

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="544 674 927 831"> <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	
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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”															
V3.0	04/02/2014	Section 2: extra information about the Creditor Business Code Section 3: subsection 3.1 and 3.2 added with extra information on requesting a Creditor Identifier and its portability Section 4: <ul style="list-style-type: none"> • Introduction text added before section 4.1 • New country sections for Croatia and San Marino • New section “National limitations to apply for a CI” added for each country section • All country sections updated where needed 															
V3.1	14/02/2014	Latvia put under euro country section															
V3.2	11/06/2014	Updates for Malta															
V3.3	01/09/2014	Updates for Poland															
V4.0	03/06/2015	Updates following the recommendation ERPB/2014/rec12 from the Euro Retail Payments Board (ERPB) meeting on 01/12/2014 . Section 1 to 7 have been reworded. All country subsections in Section 8 have been reviewed.															

1 Objective

The objective of this document is to inform Creditors about the need for a Creditor Identifier (CI) on SEPA Direct Debit (SDD) mandates and forthcoming collections and about the institution(s) in each SEPA country that can issue such CI.

This document further informs SDD Scheme Participants on how they can check the proper issuance and/or validity of CIs by providing information on the CI characteristics per SEPA country.

2 Background

The CI has been created in the SDD Schemes to allow Debtors as well as Debtor Banks to identify a Creditor independently from its account relationship with any Creditor Bank. Furthermore it allows the proper identification of a SDD mandate in combination with a given unique mandate reference. The CI represents an unique identification of Creditors, meaning that each CI refers to one Creditor only.

3 CI structure

Each community has its own specific procedures for providing a CI to Creditors. No new SEPA procedure has been created and the SEPA SDD Schemes allow the use of existing national identifiers to build a SEPA wide CI by adding a country code and a check-digit. Country specific structures are described in section 8.

The general structure for the CI is the following:

- 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 concerned national community

The combination of the CI with the unique mandate reference forms the unique SDD mandate key.

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

4 Creditor Business Code in the CI

The attribute AT-02 'The Identifier of the Creditor' described in the EPC SDD Rulebooks contains a Creditor Business Code.

The Creditor Business Code is not a formal part of the CI and only the Creditor assigns a concrete Creditor Business Code in the CI. The Creditor will use this code only for its own purposes. The Debtor Bank does not have to perform a check on the Creditor Business Code. The calculation of the check digit in position 3-4 of the CI does not take into account the Creditor Business Code.

The Creditor Business Code can change over time according to the needs of the Creditor but the CI will remain unchanged in its role of unique identifier.

The CI is generated with *ZZZ* as default Creditor Business Code. The Creditor may choose to use the Creditor Identifier with the default code or may replace it with any three character codes according to the location of its service unit, business line or for any other reasons.

5 Rules to be considered in the request for a CI

A Creditor Bank who initiates a relationship with a Creditor must provide or support the receipt of a CI to a Creditor if the Creditor does not yet have such Identifier (see section 5.7 of the SDD Rulebooks: "*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.”).

In its support to provide the Creditor with a CI, the Creditor Bank could advise the Creditor to request a CI from the central issuing entity of the SEPA country where one exists (see section 8) in which the Creditor is registered.

6 Use of the CI across SEPA

Once the Creditor has obtained the CI from the CI issuing entity of the country in which the Creditor is registered¹, the Creditor can then use this single CI on any SDD mandate and in any SDD collection initiated through any Creditor Bank and presented to any Debtor Bank irrespective if the Debtor is registered in the same SEPA country as the Creditor or not.

In case a Creditor with an existing CI would move his account relationship from a Creditor Bank in one SEPA country to a Creditor Bank in another SEPA country, the existing CI should be kept. If a new/ other CI is obtained, all existing SDD mandates of that Creditor would have to be amended in the next SDD collection. In this case it is important for the new Creditor Bank to have certainty that the CI has been properly issued. The new Creditor Bank will need proof or must have a possibility to check that the CI presented by the Creditor has been issued and/or is valid.

7 Verification of CIs

Three possibilities exist depending on the issuing entity:

- If the issuing authority issues a CI certificate for the Creditor Bank or for to the Creditor, this certificate can be used as evidence of a properly issued CI. This certificate will enable the Creditor to use the same CI with different Creditor Banks in different SEPA countries.
- If the issuing entity is an entity managing the CIs on behalf of the national community of payment service providers, the Creditor Bank can contact this entity and if the service is available, check the database of issued identifiers or simply request the necessary information. Reception of this information will provide evidence whether the CI is valid or not.
- If the national community of payment service providers has no central entity managing the CIs on its 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 contains all information needed. The CI-issuing Creditor Bank can provide a certificate to the Creditor to give evidence for this CI.

This certificate will enable the Creditor to use the same CI with different Creditor Banks in different SEPA countries.

¹ In a few countries, the CI issuing entity also grant CIs for Creditors that are not registered in that country

8 Country overview of the Creditor Identifier structure

The country overview of this document contains an overview of the national structure of 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 CI 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 or the managing entity as defined in the country overview. As there is in general no business relationship between the issuing or the managing entity and the Creditor Banks, there exists no legal basis for making information available regarding Creditor Identifiers issued, especially in the light of applicable data protection laws.

8.1 Euro countries

8.1.1 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

Austrian Central Bank (Oesterreichische National Bank) 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

A certificate of the CI is provided by the issuing entity (Austrian Central Bank) to the Creditor Bank. It is available for the Creditor upon request at the Creditor Bank.

Authenticity / validity check

The Austrian Central Bank is the central emitting and checking point for the Austrian Creditor IDs:

Oesterreichische National Bank

Mag. Anita Schneider

Tel.: (+43-1) 404 20-4718

e-Mail: sidat-stammdaten@oenb.at

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

<http://www.oenb.at/Statistik/Meldewesen/Datentransferinfos/Berechtigungen-und-Formulare/Creditor-ID.html>

Every Austrian bank can make a check on Austrian Creditor IDs by itself via the following (secured) link: <https://www.myoenb.com/>

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.

National limitations to apply for a CI

Any customer wishing to receive a creditor ID in Austria needs to have an account at an Austrian Payment Services Provider (PSP). A non-resident can receive a CI in Austria under the following conditions:

- The creditor does not have a CI in his home country (when based within the SEPA area)
- The creditor signs a creditor contract with his Austrian PSP

CIs can be issued for corporate and private creditors.

8.1.2 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 up to 20: increasing number issued by the Creditor Bank (up to 9 positions are available)

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

National limitations to apply for a CI

There is no limitation in Belgium for any creditor wishing to apply for a CI. Resident and non- resident corporate and private creditors can apply for a Belgian CI.

8.1.3 Cyprus

Structure

CY97ZZZ003A

The Cyprus Creditor Identifier (CI) consists of eleven alphanumeric characters. Its format is made up as follows: The first 2 fixed characters (CY), 2 check digits (e.g. 97 in the example above), another 3 fixed characters (ZZZ) and the final 4 alphanumeric digits (e.g. 003A in the example above), which comprise the Creditor’s main identity.

Entity/contact point

The Association of Cyprus Banks (ACB) is the official authority for issuing Creditor Identifiers (CI) at the request of the Creditor Bank only and for maintaining a national CI database.

The ACB notifies the new CIs to all Banks. The Bank that requested a CI then notifies the creditor accordingly. The new CIs are uploaded and updated on ACB's website on a regular basis.

Contact person details at ACB:

Marios Nicolaou

15 Demetriou Karatasou, Office 401

P.O.Box 16113

2086 Strovolos, Nicosia, Cyprus

Tel: +357 22664293

E-mail: m.nicolaou@acb.com.cy

Web: www.acb.com.cy

Certificate

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Authenticity / validity check

The Association of Cyprus Banks maintains and validates the authenticity.

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.1.4 Estonia

Structure

EE43ZZZEE00012345678

The Central Commercial Register's registry code in case of companies or the 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

Estonian Banking Association

Enn Riisalu
Ahtri 12
Tallinn 10151
Phone: + 372 611 6567
Fax: + 372 611 6568
e-mail: pangaliit@pangaliit.ee
www.pangaliit.ee

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

The Estonian Banking Association provides an online application for composing a CI code at: <http://pangaliit.ee/en/settlements-and-standards/sdd-ci-code>

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 the possibility to check the validity of the 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.

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.1.5 Finland

Structure

FICDZZZ12345678

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 Business ID is obtained from the National Board of Patents and Registration. The Creditor Banks will issue the CI.

Certificate

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. The service is available also in English.

National limitations to apply for a CI

A creditor wishing to obtain a CI in Finland needs a Finnish Business ID. Only legal entities can obtain a CI.

8.1.6 France

Structure

FR12ZZZ123456

The SEPA Identifier for creditors located in France is called “Identifiant Créancier SEPA” or “ICS”
The Creditor Identifier (CI) has a total length of 13 characters.
The country specific part of CI consists of 6 alphanumeric characters, based on hexadecimal classification.

Entity/contact point

SEPA identifiers are attributed by the French central bank (Banque de France) which manages the CI register.
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 list of SEPA Scheme Countries - EPC409-09). The CI is transmitted by Banque de France to the requesting PSP which relays the information to the Creditor.

Certificate

No certificate is needed as a new creditor bank initiating a relationship with a creditor located in France can check the validity of the current CI (called "Identifiant Créancier SEPA") by consulting the CI French central database.

Authenticity / validity check

ics@banque-france.fr

Contact details : Banque de France - pôle PRERI

Phone : + 33 1 42 92 35 82

Access to the French data warehouse 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 list of SEPA Scheme Countries (EPC409-09) or in Monaco.

National limitations to apply for a CI

Only creditors with an account held with a Payment Service Provider (PSP) in France combined with having a business activity in France may ask for a French creditor identifier.

Under these conditions, resident and non-resident entities can obtain a French CI, in case they do not have a CI in another SEPA country. Private persons can obtain a CI only if they are residents in France.

8.1.7 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

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Authenticity / validity check

No procedure in place as explained above.

National limitations to apply for a CI

Only creditors formally registered in Germany are able to apply for a German CI.

8.1.8 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

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Authenticity / validity check

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

Contact details:

Mrs. Evangelia Galanou

Operations Manager

Operations Department
Interbank Systems S.A. (DIAS)
2 Alamanas Street
15125 Maroussi, Greece
Tel. +30 210 617 17 30
Fax +30 210 619 93 39
E-mail: galanouek@dias.com.gr
e-mail: diasbo@dias.com.gr,
URL: <http://www.dias.com.gr/>

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.1.9 Ireland

Structure

IE97ZZZ123456

The CID is composed of 13 characters
Position 1 & 2 is ISO Country Code: IE
Position 3 & 4 Check Digit: According to ISO 7064 Mod 97-10
Position 5 to 7 is Creditor Business Code and if not used then filled with ZZZ
Position 8 to 13 is the National Creditor Identifier code which is a unique six digit (numerical).

Entity/contact point

Banking & Payments Federation Ireland (BPFI)
Creditor Identifier is issued to Creditors by individual Creditor Banks according to their applicable rules.
BPFI is the custodian of the SEPA CI Database for all CI's issued in Ireland.
Contact Details:
Banking and Payment Federation Ireland
Nassau House, Nassau Street, Dublin 2
Phone: +353 1 4748800
Email: directdebits@bpfi.ie

Certificate

N/A

Authenticity / validity check

No procedure in place

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.1.10 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 a 5 zero padding on the left is used..

The CI of Banks who participate to the additional optional service SEDA 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 “SED”.

Position 8-23 filled with BIC code and a 5 zero padding on the left.

The CI as defined below, shall be employed exclusively by PSPs participating in the SEDA service to debit the fees due by the Creditors to each Debtor PSP for offering the SEDA service. The CI so defined, responds to the needs of companies that usually identify the PSP via its BIC.

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/ilwvcn/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

Certificate

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Authenticity / validity check

No procedure in place

National limitations to apply for a CI

There is no limitation in Italy for any creditor wishing to apply for a CI. Resident and non- resident creditors and private creditors can apply for an Italian CI. Non-resident creditors will be supported by banks in order to obtain the Fiscal code by “Agenzia delle Entrate” (Revenue Agency).

8.1.11 Latvia

Structure

LV00ZZZ40003000010

Creditor Identifier - in Latvian "SEPA saņēmēja identifikators". For the Creditor Identifier fixed length is 18 characters.

Creditor Identifier structure:

Position 1-2 filled with LV, 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 8-18 filled with national "Enterprise registration number".

Creditor Identifier is issued by the Register of Enterprises of the Republic of Latvia (Latvijas Republikas Uzņēmumu reģistrs) to all legal registered entities in Latvia according to the applicable rules.

Entity/contact point

Register of Enterprises of the Republic of Latvia (Latvijas Republikas Uzņēmumu reģistrs)

Contact: Perses street 2, Riga, LV 1011

Informative phone: +371 67031703

Fax: +371 67031793

E-mail: info@ur.gov.lv

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

Certificate

Authenticity / validity check

The validity of the CI can be verified on the website of the Register of Enterprises of the Republic of Latvia <http://www.ur.gov.lv/>. The website is available only in Latvian language.

National limitations to apply for a CI

Every legal entity receives both Registration No and CI in the moment when it is registered in the Register of Enterprises of the Republic of Latvia.

A creditor wishing to obtain a CI in Latvia needs a Latvian enterprise Registration number. Only legal entities can obtain a CI.

8.1.12 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.

All the creditor identifiers issued are planned to be stored in a central database. Administrator of the database is not decided yet.

Meanwhile webpage on SEPA issues will be launched at the nearest future and the possibility will be created for any entity to check if the creditor identifier is correct.

At the moment status of Legal entity by its code can be checked at the State Enterprise Centre of Registers <http://www.registrucentras.lt/jar/p/>

Certificate

N/A

Authenticity / validity check

N/A

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.1.13 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

The Payment Services Provider (PSP) has to download the application form from the ABBL website, complete it and send it back to the above mentioned e-mail address.

In principle, only PSPs located in Luxembourg having a relation with the creditor (thus not necessarily the SDD creditor bank) are authorized to ask ABBL for a CI whereas the creditor may be located in any country.

The PSP has to provide enough information about the creditor (such as name, address, VAT number, commercial register number, etc.) in order to allow ABBL to ensure that the creditor has not already received a CI in Luxembourg and that the generated CI is unique.

In exceptional cases, the CI may also be attributed by ABBL to PSPs outside Luxembourg provided that the creditor is located in Luxembourg.

Certificate

No certificate is needed

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)

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.

National limitations to apply for a CI

There is no limitation in Luxembourg for any creditor wishing to apply for a CI.

Resident corporate and private creditors can apply for a Luxembourgish CI.

Non-resident corporate and private creditors can also apply for a Luxembourgish CI provided that the requesting PSP is located in Luxembourg.

8.1.14 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, the individual's Identity Card number or the unique identity number issued by the Central Bank of Malta, 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', 'H' or in the case where the unique identity number is issued by the Central Bank of Malta 'C' is used

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
www.maltabankers.org

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

In Malta, there is no single authority in charge of issuing CIs. The Central Bank of Malta maintains a database of CIs issued by operators in Malta. The responsible Department is the Payments and Banking Department, e-mail oversight@centralbankmalta.org , telephone (+356) 2550 3603.

Certificate

No certificate is needed

Authenticity / validity check

The Validity of the Malta Creditor Identifier can be checked by reference to the Central Bank of Malta by e-mail to oversight@centralbankmalta.org

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.1.15 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 alphanumeric characters, based on hexadecimal classification.

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.
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

Contact details : Banque de France – pôle PRERI

Phone : + 33 1 42 92 35 82

Access to the French data ware house is limited to agreed banks authorised to develop their activities in France or in Monaco.

National limitations to apply for a CI

Only Creditors with an account held with a Payment Service Provider (PSP) in Monaco may ask for a Creditor Identifier.

Under these conditions, resident or non-resident entities can obtain a Monegasque Creditor Identifier in case they do not have a Creditor Identifier in another SEPA country. Private persons can obtain a Creditor Identifier only if they are residents in Monaco.

8.1.16 Netherlands

Structure

NL97ZZZ123456780001

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

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

The exact specification of the CI for 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 as issued or agreed 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 - 17:00 hrs)

For any other information regarding the CI in the Netherlands please contact the Dutch Payments Association. E-mail: info@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 this specific CI to a specific Creditor.

Creditors may re-use this CI 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 organization (see above), but does not provide information whether a CI has already been issued to this organisation. When issuing a CI or on request of the Creditor the Creditor bank will hand over a certificate (and archive one for later inquiries) to the Creditor. This certificate provides the evidence that the CI has been issued according to the applicable rules and guaranties that the issued CI is unique and contains all information needed.

National limitations to apply for a CI

Dutch creditor banks do not supply CIs to private persons.

8.1.17 Portugal

Structure

PT97ZZZ123456

The national Creditor Identifier (CI):

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 FPS (n6)

Entity/contact point

National CIs are issued by SIBS Forward Payment Solutions (SIBS FPS)

Contact: sac.suporte@sibs.pt

National CIs are requested by Payment Services Providers (PSP) authorised by Banco de Portugal to develop its activity in Portugal, on behalf of the creditors they support.

PSPs must submit a request for a national CI to sac.suporte@sibs.pt providing the following information about the creditor: name, address, VAT number, business code and service type requested (Core or B2B).

PSPs with access to SIBS's Services Portal may request a national CI using this interface.

Certificate

No certificate is needed.

Authenticity / validity check

Any questions related to national CIs may be addressed either by phone or by e-mail to the following organization:

SIBS FPS

Departamento de Gestão de Operações e Redes- Núcleo de Atendimento

e-mail: sac.suporte@sibs.pt

Phone Number: +351 21 092 92 00

PSPs with access to SIBS's Services Portal may also obtain additional information through this interface.

National limitations to apply for a CI

National CIs may only be issued for creditors registered in Portugal (i.e. with a National Fiscal Number) and must be requested by a Payment Service Provider authorised by Banco de Portugal to develop its activity in Portugal.

8.1.18 San Marino

Structure

SM97ZZZA1B2C3D4E5F6G7H8

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

The fiscal code (codice ISS for individuals and codice COE for corporates) will be used as the national part of the Creditor Identifier.

The fiscal code for individuals is 7n long, while for corporates the code contains the prefix SM followed by 5n long (if the existing identifier is less than 16 characters, the fiscal code is padded on the left with "0" to reach 16 characters).

The Creditor Identifier for San Marino will be:

Position 1-2 filled with SM, 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 the identifier is less than 16 characters, the fiscal code is padded on the left with "0" to reach 16 characters.

Entity/contact point

For further information on the structures of the fiscal code refer to the following link:
Banca Centrale della Repubblica di San Marino (CBSM)
Via del Voltone, 120
47890 San Marino
Republic of San Marino
E-mail: sepa@bcm.sm

Certificate

Authenticity / validity check

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.1.19 Slovakia

Structure

SKxxZZZnnnnnnnnnnnn

CID - "Identifikátor příjemcu" 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 with the first digit set to 7 – the first number assigned is 70000000001, then 70000000002,

Entity/contact point

Národná banka Slovenska
Imricha Karvaša 1
813 25 Bratislava 1
Slovakia
<http://www.nbs.sk>
Contact point: Payment System Department
E-mail: cid@nbs.sk
Centralized national register of CID is available for banks via private network of Národná banka Slovenska. Creditors can apply for CID through their servicing bank.

Certificate

Certificate is issued automatically.

Authenticity / validity check

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

National limitations to apply for a CI

A Slovakian CI application can be addressed to the National Bank of Slovakia by a Slovakian Payment Services Provider (PSP) for resident and non-resident creditors who conduct business in Slovakia.

Private creditors can apply for a Slovakian CI via their bank in Slovakia.

The Slovakian banking community accepts CIs that have been assigned by other SEPA countries (it is the responsibility of the Slovakian PSP to verify foreign CIs)

Any customer wishing to receive a creditor ID in Slovakia needs to have an account at a Slovakian PSP. A non-resident can receive a CI in Slovakia under the following conditions:

- The creditor does not have a CI in his home country (when based within the SEPA area)
- The creditor signs a creditor contract with his Slovakian PSP

8.1.20 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 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 , and in Slovenian language:

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

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.1.21 Spain

Structure

The national Creditor Identifiers in Spain can be provided by any bank or calculated by the creditor since they are composed with the national fiscal code (NIF or NIE): Positions 8 up to 16 contain the country-specific identifier = NIF or NIE.

Public information about national fiscal code and its composition is available and can be resumed as follows:

For Legal Entities: M23456789

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: 52840790N

NIF ('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: X1234567L

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

For further information on the structures of the fiscal code is available at the following links:

NIF (Legal Entities):

http://www.agenciatributaria.es/AEAT.internet/Inicio_es_ES/La_Agencia_Tributaria/Campanas/Censos_NIF_y_domicilio_fiscal/Empresas_y_profesionales_Declaracion_censal_Modelos_036_y_037/Informacion/NIF_de_personas_juridicas_y_entidades.shtml

NIF (Individuals) and NIE:

http://www.agenciatributaria.es/AEAT.internet/Inicio_es_ES/La_Agencia_Tributaria/Campanas/Censos_NIF_y_domicilio_fiscal/Ciudadanos/Informacion/NIF_de_personas_fisicas.shtml

Certificate

Authenticity / validity check

National limitations to apply for a CI

There is no limitation in Spain for any creditor wishing to apply for a CI. Resident and non-resident corporate and private creditors can apply for a Spanish CI, provided that they have a national fiscal code (NIF or NIE).

8.2 Non Euro countries

8.2.1 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) manages the central register for all CI issued at request of creditors under SDD schemes. Creditors apply for CI through their servicing banks.

Contact details: Tzvetan Petrov, Payment Systems Department, tzpetrov@bobs.bg, +359 2 / 921 53 48

Certificate

No certificate is issued

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.

National limitations to apply for a CI

There are no limitations with regard to the residency of the CI applicant. Legal entities and private persons can obtain a Bulgarian CI.

8.2.2 Croatia

Structure

HRxxZZZ01234567890

The Croatian CI has a length of 18 characters in total.

The fiscal number will be used as the national part of the Creditor Identifier.

The specific name for CI is 'OIB – Osobni Identifikacijski broj' (Personal Identification Number)

Fiscal number consists of 11 digits. First 10 digits are randomly chosen, while the 11th digit is a check digit according to Module 11.10" ISO 7064th

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

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

Position 5-7 – filled with ZZZ;

Position 8 onwards – filled with national fiscal number.

Entity/contact point

CIs will be maintained by Financijska agencija – FINA (Financial Agency), Croatian ACH, and will be available on the web site www.fina.hr (phone +385 1 6127 303).

Certificate

No certificate is needed.

Authenticity / validity check

Financial Agency (FINA) issues the CI on the request of any bank from Croatia. The creditor cannot ask Financial Agency (FINA) directly.

National limitations to apply for a CI

There are no limitations with regard to the residency of the CI applicant. Only non-consumers can obtain a Croatian CI.

8.2.3 Czech Republic

Structure

CZkkZZZnnnnn,

kk - check digit according to ISO 7064 modulo 97

ZZZ is the code (Creditor Business Code) selected by the creditor when executing the direct debit

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

Entity/contact point

Creditor Identifier (CID) is issued by the Czech National Bank. The register of CID is available on Czech National Bank web page http://www.cnb.cz/en/payment_systems/accounts_bank_codes/ under the heading “Registr of SEPA Direct Debit Creditors”.

The rules for maintaining the register are on

http://www.cnb.cz/en/payment_systems/accounts_bank_codes/rules_rip.html

Certificate

No certificate is needed

Authenticity / validity check

The register of CID is available on Czech National Bank web page

http://www.cnb.cz/en/payment_systems/accounts_bank_codes/ under the heading “Registr of SEPA Direct Debit Creditors”.

National limitations to apply for a CI

Only creditors registered in the Czech Republic can obtain a Czech CID.

The Czech National bank issues the CID on the request of any bank from Czech Republic. The creditor cannot ask the Czech National Bank directly. The rules for maintaining the register are on

http://www.cnb.cz/en/payment_systems/accounts_bank_codes/rules_rip.html

8.2.4 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

National limitations to apply for a CI

CI applicants must have a formal Danish Business Register Number (Centrale VirksomhedsRegister or CVR). CI applicants must be registered in Denmark.

Only legal entities can have a CVR number. A private person cannot obtain a CI in Denmark.

8.2.5 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 Creditor Business Code, the last 4 positions must be filled with spaces.

The structure is the following:

Annnnnnnn[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 the Creditor Business Code.

Ennnnnnnn, 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 Creditor Business Code, when present, to position 5-7 of the SEPA CI and dropping 'T' character.

More information can be found on domestic CI in ICS Standards (Volume III) which can be downloaded from <https://www.giro.hu/documents/ics-ig1-standards>

Entity/contact point

Creditor or account keeping banks are issuing entities; however, they have to register the CIs in the Central Registry of the Hungarian ACH (GIRO Zrt.) which plays the managing entity role.

Managing Entity: GIRO Zrt.

Address: H-1054 Budapest, Vadász u. 31.

Phone: +36 1 428 5623

Fax: +36 1 269 5458

E-mail: info@mail.giro.hu

Web: <https://www.giro.hu>

Certificate

Authenticity / validity check

GIRO Zrt. publishes the list of registered SEPA CIs on its website at <https://www.giro.hu/documents/sdd-documents>

National limitations to apply for a CI

There are no limitations for any creditor wishing to apply for a Hungarian CI at their account keeping bank, provided that the applicant is registered or resident in Hungary, or initiates direct debits in Hungary.

8.2.6 Iceland

Structure

The Creditor Identifier has not yet been created in Iceland. The reason is that there has been no demand for EUR direct debits in Iceland. No Icelandic bank has adhered yet or is planning to adhere to the EPC SDD schemes

Entity/contact point

Certificate

Authenticity / validity check

National limitations to apply for a CI

The EPC has not been informed about any limitation so far.

8.2.7 Liechtenstein

See Switzerland

8.2.8 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. 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

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 the Norwegian bank will consist of an organisation number, which is publicly 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.

In case a Creditor with an existing CI generated in Norway would move his account relationship from a Creditor Bank in one SEPA country to a Creditor Bank in another SEPA country, the new Creditor Bank can make validity checks by verifying this against the bank that originally issued the CI, based on information given by the Creditor.

National limitations to apply for a CI

The Norwegian national organisation number is the basis for the CI. If a private person needs to establish a CI, a national organization number needs to be acquired.

8.2.9 Poland

Structure

PL97ZZZ0123456789

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

Position 3-4 – check digit according to ISO7064 mod 97-10

Position 5-7 – filled with ZZZ

Position 8 onwards – filled with NIP or NIW

NIP is a national tax number for residents, issued by tax authorities

NIW is identifier of creditors that are not residents, issued by KIR S.A. (Polish ACH)

Entity/contact point

Central issuing entity is KIR S.A. – Polish ACH

KIR S.A.

Krajowa Izba Rozliczeniowa S.A.

Clearings Department - Clearing Systems Unit

65 Pileckiego Str

02-781 Warsaw, Poland

tel. + 48 801 500 207, +48 22 545 55 55

e-mail: bok@kir.com.pl

Certificate

N/A

Authenticity / validity check

Validation can be done by applying validation rule in ISO 7064 Mod 97-10. Moreover additional validation can be done on the basis of NIP and NIW registries.

National limitations to apply for a CI

Only legal entities registered in Poland can obtain a CI in Poland and only through bank of Polish payment system.

8.2.10 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

AAAAAAAAAC Unique Identification Code (or Fiscal Code) where:
AAAAAAAAA = sequence number max 9 figures.
C= Check digit

Entity/contact point

No central issuing and registration of CIs.

The CI is to be issued by each Creditor bank or upon request by the Romanian Banking Association

Romanian Banking Association

4-6, Negru Voda Street, Bl. C3 Sector 3, Bucharest, Romania

Phone: (+4) 021 321 20 78 (+4) 021 321 20 80
 (+4) 021 320 14 23 (+4) 021 320 14 24

Fax: (+4) 021 321 20 95

E-mail: arb@arb.ro, office@arb.ro

<http://www.arb.ro/en/contact/>

Certificate

No certificate is needed.

Authenticity / validity check

Validation of CI can be easily done by applying the validation rule in ISO 7064 Mod 97-10. Validation of Personal Numerical Code, respectively of Unique Identification Code can be done, if necessary, on different official sites.

Issuing and validation procedures are detailed on <http://www.arb.ro/en/creditor-identifier-algorithm-in-sdd-schemes/>

National limitations to apply for a CI

A CI can only be granted to companies registered in Romania and to private persons having their residence in Romania.

8.2.11 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

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Authenticity / validity check

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National limitations to apply for a CI

Only legal entities registered in Sweden can obtain a CI in Sweden.

8.2.12 Switzerland

Structure

CH071230000012345

“Creditor Identifier”, (in German: “Identifikationsnummer des Zahlungsempfängers”)

The Creditor Identifier in Switzerland and Liechtenstein is structured as follows:

- Positions 1 and 2: The ISO national code for Switzerland (CH), Liechtenstein (LI).
- Positions 3 and 4: Two-digit check digits (modulo 97-10) pertaining to parts a and d (part c is not considered).
- Positions 5 to 7: Three-digit Creditor Business Code that can be freely determined by the creditor for the identification of a business field within the same company. If no Creditor Business Code is used, then “ZZZ” is used as a placeholder.
- Positions 8 to 18: Eleven-digit numerical national Creditor Identifier, which unambiguously identifies the creditor within Switzerland and Liechtenstein. It is numbered progressively beginning with 1 and filled in with leading zeroes.

Entity/contact point

SIX Interbank Clearing

Hardturmstrasse 201

8021 Zurich

On behalf of the Swiss and Liechtenstein financial centres, SIX Interbank Clearing as the National Adherence Support Organisation (NASO) of Switzerland is in charge of the issuing and administration of Creditor Identifiers, which are identification numbers for creditors.

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.

The financial institution can apply for a Creditor Identifier exclusively online:

<http://www.sepa.ch/en/home/direct-debits/creditor-identifier/allocation-application.html> through

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 (National Adherence Support Organization) 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.

The inquiry application form for financial institutions is published under following link:

<http://www.sepa.ch/en/home/direct-debits/creditor-identifier/inquiry-application.html>

National limitations to apply for a CI

Applications for the issuing of a Creditor Identifier with ISO national code for Switzerland (CH) or Liechtenstein (LI) are to be made exclusively through financial institutions. This means that creditors must apply for their Creditor Identifier through a financial institution. The financial institution does not have to be located in Switzerland or in Liechtenstein.

The financial institution can apply for a Creditor Identifier exclusively online:

<http://www.sepa.ch/en/home/direct-debits/creditor-identifier/allocation-application.html>

8.2.13 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.

National limitations to apply for a CI

The United Kingdom reported that there are no limitations for any creditor wishing to apply for a UK CI. There is no requirement for the issuing Creditor Bank to be registered in the UK (i.e. a UK bank) so, for example, a German bank can issue a Creditor Identifier that follows the UK format.