/8 n	0	0...
<i>c</i>		<i>- Check digit</i>			
		<i>Total</i>	14/14 n		

A database that contains information about all banks and building societies connected to any of the UK clearing systems is maintained centrally. This is known as the Industry Sort Code Directory [ISCD] and includes branch codes as well as BICs. It is updated weekly and is available from the Contact Point below.

The SWIFT code can be checked on <http://www.swift.com/biconline/>

National name(s)

Sort Code / Account Number		
<i>b</i>	123456	Sort Code (or “Branch Number”)
<i>a</i>	12345678	Account Number

National usage

Sort codes and account numbers are used in all paper clearing, all ACH payments (including direct debit) and in CHAPS-Sterling. They are also used by some banks in their debit card system.

All payments interchanged by banks must have a standard structure.

Electronic transmission

60161331926819

Always 14 numeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
60-16-13 31926819		

Hyphens are used between the second and third and between the fourth and fifth digit of the Sort Code.

The actual account number is written as a string of characters without any editing character.

Check algorithm

UK financial institutions use the following algorithms to validate account numbers:

- double alternate modulus 10 check
- standard modulus 10 check
- standard modulus 11 check

Some institutions apply only one modulus check, others apply two. The precise method to be used to validate a particular account number is determined by the Sort Code.

Although there are differences in the algorithms, the basic approach is the same i.e.

- Multiply each of the digits of the account number (and in some cases of the Sort Code) by a weight.
- Add the resulting numbers together.
- Divide the total by a certain number (the “modulus”). The account number is valid if the division produces no remainder.

A table defining the checks and the weighting to be used for each Sort Code is maintained and is updated as and when required. This information is necessary to develop modulus checking software and is available from the Contact Point below.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>	
<i>Documents to customer</i>	Rarely	
<i>Account statements</i>	Always	
<i>Debit cards</i>	Mostly	Depends on the bank
<i>Cheques</i>	Always	
<i>Commercial documents</i>	Rarely	Depends on the company
<i>ATM receipts</i>	Rarely	Because of security implications

Alternative account numbering systems for payments

BIC [Bank Identification Codes] and account numbers are used for clearing through CHAPS Euro and may optionally be used in CHAPS Sterling.

CHAPS-EURO BIC/Account Number Structure

BBBB CC LL AAA 12345678		NWBK GB21 01Z 31926819		
	<i>Identifying.</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b</i>	<i>BIC (ISO 9362) comprising:</i>	8/11 an		
	BBBB <i>Bank code</i>	4 a		
	CC <i>Country code (ISO 3166)</i>	2 a		
	LL <i>Location code</i>	2 an		
	AAA <i>Branch code (optional)</i>	3 an		
<i>a</i>	12345678 <i>Account number</i>	7/8 n	0	0...
<i>c</i>	- <i>Check digit</i>			
	<i>Total</i>	16/19 an		

Electronic transmission

NWBKGB2101Z	in S.W.I.F.T. field 57 line 2 (Account Holding Institution)
31926819	in S.W.I.F.T. field 57 line 1 (Account Number) and in S.W.I.F.T. field 59 (beneficiary)

Written representation

NWBK GB 21 01Z 31926819

Postgiro accounts

The standardised account number structure also applies to the Girobank accounts. Each bank, including the Girobank, has its own validation procedure.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1234 5612 3456 78		GB29 NWBK 6016 1331 9268 19
		<i>Identifying</i>	<i>Length</i> <i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a 1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n 3
<i>f</i>	1234	<i>Bank identifier</i>	4a 5
<i>b</i>	123456	<i>Bank - Branch code</i>	6n 9
<i>a</i>	12345678	<i>Account number</i>	8n 15
<i>c</i>		<i>- Check digit</i>	
		<i>Total</i>	22 an

The account number (a) is always the same as the domestic account number. Leading zeros are added.

Presentation

The electronic format of the IBAN is composed of 22 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 22 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
GB29NWBK60161331926819	GB29 NWBK 6016 1331 9268 19

Areas covered by the United Kingdom IBAN

Jersey, Guernsey, Isle of Man and Northern Ireland are included within the country Great Britain as it is defined in the ISO country code list, although Jersey and Guernsey do have their own codes in a 'reserved' list, used primarily for postal purposes.

The format of the IBAN that is issued by a bank to their customers in these areas will depend on where the clearing for that bank is carried out. All banks in these four areas that clear funds in the United Kingdom will issue an IBAN in the UK format. For the Channel Islands, some banks may clear in the French system, in which case the IBAN that they issue to their customers will be in the French format. For Northern Ireland any banks that clear in the Irish Republic (Eire) should issue

IBANs in the Irish format, identical to the UK's with the exception of the country code.

The IBAN is not a routing tool. However, the concept is that transactions coming cross-border arrive at the country of clearing and that country is able to recognise and interpret the IBAN as "one of their own". They are thus able to identify the specific bank and branch where the account is held and so process the transaction through their system.

Issuing start date

The majority of UK banks will start issuing IBANs to appropriate customers from April 1, 2001. It is anticipated that the main body of customers who do business cross-border will have been issued with IBANs by the end of the year 2001.

Incoming transactions to the UK with IBANs will be handled by systems. IBANs quoted on transactions submitted by UK customers will be validated from dates after April 1, 2001, depending on the readiness of the different banks' systems.

<i>Contact Points</i>		
<i>For detailed information about the validation of account numbers, about UK sort codes, and the equivalent BICs:</i>		
Service Support Section BACS Ltd. De Havilland Road Edgware MIDDLESEX HA8 5Q A Tel: 44 20 8951 7975		
Email: servicedesk@bacs.co.uk		
<i>For general information:</i>		
<i>Domestic a/c nos:</i> BACS Voca Service Desk Unit 17 Humphrys Road Woodside Estate Dunstable LU5 4TB Tel: 44 870 165 0018 44 870 010 0698 Fax: N/A Email	<i>IBANs:</i> Systems & Security Unit APACS Mercury House, Triton Court, 14 Finsbury Square LONDON EC2 1BR 44 207 711 6209 44 207 711 6299 james.whittle@apacs.org.uk	<i>CHAPS Euro:</i> CHAPS Euro Technical Support APACS Mercury House, Triton Court, 14 Finsbury Square LONDON EC2 1BR 44 207 711 6315 44 207 382 9783

ADDENDUM

**This section contains non-European implementation of the IBAN compliant with ECBS
IBAN standard, EBS204.**

MAURITIUS

INTERNATIONAL BANK ACCOUNT NUMBER

		12 12 1234 12 12 123456789101 123 123		MU17 BOMM 0101 1010 3030 0200 000M UR	
		<i>Identifying.</i>	<i>Length</i>	<i>Start position</i>	
<i>d</i>	12	<i>ISO country code</i>	2 a	1	
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2 n	3	
<i>b1</i>	1234	<i>Bank identifier</i>	4 a	5	
<i>b2</i>	12	<i>Bank Code</i>	2 n	9	
<i>b3</i>	12	<i>Branch Code</i>	2 n	11	
<i>a1</i>	1234567890 12	<i>Account number</i>	12 n	13	
<i>a2</i>	123	<i>Future Needs</i>	3 n	25	
<i>a3</i>	123	<i>Currency Code</i>	3 a	28	
		<i>Total</i>	30 an		

Presentation

The electronic format of the IBAN is composed of 30 contiguous alphanumeric characters.

The paper presentation of the IBAN, which is composed of 30 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

In general, the Bank Code and the Branch Code are not included in the National Account Number.

The Bank of Mauritius has assigned the two digits bank code to banks while the two digits branch codes have been assigned by banks themselves and approved by the Bank of Mauritius.

Examples

<i>Electronic format</i>	<i>Paper format</i>
MU17BOMM0101101030300200000MUR	MU17 BOMM 0101 1010 3030 0200 000M UR

Issuing start date

Banks have been requested to issue an IBAN to their clients as from 1 April 2006.

Contact Point

Yandraduth Googoolye
Director
Accounting, Budgeting and Payment System
Bank of Mauritius
Sir William Newton Street
Port Louis

Tel: + 230 2023842
Fax: +230 2117103
Email: ygoogool@bom.intnet.mu

TUNISIA

DOMESTIC ACCOUNT NUMBER

Account Number Structure

		12123123456789012312	10 006 0351835984788 31		
		<i>Identifying</i>	<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>b1</i>	12	<i>Bank code</i>	2/2 n	0	
<i>b2</i>	123	<i>Bank branch code</i>	3/3 n	0	
<i>a</i>	123456789 0123	<i>Account number</i>	13/13 n	0	
<i>c</i>	12	<i>Check digits</i>	2/2 n		
		<i>Total</i>	20/20 n		

The national bank and branch codes (b1 and b2) are issued by the Central Bank of Tunisia. For example, the bank code for the Central Bank is 00, STB bank is 10, Arab Tunisian Bank is 01, Citibank onshore is 16 and CPP (Post Office is 17. An example of the branch code is always 3 numeric digits using leading zeros, for example '002' identifies branch two of a bank, so this code may be used by any bank.

The account number (a) is the account number in the bank branch. It is based on a free codification which is internal to the bank. It may codify the type of account, the quality of the customer as a resident or non-resident in Tunisia, and so on.

National name(s)

		- "Relevé de l'Identité Bancaire (RIB)" if the account is hold by a banking institution
		- "Relevé de l'Identité Postale(RIP)" if the account is hold by the post office
<i>b1</i>	12	code national BCT d'identification de la banque
<i>b2</i>	123	code d'identification de l'agence bancaire ou du guichet postal CCP à l'intérieur de la banque ou de la poste
<i>a</i>	1234567890 123	Numéro de compte
<i>c</i>	12	Clé RIB ' ' ou ' ' clé RIP

National usage

- Automatic National Clearing ‘ Télécompensation’
- SGMT (Systeme Gros Montant Tunisie: payment system of big amounts to prevent systemic risks)

Electronic transmission

10 006 0351835984788 31

In each electronic operation of cheques, fund transfers, bills of exchange, transfers of domiciled bills or invoices, the RIB/RIP used.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
10 006 0351835984788 31	On the paper form, account number (max 13) may be completed by zero at left to facilitate. In this case the presentation is in four groups, which are designed by their names. The four groups are: the Bank code, the branch code, the number of the account, and the key of the RIB.	

Check algorithm

1. the elements presented in order are the bank code, the agency code and the account number forms an “N” number of 18 characters.
2. Multiply “N” by 100 = N’
3. Divide N’ by 97
4. The remainder of this division will be subtracted from the number 97. The result will represent the key control known as the key of the RIB (the key RIB can take only the values from 01 to 97).

The check digit of the RIB

1. The elements presented in order as the bank code, the branch code, the account number and the check key forms an N number of 20 characters.
2. By dividing N by 97, the remainder must be equal to zero

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	The RIB/RIP is indicated on a paper form delivered to each customer
<i>Account statements</i>	Indicated on the the account statements
<i>Debit cards</i>	Not indicated on cards
<i>Cheques</i>	Indicated on each cheque
<i>Commercial documents</i>	Indicated on the invoice, if payment is to be realised by transfer fund
<i>ATM receipts</i>	May be obtained from the ATM

Alternative account numbering systems for payments

An alternative is to manually check the name and the national identification number of the identity card or passport.

Postgiro accounts

Represented by the RIP

INTERNATIONAL BANK ACCOUNT NUMBER

TN 59 12345678901234567890

		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>d</i>	12	<i>ISO Country Code</i>	2a	1
<i>e</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>b1</i>	12	<i>Bank code</i>	2n	5
<i>b2</i>	123	<i>Bank branch code</i>	3n	7
<i>a</i>	123456789012 3	<i>Account number</i>	13n	9
<i>c</i>	12	<i>Check digits (domestic)</i>	2n	23
		<i>Total</i>	24 an	

Presentation

The IBAN check digit is always equal to 59 due to the fact that the account number (a) is always numeric and the national check algorithm is based on the same modulo 97

used in the IBAN.

The electronic format of the IBAN is composed of 24 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 24 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

The eight character BIC is always used along with the IBAN.

The domestic account number known as “Relevé de l’identité bancaire ou postale (RIB or RIP)” is the same as the IBAN minus the first four characters. The length of the domestic account number is 20 characters and the length of the IBAN is 24 characters.

The national algorithm is available on our WEB site at www.apbt.org.tn, or could be communicated by E-mail by the IBAN contact person see the last section.

Examples

<i>Electronic format</i>	<i>Paper format</i>
TN5914207207100707129648 used with BIC BHBKTNTT	TN59 1420 7207 1007 0712 9648 used with BIC BHBKTNTT Intitulé de la Banque: Bankque de L’Habitat, Agence: 21 K Pacha 1002 Tunis belvédère
TN5910006035183598478831 used with BIC STBKTNTT	TN59 1000 6035 1835 9847 8831 used with BIC STBKTNTT Intitulé de la Banque: Société Tunisienne de Banque, Agence 11 K Pacha 1002 Tunis

Issuing start date

April 2004

Implementation

All banks are using the IBAN and since April, customers are invited by the banks to request the IBANs of their foreign counterparts to which they are to transfer their funds abroad and in the same way they communicate their IBANs to receive funds from their foreign counterparts.

Visit the website of

<http://www.apbt.org.tn>

Contact Point

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