
**Banking and related financial services —
International bank account number
(IBAN)**

*Banque et services financiers connexes — Numéro de compte bancaire
international (IBAN)*

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ISO 13616:2003

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Foreword

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International Standards are drafted in accordance with the rules given in the ISO/IEC Directives, Part 2.

The main task of technical committees is to prepare International Standards. Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights.

ISO 13616 was prepared by Technical Committee ISO/TC 68, *Banking, securities and other financial services*.

This second edition cancels and replaces the first edition (ISO 13616:1997), which has been technically revised.

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Introduction

The use of electronic communication media and services internationally for the cross-border transmission of information and payment and payment-related transactions between financial institutions, as well as between financial institutions and their customers, continues to increase dramatically. In order to facilitate automated processes in this environment, this International Standard has been developed by ISO/TC 68 as a means by which financial institutions and their customers can exchange, through inter-industry electronic data interchange (EDI), customer account identification details in a machine-readable form. It also makes provision for validation of the information provided.

In developing this International Standard, it was recognized that a single, universal method for identifying the account and banking relationship for customers of financial institutions was not practical. Accordingly, this International Standard recognizes that financial institutions would wish to retain, wherever possible, their current national identification methods. It therefore provides a method whereby a minimum amount of change to existing systems is required and, at the same time, proposes a means of structuring the information in a way that promotes automated processing of the information provided.

The use of this International Standard in electronic data interchange should

- a) reduce the need for manual intervention in the processing of inter-industry and intra-industry data interchange,
- b) improve the level of confidence in the accuracy of the information provided, and
- c) provide certainty that the information provided is relevant to the country of ownership of the account.

It is recognized that the IBAN would be of use in a paper environment. The use of information to further qualify details of the financial institution at which the IBAN applies is not precluded by their use outside of the IBAN.

Calculation and validation of the check digits are defined in Annex B.

Banking and related financial services — International bank account number (IBAN)

1 Scope

This International Standard specifies the elements of an international bank account number (IBAN), used to facilitate the processing of data in data interchange internationally — in financial environments as well as within and between other industries. The IBAN is designed for automated processing, but can also be conveniently used in other media interchange when appropriate (paper document exchange, etc.).

This International Standard does not specify internal procedures, file organization techniques, storage media, languages, etc. to be used in its implementation. Nor is it designed to facilitate the routing of messages within a network. It is applicable to the textual data which might be conveyed through a system (network).

2 Normative references

The following referenced documents are indispensable for the application of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

ISO 3166:1993, *Codes for the representation of names of countries*
<https://standards.iso.int/catalog/standards/sis/87878244-1c82-46d9-a808-107dbc2bd6be/iso-13616-2003>

ISO 7064:1983, *Data processing — Check character systems*

ISO 8908:1993, *Banking and related financial services — Vocabulary and data elements*

ISO 9362:1994, *Banking — Banking telecommunication messages — Bank identifier codes*

3 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

3.1

basic bank account number

BBAN

identifier used by financial institutions in individual countries, generally as part of a national account numbering scheme, which uniquely identifies an account of a customer at a financial institution

3.2

international bank account number

IBAN

an expanded version of the basic bank account number (BBAN), used internationally to uniquely identify the account of a customer at a financial institution

4 Conventions

This International Standard uses the following conventions for data element representations (based on ISO 8908:1993, 3.2).

Status of sub-elements of a data element:

[] = optional.

Character representations:

- n : digits (numeric characters 0 to 9 only);
- a letters (alphabetical characters a-z and A-Z only);
- an : letters and digits (alpha/numeric without “special” characters such as blanks, separators, punctuation, etc.);
- x : any character of the permitted character set as specified in the given application;
- e : space.

Length indications:

n : fixed length;

nn : maximum length.

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5 Structure

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The format of the IBAN (electronic) shall be

2a2n30an

For the format of IBAN in a paper environment, see Annex A.

The components of the IBAN in the electronic environment shall not be separated or spaced.

The components of the IBAN are as follows.

- a) The first two letters (2a) shall always be the two-character country code (alpha version), as defined in ISO 3166, of the country in which the bank branch servicing/maintaining the IBAN resides.
- b) The third and fourth characters (2n) shall be the check digit or digits, as calculated from the scheme defined in this International Standard (see Clause 6).
- c) In electronic transmission of the IBAN, the remaining characters (up to 30an) shall be the BBAN without separators or “special” characters.

NOTE No structure for the BBAN is defined in this International Standard. Recognition of the bank and branch at which the account identified by the BBAN is serviced is implicit within the BBAN.

6 Check digits

6.1 General

The check digits will be calculated based on the scheme defined in ISO 7064 (MOD 97-10). See Annex B.

The check digits are used to verify the BBAN and country code.

Only the financial institution which services (maintains) the account is allowed to generate its IBAN (including check digits).

6.2 To check the check digits

6.2.1 If the IBAN is in paper format (see Annex A), then delete all non-alphanumeric characters.

6.2.2 Move the first four characters to the right-hand end of the account number.

6.2.3 Convert letters to digits in accordance with the following:

A = 10	F = 15	K = 20	P = 25	U = 30
B = 11	G = 16	L = 21	Q = 26	V = 31
C = 12	H = 17	M = 22	R = 27	W = 32
D = 13	I = 18	N = 23	S = 28	X = 33
E = 14	J = 19	O = 24	T = 29	Y = 34
				Z = 35

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The numerical values are the same whether using upper- or lower-case alphabetical characters.

6.2.4 Apply the check character system MOD 97-10 (see ISO 7064).

6.2.5 If the remainder is 1 (one), then the number is valid.

6.3 To generate the check digits

6.3.1 Delete all non-alphanumeric characters from the BBAN.

6.3.2 Add the country code (2a) and "00" to the right-hand end of the BBAN.

6.3.3 Convert letters (alpha characters) to digits (numeric characters) in accordance with 6.2.3.

6.3.4 Apply the check character system MOD 97-10 (see ISO 7064).

See Annex C for examples of BBAN and how they might appear as IBANs for electronic transmission and on paper media.

Annex A (normative)

Use of IBAN in a paper environment

A.1 Introduction

This annex specifies the use and representation of IBAN in a paper environment.

A.2 Scope

In a paper environment, where the specification of an account number is required, the IBAN shall be used as defined in this annex.

The generation of a payment (or related) instruction on paper shall always include an IBAN and, in addition, where appropriate, the instruction may include identification of the financial institution servicing the IBAN by an alternative identification scheme other than that implicit in the IBAN (e.g. BIC as defined in ISO 9362).

Mandating the positioning of the IBAN in/on a paper instruction is not considered to be within the scope of this annex.

A.3 Structure

In addition to the structure defined in this International Standard the following component can be used in a paper environment.

Non-alphanumeric characters are allowed for representation of the IBAN on paper.

Before using the IBAN in a paper environment, a field definition in the format of "IBAN:" should be printed.

The IBAN should also be printed in groups of four alphanumeric characters and each group should be separated by a space.

A.4 2a2ne30x

The IBAN will be represented as follows.

- Country code: mandatory.
- Check digit: mandatory.
- Space: mandatory.
- BBAN: mandatory.

Annex B (normative)

Calculation and validation of the check digits

B.1 Constructing IBAN from BBAN and calculating check digits

B.1.1 Reformat the BBAN by deleting all non-alphanumeric characters and spaces.

EXAMPLE A BBAN of 539-0075470-34 becomes:

539007547034

B.1.2 Add the country code (2a from ISO 3166) followed by the digits "00" to the right-hand end of the number.

EXAMPLE The same number now becomes:

539007547034BE00

B.1.3 Convert the alpha characters to numeric characters in accordance with 6.2.3.

EXAMPLE The number now becomes:

539007547034111400

B.1.4 Calculate the modulo 97 (the remainder after division by 97).

EXAMPLE The remainder after division of 539007547034111400 by 97 is thirty (30).

B.1.5 Subtract the remainder from 98 and if the result is less than ten insert a leading zero.

EXAMPLE 98 minus 30 equals 68, so IBAN is equal to

electronic format: BE68539007547034

or

paper format: BE68 5390 0754 7034

B.2 Validating the check digits on an IBAN

B.2.1 The following is a method for validating the check digits of an IBAN.

EXAMPLE BE68539007547034

B.2.2 Move the first four characters of the IBAN to the right of the number.

EXAMPLE 539007547034BE68

B.2.3 Convert the alpha characters to numeric characters in accordance with 6.2.3.

EXAMPLE 539007547034111468