



IBAN Plus

Frequently Asked Questions

This document describes Frequently Asked Questions (FAQs) about IBAN Plus. This includes the IBAN Plus product, how to use the product, the quality of the data, and IBAN regulations and standards. This document is for anyone who needs more information about IBAN Plus, including operations staff and software developers.

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Preface

Purpose of the document

This document describes Frequently Asked Questions (FAQs) about IBAN Plus. This includes the IBAN Plus product, how to use the product, the quality of the data, and IBAN regulations and standards.

Audience

This document is for anyone who needs more information about IBAN Plus including:

- operations staff
- software developers

Significant changes

The following tables list all significant changes to the content of the IBAN Plus Frequently Asked Questions since the following previous editions. These tables do not include editorial changes that SWIFT makes to improve the usability and comprehension of the document.

New information since the 2 October 2015 edition
What should I do if the IBAN NATIONAL ID is not listed in the files? on page 8
What should I do if the IBAN NATIONAL ID has the SERVICE CONTEXT field empty? on page 8

New information since the 7 August 2015 edition
Can the country code in the BIC and the IBAN be different? on page 6

New information since the 20 March 2015 edition
Do monthly updates plus exceptional correction files achieve the same data accuracy as daily updates? on page 9
Do I have to apply the daily updates every day? on page 9

Related documentation

- [Frequently Asked Questions for SWIFTRef Users](#)
- [IBAN Plus Technical Specifications](#)
- [IBAN Registry on www.swift.com](#)

FAQs about the IBAN Plus Product

Which files does the IBAN Plus product contain?

The IBAN Plus product contains three files (some files with multiple versions):

- IBANPLUS
- IBANSTRUCTURE
- EXCLUSIONLIST

Which products also contain the IBAN Plus product?

The following products also contain the IBANPLUS, the IBANSTRUCTURE, and the EXCLUSIONLIST files:

- SEPA Plus
- Payments Plus
- Corporate Pack One
- Corporate Pack Two
- Corporate Pack Three

What is the purpose of the IBANPLUS file?

The IBANPLUS file contains data that allows you to:

- Validate the bank code in an IBAN.
- Derive the BIC from the IBAN. This supports the *Regulation (EU) No 260/2012*.

Which countries are represented in the IBANPLUS file?

The IBANPLUS file contains data related to all IBAN countries (at present more than 60).

Is the "IBAN BIC" in IBANPLUS file different from the ordinary BIC?

For one financial institution's BICs, one or multiple specific BICs are selected to use in SEPA/IBAN payments. Only these specific BICs are listed in the IBANPLUS file. Special rules may apply per financial institution. For example, co-operatives often use BICs with the branch identifiers to identify their legal entities, while large financial institutions often only use their main BIC without a branch identifier.

Example 1

Societe Generale, France, owns the BICs that include SOGEFRPPADI, SOGEFRPPAED, SOGEFRPPAFI, SOGEFRPPAFS. However, only SOGEFRPP is to be used with IBANs in SEPA payments.

Example 2

Credit Agricole, France, owns the BICs that include AGRIFRPP802, AGRIFRPP810, AGRIFRPP812, AGRIFRPP813. They must all be used with the IBANs that correspond to their bank codes within the IBANs.

Why is the BIC in BANKDIRECTORYPLUS and the IBAN BIC in IBANPLUS different for the same bank code?

The answer is related to this question: [Is the "IBAN BIC" in IBANPLUS file different from the ordinary BIC?](#) on page 5.

For SEPA IBAN payments

IBAN Plus is used to derive the BIC for both national and international SEPA payments. The BIC in BANKDIRECTORYPLUS can be different from the one in IBAN Plus because it is the identifier of the bank/branch equivalent to the bank code (NATIONAL ID). It is not the BIC to be used in SEPA payments.

Example

The German BLZ 70010080 represents a bank/branch that has its own BIC11 code PBNKDEFF700 (Deutsche Postbank AG, Muenchen branch). This one-on-one link between the NATIONAL ID (BLZ) and the BIC is represented in the BANKDIRECTORYPLUS. However for IBAN/SEPA payments for this branch, the IBAN BIC PBNKDEFFXXX (that is, PBNKDEFF) is to be used. This is represented in IBANPLUS.

For non-SEPA (IBAN or non-IBAN) payments

The "IBAN Only" *Regulation (EU) No 260/2012* does not apply to non-SEPA payments, such as interbank transfers and FX/MM transactions. For these types of transactions, the payer must provide the BIC. It does not need to be derived from the IBAN. If needed, these BICs can be found or validated against the BANKDIRECTORYPLUS.

Can the country code in the BIC and the IBAN be different?

Yes. Often financial institutions with residence in country X open accounts (hence IBANs) in country Y to participate in country Y's clearing and settlement system. For example, Deutsche Bank AG, Frankfurt, has a Swiss account with a CH IBAN pre-fix and participates in the SIC system.

Is the "IBAN NATIONAL ID" in IBANPLUS file different from the ordinary NATIONAL ID (bank code)?

In many cases, the existing NATIONAL IDs are used in IBANs (that is, they remain unchanged). However, some NATIONAL IDs may not be used in IBANs, while some others change (structure or value) when they are embedded in IBANs. These special cases and exceptions exist per bank and are configured in the IBANPLUS file.

Example 1

The Swedish BBAN **4042** 1303405 is converted into the IBAN SE27 **3000** 0000 0404 2130 3405. The numbers in bold represent the bank identifiers within the BBAN and the IBAN. They are different.

Example 2

The German BBAN: **5085 0049** (BLZ) and 5000002096 (account) becomes the IBAN DE95 **5005 0000** 5000 0020 96. The bank code changes.

What is the purpose of the ROUTING BIC?

The ROUTING BIC is NOT related to SEPA (ISO 20022 XML) payments.

The ROUTING BIC can be applied to non-SEPA IBAN payments to find the following information:

- the SWIFT-connected correspondent of an unconnected bank
- the central payments processing address of a bank with many unconnected branch BICs or with multiple BICs due to take-overs and mergers

The routing BICs for SEPA (XML) payments are determined by the SEPA CSMs (Clearing and Settlement Mechanisms) during the clearing process. The sending financial institutions do not have to provide them. The SEPA ROUTING file contains the SEPA reachable BICs and their routing BICs, if applicable.

Can I identify counterparts who are SEPA-ready using only the IBAN Plus Directory?

No. You cannot identify counterparts that are ready to receive SEPA payments using **only** the IBAN Plus Directory. IBAN Plus contains IBAN bank IDs and BICs used for other types of transactions, such as FX, MM, interbank payments, and correspondent banking. IBAN Plus also contains data for non-SEPA countries.

Can a beneficiary's BIC with SEPA indicator receive SEPA payments from other counterparts?

This is not 100 percent certain, but it is probable.

If a beneficiary's BIC in the IBAN PLUS file has the indicator **SEPA** in the **SERVICE CONTEXT** field, then it is probable that the beneficiary can receive SEPA payments from other counterparts.

The beneficiary bank's IBANs will in general be **EPC ADHERENT** or plan to become adherent. Whether it is already reachable through a SEPA CSM (Clearing and Settlement Mechanism) is not guaranteed. To confirm this information, the user must validate the BIC reachability in the SEPA ROUTING file.

However, if the **SEPA** indicator is missing, then you can be certain that the related IBAN's bank IDs cannot be used in SEPA transactions.

Note *To improve the quality of the SEPA flag, SWIFT is asking financial institutions (directly or through their central banks/banking associations) to provide this SEPA indicator. The work has not yet been completed for the 300,000 entities in IBAN PLUS. This task can take considerable time.*

How should I send the payment if the IBAN BIC is unconnected?

We assume that you plan to send the SEPA/IBAN payment using the traditional FIN MT103(+) Customer Credit Transfer message. Financial institutions outside of the SEPA area are often in this situation.

For this payment, you need a connected BIC (*SWIFT* BIC) to send the payment. Use the ROUTING BIC for this purpose. However, if you are sending the *real* SEPA Credit Transfer,

Direct Debit - core or B2B payment, you will use the ISO 20022 pacs.008.001.01 XML message (for example). You can address this payment to an unconnected IBAN BIC because typically it is packaged together with other payments into a file. It is then sent as a bulk payment through FileAct (for example) to the SEPA ACH/CSM that clears/routes the payment further to the final beneficiary, possibly through an intermediary financial institution. The payer does not need to know any connected (SWIFT) BIC in this case.

What should I do if the IBAN NATIONAL ID is not listed in the files?

If the IBAN NATIONAL ID is not listed in the IBAN PLUS file, then do the following:

- If the IBAN NATIONAL ID is listed in the EXCLUSION LIST file, then the IBAN is invalid and the user (PSP) should ask the beneficiary for the correct IBAN.
- If the IBAN NATIONAL ID (the bank ID within the IBAN) is not listed in the file nor is it listed in the EXCLUSION LIST file, then the user should contact the SWIFT data team at swiftrefdata@swift.com and ask to investigate the missing IBAN NATIONAL ID. If the user has the BIC (provided by the PSU), then the user should send the SEPA payment using that BIC while awaiting SWIFT's investigation.

PSP = payment service provider (that is, the sending bank)

PSU = payment service user (that is, the instructing party)

What should I do if the IBAN NATIONAL ID has the SERVICE CONTEXT field empty?

If the IBAN NATIONAL ID (the bank ID within the IBAN) is listed in the IBAN PLUS file, but the SERVICE CONTEXT is empty (that is, non-SEPA) then the user (PSP) should send the payment with a MT103 using the ROUTING BIC or the BIC provided by the instructing party (PSU). However, if the user (PSP) used to send SEPA payments to that IBAN NATIONAL ID in the past, then the user should contact the SWIFT data team at swiftrefdata@swift.com and ask for investigation of the SERVICE CONTEXT flag.

PSP = payment service provider (that is, the sending bank)

PSU = payment service user (that is, the instructing party)

FAQs about the IBAN Plus Daily Updates

Do monthly updates plus exceptional correction files achieve the same data accuracy as daily updates?

No. The IBAN Plus directory is used in the main message flow, which distinguishes it from some of the other SWIFTRef directories. Users that need to be compliant with the *SEPA Regulation (EU) No 260/2012* use the directory to derive the BIC from the IBAN in each (cross-border) SEPA payment that they send. This means that the IBAN Plus directory must be of very high quality as a single mistake can lead directly to returned payments. Therefore, SWIFT sends any corrected mistakes to the users directly through the daily updates. Users must have subscribed to the IBAN Plus daily updates, or to SEPA Plus or Payment Plus products that contain IBAN Plus.

The monthly updates may be sufficient for directories that are not used in the main message flow. In case of severe mistakes, SWIFT sends out "exceptional correction files" by e-mail.

However, this is not adequate for SEPA for multiple reasons:

- Most users do not apply this type of correction because it does not fit in the monthly operational schedule.
- The correction files are complex as they must be applied on the send out date. The changes must be undone using another file before the next monthly update to resynchronise all users' databases.
- The correction files are only sent if many data elements are affected. For a single mistake they are not sent out.
- Most FileAct users are not able to handle manual e-mails containing the correction files due to automation.

For these reasons, starting September 2015, SWIFT will no longer send the exceptional correction files for IBAN Plus (see *SWIFTRef Release Letter, note 150901*). Users that are concerned about STP for SEPA payments must adopt the daily updates.

Do I have to apply the daily updates every day?

No. Automating the daily updates provides the most reliable and accurate solution. However, technically, the daily delta files do not have to be applied daily. Users can accumulate the daily delta files and apply them, in the right sequence, once or a few times a month. For example, if you want to apply the daily files on a weekly basis, then on 14 June you apply the files of 8, 9, 10, 11, 12, 13 and 14 June in this order.

If you are not applying the delta files daily, and you notice that payments are being rejected, then check in the outstanding delta files whether related data updates have been received. You can then apply these outstanding delta files.

FAQs about the IBANSTRUCTURE File

What is the purpose of the IBANSTRUCTURE file?

The IBANSTRUCTURE file contains data that allows you to de-construct an IBAN into its parts in line with the ISO 13616 Standard. The de-construction is required before validating an IBAN and looking up the BIC. The IBAN's country prefix and the length can be validated against the IBANSTRUCTURE file.

Which countries are represented in the IBANSTRUCTURE file?

All countries that have registered an ISO 13616 IBAN format with ISO (at present more than 60) are represented in the IBANSTRUCTURE file.

Note *SWIFT is the ISO 13616 Registration Authority.*

FAQs about the EXCLUSIONLIST File

What is the purpose of the EXCLUSIONLIST file?

The EXCLUSIONLIST file contains bank codes that are not allowed in IBANs. Any IBAN that contains a bank code listed in the EXCLUSIONLIST is an invalid IBAN. This validation is useful as corporates construct many invalid IBANs using legacy bank codes configured in their ERP systems.

Which countries are represented in the EXCLUSIONLIST file?

Bank codes of any IBAN country can be present in the EXCLUSIONLIST file.

What does the BIC in the EXCLUSIONLIST represent?

The BIC in the EXCLUSIONLIST is only occasionally provided. It identifies the financial institution that owns or used to own the (invalid) bank code. The BIC itself is NOT an invalid BIC or a BIC that must not be used with IBANs.

How is the EXCLUSIONLIST populated by SWIFT?

SWIFT populates the EXCLUSIONLIST with:

- Bank codes declared obsolete or invalid by central authorities or financial institutions that own(ed) them
- Bank codes that are not allowed to hold payment accounts
- Bank codes of banks that have lost their banking license
- Fictitious bank codes embedded by corporates in self-made IBANs

Can an IBAN NATIONAL ID be in the EXCLUSIONLIST and IBANPLUS at the same time?

No. The IBAN PLUS file does not contain IBAN NATIONAL IDs that cannot be used in IBANs. The EXCLUSIONLIST contains these IBAN NATIONAL IDs.

Can a NATIONAL ID be in the EXCLUSIONLIST and in BANKDIRECTORYPLUS at the same time?

Yes. BANKDIRECTORYPLUS and the EXCLUSIONLIST are not related. If a NATIONAL ID is valid and it cannot be used in IBANs, then it is present in both BANKDIRECTORYPLUS and the EXCLUSIONLIST.

FAQs about the Usage of IBAN Plus

How do I use the IBAN Plus files to validate IBANs and derive the BIC?

For details on how to validate an IBAN and derive the BIC, see the [IBAN Plus Technical Specifications](#).

The steps include:

- Validate the Country Code.
- Validate the IBAN length.
- Validate the IBAN check digits.
- Validate the bank code.
- Derive the BIC.

Why is the absence of a bank code in IBANPLUS file not sufficient to declare it invalid?

In some cases, the central authorities and the financial institutions that provide the bank codes to SWIFT do not provide a complete list. Therefore, absence in the IBANPLUS file does not necessarily mean that the bank code is invalid. Its presence in the EXCLUSIONLIST however does.

How should I use the EXCLUSIONLIST?

If you need to validate the bank code in an IBAN or to derive the BIC from an IBAN and you do not find the bank code (IBAN NATIONAL ID) in the IBANPLUS file, then check whether it is listed in the EXCLUSIONLIST. If it is, then the bank code must not be used in an IBAN and the IBAN is invalid.

Which SWIFTRef directories do I use to construct IBANs?

Constructing IBANs from BBANs is an error-prone activity as many exceptions and irregularities exist in the process and should be done only if no other alternatives exist.

Note *SWIFT provides an IBAN construction service. For more information, contact swiftref@swift.com.*

To construct IBANs as accurately as possible, use the following files:

- **For financial institutions**

Use the BANKDIRECTORYPLUS file (in the Bank Directory Plus product) to look up the BBAN's bank code. Then use the IBANPLUS file to find the corresponding IBAN bank code (which can be different) and the associated BIC. The BANKDIRECTORYPLUS is linked through record keys to the IBANPLUS file.

- **For corporates**

Use the BANKDIRECTORYSAP to find the BBAN bank code, related IBAN bank code, and the associated BIC, all listed on the same line in the file. Then use the IBANSTRUCTURE file to prepare the various components of the IBAN, before calculating the check digit and concatenating the components into the IBAN.

Why would financial institutions validate IBANs in payments submitted by corporates?

Over ten thousand corporates construct their clients' and suppliers' IBANs themselves. In most cases, corporates are not aware of the special rules and exceptions to be applied during IBAN construction. This leads to many invalid IBANs used in payments. Financial institutions that want to reach a high SEPA payments STP can validate the IBANs using the IBAN Plus files.

FAQs about the Quality of Data

How is the data quality of IBAN Plus files achieved?

SWIFT applies the following processes to ensure the highest possible data quality:

- Per country, the central authorities (central banks and banking associations) provide the list of bank codes and sometimes the BICs.
- This data is then reviewed, completed, or corrected by the owning financial institutions by means of online tools.
- SWIFT also includes the published exceptions, such as the German "IBAN Regeln", if they affect the bank codes and BICs.
- If IBAN Plus users find omissions or mistakes, then they report them to the SWIFT data team. The team investigates with the owners and corrects if needed.

Some users have automated their feedback to SWIFT to make reporting complete and easy.

- On a monthly basis, SWIFT extracts the IBAN/BIC combinations from valid SEPA payment messages on the SWIFT network and uses the data to challenge the IBAN Plus database. If the BICs associated to the IBANs are different, then the data team contacts the owning financial institution to confirm which of the two BICs is to be used in SEPA payments. If needed, SWIFT updates the IBAN Plus file.

What is the data quality level of IBAN Plus today?

The IBAN Plus data quality consists of two components:

- The completeness of the bank codes (IBAN NATIONAL IDs) - if a bank code is missing, then the BIC cannot be derived.
- The accuracy of the BICs (IBAN BICs) - if the BIC is incorrect the payment may be misrouted or returned.

The bank code completeness has been measured against live SEPA payments provided by financial institutions to SWIFT and currently is assumed to be 99.6 percent or higher. The uncertainty in the measurement is due to the lack of a 100 percent correct reference. Most "missing" bank codes reported by users appear to be invalid bank codes after investigation and are added to the EXCLUSIONLIST file. The comparison of IBAN Plus data against IBAN/BIC extracted from SWIFT payments should lead to near 100 percent completeness by mid 2015.

The BIC accuracy is also measured against valid live SEPA payments and is 99.5 percent or higher. Again, the uncertainty is due to the lack of a correct reference. SWIFT expects to achieve nearly 100 percent accuracy by early 2015 with the data comparison against IBAN/BIC data extracted from SEPA payments on the SWIFT network.

Note *The "BIC" in this context is the BIC that a financial institution has chosen to be used with SEPA payments.*

What is SWIFT doing to increase and maintain data quality?

SWIFT takes a number of measures to achieve nearly 100 percent quality of IBAN bank IDs and the related SEPA BICs in IBAN PLUS.

The information that SWIFT receives from national sources containing the clearing codes and sometimes the BICs, are in general not SEPA-specific. They are approximately 85 percent suitable for SEPA payments, with 15 percent of the data leading to failed SEPA payments. This is the unfortunately poor starting position for SWIFT to build the IBAN PLUS Directory.

SWIFT has taken the following data improvement measures:

1. Ambassador Programme

Through its Ambassador Programme, SWIFT works with the specialists in each SEPA central authority (central bank or banking association). They discuss how to create SEPA-specific national databases of high quality. If requested, SWIFT also offers operational support to the county, free of charge.

2. Secure online screens

Through secure online screens, SWIFT invites the thousands of financial institutions in SEPA to review, correct, and maintain their SEPA-specific data in SWIFTRef's database. If you want to do this for your institution, then contact our data management team at swiftrefdata@swift.com.

3. Feedback from large customers

Some large customers use IBAN PLUS for BIC derivation for live SEPA payments. These customers provide feedback to SWIFT on any failed payments. After investigation, SWIFT corrects the data immediately if necessary.

4. MT103 + (STP) payments

SWIFT extracts IBAN bank IDs and the related BICs from MT103+ (STP) payments on its network and compares the data to the data in IBAN PLUS. Identical data confirms the correctness of IBAN PLUS data. Deviating data (BICs) is investigated with the owning (beneficiary) institutions. If needed, SWIFT corrects these BICs in IBAN PLUS. Invalid IBAN bank IDs, which must not be used in IBANs according to the owning bank, are populated in the EXCLUSIONLIST (see also [FAQs about the EXCLUSIONLIST File](#) on page 11).

These four measures have led to approximately 99.5 percent data quality in IBAN PLUS. SWIFT expects to achieve nearly 100 percent quality by mid-2015. To benefit from the near 100 percent quality, you must have a subscription to the daily (automated) updates. Monthly updates will not be able to provide quality higher than 99 to 99.5 percent due to the changes between the monthly updates.

What are the benefits of daily updates of SEPA Directories?

In line with the *Regulation (EU) No 260/2012*, as of February 2016 the financial institutions sending SEPA payments in EURO (SEPA Credit Transfers or Direct Debits) must provide the SEPA BIC for each IBAN. This means that they must use a database that can derive the SEPA BIC from each IBAN in any SEPA country. Since the volume of SEPA payments is high (approximately 100,000 million per day), the BIC must be derived very accurately. Otherwise the number of non-STP SEPA payments will be unacceptably high.

SWIFT's IBAN Plus and SEPA Plus products contain files (directories) that allow you to derive the BIC from the IBAN accurately. SEPA payments require close to 100 percent accuracy. To accommodate the 0.5 percent to 1 percent of changes to the data per month, 100 percent accuracy within the payments operations cannot be achieved with monthly updates. Daily updates are a critical requirement to the SEPA payments STP.

SWIFT encourages all of its customers with a subscription to the monthly IBAN Plus and SEPA Plus products to upgrade to daily updates. The price of the daily updates option is 25 percent on top of the monthly manual download price. The daily updates can be applied manually, just like the monthly updates.

An automated download option (through the Internet or through FileAct) can be more practical for operational reasons. The price of the daily automated downloads is 10 percent on top of the standard monthly manual download price. If using the daily delta file is too cumbersome, then you can apply them at least once a week. The daily updates files allow the accumulation of seven daily updates. You can apply them together, in the correct order, once a week.

Is SWIFT liable for the data quality?

Central authorities and financial institutions (owners of the data) provide and validate the data. If they make a mistake, then SWIFT may not be able to detect it. Therefore SWIFT does not take liability for the accuracy of data. However, SWIFT is liable if it does not apply its data management processes correctly. For more information, see the SWIFTRef license agreement at www.swift.com > About SWIFT > Legal > SWIFT contracts > [SWIFTRef Services Licence Agreement](#).

FAQs about IBAN Regulations and Standards

Where can I find the list of registered IBAN formats?

The IBAN formats are published in the [IBAN Registry on www.swift.com](http://www.swift.com).

How can I calculate or validate IBAN's check digits?

The algorithm MOD-97-10 for calculating the check digits in an IBAN (position 3 and 4 of the IBAN) is defined in the ISO 7064 standard.

What is "IBAN Only"?

"IBAN Only" is an alternative name for the situation in which a paying financial institution (a Payment Service Provider, PSP) only receives the IBAN in a payment (from a Payment Service User, PSU) and must derive the BIC in line with the *Regulation (EU) No 260/2012 of the European Parliament and of the Council*.

What are SEPA payments and IBAN payments?

SEPA payments are credit transfers and direct debits sent between payment service users (PSUs) within the SEPA area. These payments use IBANs, and for the time being also BICs.

IBAN payments include all SEPA payments and non-SEPA payments, such as correspondent banking transfers, interbank transfers, and FX and MM transactions, as long as they use IBANs. IBAN payments are also used outside of the SEPA area as many non-SEPA countries have adopted the IBAN standard.

How does the IBAN Plus Directory meet the EPC requirements for BIC from IBAN derivation?

The EPC (European Payments Council) "IBAN Only" working block is facilitating the definition of requirements for databases that support BIC from IBAN derivation. These requirements are under construction with the target date of February 2016. Because many financial institutions are already in the process of implementing "IBAN Only", SWIFT's IBAN Plus is a solution available today. If needed, IBAN Plus will be extended in the future to be compliant with the final rules.

You can find more information about "IBAN Only" at www.europeanpaymentscouncil.eu > SEPA CREDIT TRANSFER > [IBAN and BIC](#).

Does the EU 260/2012 regulation apply to financial institutions outside of SEPA?

If you are a financial institution operating from outside of SEPA, and you have a foreign branch or subsidiary in SEPA, then this branch must comply with SEPA. All payments coming in through this branch must comply.

If you have no presence in SEPA, then strictly speaking the EU cannot mandate you to comply. However, you will be sending payments towards SEPA countries. This means that your clients provide you with payment instructions containing IBANs only, and you must figure out to which

BIC to send the payment. Therefore, you have an almost identical problem to resolve. IBAN Plus is the best solution.

Where are the lists of IBAN, SEPA, and EURO Area countries?

- **IBAN countries**
[IBAN Registry on www.swift.com](http://www.swift.com)
- **SEPA countries**
www.europeanpaymentscouncil.eu
- **EURO countries**
www.ecb.int

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