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

**Part 1:
Structure of the IBAN**

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

Partie 1: Structure de l'IBAN

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Published in Switzerland

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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).

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).

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

For an explanation of 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 www.iso.org/iso/foreword.html.

This document was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 8, *Reference data for financial services*.

This second edition cancels and replaces the first edition (ISO 13616-1:2007), of which it constitutes a minor revision. The changes to the previous edition are as follows:

- updates of the Foreword and the Introduction;
- in 6.3.3, a note has been added to clarify how to implement the ISO/IEC 7064 check digit, to ensure proper validation of the IBAN;
- the status of Annex A changed to informative;
- minor editorial changes.

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

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html.

Introduction

The use of electronic communication media and services internationally for the cross-border transmission of information 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 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 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;
- c) provide certainty that the information provided is relevant to the country of ownership of the account.

It is recognized that the IBAN would also 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.

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