



Foreign payment orders

The 'Foreign payment orders' bank standard deals with the electronic exchange of payment orders in euro or in foreign currencies transmitted by the customer to his bank.

This standard (version 3) took effect on 1 January 1995, but will disappear in time. Version 3.1 (April 2003) of this standard for lay-out 128 is available in a separate document. Lay-out 1440 (third version) will disappear in time.

Edition September 2005:

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

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Deze standaard bestaat ook in het Nederlands
Ce standard existe également en français.



1. General information

To be included under application code 51 are transactions or cheques with a foreign character, i.e. having at least one of the following characteristics :

- Transactions in foreign currencies
- Cross-border transactions
- Transactions implying a non-resident
- Transactions with debiting from an account in foreign currency.

As for payments which do not meet one of these criteria, it is recommended to use bank standard I1 'Payment orders'.

Files are exchanged by means of telecommunications.



2. Description of records for lay-out 1440

Each file contains:

- The header record contains the identification data
- The data records 1 contain the data on the debit (ordering customer) and the credit (beneficiary customer)
- The data records 2 contain, if necessary, the additional data on the BOPR information. This will be cancelled as of January 1, 2006 (banks will not pay attention to this information, if any)
- The trailer record contains the control data



2.1. Header record

Positions	Length	Type	Content
1	1	N	Record identification: 0 (see attachment I.1.).
2 – 7	6	N	Creation date of the tape (see attachment I.3.)
8 – 19	12	AN	Blanks
20 – 22	3	N	Code number of the financial institution, addressee of the tape
23 – 24	2	N	Application code: 51
25 - 34	10	AN	Registration number of the tape
35 – 45	11	N	Identification number of the sender of the support – VAT number (00-9N) for VAT payers – if not, national registration number (11N) or zeros (see attachment II.1.)
46 – 56	11	N	Ordering customer's identification number VAT number (zeros if not VAT payers)
57	1	AN	If duplicate of the tape: D; if not, blank
58	1	AN	Version code: 3 (see attachment I.7.)
59 – 70	12	AN	Field for bilateral relationships or blanks (see attachment II.2.)
71	1	N	Totalisation code (see attachment I.19.)
72 – 1440	1369	AN	Blanks



2.2. Data record 1

Positions	Length	Type	Content
1	1	N	Record identification: 1 (see attachment I.1.)
2 - 7	6	N	Sequence number: starts at 000001 and increases by 1 for each payment order
8 - 13	6	AN	Order execution date requested by the ordering customer (see attachments I.3. and II.3.) or blanks
14 – 29	16	AN	Ordering customer's references or blanks (CODA) (see attachment II.10.)
30 – 32	3	AN	Alphabetical ISO code of the currency to be paid (= currency of credit)
33	1	AN	Code concerning the amount to be paid (see attachment I.12.)
34 – 48	15	N	Amount to be paid to the beneficiary customer (see attachment II.4.)
49 – 58	10	AN	Internal codes concerning the account to be debited or blanks (see attachment I.11.)
59 – 70	12	N	Account number to be debited
71 – 220	150	AN	Ordering customer's full address or blanks (see attachment II.5.)



Positions	Length	Type	Content
221 - 370	150	AN	Identification of the financial institution in charge of the execution (see attachment II.11.) May contain one of the following identifications: <ul style="list-style-type: none">– SWIFT address (see attachment II.6.) followed by 139 blanks– Standard format loro/nostro account number (see attachment II.7.) followed by 138 blanks– Full address (see attachment II.5.) or 150 blanks
371 - 520	150	AN	Identification of the beneficiary customer's financial institution (see attachment II.12.) May contain one of the following identifications: <ul style="list-style-type: none">– SWIFT address (see attachment II.6.) followed by 139 blanks– Full address (see attachment II.5.) or 150 blanks
521 - 554	34	AN	Beneficiary customer's account number or blanks <ul style="list-style-type: none">– If standard format, the number is made up of the internal codes concerning the account to be credited (see attachment I.11.); these are made up of 10 AN characters, followed by 12 numeric characters of a standard format account and by 12 blanks– if not, free use of 34 AN characters
555 - 704	150	AN	Beneficiary customer's full address (see attachment II.5.)
705 - 844	4 x 35	AN	Ordering customer's message to the beneficiary customer or blanks (see attachments II.8. and II.13.)



Positions	Length	Type	Content
845 - 914	2 x 35	AN	Ordering customer's message to the beneficiary customer's financial institution or blanks (attachment II.8.)
915 - 984	2 x 35	AN	Ordering customer's message to the ordering customer's financial institution or blanks (see attachments II.8. and II.14.)
985 - 987	3	AN	Method of payment code (see attachment I.13.)
988 - 990	3	AN	Charges code (see attachment I.10.)
991 - 1000	10	AN	Internal codes concerning the ordering customer's account to be debited with charges or blanks (see attachment I.11.)
1001 - 1012	12	N	Ordering customer's account number to be debited with charges or zeros (see attachment II.15.)
1013	1	AN	Blank
1014 - 1015	2	AN	Beneficiary customer's ISO country code
1016	1	AN	Blank
1017 - 1019	3	N	BOPR heading or zeros – cancelled as of January 1, 2006 (see attachment I.18.)
1020 - 1034	15	N	Amount – cancelled as of January 1, 2006 (see attachment II.4.)
1035 - 1040	6	AN	Blank
1041 - 1089	49	AN	Justification – cancelled as of January 1, 2006 (see attachment II.9.)
1090 - 1381	4 x 73	N+AN	Repetition, up to 4 times, of the structure defined between 1017 and 1089 – cancelled as of January 1, 2006
1382 - 1391	10	AN	Bilateral bank-customer agreements (see attachment I.20.)
1392 - 1440	49	AN	Blanks



2.3. Data record 2

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

Positions	Length	Type	Content
1	1	N	Record identification: 2 (see attachment I.1.)
2 – 7	6	N	Sequence number: identical to that of the preceding data record 1
8 – 9	2	N	Sequence number of data record 2 for the same sequence number of data record 1. Starts at 01 and increases by 1 for each additional data record 2 in a same sequence number
10 – 12	3	N	BOPR heading or zeros (see attachment I.18.)
13 – 27	15	N	Amount (see attachment II.4.)
28 – 33	6	AN	Blanks
34 – 82	49	AN	Justification (see attachment II.9.)
83 - 1396	18 x 73	AN+N	Repetition, up to 18 times, of the structure defined between 10 and 82
1397 - 1440	44	AN	Blanks



2.4. Trailer record

Positions	Length	Type	Content
1	1	N	Record identification: 9 (see attachment I.1.)
2 – 7	6	N	Number of data records 1 and 2 in this file
8 – 13	6	N	Number of payment orders (= number of data records 1) in this file
14 – 28	15	N	Total of amounts (positions 34 to 48 in data record 1), omitting the digits which exceed the length on the left
29	1	N	Multiple file code (see attachment I.8.)
30 – 1440	1411	AN	Blanks



3. Description of records for lay-out 128

Each file includes:

- The header record contains the identification data
- The data records 1 contain the data on the debit (ordering customer) and the credit (beneficiary customer), the detail of payments and the BOPR information

Subdivisions 01, 06 and 10 are mandatory. Subdivision 11 is mandatory up to December 31, 2005. The other subdivisions are optional.

- The trailer record contains the control data.



3.1. Header record

Positions	Length	Type	Content
1	1	N	Record identification: 0 (attachment I.1.)
2 – 7	6	N	Creation date of the support (see attachment I.3.)
8 – 19	12	AN	Blanks
20 – 22	3	N	Code number of the financial institution, addressee of the support
23 – 24	2	N	Application code: 51
25 – 34	10	AN	Registration number of the support
35 – 45	11	N	Identification number of the sender of the support: – VAT number (00-9N) for VAT payers; – if not, national registration number (11N) or zeros (see attachment II.1)
46 – 56	11	N	Ordering customer's identification number. VAT number (zeros if not VAT payers) (see attachment II.1.)
57	1	AN	If duplicate of the support = D; if not, blank
58	1	AN	Version code: 3 (see attachment I.7.)
59 – 70	12	AN	Field for bilateral relationships or blanks (see attachment II.2.)
71	1	N	Totalisation code (see attachment I.19.)
72 – 128	57	AN	Blanks



3.2. Data record 1: subdivision 01

Positions	Length	Type	Content
1	1	N	Record identification: 1 (see attachment I.1.)
2 – 5	4	N	Sequence number: starts at 0001 and increases by 1 for each payment order
6 – 7	2	N	Subdivision of record identification: 01 (= first subdivision)
8 – 13	6	AN	Order execution date requested by the ordering customer or blanks (see attachments I.3. and II.3.)
14 – 29	16	AN	Ordering customer's references or blanks (Coda) (see attachment II.10.)
30 – 33	4	AN	Currency code of the currency to be paid (i.e. currency of credit) (attachment I.15.)
34	1	AN	Code concerning the amount to be paid (attachment I.12.)
35 – 49	15	AN	Amount to be paid to the beneficiary customer (attachment II.4.)
50 – 59	10	AN	Internal codes concerning the account to be debited or blanks (see attachment I.11.)
60 – 71	12	N	Account number to be debited
72 – 128	57	AN	Blanks



3.3. Data record 1: subdivision 02

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number: identical to that of the preceding data record 1
6 – 7	2	N	Subdivision of record identification = 02
8 – 112	105	AN	Ordering customer's address or blanks (part 1) (attachment II.5.)
113 – 128	16	AN	Blanks



3.4. Data record 1: subdivision 03

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 - 5	4	N	Sequence number (identical to the preceding data record 1)
6 - 7	2	N	Subdivision of record identification = 03
8 – 52	45 (1x35+10)	AN	Ordering customer's address or blanks (continuation) (attachment II.5.)
53 – 122	70 (2x35)	AN	Identification of the financial institution charged with the execution (part 1) May contain one of the following identifications: <ul style="list-style-type: none">– SWIFT address (attachment II.6.) followed by 59 blanks– standard format nostro/vostro account number (attachment II.7.) followed by 58 blanks– full address (attachment II.5.)– blanks (see attachment II.11.)
123 - 128	6	AN	Blanks



3.5. Data record 1: subdivision 04

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the sequence number of the preceding data record 1)
6 - 7	2	N	Subdivision of record identification = 04
8 – 87	80 (2x35+10)	AN	Continuation of the full address of the financial institution charged with the execution or blanks
88 – 122	35	AN	Identification of the beneficiary customer's financial institution (part 1) May contain one of the following identifications: – SWIFT address (attachment II.6.) followed by 24 blanks – full address (attachment II.5.) – blanks (see attachment II.12.)
123 – 128	6	AN	Blanks



3.6. Data record 1: subdivision 05

Positions	Length	Type	Content
1	1	N	Record identification: 1
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 05
8 – 122	115	AN	Full address of the beneficiary customer's financial institution (continuation) or blanks (attachment II.5.)
123 - 128	6	AN	Blanks



3.7. Data record 1: subdivision 06

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 06
8 – 41	34	AN	Beneficiary customer's account number or blanks: – if standard format account number, made up of internal codes concerning the account to be credited (attachment I.11.); these are made up of 10 numeric characters of a standard format account number and 12 blanks – if not, free use of 34 AN characters
42 – 111	70 (2x35)	AN	Beneficiary customer's full address (attachment II.5.) (part 1)
112 - 128	17	AN	Blanks



3.8. Data record 1: subdivision 07

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 07
8 – 87	80 (2x35+10)	AN	Continuation of the beneficiary customer's address or blanks (attachment II.5.)
88 – 122	35	AN	Ordering customer's message to the beneficiary customer or blanks (attachments II.8. and II.13.) (part 1)
123 - 128	6	AN	Blanks



3.9. Data record 1: subdivision 08

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 08
8 – 112	105	AN	Continuation of the ordering customer's message to the beneficiary customer or blanks (attachment II.8.)
113 – 128	16	AN	Blanks



3.10. Data record 1: subdivision 09

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 09
8 – 77	70 (2x35)	AN	Ordering customer's message to the beneficiary customer's financial institution or blanks (attachments II.8. and II.14.)
78 – 112	35 (1x35)	AN	Ordering customer's message to the ordering customer's financial institution or blanks (attachment II.8.) (part 1)
113 - 128	16	AN	Blanks



3.11. Data record 1: subdivision 10

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 10
8 – 42	35	AN	Continuation of the ordering customer's message to the ordering customer's financial institution or blanks (attachment I.8.)
43 – 45	3	AN	Method of payment code (attachment I.13.)
46 – 48	3	AN	Charges code
49 – 58	10	AN	Internal codes concerning the ordering customer's account to be debited with charges or blanks (attachment I.11.)
59 – 70	12	N	Ordering customer's account number to be debited with charges or zeros
71	1	AN	Blank
72 – 73	2	AN	Beneficiary customer's ISO country code
74 – 128	55	AN	Blanks



3.12. Data record 1: subdivision 11

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 11
8 – 10	3	N	BOPR heading or zeros – cancelled as of January 1, 2006 (see attachment I.18.)
11 – 25	15	N	Amount – cancelled as of January 1, 2006 (see attachment II.4.)
26 – 31	6	AN	Blanks
32 – 80	49	AN	Justification – cancelled as of January 1, 2006 (see attachment II.9.)
81 – 90	10	AN	Bilateral customer-bank agreements (see attachment I.20.)
91 – 128	38	AN	Blanks



3.13. Data record 1: subdivision 12

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

If necessary, other data records 1 containing amount and BOPR information may follow. They are identical to those described above; however, the subdivisions (positions 6 - 7) are given the following values: 13, 14 ...34.

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 12
8 – 10	3	N	BOPR heading or zeros (see attachment I.18.)
11 – 25	15	N	Amount (see attachment II.4.)
26 – 31	6	AN	Blanks
32 – 80	49	AN	Justification (see attachment II.9.)
81 – 128	48	AN	Blanks



3.14. Trailer record

Positions	Length	Type	Content
1	1	N	Record identification: 9 (attachment I.1.)
2 – 7	6	N	Number of data records 1 in this file
8 – 13	6	N	Number of payment orders (= number of data records 1, subdivision 01) in this file
14 – 28	15	N	Total of amounts (positions 35 to 49 of data records 1 - 01), omitting the digits which exceed the length on the left
29 – 128	100	AN	Blanks



Attachment I: list of codes used in the bank standard

1. Record code

- 0: header record: contains the identification data;
- 1 - 8: data record: contains the data concerning each transaction;
- 9: trailer record: contains the control data.

2. deleted

3. Date code

structure: DDMMYY

4. deleted

5. deleted

6. deleted

7. Version code

This code gives the version on which the creation of the support, either by the financial institution or the customer, is based.

Order of versions: 1, 2, 3 A, B Z

8. Multiple file code

When a support can contain several files, this code in the trailer record means:

- 1 = another file is next;
- 2 = last file



9. deleted

10. Charges for international exchange code

NOR: normal charges, i.e. shared charges:

- charges in Belgium to be borne by the ordering customer
- charges abroad to be borne by the beneficiary customer

BEN : all charges to be borne by the beneficiary customer

OUR: all charges to be borne by the ordering customer.

11. Internal codes concerning the account to be debited or credited

Structure:

- 1 blank
- alphabetical ISO code of the account currency (3 alphabetical characters)
- 6 blanks

12. Code concerning the amount to be paid

C: if the amount is denominated in the currency of credit (normal case).

D: if the amount is exceptionally denominated in the currency of debit [the latter must be the currency of the debited account].

13. Method of payment for international exchange code

CHC: payment by writing out ordinary bank cheque sent to the beneficiary customer

CDC: payment by writing out crossed cheque sent to the beneficiary customer

CHD: payment by writing out ordinary bank cheque sent to the ordering customer

CDD: payment by writing out crossed cheque sent to the ordering customer

CHA: payment by writing out open bank cheque sent to the beneficiary customer's bank branch

CDA: payment by writing out crossed bank cheque sent to the ordering customer's bank branch

TLX: payment by telex

MAN: payment by postal order

Z + 2 alphabetical characters: other methods of payment, to be agreed on a bilateral basis with the financial institution

EUR: European payment that meets the criteria defined by the bank. If these criteria are not met, the payment will be executed through the usual channels

bbb: (3 blanks) method of payment left to the choice of the ordering customer's financial institution.



14. deleted

15. Currency code

ISO code followed by a blank character - aligned to the left.

16. Country code

ISO code (2 alphabetical characters)

17. Country postal code

Identical to the country indication next to the car registration number.

18. BOPR heading code

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

See: Coordination of guidelines on updating directories and setting foreign exchange positions for authorised banks - (Coding directory).

19. Debit totalisation code

Value 0: no totalisation

Value 1: totalisation of the amounts of all payments on the support

The debits are totalised by date, by currency and by account to be debited.

For totalisation of a number of payments, see attachment I.20. hereafter.

20. Bilateral customer-bank agreements

This field may contain indications on the way in which the payment must be treated. For instance, it may contain an indication on the totalisation of the payments.

The content of this field must be defined on a bilateral basis between the financial institution and its customer.



ATTACHMENT II: comments on certain fields

1. Sender's identification number Ordering customer's identification number

The sender of the support may be different from the ordering customer whose payment orders are on the support.

This applies, among other things, to 'services offices' operating for several ordering customers.

In that case, it is possible to include on a single support payment orders from several ordering customers and to have several files on this support. However, there is only one file for every ordering customer.

2. Field for bilateral relationships

The content of this field must be laid down on a bilateral basis between the financial institution and the ordering customer. It includes, among other things, indications on the processing to be applied.

3. Requested execution date

Orders which are part of one file, may be processed on the different dates which follow the date of receipt of the support. If there is no indication, the financial institution will execute the order as soon as possible.

4. Amount for international exchange

Fixed positioning: 13 positions = units
2 positions = decimals.

The comma or decimal point used for separating units from decimals is not in the file format specification, but can be printed during the decoding.

If there are no decimals, the final 2 positions are zeros.

In case of 3 decimals, the third decimal is omitted.

This amount must be other than zero.



5. Structure of the address for international exchange

Made up of 150 alphanumeric characters

Name: 35 AN characters

Address: 2 x 35 AN characters

(a word or a number cannot be on 2 rows at a time)

Recognition sign of postal code: 1 AN character

- ° If this character is "*", it is followed by 34 characters subdivided as follows:
 - country code: 3 AN characters (postal code, see attachment I.17.)
 - separator: 1 blank
 - postal code: 6 AN characters
 - city/town, state, country: 24 AN characters.

° If it is not "*", this character and the next 34 are for the indications of city/town, state, country.

Reserve: 10 blanks (cannot be used at the moment).

6. Structure of the S.W.I.F.T. address, also called BIC

The BIC (Bank Identifier Code), also called the S.W.I.F.T address, consists of 8 up to 11 alphanumeric characters and contains

- a bank code (4 characters)
- a country code (2 letters)
- a place code (2 characters)
- and may be completed by a bank office code for some banks (3 characters).

Alignment is made on the left.

7. Structure of the loro/nostro account number

Structure identical to that of an account number in the Belgian financial system, consisting of 12 numeric characters.

8. Message for international exchange

When, in a file format specification, the length of the field is given as a figure multiplied by another, this means that the message is transmitted on several lines and that, in this particular case, a word or figure cannot be on 2 rows at a time.



9. Amount and BOPR information

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

This field may be mentioned up to 5 times for every transaction in data record 1 and up to 19 times in every data record 2. Each field is made up of the following headings:

- BOPR heading

Heading concerning the nature of the transaction.

Takes the value '000' if the heading is either unknown or does not have to be registered.

- amount

Numeric value defined in 15 positions under the format specified in attachment II.4.

- justification

Field made up of 49 alphanumeric characters which clearly indicates the nature of the transaction.

10. Ordering customer's references

In these references, the ordering customer will mention the data which make it possible to identify the transaction (microfilm number, etc.)

11. Financial institution in charge of the execution

The financial institution in charge of the execution is a financial institution which the ordering customer's financial institution corresponds with and which has been ordered by the latter to execute the payments.

The data about the financial institution in charge of the execution may be communicated to the ordering customer by his financial institution.

The latter, depending on its correspondence relationship, will designate the institution which can be given the task of executing the payments.

The ordering customer will fill this field only by order of his financial institution.



12. Beneficiary customer's financial institution

The beneficiary customer's financial institution is the financial institution which holds the beneficiary customer's account, while not necessarily corresponding with the ordering customer's financial institution.

In this field, the ordering customer will indicate the beneficiary customer's financial institution, if he knows it.

This field is not for data about the correspondence relationship between the ordering customer's financial institution and the beneficiary customer's financial institution.

When the beneficiary customer's financial institution is also the financial institution in charge of the execution, and provided the ordering customer's financial institution has informed its customer of a loro/nostro account, the latter may be mentioned in the field "financial institution in charge of the execution".

13. Ordering customer's message to the beneficiary customer

This field contains the information for the beneficiary customer concerning the reason of payment.

This field may contain reference numbers, invoice numbers or any other particulars for the benefit of the beneficiary customer.

14. Ordering customer's message to the beneficiary customer's financial institution

This field contains the ordering customer's instructions/information to the beneficiary customer's financial institution: PHONE BEN, TELEX BEN, NO CHARGES, etc.

15. Account number to be debited with charges

This field will be filled only if the ordering customer's account to be debited with charges is different from the account to be debited with the amount of the payments.

If not, this field will contain either blanks or zeros.

16. IBAN

The IBAN (International Bank Account Number) is the beneficiary customer's bank account number in case of cross-border payments.

The IBAN consists of 34 alphanumeric characters at the most. It is made up of a country code (2 letters), a control digit (2 digits) and a national account number (added for some specific countries).

In case of electronic registration, the 'IBAN' acronym and the spaces are omitted and the control digits must be validated.



For further information, especially with respect to the validation algorithm, see standard EBS 204 (chapter 6.1) of the ESCB, which can be found on www.ecbs.org/IBAN/IBAN Standard and Related Publications > Standard > EBS 204 > chapter 6.1.