BIC Validation

BIC / SWIFT code validation and lookup in the BIC Directory

A BIC (Business Identifier Code), also known as a SWIFT code, is the 8 or 11 character bank and branch identifier defined by the ISO 9362 standard and used to route international and domestic payments. A format check cannot tell whether a BIC really exists. The BIC Validation service looks it up in the constantly updated worldwide BIC Directory and shows whether it is real and active. Available through a web interface and a REST API.

How a check works

1. **You** — send the BIC, 8 or 11 characters
2. **Format check** — length and characters of the BIC are checked
3. **Directory lookup** — the BIC is looked up in the BIC Directory
4. **Answer** — status, bank, branch and full postal address

Capabilities

- Check whether a BIC exists and is active in the BIC Directory.
- Look up the bank, the branch and the full postal address by BIC.
- Look up BIC codes by bank name.
- Identify financial and non-financial institutions.
- Identify the SWIFT services and payment systems of a BIC, such as FIN and TARGET2.
- Detect deleted or retired BICs by their active status.

Structure of a BIC

Example	Part	Meaning
BNPA	Business party prefix	4 characters that identify the institution
FR	Country code	2 letters, ISO 3166-1
PP	Business party suffix	2 characters
XXX	Branch identifier	3 characters, optional; XXX is the primary office

Returned data

Bank name · **Branch** · **Full postal address** · **Country** · **Active or inactive** · **Financial or non-financial** · **Head office or branch** · **Services and payment systems**

Two ways to use it

REST API

FOR YOUR SOFTWARE

- Single call REST API.
- One request returns the full record from the BIC Directory.
- JSON and XML responses.
- Search by bank name and country.

Web interface

FOR YOUR TEAM

- Mobile friendly web interface.
- Search by BIC or by bank name.
- Sub-user accounts for company employees.

Where it is used

Solution	What it does
Live payment validation	BIC lookup of bank details prior to processing, to optimize payments.
Data cleansing	Clean up invalid or outdated data with BIC searches on the existing payment details in your system.
User input validation	Validate payment data when a user enters the BIC in your system. Protect against typing errors.
User input autocompletion	Retrieve the bank details when a user enters a BIC code in your system.

Data quality

- **Licensed data, worldwide coverage.** The data is licensed by S.W.I.F.T. SC, the Registration Authority for BIC codes.
- **Constantly updated.** BIC code allocations change all the time, and the directory follows them.

For developers

- **Documentation:** developer.iban.com/bic-validation-api, with OpenAPI 3.1 files and a Postman collection.
- **Sandbox:** the same API with fixed answers at sandbox.iban.com, for development and automated tests.

About us

ISO/IEC 27001:2022
Certified information security management system

ISO 9001:2015
Certified quality management system

Hosted in the EU
Google Cloud infrastructure in Frankfurt, Germany

Since 2011
Payment validation for businesses globally

Plans and prices
Product page, questions and pricing

www.iban.com/bic-validation-service

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