

IBAN

INTERNATIONAL BANK ACCOUNT NUMBER



Malta Bankers' Association



Central Bank of Malta

Introduzzjoni

L-**International Bank Account Number (IBAN)** u l-**Bank Identifier Code (BIC)** ġew speċifikament żviluppati sabiex pagamenti minn u lejn pajjiżi oħra jsiru b'aktar effiċjenza u sigurta'.

Fil-fatt, l-IBAN huwa standard internazzjonali li jintuza sabiex jidentifika u jivvalida b'mod uniku n-numri tal-kontijiet bankarji. Bl-użu ta' l-IBAN il-banek ikunu jistgħu jipproċessaw it-transazzjonijiet b'mod awtomatiku u dirett, mingħajr il-bżonn ta' interventi manwali.

Bl-użu tal-BIC, magħruf ukoll bħala '*SWIFT code*', il-bank tal-klijent li se jirċievi l-pagament ikun jista' jintgħaraf b'mod immedjat u żgur.

X'inhu l-IBAN ?

L-IBAN huwa standard stabbilit għall-kontijiet bankarji li jidentifika b'mod uniku kull kont bankarju li klijent jista' jkollu ma' kwalunkwe bank madwar id-dinja.

L-IBAN huwa bbażat fuq l-istandards ta' l-ECBS (European Committee for Banking Standards) u l-ISO (International Organisation for Standardisation).

Min se juża l-IBAN ?

Klijenti tal-banek li jkollhom bżonn jagħmlu pagamenti barra mill-pajjiż, kif ukoll dawk li jirċievu pagamenti minn pajjiżi oħra jistgħu jiġu bżonn l-IBAN.

L-IBAN diġa daħal fil-pajjiżi kollha ta' l-Unjoni Ewropeja u ta' l-*European Economic Area*. Il-pajjiżi li se jissieħbu fl-Unjoni Ewropeja fl-1 ta' Mejju 2004 ukoll se jdaħħlu dan l-istandard.

Klijenti li se jużaw l-IBAN għandhom jaraw li l-IBAN li jintuza jkun iġġenerat mill-bank tagħhom.

X'inhu l-użu ta' l-IBAN ?

L-għan ta' l-IBAN huwa li jiffaċilita l-ipproċessar awtomatiku ta' pagamenti minn u lejn pajjiżi oħra.

Għaldaqstant kull min juża l-IBAN biex jagħmel pagament se jgawdi minn servizz aktar effiċjenti u ta' min jorbot fuqu. Barra minn hekk, minħabba li se jonqsu l-interventi manwali, ċerti spejjeż żejda jkunu jistgħu jiġu evitati.

Minn **Jannar 2004** l-banek kummerċjali u l-Bank Ċentrali ta' Malta se jibdeu jinkludu l-IBAN tal-klijenti u l-BIC fuq

l-istatements tagħhom. Dan huwa l-bidu ta' perijodu ta' transizzjoni għall-introduzzjoni ta' l-IBAN f'Malta.

Il-klijenti għandhom jikkwotaw l-IBAN u l-BIC fuq kull korrispondenza u *invoices*, speċjalment meta jkunu qed jistennu xi pagamenti minn barra l-pajjiż.

Kif inhu magħmul l-IBAN ?

L-IBAN lokali huwa magħmul minn 31 karattru:

- L-ewwel żewġ ittri jidentifikaw il-pajjiż fejn hu miżmum il-kont, f'dan il-każ Malta (MT);
- Iż-żewġ numri li jmiss huma msejjaħa '*check digits*'. Dawn in-numri jivvalidaw l-IBAN kollu;
- L-erba' ittri li jmiss huma l-ewwel parti tas-'*SWIFT identifier code*' tal-bank konċernat;
- Il-hames numri li jmiss huma s-'*sort code*' ta' l-istess bank;
- L-aħħar tmintax-il numru jinkludu n-numri tal-kont bankarju tal-klijenti. Fejn in-numri jkunu anqas minn tmintax jiddiedu żerijiet kemm hemm bżonn fuq quddiem.

L-IBAN jista' jingħata biss lil klijenti mill-bank tagħhom.

Eżempju ta' IBAN lokali:

Kodiċi tal-pajjiż	Check Digits	SWIFT Code	Sort Code	Numru tal-kont
MT	84	MALT	01100	0012345MTLCAST0015

Eżempji ta' IBAN f'pajjiżi oħra:

Pajjiż	IBAN
Awstrija	AT61 1904 3002 3457 3201
Ġermanja	DE16 5003 3300 0532 0130 00
Irlanda	IE29 AIBK 9311 5212 3456 78
Ingilterra	GB29 NWBK 6016 1331 9268 19

L-IBAN jista' jintuza kemm għal pagamenti elettronici kif ukoll għal pagamenti manwali, għalkemm il-forma ta' kif jintwera fiż-żewġ każijiet hi kemmxejn differenti. Meta l-IBAN jinkiteb fuq dokumenti jinqasam fi gruppi ta' 4 numri/ittri, bi spazju bejn kull grupp. Hawn Malta l-aħħar grupp ikun fi 3 karattri.

Eżempju ta' IBAN elettroniku f'Malta:
MT84MALT011000012345MTLCAST0015

Eżempju ta' IBAN miktub f'Malta:
MT84 MALT 01 10 0001 2345 MTLCAST 015



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Introduction

The **International Bank Account Number (IBAN)** and the **Bank Identifier Code (BIC)** were specifically developed in order to make cross-border payments between countries more efficient and secure.

In effect, the IBAN sets an international standard for the unique identification and validation of bank account numbers, which assists the banks to complete straight through processing without any manual intervention.

The use of the BIC, which is also known as the SWIFT code, allows users to automatically and correctly identify the beneficiary's bank.

What is IBAN ?

The IBAN is a set standard for bank account numbers that uniquely identifies a customer's bank account held at a bank anywhere in the world.

The IBAN is based on ECBS (European Committee for Banking Standards) and ISO (International Organisation for Standardisation) standards.

Who will use IBAN ?

Bank customers who need to effect cross-border payments and those who receive payments from abroad are potential users of the IBAN.

The IBAN has already been adopted in all countries within the European Union and the European Economic Area. Countries that will join the European Union on the 1st May 2004 are also adopting the standard.

Users of the IBAN should always ensure that the IBAN being used is generated by their own bank.

What is the use of IBAN ?

The aim of the IBAN is to facilitate the automated processing of cross-border credit transfers.

Users of the IBAN will therefore benefit from more efficient and secure cross-border payments. Since manual intervention will be reduced, additional charges are avoided.

As from **January 2004** the commercial banks and the Central Bank of Malta will start including their customers' IBAN and the BIC with their statements. This is the start of a transition period for the introduction of the IBAN locally.

The IBAN and BIC should be quoted by customers on correspondence and invoices, especially when expecting payments from abroad.

Construction of IBAN

The local IBAN is made up of 31 alphanumeric characters:

- The first two alphabetic characters identify the country in which the account is held, in this case Malta (MT);
- The next two digits are the check digits, which validate the complete IBAN;
- The next four characters are the first part of the issuing bank's SWIFT identifier code;
- The next five digits are the issuing bank's local sort code; and
- The remaining eighteen characters are the domestic account number, with preceding zeros wherever required.

Customers' IBAN can only be generated by their banks.

Example of a Maltese IBAN:

Country Code	Check Digits	SWIFT Code	Sort Code	Account Number
MT	84	MALT	01100	0012345MTLCAST0015

Examples of IBAN in other countries:

Country	IBAN
Austria	AT61 1904 3002 3457 3201
Germany	DE16 5003 3300 0532 0130 00
Ireland	IE29 AIBK 9311 5212 3456 78
UK	GB29 NWBK 6016 1331 9268 19

The IBAN may be used for electronic and paper-based transfers, though representation differs somewhat. The paper format is split in groups of 4 characters with a space in between. Locally the last group will have 3 characters.

Sample of a Maltese electronic IBAN:
MT84MALT011000012345MTLCAST0015

Sample of a Maltese paper-based IBAN:
MT84 MALT 0110 0001 2345 MTLCA ST0 015

For more information
please contact your bank