

FINAL  
DRAFT

INTERNATIONAL  
STANDARD

ISO/FDIS  
13616-1

ISO/TC 68/SC 8

Secretariat: SNV

Voting begins on:  
2017-10-06

Voting terminates on:  
2017-12-01

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## Financial services — International bank account number (IBAN) —

### Part 1: Structure of the IBAN

*Services financiers — Numéro de compte bancaire internationale  
(IBAN) —*

iTeh STANDARD PREVIEW  
*Partie 1: Structure de l'IBAN*  
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ISO/FDIS 13616-1

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Reference number  
ISO/FDIS 13616-1:2017(E)

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## Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see [www.iso.org/directives](http://www.iso.org/directives)).

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. Details of any patent rights identified during the development of the document will be in the Introduction and/or on the ISO list of patent declarations received (see [www.iso.org/patents](http://www.iso.org/patents)).

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation on the voluntary nature of standards, the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT) see the following URL: [www.iso.org/iso/foreword.html](http://www.iso.org/iso/foreword.html). (standards.iteh.ai)

This document was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 8, *Reference data for financial services*.  
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This second edition cancels and replaces the first edition (ISO 13616-1:2007), of which it constitutes a minor revision with the following changes:

- To evolve together with regulation, [Clause 5 a\)](#) has been corrected from “the first two letters (2!a) shall always be the two-character country code (alpha-2 code), as defined in ISO 3166-1, of the country in which the financial institution servicing the account resides” to “the first two letters (2!a) shall always be the two-character country code (alpha-2 code), as defined in ISO 3166-1, of the country in which the financial institution services the account”.
- In [6.3](#), the following note clarifies how to implement ISO/IEC 7064 check digit, to ensure proper validation of the IBAN: “From this, the check digits can only be in the range [02..98].”.

Attention is further drawn to the Introduction of this document, in which the expression “this revision” refers to ISO 13616-1:2007.

A list of all parts in the ISO 13616 series can be found on the ISO website.

## 0 Introduction

### 0.1 General

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. In order to facilitate automated processes in support of straight through processing (STP) in this environment, the ISO 13616 series has been developed by ISO/TC 68/SC 7 as a means by which financial institutions and their customers can exchange customer account identification details in a machine-readable form through inter-industry electronic data interchange (EDI). It also makes provision for validation of the information provided.

In developing the ISO 13616 series, it was recognized that a single, universal method for identifying the account and banking relationship for customers of financial institutions was not practical. Accordingly, the ISO 13616 series 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.

It is anticipated that the use of the ISO 13616 series in electronic data interchange will:

- 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 international bank account number (IBAN) could also be of use in a paper environment. The use of information to further qualify details of the financial institution to which the IBAN applies is not precluded by their use outside of the IBAN.

Nationally agreed IBAN formats that are compliant with the ISO 13616 series, and subsequently registered with the ISO 13616 Registration Authority, are available at [https://www.iso9362.org/iso\\_13616\\_iban.html](https://www.iso9362.org/iso_13616_iban.html).

### 0.2 Background to this revision of ISO 13616

This revision of ISO 13616 was requested to achieve alignment between the ISO IBAN standard and the IBAN standard of the European Committee for Banking Standards (ECBS), in order to have one single globally accepted standard.

This revision of ISO 13616 incorporates the experience gained in the many European countries that have already implemented the IBAN based on the ECBS standard. The critical advantages compared with the previous ISO IBAN standard are the requirement for a fixed length of the IBAN, as well as a fixed length and position of the bank identifier within the IBAN. This enables plausibility checks, resulting in better STP and improved cost efficiency.

One of the main concerns was that the fixed length requirement stipulated in this revision of ISO 13616 would necessitate changes to domestic account numbers, or that the different national account number structures would need to be harmonized. However, this will not be the case, in view of the fact that the fixed length will be achieved when creating the IBAN.

In addition, given the possibility that domestic accounts may use lowercase alphabetic characters, the ISO 13616 series remains unchanged on this point, i.e. lowercase characters continue to be allowed, although the check digit algorithm will continue to be case independent.

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# Financial services — International bank account number (IBAN) —

## Part 1: Structure of the IBAN

### 1 Scope

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

This document 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 documents are referred to in the text in such a way that some or all of their content constitutes requirements 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 3166-1, *Codes for the representation of names of countries and their subdivisions — Part 1: Country codes*

ISO/IEC 7064, *Information technology — Security techniques — Check character systems*

### 3 Terms and definitions

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

ISO and IEC maintain terminological databases for use in standardization at the following addresses:

- ISO Online browsing platform: available at <https://www.iso.org/obp>
- IEC Electropedia: available at <http://www.electropedia.org/>

#### 3.1

##### **account number**

identifier that identifies an account

#### 3.2

##### **bank identifier**

identifier that uniquely identifies the financial institution and, when appropriate, the branch of that financial institution servicing an account

#### 3.3

##### **basic bank account number**

##### **BBAN**

identifier that uniquely identifies an individual account at a specific financial institution in a particular country and which includes a *bank identifier* (3.2) of the financial institution servicing that account

### 3.4 international bank account number IBAN

expanded version of the *basic bank account number (BBAN)* (3.3), intended for use internationally, which uniquely identifies an individual account at a specific financial institution, in a particular country

Note 1 to entry: Although designed for use internationally, there is nothing to prevent the use of the IBAN domestically.

## 4 Conventions

This document uses the following conventions for data element representations.

— Status of sub-elements of a data element:

[ ] optional.

— Character representations:

n digits (numeric characters 0 to 9 only);

a uppercase letters (alphabetic characters A-Z only); or

c uppercase and lowercase alphanumeric characters (A-Z, a-z and 0-9);

e blank space.

— Length indications:

nn! fixed length;

nn maximum length.

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## 5 Structure

The format of the IBAN shall be:

2!a2!n30c

where

- a) the first two letters (2!a) shall always be the two-character country code (alpha-2 code), as defined in ISO 3166-1, of the country in which the financial institution services the account;
- b) the third and fourth characters (2!n) shall be the check digits, as calculated from the scheme defined in this document (see [Clause 6](#));
- c) the remaining part of the IBAN (up to 30c), the BBAN, shall only contain uppercase and lowercase letters (A to Z and a to z) and numeric characters (0 to 9), without special characters such as separators and punctuation that may be used in national account number schemes;
- d) the BBAN shall in addition:
  - have one fixed length per country, and
  - include within it a bank identifier with a fixed position and length per country.

If the BBAN is structured in line with d), the corresponding IBAN format would meet the requirements for inclusion in the ISO IBAN registry. IBAN formats whose design was based on a previous edition of this document, and which do not comply with d), may be included in a special section of the registry where information will be included as free text.



The representation of the IBAN in a printed format shall be made as specified in [Annex A](#).

## 6 Check digits

### 6.1 General

The check digits will be calculated according to the scheme defined in ISO/IEC 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 Checking the check digits

**6.2.1** If the IBAN is in paper format (see [Annex A](#)), delete all blank spaces.

**6.2.2** Move the first four characters to the right-hand end of the IBAN.

**6.2.3** Convert uppercase and lowercase letters to digits as follows:

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

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

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

### 6.3 Generating the check digits

**6.3.1** Add the country code (2!a) and “00” to the right-hand end of the BBAN.

**6.3.2** Convert letters (alpha-2 code characters) to digits (numeric characters) in accordance with [6.2.3](#).

**6.3.3** Apply the check character system MOD 97-10 (see ISO/IEC 7064).

NOTE From this, the check digits can only be in the range [02..98].

## 7 Registration of IBAN formats

National standards bodies wishing to register an ISO 13616-compliant IBAN format for their country should refer to ISO 13616-2.

## 8 Formats and samples of IBANs

ISO 13616-compliant IBAN formats and samples can be found in the registry of national IBAN formats maintained by the Registration Authority described in ISO 13616-2.