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

**Part 2:
Role and responsibilities
of the Registration Authority**

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

Partie 2: Rôle et responsabilités de l'organisation d'enregistrement



Reference number
ISO 13616-2:2007(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.

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 13616-2 was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 7, *Core banking*.

This first edition of ISO 13616-2, together with ISO 13616-1, cancels and replaces ISO 13616:2003, which has been technically revised.

ISO 13616 consists of the following parts, under the general title *Financial services — International bank account number (IBAN)*:

- *Part 1: Structure of the IBAN*
- *Part 2: Role and responsibilities of the Registration Authority*

The following are a summary of the major changes in this revision of ISO 13616:

- the IBAN has a fixed length per country;
- the bank identifier has a fixed length and position within the BBAN component of the IBAN;
- a second part of ISO 13616 has been created, describing the roles and responsibilities of a Registration Authority.

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, ISO 13616 has been developed by ISO/TC 68/SC 7 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 ISO 13616, it was recognized that a single, universal method for identifying the account and banking relationship for customers of financial institutions was not practical. Accordingly, ISO 13616 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 ISO 13616 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.

This part of ISO 13616 describes:

- the Registration Authority responsible for the registry of IBAN formats,
- the procedures for registering IBAN formats, and
- the data elements making up the registry of IBAN formats.

Nationally agreed IBAN formats that are compliant with ISO 13616, and subsequently registered with the ISO 13616 Registration Authority, are published on <http://www.swift.com>.

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 to 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.

The agreement of ISO TC 68/SC 7 and its Working Group 1 was based on extensive discussions, to clarify how ISO 13616 has worked in the past, and how it will continue to work.

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 lower case alpha characters, ISO 13616 remains unchanged on this point, i.e. lower case characters continue to be allowed, although the check digit algorithm will continue to be case independent.

Financial services — International bank account number (IBAN) —

Part 2: Role and responsibilities of the Registration Authority

1 Scope

This part of ISO 13616 describes the Registration Authority (RA) responsible for the registry of IBAN formats that are compliant with ISO 13616-1, the procedures for registering ISO 13616-compliant IBAN formats and the structure of the registry.

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 3166-1, *Codes for the representation of names of countries and their subdivisions — Part 1: Country codes*

ISO 13616-1, *Financial services — International bank account number (IBAN) — Part 1: Structure of the IBAN*

ISO/IEC Directives, Part 1, 2004, *Procedures for the technical work*

3 Terms and definitions

For the purposes of this document, the terms and definitions given in ISO 13616-1 apply.

4 Registration Authority (RA)

4.1 Appointment

One of the members of ISO TC 68/SC 7, or an approved body, shall be appointed to act as the Registration Authority under legal agreement with ISO, in accordance with ISO/IEC Directives, Part 1, Annex H.

4.2 Responsibilities

The Registration Authority is responsible for the creation and maintenance of the registry of ISO 13616-compliant IBAN formats, to be referred to as the "IBAN registry". The responsibilities of the RA shall be:

- to create and maintain the IBAN registry;
- to publish the IBAN registry on the Internet;

- to submit a copy of the IBAN registry to the Secretariat of ISO TC 68/SC 7;
- to submit a Registration Management Report for review at each meeting of ISO TC 68/SC 7, 30 days prior to the meeting;
- to retain a permanent record, i.e. copies, of all applications submitted to it, together with the disposition of each application.

5 Registration procedures

The national standards body of each country shall submit its nationally agreed ISO 13616-compliant IBAN format for that country.

When applying for inclusion in the ISO IBAN registry, provide the mandatory and recommended data specified in ISO 13616-1, as follows :

- a) the name of the country,
- b) the ISO 3166-1 country code,
- c) the length of the IBAN, of a maximum length of thirty-four characters,
- d) the position and length of the bank identifier within the BBAN,
- e) the IBAN structure, and
- f) the contact details of the person or entity to be contacted by the RA, who will answer queries and be responsible for updating information in the registry.

NOTE The contact details are required for the registration of an IBAN format, but this information will not be publicly available, unless agreed by the national standards body or national central bank.

In addition the following data are required for registration of an IBAN format:

- example of bank identifier (as used in the BBAN);
- example of domestic account number;
- example of basic bank account number (BBAN);
- BBAN structure and BBAN length;
- examples of IBAN, in both electronic and print formats.

IBAN formats registered with the European Committee for Banking Standards (ECBS) in ECBS TR 201 will be accepted as part of the IBAN registry with immediate effect.

6 Structure of the IBAN registry

The IBAN registry shall be created and maintained in the format specified in Figure 1.

Data element	Example
Name of country	Czech Republic
Country code as defined in ISO 3166-1	CZ
Domestic account number example	19-2000145399/0800
BBAN	
BBAN structure	4!n16!n
BBAN length	20!n
Bank identifier position within the BBAN	Positions 1-4
Bank identifier length	4!n
Bank identifier example	0800
BBAN example	08000000192000145399
IBAN	
IBAN structure	CZ2!n4!n16!n
IBAN length	24!c
IBAN electronic format example	CZ6508000000192000145399
IBAN print format example	CZ65 0800 0000 1920 0014 5399
For internal use only by the RA. The above information will not be made publicly available, unless agreed by the national standards body or national central bank.	
Contact details	Mr. Ivan FENCL Czech National Bank Na Prikope 28 Praha 1 Tel: +420 224 413 580 Fax: +420 224 413 351 Email: fencl@cnb.cz

Figure 1 — Structure of the IBAN registry

7 Service level agreement

The Registration Authority shall publish in the IBAN registry a valid ISO 13616-compliant IBAN format that is submitted by a national standards body or national central bank.

The RA shall acknowledge the original submission within five working days of receipt. The RA shall also validate the information in the original submission within ten working days of receipt and indicate if there is any additional information required.

The RA shall publish the original submission if it has been determined to be valid, within five working days of its determination as valid. If the original submission has been deemed not to be valid, its publication will be undertaken within five days after a submission has been deemed valid by the RA.

The national standards bodies or the national central banks shall be responsible for ensuring that their entries in the registry are kept up to date.

The RA will publish the updated IBAN registry on a website designated by the organization providing the RA services.

The on-line availability of the IBAN registry is the responsibility of the RA.

8 Ownership of data

National standards bodies or national central banks that contribute information to be incorporated in the IBAN registry will keep any Intellectual Property Rights (IPR) they have on this information. A contributing national standards body warrants that it has sufficient rights on the contributed information to have it published in the IBAN Registry through the ISO 13616 Registration Authority in accordance with the rules specified in ISO 13616. To ascertain a widespread, public and uniform use of the IBAN Repository information, the contributing organization grants third parties a non-exclusive, royalty-free license to use the published information.

On termination of the agreement between ISO and the organization appointed as the RA, ISO may request that a full copy of the repository, with a record of all changes, is supplied in electronic form.

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Annex A
(normative)

Designation of the Registration Authority

The Registration Authority responsible for the IBAN registry described in this part of ISO 13616 shall be SWIFT:

SWIFT SCRL (“SWIFT”)
Avenue Adèle 1
B-1310 La Hulpe
Belgium
Telephone: + 32 2 655 3111
Website: <http://www.swift.com>.

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Bibliography

- [1] ECBS TR 201, *Register of European Bank Account Numbers*

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