Bank Directory for SAP

Frequently Asked Questions

This document describes Frequently Asked Questions (FAQs) about Bank Directory for SAP (TM) This includes the Bank Directory for SAP (TM) product, how to use the product, the data, the import, and support. This document is for anyone who needs more information about Bank Directory for SAP (TM), including operations staff and software developers.

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Preface

Purpose of the document

This document describes Frequently Asked Questions (FAQs) about Bank Directory for SAP™. This includes the Bank Directory for SAP™ product, how to use the product, the data, the import, and support.

Audience

This document is for anyone who needs more information about Bank Directory for SAP™, including:

- operations staff
- software developers

Significant changes

The following tables list all significant changes to the content of the Bank Directory for SAP ™ Frequently Asked Questions. These tables do not include editorial changes that SWIFT makes to improve the usability and comprehension of the document.

New information since the 19 February 2016 edition	Location
New FAQ	Are NATIONAL IDs unique in BDS? on page 12

New information since the 30 October 2015 edition	Location
New FAQ	Will my own data be overwritten by the import? on page 17

New information since the 28 August 2015 edition	Location
Two new FAQs	What if I need the full-length, non-SEPA bank and branch IDs combined with SEPA BICs? on page 11
	How do I truncate the NATIONAL IDs imported into SAP? on page 12

Updated information since the 24 July 2015 edition	Location
This FAQ now includes information about a SAP note.	Do you support bank names in local characters? on page 12

New information since the 5 June 2015 edition
How do I find a single BIC if for one NATIONAL ID, multiple NATIONAL IDs are listed? on page 15

Related documentation

- Bank Directory for SAP™ Technical Specifications

- Directories over FileAct Implementation Guidelines

- Frequently Asked Questions for SWIFTRef Users

- SWIFTRef Automated Download Service Technical Specifications

- IBAN Registry on www.swift.com

For more information, including the following items, go to www.swift.com/swiftref > Documentation > Products:

- Reference Data for Corporates factsheet

- Bank Directory for SAP™ sample file

FAQs about the Bank Directory for SAP™ File

What is the purpose of the Bank Directory for SAP™ (BDS) file?

Before a corporate can make a payment to a supplier or issue a direct debit to a customer through its SAP system, the Bank Master table (BNKA) must be populated with the bank information. It must then be linked to the vendor data (LFBK table) or to the customer data (KNBK table).

The manual population of bank data is time-consuming and very cumbersome to maintain. The manual entries often are incorrect and duplicated. Therefore SWIFT offers automated bank data population.

The solution is to prepopulate the Bank Master table with all banks worldwide by importing the Bank Directory for SAP™ file. The file is maintained automatically through monthly updates. The bank data is correct, complete, unique, and up-to-date. The corporate does not need to maintain the data.

How can I access the BDS file?

The Bank Directory for SAP™ file is a part of the Corporate Pack Two and Corporate Pack Three products of the SWIFTRef suite of reference data directories. For more information, see www.swift.com/swiftref.

You have a choice of three options:

• manually download the file from www.swiftrefdata.com (subscription required)

• receive it through the Automated Download service (see the SWIFTRef Automated Download Service Technical Specifications)

• receive it through FileAct (only for corporates connected to SWIFTNet) (see Directories over FileAct Implementation Guidelines).

How often is the file updated?

The BDS file is updated monthly and is available each time as a:

• full file

• delta file, which contains the changes relative to the previous month

Each month the user can upload the full file or the delta only.

Which type of licence is appropriate?

If your company consists of multiple legal entities and more than one of them use the BDS file (even if the file is imported into one SAP system only), then you need a multiple entity licence. For more information, contact swiftref@swift.com.

Which (other) SWIFT files can be imported into SAP™ and what do they contain?

SAP™ supports the import of:

- **BIC Directory**

    - BICs 230 countries and territories

- **Bank Directory Plus**

    - BICs 230 countries, bank numbers 144 countries

    - Does not contain SEPA or IBAN data

- **IBAN Plus**

    - SEPA data: BICs 60 countries, IBAN NATIDs 56 countries

    - No bank details such as addresses

- **Bank Directory for SAP™ (recommended for SAP users)**

    - BICs 230 countries, bank numbers 140+ countries

    - IBAN data: all SEPA countries + IBAN countries

    - Bank details such as addresses, ZIP codes

Which file should SAP™ users import?

SWIFT recommends using the Bank Directory for SAP™ file. It contains the combination of data in all the other files and is optimised for fast import.

Can I import the Bank Directory Plus and IBAN Plus files instead?

Yes, you can. The combined data content resembles the content of the BDS file.

However, the BDS file offers the following advantages:

- The bank data and IBAN data are combined in one file, so only one import is needed.

- Countries are labelled as SEPA, IBAN (non-SEPA), or *other* (non-IBAN), so you can import the data in the desired import mode.

- Parent BICs for bank branches are prepopulated so that the file loads faster into SAP than the Bank Directory Plus.

- Superfluous data is removed (bank hierarchy, links), which makes the file smaller.

Will SWIFT provide SAP-ready SSI data?

In the future, SWIFT will work with SAP to make SWIFT's SSI file uploadable as well. The SSI file contains SSIs for retail payments, MM and FX transactions.

Note   *These are bank SSIs, not corporate SSIs. Currently we do plan to collect and publish corporate SSIs.*

FAQs about the Bank Directory for SAP™ Data

Which bank details are provided in the BDS file?

The BDS file contains:

- Record ID - a stable ID of the bank/branch

- Country code

- Bank/branch name and address

- Bank/branch codes - in non-SEPA format (also called: clearing codes, sort codes, bank IDs)

- Bank/branch codes - in IBAN format (IBAN countries only)

- BIC (*SWIFT code*)

- Specific BIC to be used in SEPA payments

- Country type (SEPA, non-SEPA IBAN, neither)

- Type of bank/branch (head-office, branch, foreign branch)

Which countries are supported by the BDS file?

The BICs of banks in all 230 countries are included. The bank numbers of approximately 140 countries are included, and where possible they are linked to the BICs. For an exact list of countries, see the Bank Directory for SAP™ Technical Specification for TXT Files, Appendix D.

Which countries are using IBANs?

Today more than 60 countries (including the 32 SEPA countries) have registered the IBAN format for their countries with ISO. For the full list and the definition of the IBAN formats, see the IBAN Registry on www.swift.com. However, not all these countries are using the IBANs. SWIFT is in the process of collecting information about the IBAN usage per country, but the information is not yet ready for publication.

What is the difference between NATIONAL ID and IBAN NATIONAL ID?

The NATIONAL ID is a synonym for the bank number, bank/branch code, sort code, or clearing code of a bank. The IBAN NATIONAL ID is the bank number in the format as embedded in IBANs. In most cases, the format and value of NATIONAL ID and IBAN NATIONAL ID are equal.

For some countries, some individual banks, or even some individual bank numbers, the NATIONAL ID and IBAN NATIONAL ID can be different:

- Because a bank changes (simplifies) it when issuing an IBAN

- Because the official format of the bank number in IBAN is different in the country

- Some bank numbers are not used in IBANs at all (for example, for banks or branches that are not allowed to hold payment accounts).

NATIONAL IDs identify bank/branches, but they are not used in IBANs. IBAN NATIONAL IDs are used in IBANs.

What is the country-specific format of the IBAN NATIONAL ID?

The file IBANSTRUCTURE contains for each IBAN country the exact format of the IBAN and the position and length of the IBAN NATIONAL ID within the IBAN. The IBANSTRUCTURE file is derived from the [IBAN Registry on www.swift.com](www.swift.com).

What is the difference between BIC and IBAN BIC?

The BIC is the SWIFT code as registered by the bank that owns it. Banks can register many BICs, for example, one per branch, one per type of business, or one for each major location. However, for SEPA payments most banks have selected only one of their BICs to be used. This BIC is called the IBAN BIC in the BDS file.

Which bank IDs must not be used in IBANs?

The Bank Directory for SAP (BDS) file contains the fields NATIONAL ID and IBAN NATIONAL ID.

The bank IDs that are not allowed in IBANs **do** appear in the BDS file in the NATIONAL ID field. Consequently, the IBAN NATIONAL ID in the same line is empty.

Important	An empty IBAN NATIONAL ID in the BDS file means that any IBAN containing the related NATIONAL ID is an invalid IBAN.

Bank Directory for SAP and IBAN Plus files

Field (column) name in file	Description	Can be used in any type of payment	Can be used in IBANs and IBAN payments	Directory file where field appears
NATIONAL ID	Bank IDs irrespective of their usage in payments. These bank IDs may or may not be used in payments. If they are used, then it can be in any type of payment, such as credit transfers, direct debits, correspondent banking, money markets, FX, domestic, T2, SEPA, and non-SEPA.	Yes	Yes, if both the NATIONAL ID and the IBAN NATIONAL ID are present for that institution	Bank Directory for SAP
IBAN NATIONAL ID	Bank IDs that are only allowed in IBANs and IBAN payments (both SEPA and non-SEPA payments).	No	Yes, if present An empty IBAN NATIONAL ID in the BDS file means that any IBAN containing the related NATIONAL ID is an invalid IBAN.	Bank Directory for SAP IBAN Plus

Corporate finance departments generate many invalid IBANs when converting client and supplier accounts to IBANs. You may consider extending the IBAN validation by using the EXCLUSION LIST. It allows you to positively identify invalid IBANs containing mis-typed bank IDs and obsolete bank IDs. However, unlike the BDS file, SAP does not provide a standard import function for the EXCLUSION LIST.

The Corporate Pack Two contains the IBANPLUS file and the EXCLUSION LIST file in addition to the BDS file and other files.

EXCLUSION LIST

Field (column) name in file	Description	Directory file where field appears

IBAN NATIONAL ID	• The bank IDs for which the IBAN NATIONAL ID is empty.
	
	• Other bank IDs that must not be used in IBANs and that also do not exist as valid NATIONAL IDs:
	
	  - mis-typed bank IDs frequently found in IBANs
	
	  - obsolete bank IDs
		EXCLUSION LIST

What is the difference between BIC8 and BIC11 SWIFT codes?

An 8-character BIC such as GEBABEBB, represents a financial institution. A BIC11 (length 11) represents a bank's branch or a line of business. Some banks have registered BIC11s for their branches, others have not.

In SEPA countries, the BICs to be used in IBAN payments are mostly limited to 8-character BICs. However, in some cases BIC11s are required in IBAN payments. One example is when the BIC11 identifies savings banks that are distinct legal entities. These legal entities are identified with a BIC11 (for example, AGRIFRPP802), that are grouped in a co-operative that itself might have an 8-character BIC (AGRIFRPP).

There is no difference between an 8-character BIC (AGRIFRPP) and a BIC11 ending with XXX (AGRIFRPPXXX). These are fully equivalent, and many payment systems will automatically add the XXX when the BIC is being inserted in an international payment sent over the SWIFT network.

What should I do if the BIC of the beneficiary's bank is not connected to SWIFT?

- **For SEPA payments**

  For SEPA payments, the corporate user uses the IBAN BIC, which can be unconnected (that is, a BIC with a "1" in the 8th position). The sending bank sends this payment and other payments in bulk in a file to the SEPA CSM (ACH). The SEPA Clearing and Settlement Mechanism (CSM) determines the routing BIC.

- **For cross-border non-SEPA payments over the SWIFT Network if the currency is not the beneficiary's domestic currency**

The corporate user uses the beneficiary's BIC (connected or unconnected). The sending bank determines the correspondent BIC (connected on SWIFT) through the Standard Settlement Instruction database.

- **For payments where no correspondent is needed (currency is the beneficiary's domestic currency)**

The corporate customer uses the beneficiary's BIC (connected or unconnected). The sending bank fills in the related "CONNECTED BIC" of the same institution. This information will be present in the Bank Directory Plus soon. Until then, in column BIC look for the first 6 characters of the unconnected BIC whose 8th character is different from "1". Alternatively, look for the "ROUTING BIC" (if available) in the IBANPLUS file.

- **For domestic payments**

For domestic payments, connected and unconnected BICs (or no BICs at all) are used indiscriminately as the SWIFT network is not involved.

Why do some NATIONAL IDs have no associated BICs?

Bank numbers (that is, NATIONAL IDs) are issued to all banks, from the largest to the smallest. Many small banks do not have a registered BIC (yet) and therefore will not have a BIC associated to a NATIONAL ID.

Why do some BICs have no associated NATIONAL IDs?

BICs are issued to all kinds of financial institutions including large corporations. They all are included in the BDS file. Some of these financial institutions and most of the corporations do not receive a bank number from the country's issuer because they do not hold payment accounts and are not participating in a country's payment and clearing system.

How are the bank numbers linked to the BICs?

In the BDS file, the bank number (NATIONAL ID) of a bank/branch is linked to the BIC of that bank/branch if it has its own BIC. If it does not, then the NATIONAL ID is linked to the BIC of its parent (in most cases, the head office). The IBAN NATIONAL ID is linked to the BIC to be used in IBAN payments.

What if I need the full-length, non-SEPA bank and branch IDs combined with SEPA BICs?

An import with a mixture of SEPA-mode and non-SEPA mode is possible. An example of a country that sometimes requires this type of information is Spain. Spain has approximately 380 bank IDs, relevant to SEPA payments, and 130,000 bank ID + branch IDs relevant to non-SEPA payments.

To import all bank ID + branch IDs (non-SEPA), set up the bank number as the key value for the bank master data, and import Spain in SEPA mode. The import program uses the columns NATIONAL ID and IBAN BIC from the BDS file (130,000 identifiers linked to SEPA BICs).

After the BDS data file is imported and a user enters an IBAN (without a BIC), the system will find the matching BIC, using the bank ID extracted from the IBAN. The extraction is customisable, as well as the content of the bank master data, to allow a successful search for

the BIC. For example, the user can extract the full length (8-digit) bank number from a Spanish IBAN, or just the short one (4-digit), and derive the BIC.

The SAP import program can also shorten the NATIONAL ID on its own, "generating" the IBAN NATIONAL ID from the NATIONAL ID (bank key) if this applies to the country's data. This is the case for Spain, Greece, and Portugal, where the bank key consists of the bank ID + branch ID but for SEPA the bank ID is sufficient. In addition, for Spain, the import program already truncates the NATIONAL ID of 9 digits (bank ID + branch ID + check digit) into the 8-digit bank key as required by SAP system. This truncation is also customisable.

The SAP import program allows almost any combination of columns from the BDS file to be imported. To receive assistance to set up the system, SAP users can create a ticket in the SAP support system. For more information, see FAQ about How to Contact SAP for Support on page 19.

How do I truncate the NATIONAL IDs imported into SAP?

For more information, see What if I need the full-length, non-SEPA bank and branch IDs combined with SEPA BICs? on page 11.

Which countries' bank numbers will be added to the BDS in the future?

SWIFT is continuously expanding the BDS with new data. For more information about the future country coverage, contact swiftref@swift.com.

Do you support bank names in local characters?

SWIFT publishes a Local Language File that contains the bank numbers, names, and addresses of banks in local characters different from the Latin character set. This concerns for example China, Japan, and Russia. The Local Language File is distinct from the BDS file, but for the most important banks and branches, links are provided between the files. Because of the number of different characters supported, the file format is TXT in UTF 32-bit (the BDS file is in the UTF 8-bit format). The file is provided as part of the Corporate Pack Two and Corporate Pack Three products (that is, together with the BDS file). Initially the file will not be automatically uploadable into SAP systems.

For more information about the Local Language File, see the Local Language File Technical Specifications. See also *SAP note 2096434* related to the Local Language File import.

Are NATIONAL IDs unique in BDS?

Some NATIONAL IDs in the Bank Directory for SAP file are not unique. The duplicate NATIONAL IDs originate from the source files that SWIFTRef receives from the central authorities. For example, in Andorra 15 branches of a bank use an identical bank code. The BDS file contains this National ID 15 times, each time with a different address. It is the SAP system that appoints the main ID from one of these 15 national IDs, using an SAP internal algorithm.

IBAN ISO COUNTRY CODE	NATIONAL ID	BIC	IBAN CONTEXT	UNIQUE ID	INSTITUTION NAME	BRANCH INFORMATION
AD	10000	BACAAD ADXXX	I	U	ANDORRA BANC AGRICOL REIG S.A.	Serveis Centrals
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Corporate
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Fiter i Rossell
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Escaldes-Engordany
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Oficina Rebes
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Oficina Meritxell 79
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Prada Ramon
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Santa Coloma
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Canolich 53
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Encamp
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Canillo
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Pas de la Casa
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	La Massana
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Ordino
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Gestio privada - Seu Social
AD	10000	BACAAD ADXXX	I	D	andbanc Grup Agricol Reig	Gestio privada M-79

FAQs about the Import

What are the technical SAP details?

The data in the file is used by the FICO module (Accounting, AP, and AR functions), SAP version 4.7 or later. For detailed import options and program (RFBVBIC2) installation, see *SAP note 1737484*. The transaction is called BIC2 and it populates the Bank Master (BNKA table). The bank data is then linked to Vendor Master data (LFBK table) and Customer Master data (KNBK table). The BDS file has the TAB-separated TXT format in UTF 8-bit character encoding.

Who developed the BDS file import?

SAP™ developed the BDS file import transaction. SWIFT built the BDS file according to the SAP specifications.

In which ERP systems can the BDS file be imported?

The file can be imported into SAP™ and in the near future into some other ERP systems. SWIFT will work with Oracle and PeopleSoft to make the BDS file compatible with these ERP systems.

Should I clean up the data in SAP before importing the BDS file?

Yes, inconsistently formatted bank keys may be deleted during the first import. Before importing the BDS file into your SAP system, you must clean up your bank keys, that is, put them in the one consistent format that you have chosen to use. You can select a format per country. For more information, see Appendix E in the Bank Directory for SAP Technical Specifications. This document explains how to convert the bank keys into one consistent format and how to identify and remove duplicate entries. The clean-up ensures that the impact of the upload is limited. It will leave the existing bank numbers as they are, or will update them with the right SWIFT BIC and address information. The upload will not remove them. For more information, contact SAP Support (see FAQ about How to Contact SAP for Support on page 19).

How should I select the bank keys?

For guidelines, see Appendix E in the Bank Directory for SAP Technical Specifications.

There are various options to choose the bank keys:

- **The combination of country code and NATIONAL ID**

  Approximately 600,000 banks and branches that received a bank number from the national authority are imported (that is, most of the records in the BDS file). Financial institutions that have a BIC but no bank number are not imported. These are mostly financial institutions not involved in payments and are not needed in the SAP tables. This bank key is stable as bank numbers seldom change, however it can occur. This type of bank key however cannot be selected for countries for which BDS does not supply the bank numbers. In this case, choosing the BIC is a good option.

- **The BIC**

Approximately 10,000 banks, or 100,000 out of 600,000 banks and branches are imported. This represents the largest banks in all countries of the world. However, very small banks that do not have BICs (yet) are not imported. This bank key is quite stable as the BICs seldom change, however it can occur.

- **The BDS record key**

All records in the BDS file are imported. The BDS record key is the most stable key as it does not change in case the bank number or the BIC changes. It only can be added or removed if a bank or a branch is added or removed. The record key is to remain for many years in the future. This key is however less universal as it is specific to the BDS file.

Note   *In SAP, the BDS file can be imported in multiple runs, for a selection of countries at a time. For more information, contact SAP support.*

Which type of bank key is unique?

The BIC and the BDS record key are unique in the BDS file.

However, the combination of the ISO COUNTRY CODE, the BIC, and the NATIONAL ID is not unique. This is because some banks issue the same bank ID for multiple branches (distinct physical addresses), which results in multiple records in the BDS file. For that reason, the field UNIQUE ID has been added to the file. One of the non-unique combinations is flagged with "U" (unique). In most cases, this is the most important branch or a head-office. In cases where the branches are equivalent, one combination is picked at random and flagged as unique. For payments, the branch address is irrelevant as the payments are being routed internally by the receiving bank.

How do I find a single BIC if for one NATIONAL ID, multiple NATIONAL IDs are listed?

This question is irrelevant as the bank decided to use only one National ID for all of its branches. Even if each branch has its own dedicated BIC, the payment routing has been centralised within the bank. This means that sending the payment to any branch BIC will work. In this type of case, SWIFT suggests selecting the main BIC ending with XXX if available. However, any other BIC should work.

Note   *SAP resolves the non-uniqueness during the file import using its own decision process.*

Which type of bank key is the most stable?

The three types of bank keys discussed previously (bank numbers, BICs, record keys) are more or less equally stable.

They will not change over time except in some special, rare situations:

- Bank numbers can change when a bank decides to change its branch numbering scheme.
- BICs can change due to mergers and acquisitions.
- BDS record keys can change if a link is made between a BIC and a bank number that were not linked in the past.

Are there country-specific rules to use when deciding on bank keys?

For guidelines, see Appendix E in the [Bank Directory for SAP Technical Specifications](#). Also, we suggest that for SEPA countries, you select the SEPA upload mode to load the bank numbers and BICs in their SEPA format (IBAN NATIONAL IDs and IBAN BICs), which can be different from the traditional format (NATIONAL IDs and BICs). For additional details about these choices, contact SAP Support.

What are the BDS file import options?

The BDS file can be imported in **SEPA Mode** or Default mode. This means that the bank and branch codes are imported either in the IBAN-compatible format or in the traditional format.

For example, in the UK the IBAN-compatible format is NWBK01005 and the traditional format is 010051 (the sort code). The BDS file also can be imported one country at a time, and multiple times if needed. This is useful if the corporate user prefers a gradual update of the Bank Master. The import options are illustrated in the following screen. For more information, see Appendix E in the [Bank Directory for SAP Technical Specifications](#).

For more information, contact SAP support.

Will my own data be overwritten by the import?

Every record in the BNKA table has a "source ID" in the field **VERS** that contains three characters. During the upload of the BDS file, SAP populates this field with the source ID "BDE" (Bank Directory ERP) when it creates a new record. The user can create additional banks (records) that do not appear in the BDS file. These banks will have a different ID. The user can choose that these records not be marked for deletion, even if they do not appear in any SWIFT files. For more information, contact SAP (see FAQ about Support on page 18).

FAQ about Support

SWIFT Customer Support provides documentation and the Knowledge Base to help customers find information.

If you do not find the information that you are looking for, then contact Support:

- **You are registered for SWIFT Support**

  Create a support case: www.swift.com > Ordering & Support > Support services > Case Manager.

- **You are not registered for SWIFT support**

  - If you have a BIC, then register on www.swift.com > Register now (top right hand of screen under **Customer login**).

  - If you do not have a BIC or you do not know your BIC, then contact the SWIFTRef administrator at your institution.

Type of support	Contact information
SWIFTRef data content and operational issues: • data issues • directory publication issues • directory file queries • website application errors • identity and access management	Support • User Handbook • Knowledge Base • Case Manager
SWIFTRef sales enquiries	Send an e-mail to swiftref@swift.com

For matters related to the import and the usage of the BDS file and the Bank Master data base, contact support@sap.com.

FAQ about How to Contact SAP for Support

Procedure

1. If you need to contact SAP for support related to the Bank Directory for SAP™, then go to support.sap.com (the SAP Service Marketplace).
2. Click **Report an incident**.
3. The component area is **CA-BK (Cross Application - Bank)**.

   SAP will contact you to help you customise your system.

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