INTERNATIONAL STANDARD

ISO 13616-1

Second edition
2020-09

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

Reference number
ISO 13616-1:2020(E)

© ISO 2020



COPYRIGHT PROTECTED DOCUMENT

© ISO 2020

All rights reserved. Unless otherwise specified, or required in the context of its implementation, no part of this publication may be reproduced or utilized otherwise in any form or by any means, electronic or mechanical, including photocopying, or posting on the internet or an intranet, without prior written permission. Permission can be requested from either ISO at the address below or ISO's member body in the country of the requester.

ISO copyright office
CP 401 • Ch. de Blandonnet 8
CH-1214 Vernier, Geneva
Phone: +41 22 749 01 11
Email: copyright@iso.org
Website: www.iso.org

Published in Switzerland

Contents

Page

Foreword ... **iv**
Introduction ... **v**
1 Scope ... **1**
2 Normative references ... **1**
3 Terms and definitions ... **1**
4 Conventions ... **2**
5 Structure ... **2**
6 Check digits ... **3**
6.1 General ... 3
6.2 Checking the check digits ... 3
6.3 Generating the check digits ... 3
7 Registration of IBAN formats ... **3**
8 Formats and samples of IBANs ... **4**
Annex A (informative) **Representation of the IBAN in the printed format** ... **5**
Annex B (informative) **Example of how to calculate and validate the check digits** ... **6**
Bibliography ... **8**

© ISO 2020 – All rights reserved

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.

© ISO 2020 – All rights reserved

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.

© ISO 2020 – All rights reserved

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 or languages 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 of the financial institution servicing that account

© ISO 2020 – All rights reserved