

## Creditor Identifier Overview

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## 0 Document History

Issue number	Dated	Reason for revision															
V1.0	17/10/2008	Approved by the SPS WG. Subsequent updates to be included and published as received by the EPC Secretariat.															
V1.1	28/10/2008	NL Creditor Identifier information updated.															
V1.2	10/04/2009	DE Creditor Identifier information updated. SE Creditor Identifier information added.															
V1.3	02/07/2009	HU Creditor Identifier information updated ES Creditor Identifier information updated Minor changes for clarification															
V1.4	08/09/2009	Creditor Identifier information updated for the following countries: <table border="1" data-bbox="528 674 911 831"> <tr> <td>• AT</td> <td>• GR</td> <td>• RO</td> </tr> <tr> <td>• BG</td> <td>• IT</td> <td>• SL</td> </tr> <tr> <td>• CH</td> <td>• LI</td> <td>• UK</td> </tr> <tr> <td>• CY</td> <td>• NL</td> <td></td> </tr> <tr> <td>• DE</td> <td>• NO</td> <td></td> </tr> </table> Minor changes for clarification	• AT	• GR	• RO	• BG	• IT	• SL	• CH	• LI	• UK	• CY	• NL		• DE	• NO	
• AT	• GR	• RO															
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V1.5	16/11/2009	BE Creditor Identifier information updated															
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V1.8	07/04/2010	MT Creditor Identifier information included															
V1.9	27/07/2010	LU Creditor Identifier information included															
V2.0	12/10/2010	LT and SK Creditor Identifier included, update for ES and inclusion of information on authenticity/validity check															
V2.1	01/12/2011	Added Monaco, small amendments for the Netherlands and France and added information on authenticity / validity check for various communities															
V2.2	13/02/2012	Completed Romania															
V2.3	10/08/2012	Update for the Netherlands and a minor clarification added in the introduction															
V2.4	08/02/2013	Newly updated structure of the domestic creditor identifier in Hungary															
V2.5	05/03/2013	Austria: updated web pages under “Entity/contact point” and “Authenticity/validity check” Bulgaria: updated content under “Entity/contact point” and “Authenticity/validity check”															

## 1 Objective

The objective of this document is to provide basic information to allow Creditor Banks to check on the validity of Creditor Identifiers by providing information on their characteristics per SEPA country.

This list is not yet complete, but is being published with available data. It will be updated as and when more information is provided.

## 2 Background

The Creditor Identifier ('CI') has been created in the SDD Scheme to allow Debtors as well as Debtor Banks to return to the Creditor for Refunds and complaints and to check the existence of a mandate at the presentation of a collection by the Creditor. These actions needed a unique identification of Creditors, meaning that each CI only refers to one Creditor. A single Creditor, however, is free to use more than one CI or only to use one CI for the initiation of collections in all SEPA countries.

Most communities have their own specific procedures for providing a CI to Creditors. No new SEPA procedure has been created, and the SEPA SDD Scheme allows the use of existing national identifiers to build a SEPA wide CI by adding a country code and a check-digit. The CI identifies issuing country by the use of the country code in the CI. This country code has no logical link with any other characteristic of the Creditor's location or identity. Country specific structures are listed in the tables below. The following is a general structure for the Creditor Identifier.

Creditor Identifier structure:

- Position 1-2 filled with the ISO country code.
- Position 3-4 filled with the check digit according to ISO 7064 Mod 97-10.
- Position 5-7 filled with the Creditor Business Code, if not used then filled with ZZZ.
- Position 8 onwards filled with the country specific part of the identifier being a national identifier of the Creditor, as defined by the National Community.

The CI is part of the unique mandate-key composed of the CI and the unique mandate reference. If a Creditor would move his account relation from a bank in one country to a bank in another country, the existing CI should be kept; otherwise all mandates existing in the market would need to be amended through the next collection. . In this case it is important for the new Creditor Bank to have certainty about the validity of the CI. The new Creditor Bank will need proof or must have a possibility to check that the CI presented by the Creditor is valid.

The criteria based on which Creditor Identifiers are granted are entirely at the discretion of the responsible bodies in national communities.

## 3 Process

A Creditor Bank who initiates a relationship with a Creditor must provide or support the receipt of an Identifier to a Creditor if the Creditor does not yet have such an Identifier (see Rulebook section 5.7 - h: *"In respect of each of its Creditors, a Creditor Bank shall in the event that a prospective Creditor does not have a Unique Creditor Identifier, provide or procure the provision of such a number."*)

This obligation of a Creditor Bank implies that a Creditor Bank should have the possibility to check whether the CI provided by the Creditor has been properly issued.

Two possibilities exist depending on the issuing entity.

- If the issuing entity is an entity managing the Identifiers on behalf of the banking community, the Creditor Bank can contact this entity and check the database of issued identifiers or simply request the information. Reception of this information will provide evidence that the CI is valid.
- If the banking community has no entity managing the Identifiers on their behalf, the issuing entity will be the Creditor Bank itself. Issuing the CI must be done under responsibility of the Creditor Bank according to the applicable rules to guarantee that the issued CI is unique and contains all information needed. In some cases, a certificate can be given to the Creditor by the issuing Creditor Bank to give evidence for this. This certificate will enable the Creditor and any new Creditor Bank to use the same CI with different Creditor Banks.

The country overview of this document contains an overview of the national Identifiers for Creditors. The list indicates for each country which entity is in charge of managing these Identifiers on behalf of the banking community. In some cases, it is a public key, e.g. a tax number where no specific managing entity needed to be designated as already existing in the country.

Creditor Banks wishing to receive information about the validity of the Creditor Identifier should request this information from the Creditor (e.g. the Creditor should provide the bank with a copy of the letter received from the issuing entity if available) or contact the issuing entity as defined in the country overview. As there is in general no business relationship between the issuing entity and the Creditor Banks, there exists no legal basis for the publication of information regarding Creditor Identifiers issued, especially in the light of applicable data protection laws.

## 4 Country overview of the Creditor Identifier structure

### 4.1 Euro countries

#### 4.1.1 Austria

##### Structure

**AT97ZZZ01234567890** ‘Creditor Identifier’ or ‘Creditor ID’

For the national identifier 11 digits are used, the first 0 is a fixed field, the remaining 10 digits are used in ascending order, starting with one – leading zeros.

##### Entity/contact point

National Central Bank of Austria

[http://www.oenb.at/de/stat\\_melders/melderservice/cid/cid\\_start.jsp](http://www.oenb.at/de/stat_melders/melderservice/cid/cid_start.jsp)

Banks will be able to check CIs against the database; they do not necessarily have to be the Creditor Bank of the Creditor, of which they are inquiring the CI. However for safety reasons banks will have to apply for bank specific access data in order to be able to access the database.

##### Certificate

##### Authenticity / validity check

The Austrian Central Bank (Oesterreichische National Bank) is the central emitting and checking point for the Austrian Creditor IDs.

Every Austrian bank can make such a check by itself via the following (secured) link:

<https://www.myoenb.com/>

More information about the Austrian Creditor Identifier and current information about the contact persons can be found on the website

[http://www.oenb.at/de/stat\\_melders/melderservice/cid/cid\\_start.jsp](http://www.oenb.at/de/stat_melders/melderservice/cid/cid_start.jsp)

Currently only Austrian Banks have access to the central database of Austrian Creditor IDs. The inquiry is made through a secured link connected to a user ID and a password.

## 4.1.2 Belgium

### Structure

**BE68ZZZ0123456789**

When the Creditor has an “Enterprise Number”

OR

**BE78ZZZ050D000000008**

When the Creditor does not have an “Enterprise Number”

For the national identifier 10 numeric positions fixed length are used. It is called the “Enterprise Number” (this number is also used as the VAT Number by the company)

When the Creditor does not have an “Enterprise Number”, the structure of the CI will be as follows:

Positions 8->10: internal bank code (specific for Belgium)

Position 11: “D”

Positions 12->20: increasing number issued by the Creditor Bank

### Entity/contact point

The Enterprise number is assigned to a company by the Federal Public Service (Ministry) Economy. In the SEPA environment, the Creditor Banks will issue the CI and the national database, used for the current domestic solution, will not be maintained anymore after phase out of the domestic solution

### Certificate

Available upon request at the Creditor Bank

### Authenticity / validity check

## 4.1.3 Cyprus

### Structure

**CY97ZZZ123A**

The Cyprus National Creditor Identifier consists of two alphanumeric digits. The presentation format is for example 12, AB, A5 etc, but with SEPA DD, these will change to four alphanumeric digits (e.g. 0012, 00A3).

### Entity/contact point

The Association of Cyprus Banks which acts also as the Cyprus NASO issues the National Creditor Identifiers at the request of Banks.

The Association of Cyprus Banks notifies the new National Creditor Identifiers it issues to all the Banks.

The Bank that requested a National Creditor Identifier then notifies the creditor accordingly.

At present the Association of Cyprus banks provides information regarding the National Creditors Identifiers only to the Cyprus based Banks.

**Certificate**

**Authenticity / validity check**

#### 4.1.4 Estonia

##### Structure

**EE43ZZZEE00012345678**

The Central Commercial Register's registry code in case of companies or personal ID code in case of private persons will be used as the national part of the Estonian Creditor Identifier.

While the personal ID code is 11 digits long, the registry code is 8 digits long, therefore a 3 zero padding on the left is used in the last case.

The Estonian CI format rule:

Position 1-2 filled with EE, the ISO country code.

Position 3-4 filled with the check digit according to ISO 7064 Mod 97-10.

Position 5-7 filled with the Creditor Business Code, if not used then filled with ZZZ.

Position 8-9 filled with the ISO country code of the following registry or ID code's issuer.

Position 10-20 filled with national registry code or personal ID code. If a shorter registry code is used the position 10-12 is filled with 3 zeros.

##### Entity/contact point

The individual creditor banks will issue the Estonian Creditor Identifier based on format rule described above. The information for Estonian Creditor Identifier will be hosted on the web site of the Estonian Banking Association.

Estonian Banking Association

Ahtri 12

Tallinn 10151

Phone: + 372 611 6567

Fax: + 372 611 6568

e-mail: [pangaliit@pangaliit.ee](mailto:pangaliit@pangaliit.ee)

[www.pangaliit.ee](http://www.pangaliit.ee)

The national registry code can be checked online on Central Commercial Register's e-commercial register by accessing: <https://ariregister.rik.ee>.

##### Certificate

##### Authenticity / validity check

There will be possibility to check the validity of Estonian Creditor Identifier in place. It will be only the possibility to check the structure according to the Estonian standard as the Estonian Creditor Identifier is not bank specific and there will be no central registry for existing creditor identifiers. The contact point for this is the Estonian Banking Association (contact details mentioned above). Also banks from other SEPA countries have access to this information.

#### 4.1.5 Finland

##### Structure

**FICDBBB12345678.**

The presentation format in the national scheme is: **1234567-8**.  
The Business ID consists of seven digits, a dash and a control mark.  
For CI the Business ID is used without the dash.  
Business ID (Business Identity Code) is mainly used for issuing the CI.

##### Entity/contact point

The validation can easily be done by the party requiring the validation going to [www.ytj.fi](http://www.ytj.fi).

##### Certificate

The description of obtaining Business ID is available at [www.ytj.fi](http://www.ytj.fi), also in English.

##### Authenticity / validity check

CI is based on the national Business ID. The Business ID can be validated on-line by any party at the joint business information system of the National Board of Patents and Registration and the Tax Administration by going to [www.ytj.fi](http://www.ytj.fi). The service is available also in English.

#### 4.1.6 France

##### Structure

**FR12ZZZ123456**

“Identifiant Créancier SEPA” or “ICS”  
The ICS has a total length of 13 characters.  
The country specific part of ICS consists of 6 numerical digits.

##### Entity/contact point

SEPA identifiers are attributed by the French central bank (Banque de France) which manages the ICS register.  
Only Creditors with an account at a Payment Service Provider (PSP) in France may ask for a French creditor identifier. The request of such identifier must be introduced at Banque de France by the bank holding the creditor account. This bank must have an agreement for working in France including some French Overseas Collectivities (départements d'outre-mer... Please refer to the EPC country list EPC409-09). The ICS is transmitted by Banque de France to the requesting PSP which relays the information to the Creditor.

##### Certificate

No certificate is needed.

### **Authenticity / validity check**

ics@banque-france.fr

Access to the French data ware house is limited to agreed banks authorised to develop their activities in France including some French Overseas Collectivities (départements d'outre-mer... Please refer to the EPC country list EPC409-09) or in Monaco.

## **4.1.7 Germany**

### **Structure**

**DE97ZZZ12345678901**

“Gläubiger-Identifikationsnummer” or “Gläubiger-ID”. The country-specific part of the Creditor Identifier consists of a consecutive number. The German CI has a length of 18 characters in total.

### **Entity/contact point**

Deutsche Bundesbank  
Wilhelm-Epstein-Str. 14  
60431 Frankfurt am Main  
Germany

<http://www.glaebiger-id.bundesbank.de>

No third party, (e. g. a new Creditor Bank) can request information from the issuing entity regarding the validity of a CI, as agreed with the German banking industry and in line with data protection provisions

### **Certificate**

### **Authenticity / validity check**

No procedure in place as explained above.

## **4.1.8 Greece**

### **Structure**

**GR97ZZZ12345**

“Organisation code – Κωδικός αναγνώρισης δικαιούχου οργανισμού”  
The existing national Creditor Identifier is a unique five digit (numerical).

### **Entity/contact point**

DIAS Interbanking Systems (<http://www.dias.com.gr>)

Both Creditor and Creditor Bank can request such a CI

The process is simple and is part of the rulebook of local direct debit system. It consists of a request letter by Creditor Bank to DIAS and a reply with the id.

### **Certificate**

### **Authenticity / validity check**

Interbank Systems S.A. (DIAS) acting as CSM and Creditor Identifier provider maintains and validates the authenticity.

Contact details: Interbank Systems S.A. (DIAS), 2 Alamanas str, 15125 Marousi, Athens, Greece, e-mail: diasbo@dias.com.gr, URL: <http://www.dias.com.gr/>

Currently only Greek banks can access this service.

## **4.1.9 Ireland**

### **Structure**

**IE97ZZZ123456**

“Originator Identification Number (OIN)”

The existing national Creditor Identifier is a unique six digit (numerical)

### **Entity/contact point**

Irish Payment Services Organisation (IPSO)

Debtor and Creditor Banks can request this information.

### **Certificate**

### **Authenticity / validity check**

## **4.1.10 Italy**

### **Structure**

**IT97ZZZA1B2C3D4E5F6G7H8**

The Italian CI has a length of 23 characters in total.

The fiscal code (codice fiscale) and VAT number (Partita IVA) will be used as the national part of the Creditor Identifier.

The fiscal code is 16 digits long, while VAT number and temporary fiscal code are both 11 digits long (in this case a 5 zero padding on the left is used).

The Creditor Identifier for Italy will be:

Position 1-2 filled with IT, the ISO country code.

Position 3-4 filled with the check digit according to ISO 7064 Mod 97 10.

Position 5-7 filled with the Creditor Business Code, if not used then filled with ZZZ.

Position 8-23 filled with national fiscal code. If VAT number/temporary fiscal code are used the position 8-13 is filled with 5 zeros.

### **Entity/contact point**

Fiscal code and VAT number are public keys issued by the “Agenzia delle Entrate” (Revenue Agency). For further information on the structures of the fiscal code and the VAT refer to the following link:

<http://www.agenziaentrate.it/ilwwcm/connect/Nsi/Servizi/>

Creditor banks will give the necessary support to the creditors for the definition and use of the CI. This will ensure that the CI structure is consistent with the Italian CI standard.

For further information please contact:

Associazione Bancaria Italiana

Via delle Botteghe Oscure, 46

00186 Roma

E-mail: [naso@abi.it](mailto:naso@abi.it)

### **Certificate**

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### **Authenticity / validity check**

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## **4.1.11 Luxembourg**

### **Structure**

**LU27ZZZ0000000000123456789**

The CI is composed of 26 alphanumeric characters as follows:

Position 1 and 2 Country Code: "LU" (ISO 3166)

Position 3 and 4 Check Digit: 2n (ISO 7064)

Position 5 to 7 Business Code: 3AN ; "ZZZ" (default)

Position 8 Fixed Value: "0"

Position 9 to 26 National Identifier: 18AN

For the 18-character National Identifier, it is possible to re-use 18 characters of an existing identifier, which will be encapsulated in the SEPA Creditor Identifier. If the existing identifier is less than 18 characters, the identifier is padded with "0" to reach 18 characters. If there is no re-use of an existing identifier, then an incremental SEPA Creditor-ID is generated, starting from "000000000000000001" and ending to "999999999999999999".

### **Entity/contact point**

Entity: ABBL – Luxembourg Bankers’ Association

Useful information: <http://www.abbl.lu/useful-information/banking-standards>

Contact point: [cred-id@abbl.lu](mailto:cred-id@abbl.lu)

The creditor banks has to download the application from the ABBL website, complete it and sen dit back to the above mentioned e-mail address. Only creditor banks located in Luxembourg are authorised to ask ABBL for a SEPA Creditor-ID whereas the creditor may be located in any SEPA country.

### **Certificate**

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### **Authenticity / validity check**

A manual procedure via email request is in place in order to check the authenticity/validity of an existing creditor-ID generated in Luxembourg by ABBL.

The contact point is Luxembourg Banker's Association (e-mail : [cred-id@abbl.lu](mailto:cred-id@abbl.lu))

This check is accessible also to banks from other SEPA countries. The answer provided is only Yes or No to one or both questions on authenticity and validity.

## 4.1.12 Malta

### Structure

**MTXXZZZ123456789X**

#### **Format Rule:**

- 1) Positions 1 and 2 'MT' represent Malta's ISO country code (alpha)
- 2) Positions 3 and 4 'XX' represent the check digits (numeric)
- 3) Positions 5 to 7 represent the Creditor Business Code. When not used the value should be set to 'ZZZ' (alpha numeric)
- 4) Positions 8 to 16 '123456789' represent the Tax number or the individual's Identity Card number, with leading zeroes to pad up to nine digits (numeric)
- 5) Position 17 'X' represents 'T' for Tax number or the letter that follows the Identity Card number which could be either 'M', 'G', 'L' or 'H' (alpha)

Note: the calculation of the check digit requires the following preliminary steps:

- I. Disregard position 1 to 7
- II. Take the country specific part, positions 8 to 17
- III. Add the ISO country code and '00' to the right-hand end
- IV. Convert letters to digits in accordance with conversion table below
- V. Apply the check character system MOD 97-10 (see ISO 7064)

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	

#### **Example**

Calculating the Check Digits for **MTXXZZZ670169305T**

- 1) Take positions 8-17 (preliminary step II) and add the ISO code together with "00" to the right hand side (preliminary step III)

670169305TMT00

- 2) Convert the letters into digits in accordance to the conversion table (preliminary step IV)

67016930529222900

- 3) Work the Mod 97-10 of the whole number [(a) below]. If necessary the number can be divided into several subsequent calculations of integers (remainders). Thus Mod 97-10 is calculated on the first 9 digits, carrying the remainder to the next part [(b) below]. (Preliminary step V).

(a) MOD (67016930529222900;97) - Remainder is **48** *or*

(b) MOD (670169305;97) - Remainder is 88

MOD (**88**2922290;97) - Remainder is 63

MOD (**630**;97) - Remainder is **48**

- 4) Final step for obtaining the check digit is by subtracting the last integer from the number 98, hence:

$$98 - 48 = 50$$

- 5) The Creditor Identifier thus is **MT50ZZZ670169305T**

### **Entity/contact point**

This information will be hosted on the web site of the Central Bank of Malta and that of the Malta Banker's Association.

Malta Bankers' Association  
48/2 Birkirkara Road  
Attard ATD1210  
Tel: (+356) 2141 2210, 2141 0572  
Fax: (+356) 2142 4580  
e-mail: [mcba@waldonet.net.mt](mailto:mcba@waldonet.net.mt)  
[www.maltabankers.org](http://www.maltabankers.org)

Central Bank of Malta,  
Pjazza Kastilja,  
Valletta, VLT 1060,  
MALTA.  
Tel: (+356) 2550 0000  
Fax: (+356) 2550 2500  
[info@centralbankmalta.org](mailto:info@centralbankmalta.org)  
<http://www.centralbankmalta.org/site/sepa.htm>

### **Certificate**

### **Authenticity / validity check**

## **4.1.13 Netherlands**

### **Structure**

#### **NL97ZZZ123456780001**

The Trade Register Number of the Chamber of Commerce (KvK) will be used as the national part of the Creditor Identifier.

This 8-digit Trade Register Number is mandatory for all legal entities in the Netherlands.

The exact specification of the Creditor Identifier for The Netherlands is:

Position 1-2 filled with NL, the ISO country code.

Position 3-4 filled with the check digit according to ISO 7064 Mod 97-10.

Position 5-7 filled with the Creditor Business Code, if not used then filled with ZZZ.

Position 8-15 filled with the Trade Register Number (KvK number) of the Creditor.

Position 16-19 filled with a numerical code to be issued by the Creditor Bank.

### **Entity/contact point**

<http://www.kvk.nl/English/>

Click 'Trade Register'

Click 'Access to the Trade Register'

Click 'Searching the Trade Register'

Telephone: + 31 (0)900 1234567 (Between 8:30 hrs - 17:30 hrs)

For any other information regarding the Creditor ID in the Netherlands please contact the Dutch

Payments Association. E-mail: [sepa@betaalvereniging.nl](mailto:sepa@betaalvereniging.nl)

### **Certificate**

The Creditor Bank supplies an appropriate document (Certificate) to its Creditor. In this document it is stated that the Creditor Bank has granted a specific CreditorID to this specific Creditor. Creditors may re-use this CreditorID with another Creditor Bank. For this purpose the Creditor will hand over a copy of the Certificate to its (new) Creditor Bank. This Bank might verify the document.

### **Authenticity / validity check**

The Dutch community uses a public key for the country specific part of the identifier. This public key uniquely identifies the organisation (see above), but does not provide information whether a NL Creditor Identifier has already been issued to this organisation. When issuing a Creditor ID the Creditor bank will therefore also hand over a certificate (and archive one for later inquiries) to the Creditor. This certificate provides the evidence that the Creditor ID has been issued according to the applicable rules and guaranties that the issued Creditor ID is unique and contains all information needed.

## **4.1.14 Portugal**

### **Structure**

**PT97ZZZ123456**

The national Creditor Identifier:

Position 1-2 filled PT (ISO Country Code) (n2);

Position 3-4 Check Digit according to ISO 7064 Mod 97-10 (n2)

Position 5-7 Creditor Business Code (n3) – if not used then fill ZZZ

Position 8-13 Creditor specific identifier created by SIBS (n6)

### **Entity/contact point**

SIBS (Portuguese ACH)

Contact: [sac.suporte@sibs.pt](mailto:sac.suporte@sibs.pt)

Any participant having access to SIBS portal can check information on the CI.

### **Certificate**

## **Authenticity / validity check**

SIBS S.A (a Portuguese Company with a central role on running the Clearing and Payments Services in Portugal) will check Creditor authenticity and status, only when the Creditor Identifier is created by SIBS upon request of the Banks. This check is done for each collection. For Creditors Identifiers not created by SIBS, the only validation is on the check digit. In practical terms, in the case of Creditors from other SEPA countries the only validation done is the validation of the check digit according to ISO 7064 MOD 97-10 (n2).

As for the national Creditor identifier:

- § Country code (position 1 and 2) filled with ISO Country code (e.g. PT).
- § Check digit (position 3 and 4) according to ISO 7064 Mod 97-10.
- § Creditor Business Code (position 5-7) if not used then fill ZZZ.
- § Creditor specific identifier – specific of each country, with a minimum of one position and the maximum of 28. In Portugal this Creditor specific identifier (position 8-13) created by SIBS is of 6 digits. Example: PT97ZZZ123456

A check is done in order to verify if the Creditor exists on the SIBS Creditor Database, regarding a certain status (active) and regarding a certain additional condition (an active agreement between the Creditor and a Creditor Bank must exist).

Any questions related to Creditor may be addressed either by phone or by mail to the following contacts:  
Tel.+351 21 781 30 00

Email address: [sac.suporte@sibs.pt](mailto:sac.suporte@sibs.pt)

Information on Creditors (created by SIBS) is available and provided by SIBS to adhering banks on SIBS Direct Debits Services, via its Portal Services.

### **4.1.15 Slovakia**

#### **Structure**

SKxxZZZnnnnnnnnnnnn

CID - "Identifikátor príjemcu" has fixed length of 18 digits.

The structure is as follows:

Position 1-2 filled with the ISO country code SK

Position 3-4 is filled with the check digit according to ISO 7094 Mod 97-10

Position 5-7 is filled with the Creditor Business Code, if not used then filled with ZZZ

Position 8-18 consists of a consecutive number assigned by managing entity

### **Entity/contact point**

Slovak Banking Association

Rajská 15/A

811 08 Bratislava 1

Slovakia

<http://www.sbaonline.sk>

Contact : Ivan Hečko,

E-mail: [ivan.hecko@sbaonline.sk](mailto:ivan.hecko@sbaonline.sk) , [sba@sbaonline.sk](mailto:sba@sbaonline.sk)

Centralized national register of CID will be available on a web page of SBA.

Creditors can apply for CID through their servicing bank.

Banks will be notified about new Creditor registration by SBA.

### **Certificate**

Certificate will be issued on demand.

### **Authenticity / validity check**

No service concerning the authenticity check of a Creditor Identifier is provided.

## **4.1.16 Slovenia**

### **Structure**

**SI56ZZZ12345678**

Fixed length is 15 characters

Creditor Identifier structure:

Position 1-2 filled with the ISO country code: SI

Position 3-4 filled with the check digit according to ISO 7064 Mod 97-10: [0-9]{2,2}

Position 5-7 filled with ZZZ

Position 8 onwards filled with 8 digits length tax number: 1234567K (the last character is control number)

### **Entity/contact point**

Slovenian Business Register online (iPRS), which can be found at AJPES (Agency of the Republic of Slovenia for Public Legal Records and Related Services) on their website in English language

[http://www.ajpes.si/Data\\_and\\_Services/iPRS/Overview\\_iPRS?id=774](http://www.ajpes.si/Data_and_Services/iPRS/Overview_iPRS?id=774) and in Slovenian language

<http://www.ajpes.si/prs/>

For consumers the CI can be obtained only in written demand, which should be sent to AJPES.

### **Certificate**

### **Authenticity / validity check**

The Tax Identification number is a component part of CI in Slovenia. Agency of the Republic of Slovenia for Public legal Records and Related Services (AJPES) is the contact point for such a check on their website in English language:

[http://www.ajpes.si/Data\\_and\\_Services/iPRS/Overview\\_iPRS?id=774](http://www.ajpes.si/Data_and_Services/iPRS/Overview_iPRS?id=774) , and in Slovenian language:

<http://www.ajpes.si/prs/>. Information is given to banks from other SEPA countries as well.

#### 4.1.17 Spain

##### Structure

###### **ES97ZZZM23456789**

The national Creditor Identifiers are the followings:

For Legal Entities: NIF ('Número de Identificación Fiscal'). It is composed by 9 characters with the following composition:

a) A letter providing information on its legal form:

- A. Corporations.
- B. Limited Liability Companies.
- C. General Partnerships
- D. Limited Partnerships
- E. Co-ownerships and Inheritances in Abeyance
- F. Cooperatives
- G. Associations
- H. Homeowners Communities
- J. Civil Corporations
- N. Foreign Entities
- P. Local Government
- Q. Public Organisms
- R. Religious Congregations and Institutions
- S. Central Government and Autonomous Regions Bodies
- U. Joint Ventures with Legal Personality
- V. Others not defined in the preceding list
- W. Permanent Establishments settled by Non-Resident Entities

b) A random number of 7 digits.

c) A letter or a number, depending on its legal form (check code).

For Individuals: DNI / NIF ('Documento Nacional de Identidad' / 'Número de Identificación Fiscal'). It is composed by 9 characters: 8 digits and a final letter as check code at the end.

For Non-Resident Spanish Individuals, for Spanish Individuals under 14 and for Non-Resident Foreign Individuals doing transactions with tax transcendence: **NIF** composed by a letter ("L" for Spanish Non-Residents, "K" for under 14 and "M" for Non-Resident Foreigns), 7 alphanumeric characters and a letter (check control).

For Foreign Individuals: NIE ('Número de Identidad de Extranjero'). It is composed by 9 characters: an initial letter, "X", followed by 7 digits, and a final letter as check code. Having exhausted the numerical capacity of the letter "X", the sequence will be continued in alphabetical order (first with "Y" and then "Z").

## **Entity/contact point**

A party can access to <http://www.aeat.es/> and check the Spanish Creditor's Identifiers by selecting:

NIF (Legal Entities):

<https://www2.agenciatributaria.gob.es/es13/s/buncbunc050n>

NIF (Individuals) and NIE:

<https://www2.agenciatributaria.gob.es/es13/s/buncbunc040n>

## **Certificate**

With NIF for Legal Entities

<http://www.ipyme.org/es-ES/CreacionEmpresas/ProcesoConstitucion/Paginas/detallenoticia.aspx?itemID=23>

With NIF individuals:

[http://www.mir.es/SGCAVT/dni/obtencion\\_dni.html](http://www.mir.es/SGCAVT/dni/obtencion_dni.html)

With NIE individuals:

[http://www.mir.es/SGCAVT/extranje/regimen\\_general/identificacion/nie.html](http://www.mir.es/SGCAVT/extranje/regimen_general/identificacion/nie.html)

## **Authenticity / validity check**

A procedure is in place for authenticity / validity check. The contact point for this check is the web:

[www.aeat.es](http://www.aeat.es), particularly: <https://www.agenciatributaria.gob.es/AEAT.sede//Inicio/Inicio.shtml>

<https://www2.agenciatributaria.gob.es/es13/s/buncbunc050n> - with NIF for Legal Entities

<https://www2.agenciatributaria.gob.es/es13/s/buncbunc040n> - with NIF / NIE for individuals

For further information, we also supply with following links:

With NIF for Legal Entities

<http://www.ipyme.org/es-ES/CreacionEmpresas/ProcesoConstitucion/Paginas/detallenoticia.aspx?itemID=23>

With NIF individuals:

[http://www.mir.es/SGCAVT/dni/obtencion\\_dni.html](http://www.mir.es/SGCAVT/dni/obtencion_dni.html)

With NIE individuals:

[http://www.mir.es/SGCAVT/extranje/regimen\\_general/identificacion/nie.html](http://www.mir.es/SGCAVT/extranje/regimen_general/identificacion/nie.html)

These links provide information to Banks all over the world.

## 4.2 Non Euro countries

### 4.2.1 Bulgaria

#### Structure

**BG32ZZZ100064095**

Position 1-2 – filled with BG, the ISO country code;

Position 3-4 – check digit according to ISO 7064 mod 97-10;

Position 5-7 – filled with ZZZ;

Position 8 – filled with the identification type 1 or 2;

Position 9 onwards – when the identification type is 1, filled with a national uniform identification code (BULSTAT/EIK), when the identification type is 2, filled with a generated code having 9 to 24 numeric and uppercase Latin characters.

#### Entity/contact point

BORICA-BANKSERVICE AD (Bulgarian ACH web site [www.bobs.bg](http://www.bobs.bg)) manages the central register for all CI issued at request of creditors under SDD schemes. Creditors apply for CI through their servicing banks.

#### Certificate

#### Authenticity / validity check

The validity of a given Bulgarian CI can be checked at the web site of BORICA-BANKSERVICE AD <http://credid.bsbg.net>. The site is available both in Bulgarian and in English.

### 4.2.2 Czech Republic

#### Structure

**CZkkZZZnnnnn,**

kk - check digit according to ISO 7064 modulo 97

ZZZ will be not used

nnnnn is a number from 10000 to 99999, it is a Creditor specific identifier

#### Entity/contact point

CI will be created by the Czech National Bank based on request from Creditor Bank. The database of CI will be also maintained and is available on Czech National Bank web page with the following information: CI, Name of Creditor, Trade Register Code, Creditors contacts (web address or e-mail address), the date of CI validity, BIC, Bank code, the name of Creditor Bank and the date of last changes, which guarantees correctness of information.

#### Certificate

#### Authenticity / validity check

The CI is issued by Czech National Bank and all CIs are present at its website <http://www.cnb.cz/en/>

### 4.2.3 Denmark

#### Structure

**DK68ZZZ999912345678**

National Part:

Fixed four characters Bank Registration Number followed by fixed length 8 numbers CVR. The CVR is a formal and public Business Register Number (Centrale VirksomhedsRegister)

#### Entity/contact point

The CVR is allocated and managed by the Central Business Register (det centrale virksomhedsregister), which is a public authority being part of the Danish Commerce and Companies Agency. The CVR can be looked up at <http://www.cvr.dk/>

#### Certificate

#### Authenticity / validity check

### 4.2.4 Hungary

#### Structure

Illustrative presentation: **HU74111A12345676** or **HU56ZZZE12345676**.

Hungarian SEPA CI is always **16 characters**.

The domestic creditor identifier is either 9 or 13 characters on paper form and always 13 characters in electronic representation (1a8n4e) or (1a8n1a3n). If the identifier does not contain a branch office or location code, the last 4 positions must be filled with spaces.

The structure is the following:

**A**nnnnnnnn[Tnnn] , where

- 'A' indicates that the following 8 numeric characters must be interpreted as tax number,
- 'T' indicates that the following 3 numeric characters are code of the branch office or location.

**E**nnnnnnnn, where

- 'E' indicates that the following 8 characters must be interpreted as 'other identifier'

The specific name for CI is 'beszedőazonosító' (Creditor Identifier)

Conversion of a domestic CI to a SEPA CI includes the movement of branch office or location code, when present, to position 5-7 of the SEPA CI and dropping 'T' character.

#### Entity/contact point

The creditor banks register the CIs in the Central Registry of the Hungarian ACH (GIRO Zrt.)

### **Certificate**

See ICS Standards (Volume III) on [www.giro.hu](http://www.giro.hu)

### **Authenticity / validity check**

GIRO Zrt. publishes the list of registered SEPA CIs on its website: [www.giro.hu](http://www.giro.hu)

## **4.2.5 Iceland**

### **Structure**

### **Entity/contact point**

### **Certificate**

### **Authenticity / validity check**

## **4.2.6 Latvia**

### **Structure**

#### **IN DEVELOPMENT**

#### **91122123459**

For the national identifier 11 numeric positions fixed length are used. It is called the "Enterprise registration number".

Position 1 and 11 – check digit

Position 2-3 – code of regional branches of the Register of Enterprises

Position 4-5 – legal form

Position 6-10 – serial number

ISO country code 'LV' is added to "Enterprise registration number" by State Revenue Service in order to create Tax payer ID. There is an open issue to be solved- State enterprises do not have "Enterprise registration number" but do have Tax payer ID.

### **Entity/contact point**

Register of Enterprises of the Republic of Latvia

Perses street 2, Riga, LV 1011

Informative phone: +371 67031703

Fax: +371 67031793

E-mail: [info@ur.gov.lv](mailto:info@ur.gov.lv)

Web: <http://www.ur.gov.lv>

State Revenue Service  
1a Smilšu street, Riga, LV 1978  
Phone: +371 67028704  
Fax: +371 67028704  
Web: <http://www.vid.gov.lv/default.aspx>

**Certificate**

N/A

**Authenticity / validity check**

N/A

**4.2.7 Liechtenstein**

See Switzerland

**4.2.8 Lithuania**

**Structure**

LT11ZZZ123456789  
Positions 1-2 filled with the ISO country code (LT);  
Positions 3-4 filled with Check Digit according to ISO 7064 Mod 97-10;  
Positions 5-7 filled with Creditor Business Code. If not used, then filled with ZZZ;  
Positions 8-16 filled with Creditor-specific identifier:  
-for legal entities, the positions must be filled with legal entity code of 9 digits. Legal entity code is issued by the State Enterprise Centre of Registers.  
-for private customers, the position 8 must be filled with "P". Positions 9-16 must be filled with increasing number issued by the Creditor Bank.

**Entity/contact point**

Creditor Identifier is issued by Creditor Bank according to the applicable rules.

**Certificate**

N/A

**Authenticity / validity check**

N/A

**4.2.9 Monaco**

**Structure**

**MC12ZZZ123456**  
The SEPA Identifier for creditors located in Monaco is called "Identifiant Créancier SEPA" or "ICS"  
The ICS has a total length of 13 characters.  
The country specific part of the ICS consists of 6 numerical digits and is based on the national identifier called "Numéro National d'Emetteur" or "NNE".

### Entity/contact point

SEPA identifiers are attributed by the French central bank (Banque de France) on behalf of Monaco's authorities. Banque de France manages the ICS register.

Only Creditors with an account at a Payment Service Provider (PSP) in Monaco may ask for such a creditor identifier. The request of such identifier must be introduced at Banque de France by the bank holding the creditor account. This bank must have an agreement for working in Monaco. The ICS is transmitted by Banque de France to the requesting PSP which relays the information to the Creditor.

### Certificate

No certificate is needed.

### Authenticity / validity check

ics@banque-france.fr

Access to the French data ware house is limited to agreed banks authorised to develop their activities in France including some French Overseas Collectivities (départements d'outre-mer... Please refer to the EPC country list EPC409-09) or in Monaco.

## 4.2.10 Norway

### Structure

**NO97ZZZ123456785**

<u>Digit</u>	<u>Content</u>
1-2:	ISO country code
3-4:	Check digit according to ISO7064 Mod97-10
5-7:	Creditor Business Code (not used)
8-16:	National Organization number

#### **About the national organization number in Norway:**

Every entity that is registered in the Central Coordinating Register of Legal Entities is given an organization number. The organization number identifies legal entities etc. and is the key to the information about them in the Brønnøysund registers. Enterprises registered in the Central Coordinating Register of Legal Entities must see to it that the organization number is printed on their business documents

The organization number consists of 9 digits, where the last is a check digit calculated by weighting the individual digits with standard weights, modulus 11.

### Entity/contact point

The individual creditor banks will issue the CI based on the national organization number. If a private person needs to establish a CI, a national organization number needs to be acquired.

The national organization number is allocated and managed by **Brønnøysundregistrene** (Register authority and source of information)

**NO-8910 Brønnøysund**

Telephone number: +47 75 00 75 00

Email: [firmapost@brreg.no](mailto:firmapost@brreg.no)

The national organization number can be checked online by accessing <http://www.brreg.no/>

### Certificate

N/A

### **Authenticity / validity check**

There is no specific procedure in the Norwegian banking community for checking a Creditor Identifier. The issuing bank must in that case be contacted directly. However, part of the Creditor Identifier issued by Norwegian bank will consist of an organisation number, which is publically issued by the Norwegian authorities. The Norwegian organisation numbers can be checked online on web at the website <http://www.brreg.no/>

For checking the CI, the ISO country code and the Creditor Business Code, (which is not used at present) must be ignored which leaves the organisation number. The organisation number can be checked at the following entity:

Brønnøysundregistrene (Register authority and source of information)

NO-8910 Brønnøysund

Telephone number: +47 75 00 75 00

Email: firmapost@brreg.no

The national organization number can be checked online by accessing <http://www.brreg.no/>  
There are no restrictions for giving general information about an entity that is registered with an organisation number in Brønnøysundregistrene “Register authority and source of information” although the online search window is only in Norwegian language. Direct requests can be made through <http://www.brreg.no/english/contact.html>. Specific information about the entity can also be given, but that may generate a demand for a fee from the requesting party.

## **4.2.11 Poland**

### **Structure**

**PL97ZZZ0123456789**

National part: fixed length- 10 digits: Tax Number (called NIP);  
for entities not having NIP, use an artificial NIP: “NIW” (also 10 digits).  
Both codes contain control digit. {To be clarified}

### **Entity/contact point**

NIP: Tax authorities depending on the location.

NIW: Polish Clearing House (KIR SA)

NIP is a TAX id, there is no commonly accessible database that could be used for verification NIP against Creditor. Regarding NIW, similar situation, despite the fact that NIW is issued by National Clearing House there is also no commonly accessible database. General assumption made in regard to NIP/NIW was that it should be numeric ID allowing a Debtor Bank to match DD message against respective mandate presented at Debtor's bank

### **Certificate**

### **Authenticity / validity check**

N/A

## 4.2.12 Romania

### Structure

#### **ROXXZZZC...**

The National Creditor Identifier:

Position 1-2 filled RO (ISO Country Code) (n2);

Position 3-4 Check Digit according to ISO 7064 Mod 97-10 (n2)

Position 5-7 - ZZZ Creditor Business Code (n3) –not used

Position 8 onwards:

#### **For individuals**

**SAALLDDJJNNNC** standing for Personal Numerical Code, where:

S= male/female values:

1/2 born 01.01.1900-12.31.1999

3/4 born 01.01.1800-12.31.1899

5/6 born 01.01.2000-12.31.2099

7/8 foreigners resident in Romania

AA= year

LL= month

DD= day

JJ= County code

NNN=sequence number, value 001-999

C= Check digit.

#### **For legal entities**

AAAAAAAAAAC Unique Identification Code (or Fiscal Code) where:

AAAAAAAAAA = sequence number max 9 figures.

C= Check digit

### **Entity/contact point**

Romanian Banking Association

[arb@arb.ro](mailto:arb@arb.ro)

Validation of CI can be easily done since there are 2 check digit algorithms

### **Certificate**

### **Authenticity / validity check**

#### 4.2.13 Sweden

##### Structure

**SE97ZZZ1234567890**

The national part is the national ID for legal entities in the national tax system. : The “Organization number”.

The national organization number has 10 characters.

The presentation format in the national scheme is:

123456-7890

First position is a number that identifies the type of legal entity. Last position is a check code number. For CI the organization number is used without the dash.

##### Entity/contact point

No central registration of CI.

The CI is to be delivered by each individual bank.

The national organization number is distributed by the national Tax Authority; Skatteverket.

##### Certificate

##### Authenticity / validity check

#### 4.2.14 Switzerland

##### Structure

**CH0712300000012345**

“Creditor Identifier”, Identifikationsnummer des Zahlungsempfängers”

The country-specific part of the identifier, positions 8 to 18: Eleven-digit numerical Swiss Creditor Identifier, which unambiguously identifies the creditor within Switzerland. It will be numbered progressively beginning with 1 and filled in with leading zeroes.

##### Entity/contact point

SIX Interbank Clearing Ltd.

[http://www.sepa.ch/tksepa\\_home/tksepa\\_standardization\\_sepa\\_sdd/sepa\\_sdd\\_creditor\\_identifier.htm](http://www.sepa.ch/tksepa_home/tksepa_standardization_sepa_sdd/sepa_sdd_creditor_identifier.htm)

On behalf of the Swiss and Liechtenstein financial centres, SIX Interbank Clearing is in charge of the issuing and administration of Creditor Identifiers, which are identification numbers for creditors.

Applications for the issuing of a Creditor Identifier are to be made exclusively through financial institutions. That means that creditors must apply for their Creditor Identifier through a financial institution.

The issuing of Creditor Identifiers is made regardless of the applicant’s legal characteristics and economic situation and therefore does not contain any statement or evaluation by the issuing authority.

##### Certificate

N/A

### **Authenticity / validity check**

Swiss community has procedures in place to check the authenticity/validity of an existing Creditor Identifier. To do so, a financial institution may ask the central Creditor Identifier allocation office (SIX in Switzerland) whether an identifier is valid or not. The reply consists only of the identifier's status ("valid" or "invalid") and does not provide the creditor's data.

Checks can also be done on the Internet under following

link: [http://www.sepa.ch/tksepa\\_home/tksepa\\_standardization\\_sepa\\_sdd/sepa\\_sdd\\_creditor\\_identifier.htm](http://www.sepa.ch/tksepa_home/tksepa_standardization_sepa_sdd/sepa_sdd_creditor_identifier.htm)

## **4.2.15 United Kingdom**

### **Structure**

The UK has chosen to develop a Creditor Identifier specifically for the SDD Schemes, based on the format set out in the SDD Scheme Rulebooks and Implementation Guides. Called the **UK SEPA CI** it is structured as follows:

Positions 1-2: ISO Country Code i.e. GB

Positions 3-4: Check digit

Positions 5-7: Business Code

Positions 8-10: Scheme Code i.e. SDD

Positions 11-14: Participant Code i.e. the first four characters of the issuing Creditor Bank's BIC

Positions 15-20: Bacs Service User Number (SUN) if one exists or six zeros in the absence of a Bacs SUN

Positions 21 up to 35: determined by the issuing Creditor Bank (alphanumeric Latin characters only).

### **Entity/contact point**

Individual Creditor Banks are responsible for issuing UK SEPA CIs to Creditors and, as such, are the issuing entities.

There is no central issuing entity, central UK SEPA CI database or central UK SEPA CI validation service.

### **Certificate**

The issuing Creditor Bank may wish to provide confirmation of the UK SEPA CI in a formal letter to the Creditor

### **Authenticity / validity check**

No procedure in place.