

**What is an IBAN?**

IBANs (international bank account numbers) were introduced to standardize the identification of European bank accounts and help speed up international payments. The IBAN is composed of a two-character international organization for standardization (ISO) country code, a two-digit IBAN check digit, a bank/branch identifier and an account number. IBAN codes are a maximum of 34 digits long and are a global standard for account numbers that uniquely identify a customer's bank account. IBANs should always be used with the BIC code of the beneficiary's bank (found on the Beneficiary Bank Search screen).

**What countries require an IBAN?**

Country	ISO Country Code	Total IBAN character length	Country	ISO Country Code	Total IBAN character length
Andorra	AD	24	Lithuania	LT	20
Austria	AT	20	Luxembourg	LU	20
Belgium	BE	16	Macedonia	MK	19
Bosnia and Herzegovina	BA	20	Malta	MT	31
Bulgaria	BG	22	Mauritius	MU	30
Croatia	HR	21	Montenegro	ME	22
Cyprus	CY	28	Netherlands	NL	18
Czech Republic	CZ	24	Norway	NO	15
Denmark	DK	18	Poland	PL	28
Estonia	EE	20	Portugal	PT	25
Finland	FI	18	Romania	RO	24
France	FR	27	San Marino	SM	27
Germany	DE	22	Serbia	RS	22
Gibraltar	GI	23	Slovak Republic	SK	24
Greece	GR	27	Slovenia	SI	19
Hungary	HU	28	Spain	ES	24
Iceland	IS	26	Sweden	SE	24
Ireland	IE	22	Switzerland	CH	21
Israel	IL	23	Tunisia	TN	24
Italy	IT	27	Turkey	TR	26
Latvia	LV	21	United Kingdom	GB	22
Liechtenstein	LI	21			

**Where do I obtain an IBAN for international payments?**

Your member should provide the IBAN for European beneficiaries. (The account-holding bank in Europe is responsible for issuing IBANs to its customers that are likely to receive payments from abroad.)

**Where can I troubleshoot or obtain more information about IBANs?**

To verify or troubleshoot an IBAN, obtain examples of European IBANs, or learn more about the countries issuing and receiving IBANS, visit [www.swift.com](http://www.swift.com). Other helpful Web sites include [www.ecbs.org](http://www.ecbs.org) and [www.europeanpaymentscouncil.eu/index.cfm](http://www.europeanpaymentscouncil.eu/index.cfm).

*Note:* Sending international payments to participating countries without an IBAN may result in additional fees being assessed or payment being delayed.