



International Bank Account Number (IBAN) User Guide

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International Bank Account Number (IBAN) User Guide

1- Introduction

The Central Bank of Jordan aimed through the National Payment Council (NPC) at adopting the implementation of International Bank Account Number IBAN in Jordan as part of its strategic plan 2013- 2016 in order to unify the pattern of account numbers for banks operating in Jordan in accordance with the international standards and to enhance the efficiency of the national payment system.

It also helps in developing the payment systems in the Kingdom to keep pace with the latest international standards; enhances the efficiency, speed, accuracy, and quality of the financial operations; and facilitates the automation of domestic and cross- border transactions in a way that benefits the banks operating in the kingdom and their customers.

IBAN was created by the International Standardization Organization based on international standards in accordance with ISO 13616.

IBAN is not a new account number but a developed format of the existing banking account number. It unifies the number of digits for all banking accounts numbers in the Kingdom to facilitate the processing of the banking transfers and enable their passing through electronic systems.

IBAN also facilitates the use of Straight -Through Processing and the depositing of transactions by identifying the beneficiary's account number accurately and quickly.

It also enables the sending bank to verify the accuracy of the beneficiary's account number to avoid rejecting transfers with incorrect account numbers which requires a lot of efforts and time to be rectified.

Having considered the accelerating pace of using IBAN in recent years as it has been implemented by more than sixty countries around the world, its implementation became an international requirement that shall be adhered. Accordingly, a special committee for implementing IBAN in the Kingdom was formed.



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2- Expressions

The Kingdom	The Hashemite Kingdom of Jordan.
Central Bank	The Central Bank of Jordan.
Banks	Banks operating in the Kingdom.
National Payment Council (NPC)	National Payment Council formed on the basis of the initiative of H.E. the Governor of the Central Bank of Jordan on 7/2/1998.
Customer Account Number	The Customer Account Number according to the number of digits used currently by the bank.
Basic Bank Account Number (BBAN)	Combination of numbers used by a bank to uniquely identify the customers' accounts in order to achieve national unification for the number of digits used in customers' accounts maintained by banks.
International Bank Account Number (IBAN)	A developed format for the Basic Bank Account Number (BBAN) based on specifications set by international standards related to accounts numbers to uniquely identify the BBAN internationally .
Straight Through Process (STP)	Straight Through Process technique which is conducted by automating and processing the financial transfers through the banking systems with ease and without



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	manual intervention.
SWIFT	Society for Worldwide Interbank Financial Telecommunications (S.W.I.F.T).
Bank Identifier Code (BIC)	The bank code accredited by SWIFT in accordance with the international standard (ISO 9362).
International Standardization Organization (ISO)	An organization that works on developing [international] standards. It includes representatives from several national organizations for establishing standards. It was established in 1947 and proposes international commercial and industrial standards.
International Standard (ISO 13616)	The International Standard related to the components of the International Bank Account Number (IBAN).
International Standard (ISO 7064)	The international standard related to calculating and verifying the check digit of the IBAN. ISO/IEC 7064 (MOD 97-Page 10).
International Standard (ISO 3166)	The international standard related to the country codes.
Check Digit	Two digits of the IBAN components calculated in accordance with the international standard (ISO 7064).



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IBAN Structure	Components of IBAN in the Kingdom formulated in accordance with the international standard (ISO 13616) and which consist of 30 digits.
IBAN Format	The formats used in entering or printing IBAN.
Printed IBAN	The printing of IBAN in the form of groups. Each group shall be of 4 digits separated by a blank space for easy readability.
Electronic IBAN	The entry of IBAN in the banking systems or the internet in which the numbers and codes are presented in the form of a continuous string of digits without space between its components.
ECC Branch Code	The branch code used in the Electronic Cheque Clearing System (ECC) in the Central Bank of Jordan.



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3- Advantages of Using IBAN

- Helps in implementing Straight -Through Processing (STP) which reduces manual intervention when carrying out financial transfers.
- Contains all data required to facilitate the processing of domestic or cross- border transfers as it consists of the following:
 - country code
 - check digit
 - Basic Bank Account Number (BBAN):
 - Bank Identifier Code BIC
 - ECC Branch Code
 - Account Number
- Reduces financial transfers errors resulting from invalidity of account number.
- Helps customers in carrying out financial transfers conducted through all available banking channels such as E- Banking, ATM, Phone Banking, Mobile Banking, CounterEtc.
- Reduces costs and improves operational efficiency in processing financial transfers.

4. IBAN in Jordan

4-1 IBAN Format

The length of account number varies according to the country with maximum digits of (34) in accordance with the international standard (ISO 13616). IBAN for the Kingdom consists of 30 characters as follows:

- **First part; the first four characters from the left and consists of:**

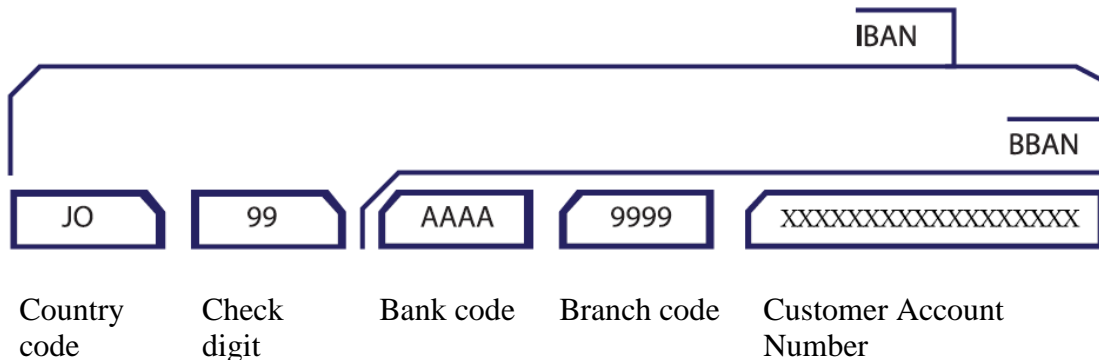


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- 1- Two characters for country code (JO): the two letters identifying the Kingdom code in accordance with the international standard (ISO 3166).
- 2- Two characters for check digit: these numbers represent the check digit and calculated in accordance with the international standard (ISO 7064)

➤ **Second part; Basic Bank Account Number BBAN which consists of 26 digits as follows:**

- 1- Four characters for the Bank Identifier Code BIC.
- 2- Four characters for the Branch Code. It is the same code used in ECC.
- 3- Eighteen characters for the customer account number which represent the existing account number of the customer in addition to zeroes to the left according to the number of characters required to complete the maximum length (18 characters).



4-2 Examples of IBAN Format



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I. In the Kingdom

000131000302	Customer account Number
CBJO 0010 0000 0000 0131 0003 02	Basic Bank Account Number
JO94 CBJO 0010 0000 0000 0131 0003 02	IBAN

II. In Some Countries:

IBAN	IBAN Length	Country
FR14 2004 1010 0505 0001 3M02 606	27	France
GB29 NWBK 6016 1331 9268 19	22	UK
SA03 8000 0000 6080 1016 7519	24	Saudi Arabia

4-3 Presentation Format of IBAN:

1- Electronic IBAN Format

The IBAN characters shall not be separated and shall be presented in the form of a continuous string of characters without space when entered in the banking systems or the internet.

2- Printed IBAN Format

The non- electronic form is the same as electronic IBAN. But when manually written or printed in paper documents (transfer form), it



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shall be printed into groups of four characters. Each group shall be separated by a blank space for easy readability.

Example of IBAN presentation methods:

000131000302	<u>Account Number</u>
JO94CBJO001000000000131000302	<u>Electronic Format</u>
JO94 CBJO 0010 0000 0000 0131 0003 02	Paper Format

4-4 Calculation of Check Code Digit:

The following example explains the method of calculating the IBAN Check Digit for a Central Bank of Jordan's account (1/3100/302)

000131000302	<u>Customer Account Number</u>
CBJO 0010 0000 0000 0131 0003 02	BBAN

➤ Step 1:

Add the country code and check digit (mark with "00") to the Basic Bank Account Number BBAN to become as follows:

JO00CBJO0010000000000131000302



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➤ Step 2:

Move the country code and the check digit to the right end:

CBJO0010000000000131000302 **JO00**

➤ Step 3:

Convert the letters into numbers, each in its position, according to Annex (1) to become as follows:

121119240010000000000131000302**1924**00
 J O

➤ Step 4:

Divide the first 9 digits of the number by 97 and calculate the remainder. In this example the remainder is 93.

121119240010000000000131000302192400

121119240/ 97= 1248651 remainder is 93	
---	--

➤ Step 5:

Replace the digits (121119240) with the remainder (93) resulted in Step No.4 to become as follows:

93010000000000131000302192400

➤ Step 6:

Repeat Step No. 4; divide the first 9 digits of the number by (97) and take the remainder, which is (77)

9301000000000131000302192400

930100000/ 97 = 9588659 giving a remainder of 77	
---	--



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➤ **Step 7:**

Substitute (930100000) with the remainder (77) arrived at in step 6. The number will become as follows:

7700000131000302192400

➤ **Step 8:**

Repeat step No. 4; divide the first 9 digits of the number by 97 and calculate the remainder. The remainder arrived at is 45

77000013 1000302192400	
77000013/97 = 7938144 giving a remainder of 45	

➤ **Step 9:**

Replace the nine digits (77000013) with the remainder (45) arrived at in step 8:

451000302192400

➤ **Step 10:**

Repeat step No. 4; divide the first 9 digits of the number by 97 and take the remainder. The remainder arrived at is 63

451000302 192400	
451000302/97=4649487, giving a remainder of 63	

➤ **Step 11:**

Replace the nine digits (451000302) with the remainder (63) arrived at in step 10



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63192400

➤ **Step 12:**

Repeat step No. 4; divide the first 9 digits of the number by 97 and take the remainder. The remainder arrived at is 4

63192400

63192400/97=651468	giving	a	
remainder of 4			

➤ **Step 13:**

Subtract the remainder (4) arrived at in step 12 from 98. (98-4=94)
These digits provide the required Check Digit:

98 - 4 = **94**

➤ **Step 14:**

IBAN of the Central Bank of Jordan's account after the Check digit is

JO**94**CBJO0010000000000131000302

4-5 Method of Validating Check Digit:

How to validate an IBAN two check digits:

Assume that we have the following IBAN for a customer in Cyprus:



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CY17002001280000001200527600

➤ **Step 1:**

Move the country code and the check code digits (CY17) to the right end:

002001280000001200527600 **CY17**

➤ **Step 2:**

Convert all letters to numbers, each in its position, according to Annex (1) to become as follows:

002001280000001200527600**1234**17
C Y

➤ **Step 3:**

Divide the first 9 digits of the number by 97 and calculate the remainder. The result is 73

➤ **Step 4:**

Replace the digits (002001280) by the remainder (73) calculated in step No.3. The number will become as follows:

7300000120052760012 3417

➤ **Step 5:**

Repeat step No.3; divide the first 9 digits of the number by (97) and take the remainder which is (31)



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➤ **Step 6:**

Repeat step 4; replace the digits (730000012) by the remainder (31) resulted in step 5. The number will become as follows:

310052760012 3417

➤ **Step 7:**

Repeat step 3; divide the first 9 digits of the number by (97). The remainder is (20)

➤ **Step 8:**

Repeat step 4; replace the digits (310052760) by the remainder (20) resulted in step 7. The number will become as follows:

200123417

➤ **Step 9:**

Repeat step 3; divide the first 9 digits of the number by (97) which will give a remainder of 1. Since the final remainder is (1), the check digits are considered as valid and accordingly the account number is valid.

5-Role of Banks Operating in Jordan

According to the project implementation plan, the project is divided into two phases:

a- The first phase: in this phase the banks are required to do the following:

- Preparing their banking systems in order to be able to generate IBAN for their current customers in accordance with the specifications set on the national level.



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- Training their employees.
- Providing customers with their IBANs and holding awareness sessions to educate their customers.

b. Second phase: in this phase the banks are required to have banking systems that are capable of:

- Generating IBAN for new customers or for any other accounts opened and subject to the work requirements of the project.
- Verifying the validity of their customers' IBANs.
- Verifying the validity of IBANs of other banks' customers.
- Modifying software related to domestic or cross- border transfers and preparing such software to accept IBANs instead of traditional account numbers, as deemed necessary.
- Modifying banking reports and notifications according to the desire and need of the bank in order to include IBANs.
- Using IBANs in financial transfers.
- Preparing their operating systems to carry out incoming financial transfers by using Straight- Through Process to the beneficiary's account.



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Annex No (1)

Table of Letters to Numbers Conversion to Calculate Check Digit

A = 10	G = 16	M = 22	S = 28	Y = 34
B = 11	H = 17	N = 23	T = 29	Z = 35
C = 12	I = 18	O = 24	U = 30	
D = 13	J = 19	P = 25	V = 31	
E = 14	K = 20	Q = 26	W = 32	
F = 15	L = 21	R = 27	X = 33	



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Annex No. (2)

Country Codes ISO 3166



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Country	Code	Country	Code
Afghanistan	AF	China	CN
Albania	AL	Columbia	CO
Algeria	DZ	Comoros	KM
Andorra	AD	Congo, Dem. Republic	CD
Angola	AO	Congo, Republic of	CG
Argentina	AR	Costa Rica	CR
Armenia	AM	Ivory Coast	CI
Aruba	AW	Croatia HRK	HR
Australia	AU	Cuba	CU
Austria	AT	Cyprus	CY
Azerbaijan	AZ	Czech Republic	CZ
Bahamas	BS	Dem. People s Rep. of Korea	KP
Bahrain	BH	Denmark	DK
Bangladesh	BD	Djibouti	DJ
Barbados	BB	Dominican Republic	DO
Belarus	BY	Eastern Caribbean	DC
Belgium	BE	Ecuador	EC
Belize	BZ	Egypt	EG
Benin	BJ	El Salvador	SV
Bermuda	BM	Eritrea	ER
Bhutan	BT	Estonia	EE
Bolivia	BO	Ethiopia	ET
Bosnia and Herzegovina	BA	Faroe Islands	FO
Botswana	BW	Falklands / Malvinas	FK
Brazil	BR	Fiji	FJ
Brunei Darussalam	BN	Finland	FI
Bulgaria	BG	France	FR
Burkina Faso	BF	Gabon	GA
Burundi	BI	Gambia	GM
Cambodia	KH	Georgia	GE
Cameroon	CM	Germany	DE
Canada	CA	Ghana	GH
Cape Verde Islands	CV	Gibraltar	GI
Cayman Islands	KY	Greece	GR
Central African	CF	Greenland	GL
Chad	TD	Guatemala	GT
Chile	CL	Guernsey	GG



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Country	Code	Country	Code
Guinea	GN	Malaysia	MY
Guinea, Equatorial	GQ	Maldives	MV
Guyana	GY	Mali	ML
Haiti	HT	Malta	MT
Honduras	HN	Mauritania	MR
Hong Kong	HK	Mauritius	MU
Hungary	HU	Mayotte	YT
Iceland	IS	Mexico	MX
India	IN	Moldova	MD
Indonesia	ID	Monaco	MC
Iran	IR	Mongolia	MN
Iraq	IQ	Montenegro	ME
Ireland	IE	Morocco	MA
Isle of Man	IM	Mozambique	MZ
Israel	IL	Myanmar / Burma	MM
Italy	IT	Namibia	NA
Jamaica	JM	Nepal	NP
Japan	JP	Netherlands	NL
Jersey	JE	Netherland Antilles	AN
Jordan	JO	New Caledonia	NC
Kazakhstan	KZ	New Zealand	NZ
Kenya	KE	Nicaragua	NI
Korea (South)	KR	Niger	NE
Kyrgyzstan	HG	Nigeria	NG
Kuwait	KW	Norway	NO
Laos	LA	Oman	OM
Latvia	LV	Pakistan	PK
Lebanon	LB	Republic of Palestine	PS
Lesotho	LS	Panama	PA
Liberia	LR	Papua New Guinea	PG
Liechtenstein	LI	Paraguay	PY
Lithuania	LT	Peru	PE
Luxembourg	LU	Philippines	PH
Macau	MO	Poland	PL
Macedonia	MK	Portugal	PT
Madagascar	MG	Qatar	QA
Malawi	MW	Reunion	RE



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Country	Code	Country	Code
Romania	RO	United States	US
Russia	RU	Uruguay	UY
Rwanda	RW	Uzbekistan	UZ
San Marino	SM	Vanuatu	VU
Sao Tome & Principe	ST	Venezuela	VE
Saudi Arabia	SA	Vietnam	VN
Senegal	SN	VIRGIN ISLANDS,BRITISH	VG
Serbia	RS	West Africa	EH
Seychelles	SC	West Samoa	WS
Singapore	SG	Yemen	YE
Slovakia	SK	Zambia	ZM
Slovenia	SI		
Solomon Islands	SB		
Somalia	SO		
South Africa	ZA		
Spain	ES		
Srilanka	LK		
St. Helena	SH		
Sudan	SU		
Suriname	SR		
Swaziland	SZ		
Sweden	SE		
Switzerland	CH		
Syria	SY		
Taiwan	TW		
Tanzania	TZ		
Thailand	TH		
Togo	TG		
Tonga	TO		
Trinidad & Tobago	TT		
Tunisia	TN		
Turkey	TR		
Turkmenistan	TM		
United Arab Emirates	AE		
Uganda	UG		
Ukraine	UA		
United Kingdom	GB		



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Annex No. (3)

Requirements for carrying out transfers for the countries of the world

Country	Country Code	IBAN Length	Currency Code	Currency	Main Requirements	Additional requirements
Afghanistan	AF		AFA			No relationship in this currency
Albania	AL	28	ALL	Leik	IBAN and swift	Need reason for payment
Algeria	DZ		DZD	Dinar	Swift and Account Number	Need 10 digit bank branch code and Reason for payment
Andorra	AD	24	EUR ADP	Euro	IBAN and swift	
Angola	AO		AOA	Kwanza	Swift and Account Number	
Argentina	AR		ARS	Peso	Swift and Account Number	Need CUIT (Tax ID of the company / Indl holding the account), CBU (account format) number identifying the bank, branch, currency and the account number Bene contact name / telephone number, Reason for payment. Bene must provide docs / claim funds at branch.
Armenia	AR		AMD	Dram	Swift and Account Number	Need reason for payment
Aruba	AW		AWG	Florin/ Gullders	Swift and Account Number	Need reason for payment
Australia	AU		AUD USD	Dollar	Account number Swift and Account Number	Need 6 digit BSB Need 8 or 11 digit swift and currency correspondent bank
Austria	AT	20	EUR	Euro	IBAN and swift	
Azerbaijan	AZ	28	AZN	Manat	Swift and Account Number	Need reason for payment
Bahamas	BS		BSD	Dollar	Swift and Account Number	Need reason for payment
Bahrain	BH	22	BHD	Dinar	IBAN and swift	Need correspondent bank



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			All currencies			IBAN and swift	
Bangladesh	BD		BDT	Taka		Swift and Account Number	Need full bene address Bene contact name / tel number Detailed reason for payment (provide numbers and dates of invoices, where applicable)Full bene bank name and address
Barbados	BB		BBD	Dollar		Swift and Account Number	Bene and Bene bank country must be Barbados Need reason for payment
Belarus	BY		BYN	Rubles		Swift and Account Number	Need reason for payment
Belgium	BE	16	EUR	Euro		IBAN and swift	
Belize	BZ		BZD	Dollar		Swift and Account Number	Bene and Bene bank country must be Belize Need reason for payment
Benin	BJ		XOF	CFA Franc		Swift and Account Number	Need full bene address Detailed reason for payment (provide numbers and dates of invoices, where applicable)Full bene bank name and address
Bermuda	BM		BMD	Dollar		Swift and Account Number	Need reason for payment
Bhutan	BT		BTN	Ngultrum		Swift and Account Number	Need reason for payment
Bolivia	BO		BOB	Bolivian		Swift and Account Number	Need reason for payment
Bosnia and Herzegovina	BA	20	BAM	Marka		IBAN and swift	
Botswana	BW		BWP	Pula		Swift and Account Number	



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Country	BR	BRL	Real	Swift and Account Number	Need full name / bene contact name, bene address and phone number Full bene bank address including bene bank branch number CNP) or CPF (tax ID) number Bank agency code (7 digits with preliminary 3 digits denoting bank and the last 4 denoting the branch Detailed reason for payment (i.e., import of furniture, accommodation expenses, wages)
Brazil					
Brunel Darussalam	BN	BND	Dollar	Swift and Account Number	Need reason for payment
Bulgaria	BG	BGN	Leva	IBAN and swift	
Burkina Faso	BF	XOF	CFA Franc	Swift and Account Number	Need full bene address Detailed reason for payment (provide numbers and dates of invoices where applicable) Full bene bank name and address
Burundi	BI	BF	Franc	Swift and Account number	Need reason for payment
Cambodia		KHR	Riel	Swift and Account number	Need reason for payment
Cameroon	CM	XAF	CFA Franc	Swift and Account number	Need 23 digit account number (5 digit bank code/5 digit branch code/11 digit account/2 digit key) Reason for payment
Canada	CA	CAD	Dollar	Swift and Account number	Need 8 or 11 digit swift, account number, 9 digit branch
Cape Verde Islands	CV	CVE	Escudo	Swift and Account number	Need reason for payment
Cayman Islands		KYD	Dollar	Swift and Account number	
Central African	CF	XAF	CFA Franc	Swift and Account number	Need 23 digit account number (5 digit bank code/5 digit branch code/11 digit account/2 digit key) Reason for payment



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Chad	TD	XAF	CFA Franc	Swift and Account number	Need 23 digit account number (5 digit bank code/5 digit branch code/11 digit account/2 digit key)Reason for payment
Chile	CL	CLP	Peso	Swift and Account number	Need detailed reason for payment Bene contact name and telephone number RUT number (taxpayer ID)Bene must provide docs / claim funds at branch
	ON	CNY	Yuan	Swift and Account number	Need detailed reason for payment Bene contact name and telephone number Specific bank branch address
China		All other currencies		Swift and Account number	Need reason for payment and correspondent bank
	CO	COP	Peso	Swift and Account number	Need NIT (Tax Payer ID). Also called Cedula.Bene contact name and telephone # Full bene address Detailed reason for payment
Comoros	KM	KMF	Franc	Swift and Account number	Need compliance authorization
Congo, Dem. Republic of	CD	CDF	Franc	Swift and Account number	Need compliance authorization Need reason for payment
	CG	XAF	CFA Franc	Swift and Account number	Need 23 digit account number (5 digit bank code/5 digit branch code/11 digit account/2 digit key)Reason for payment
Costa Rica	CR	CRC	Colón	Swift and Account number	Need bene bank full name and address Cedula Juridica (Tax ID) for bene Bene contact name / Telephone # Bene full address Detailed reason for payment
	CI	XOF	CFA Franc	Swift and Account number	Need compliance authorization. Need full bene address Detailed reason for payment. Full bene bank name and address
Croatia HRK	HR	HRK	Kuna	IBAN and swift	
Cuba	CU				No Transaction



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Cyprus	CY	28	EUR	Euro	IBAN and swift	
Czech Republic	CZ	24	CZK	Koruna	IBAN and swift	
Dem. People's Rep. of Korea	KP					No Transaction
Denmark	DK	18	DKK	Krone	IBAN and swift	
Djibouti	DJ		DJF	Franc	Swift and Account number	Need reason for payment
Dominican Republic	DO	28	DOP	Peso	Swift and Account number	Need reason for payment
Eastern Caribbean	EC		XCD	Dollar	Swift and Account number	Need reason for payment
Ecuador	EC		USD	Dollar	Swift and Account number	
Egypt	EG		EGP	Pound	Swift and Account number	Need contact name and telephone # Detailed reason for payment Bene bank branch name and address Bene must provide ID or passport at bank inorder to obtain funds.
El Salvador	SV		SVC	Colón	Swift and Account number	Need reason for payment
Eritrea	ER		ERN	Nakfa		No relationship in this currency
Estonia	EE	20	EET	Krooner	IBAN and swift	Need IBAN and 11 digit BIC/SWIFT code
Ethiopia	ET		ETB	Birr	Swift and Account number	Need bene contact name/telephone number Full bene address Detailed reason for payment Full bene bank name and address
Faroe Islands	FO	18				
Falklands / Malvinas	FK		FKP	Pound	Swift and Account number	
Fiji	FJ		FJD	Dollar	Swift and Account number	



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Finland	FI	18	EUR	Euro	IBAN and swift	
France	FR	27	EUR	Euro	IBAN and swift	
Gabon	GA		XAF	CFA Franc	Swift and Account number	Need 23 digit account number (5 digit bank code/5 digit branch code/11 digit account/2 digit key)/Reason for payment.
Gambia	GM		GMD	Dalasi	Swift and Account number	Need reason for payment
Georgia	GE	22	GEL	Lari	IBAN and swift	Need reason for payment.
Germany	DE	22	EUR	Euro	IBAN and swift	
			USD		IBAN and swift	
Ghana	GH		GHS	Cedi	Swift and Account number	Need reason for payment
Gibraltar	GI	23	GBP	Pound	IBAN and swift	Need reason for payment
		27	EUR	EURO	IBAN and swift	
Greenland	GL	18	EUR	EURO	IBAN and swift	
Guatemala	GT	28	GTQ	QUETZAL	Swift and Account number	Need bene contact name and tel number NIT number (tax payer ID) Reason for payment
Guernsey	GG		EUR	Euro	IBAN and swift	
			GBP	Pound	IBAN and swift	
Guinea	GN		GNF	Franc	Swift and Account number	Need reason for payment
			XAF	CFA Franc	Swift and Account number	Need 23 digit account number (5 digit bank code/5 digit branch code/11 digit account/2 digit key)/Reason for payment.
Guyana	GY		GYD	Franc	Swift and Account number	Need reason for payment
Haiti	HT		HTG	Goud	Swift and Account number	Need reason for payment
			USD	Dollar		



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Country	HN	HL	HNL	Local Currency	Swift and Account number	Need reason for payment
Honduras				Lempira	Swift and Account number	Need reason for payment
Hong Kong	HK		HKD	Dollar	Swift and Account number	Need 8 or 11 digit swift and account number
Hungary	HU	28	HUF	Forint	IBAN and swift	Currency suspended
Iceland	IS	26	ISK	Krona	Swift and Account number	Need IFSC code Full bank address (Bene bank address must match IFSC code) Detailed reason for payment
India	IN		INR	Ruppee	Swift and Account number	Need reason for payment. Citi bank requires us to provide the bene's status: 1. Resident/Non Resident; 2. Local / Foreign entity of Indonesia
Indonesia	ID		IDR	Rupiah	Swift and Account number	Need reason for payment. Citi bank requires us to provide the bene's status: 1. Resident/Non Resident; 2. Local / Foreign entity of Indonesia
Iran	IR					No transaction
Iraq	IQ		IQD	Dinar	Swift and Account number	Currency suspended
			USD	Dollar	Swift and Account number	Need compliance authorization
Ireland	IE	22	EUR	EURO	IBAN and swift	
Isle of Man	IM		EUR	EURO	IBAN and swift	
Israel	IL	23	ILS	Shekel	IBAN and swift	
Italy	IT	27	EUR	EURO	IBAN and swift	
Jamaica	JM		JMD	Dollar	Swift and Account number	Need reason for payment
Japan	JP		JPY	Yen	Swift and Account number	Need MOF Code
Jersey	JE		EUR	Euro	IBAN and swift	



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Country	IO	Length	IO	Currency	Swift and Account number	Requirements
Jordan				Dinar	Swift and Account number	Need full bene name and full bene address Bene contact name and telephone # Reason for payment If bene is individual, passport number is required. If bene is a company, the company website address is required
Kazakhstan	KZ	20	KZT	Tenge	IBAN and swift	Need 9 digit BIC/MFO (Bank code) RNN (Tax ID) Detailed reason for payment Bene address including city
Kenya	KE		KES	Shilling	Swift and Account number	Need 5 digit swift code Reason for payment 11 digit swift is recommended bene bank full name, branch name and branch address Bene contact name and telephone number Full bene name and address
Korea (South)	KR		KRW		Swift and Account number	Need bene contact name and telephone number Reason for payment
Kyrgyzstan	KG		KGS	Won	Swift and Account number	Need reason for payment
Kuwait	KW	30	KWD	Dinar	IBAN and swift	
Laos			LAK	KIP	Swift and Account number	Need reason for payment
Latvia	LV	21	LVL	LATS	IBAN and swift	
Lebanon	LB	28	LBP	POUND	IBAN and swift	Need reason for payment
Lesotho	LS		LSL	LOTI	Swift and Account number	Need reason for payment
Liberia	LR		LRD	DOLLAR	Swift and Account number	Need compliance authorization Need reason for payment
Liechtenstein	LI	21				
Lithuania	LT	20	LTL	Litas	IBAN and swift	
Luxembourg	LU	20	EUR	Euro	IBAN and swift	
Macao	MO		MOP	Pataca	Swift and Account number	Need reason for payment

Macedonia	MK	19	MKD	Dinar		number	IBAN and swift		Need reason for payment			
Madagascar	MG		MGA	Ariary		Swift and Account number		Swift and Account number				
Malawi	MW		MWK	Kwacha		Swift and Account number		Swift and Account number	Need reason for payment			
Malaysia	MY		MFR	Ringgit		Swift and Account number		Swift and Account number	Need reason for payment	Need reason for payment Payments below 10,000 booked with BOA cannot be cleared through the local banking system and will be issued by cheque to beneficiaries		
Maldives	MV		MVR	Ruffyaa		Swift and Account number		Swift and Account number	Need reason for payment			
Mali	ML		XOF	CFA Franc		Swift and Account number		Swift and Account number	Need full bene address Detailed reason for payment Full bene bank name and address			
Malta	MT	31	EUR	Euro		IBAN and swift		IBAN and swift	Need reason for payment			
Mauritania	MR	27	MRO	Ouguiya		Swift and Account number		Swift and Account number	Need reason for payment			
Mauritius	MU	30	MUR	Rupee		IBAN and swift		IBAN and swift				
Mayotte	YT		EUR	Euro		IBAN and swift		IBAN and swift				
Mexico	MX		MXN	Peso		Swift and Account number		Swift and Account number	Need 18 digit claibe			
			USD						Need 10, 11 or 18 digit account number			
Moldova	MD	24	MDL	Leu		Swift and Account number		Swift and Account number	Need reason for payment			
Monaco	MC	27	EUR	Euro		IBAN and swift		IBAN and swift				
Mongolia	MN		MNT	Tugrik		Swift and Account number		Swift and Account number	Need reason for payment			
Montenegro	ME	22	EUR	Euro		Swift and Account number		Swift and Account number				

Country	MA	MAD	Dirham	Swift and Account number	Reason for payment
Morocco					
Mozambique	MZ	MZN	Metical	Swift and Account number	Need 21 digit IBN required. Will consist of bank/branch routing details preceding the bene account number Reason for payment
Myanmar / Burma	MM				No transactions
Namibia	NA	NAD	Dollar	Swift and Account number	Full bene bank address Reason for payment
Nepal	NP	NPR	Rupee	Swift and Account number	Detailed reason for payment
Netherlands	NL	EUR	Euro	IBAN and swift	
Netherlands Antilles		ANG	Guilder	Swift and Account number	Need reason for payment
New Caledonia	NC	XPF	Franc	Swift and Account number	
New Zealand	NZ	NZD	Dollar	Swift and Account number	Need 6 digit BSIB. Address must match BSIB
Nicaragua	NI	NIO	Condoba	Swift and Account number	Need reason for payment
Niger	NE	XOF	CFA Franc	Swift and Account number	Need Full bene address Detailed reason for payment Full bene bank name and address
Nigeria	NG	NGN	Naira	Swift and Account number	
Norway	NO	NOK	Krone	IBAN and swift	
Oman	OM	OMR	Rial	Swift and Account number	Need reason for payment



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Country	PK	24	PKR	Rupee	Swift and Account number	Need 11 digit swift for bene bank. Bank branch routing code Swift /routing code must match bene bank address provided. Bene bank branch name and full address including city. Bene account must be held at that branch.
Republic of Palestine	PS		PS	29		
Panama	PA		PAB	Balboa	Swift and Account number	Need reason for payment
Papua New Guinea	PG		PGK	Kina	Swift and Account number	
Paraguay	PY		PYG	Guarani	Swift and Account number	Need reason for payment
Peru	PE		PEN	Nuevo Sol	Swift and Account number	Need 20 digit account number
Philippines	PH		PHP	Peso	Swift and Account number	
Poland	PL	28	PLN	Zloty	IBAN and swift	
Portugal	PT	25	EUR	Euro	IBAN and swift	
Qatar	QA		QAR	Riyal	Swift and Account number	
Reunion	RE		EUR	Euro	IBAN and swift	
Romania	RO	24	RON	Lei	IBAN and swift	
Russia	RU		RUB	Ruble	Swift and Account number	Need 20 digit account number. Account number must include 810 in the bulk of the number. INN (10-12 digit Tax registration number) BIC (9 digit Bank Identification Code) Must specify whether payment includes or excludes VAT (Value Added Tax) Detailed reason for payment code Optional Details: KPP Number, KKB number and correspondent account



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Rwanda	RW		RWF	Franc	Swift and Account number	Need reason for payment
San Marino	SM	27	EUR	Euro	IBAN and swift	
Sao Tome & Principe	ST		STD	Dobra	Swift and Account number	Need reason for payment
Saudi Arabia	SA	24	SAR	Riyal	IBAN and swift	
			All currencies		IBAN and swift	Need currency correspondent
Senegal	SN		XOF	CFA Franc	Swift and Account number	Need full bene address Detailed reason for payment Full bene bank name and address
Serbia	RS	22	RSD	Dinar	IBAN and swift	Need reason for payment
Seychelles	SC		SCR	Rupee	Swift and Account number	Need reason for payment
Singapore	SG		SGD	Dollar	Swift and Account number	
Slovakia	SK	24	EUR	Euro	IBAN and swift	
Slovenia	SI	19	EUR	Euro	IBAN and swift	
Solomon Islands	SB		SBD	Dollar	Swift and Account number	
Somalia	SO		SOS	Shilling	Swift and Account number	Need reason for payment



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South Africa	ZA		ZAR	Rand	Swift and Account number	
Spain	ES	24	EUR	Euro	IBAN and swift	
Sri Lanka	LK		LKR	Ruppee	Swift and Account number	
St. Helena	SH		SHP	Pound	Swift and Account number	Need reason for payment
Sudan	SU					No transactions
Suriname	SR		SRD	Dollar	Swift and Account number	Need reason for payment
Swaziland	SZ		SZL	Lilangeni	Swift and Account number	
Sweden	SE	24	SEK	Krona	IBAN and swift	
Switzerland	CH	21	CHF	Franc	IBAN and swift	
Syria	SY		SYP	Pound	Swift and Account number	
Taiwan	TW		TWD	Dollar	Swift and Account number	Need full bene bank address Reason for payment Bene contact name or telephone# is recommended
Tanzania	TZ		TZS	Shilling	Swift and Account number	Need sort code Reason for payment Bene bank full name, branch name and address Bene contact details phone number for individuals; phone number and contact person name for companies Bene full name and address
Thailand	TH		THB	Baht	Swift and Account number	Need OIB Code
Togo	TG		XOF	CFA Franc	Swift and Account number	Need full bene address Detailed reason for payment Full bene bank name and address
Tonga	TO		TOP	Pa'anga	Swift and Account number	



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Tinidad & Tobago	TT		TTD	Dollar	Swift and Account number	Need reason for payment
Tunisia	TN	24	TND	Dinar	IBAN and swift	
Turkey	TR	26	TRY	Lira	IBAN and swift	
Turkmenistan	TM		TMT	Manat	Swift and Account number	
UAE	AE	23	AED	Dirham	IBAN and swift	
			All currencies			
Uganda	UG		UGX	Shilling	Swift and Account number	Need bene bank branch name and full bene bank address
Ukraine	UA		UAH	Hryvnia	Swift and Account number	Need detailed reason for payment. For payments to individuals: According to Ukrainian legislation, they can only credit to private accounts with the following information: "salary", "wages", "pilot", "bonus", "honorarium", "insurance compensation", "alimony" and "compensation of damage". Reason for payments such as 'paying invoice' or 'purchase of goods' acceptable for companies ONLY
United Kingdom	GB	22	GBP	Pound	Swift and Account number	Need sort code / IBAN
			USD	Dollar	Swift and Account number	
			EUR	Euro	IBAN and swift	
United States	US		USD	Dollar	Swift and Account number	Need 9 digit ABA
			UYU	Peso	Swift and Account number	Need reason for payment



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Uzbekistan	UZ		UZS	Som	Swift and Account number	Need reason for payment
Vanuatu	VU		VUV	Vatu		
Venezuela	VE		VEF	Bolivar	Swift and Account number	Need RIF (Tax Payer ID number) Bene contact name and telephone number Reason for payment Bene will be required to complete paperwork at their bank in order to receive funds.
Vietnam	VN		VND	Dong	Swift and Account number	Need reason for payment
VIRGIN ISLANDS, BRITISH West Africa	VG		VG	24		
			XOF	CGA Franc	Swift and Account number	
West Samoa	WS		WS	Tala	Swift and Account number	
Yemen	YE		YER	Rial	Swift and Account number	Need reason for payment
Zambia	ZM		ZMK	Kwacha	Swift and Account number	