IBAN Suite

IBAN validation and calculation, with the BIC and bank details from the bank directory

A complete solution for validating International Bank Account Numbers (IBAN) under the ISO 13616 standard and calculating IBAN from domestic bank code and account numbers. Get the BIC and the bank address from an IBAN and validate payment details instantly at the point of entry. Web interface and REST API.

89 + 22 countries
89 official and 22 experimental IBAN countries

Updated daily
Data from official directories

Under 100 ms
Typical API response time

99.9% uptime
Guaranteed by the Service Level Agreement

How the validation process works

Step	Check	What it does
1	**Data cleansing**	Spaces and all other non-alphanumeric characters are removed and reported.
2	**IBAN check digit**	Integrity check on the IBAN with the ISO 7064 (MOD 97-10) algorithm.
3	**Account number check**	The national account number check digit, with country-specific algorithms.
4	**IBAN length**	The total length of the IBAN according to the country standard.
5	**Format and structure**	The internal components of the IBAN and their positions.
6	**Bank directory lookup**	The issuing bank and country, the BIC and the SEPA scheme reachability.

Capabilities

- Retrieve the account holding BIC and the bank, branch and address from an IBAN.
- Validate the IBAN check digit, the length, the format and the structure.
- Validate the national account number check digit: checksum in BBAN (if available).
- Identify SEPA scheme reachability: SCT, SDD Core, B2B and SEPA Instant through EBA RT1 and TIPS.
- Convert a bank code and account number to an IBAN.
- Bulk validation and bulk conversion, with results as CSV or Excel.

Returned data

BIC | **Bank name** | **Branch** | **Address, city, postal code** | **Country**

Bank code, branch code, account number | **SEPA scheme reachability** | **Result of each of the six checks**

Two ways to use it

REST API

FOR YOUR SOFTWARE

- Single call REST API with JSON and XML responses.
- IBAN Validation API and IBAN Calculation API.
- OpenAPI 3.1 files and a Postman collection.
- Free API sandbox for development and automated tests.
- API access lists by IP address and API key rotation.
- HTTPS only (SSL/TLS encrypted connection).

Web interface

FOR YOUR TEAM

- Mobile friendly web interface.
- Bulk IBAN validation and bulk IBAN calculation.
- Bulk results on the page or as a CSV or Excel download.
- Print or copy each result.
- Sub-user accounts for company employees.
- E-mail alert when the remaining queries run low.

Where it is used

Solution	What it does
Improving payments	Validate an IBAN and retrieve the bank details prior to processing, to streamline payments.
Data cleansing	Clean up old data with bulk IBAN validation on the existing payment details in your system.
User input validation and auto-complete	Validate the IBAN when a user enters it and fill in the bank details and the BIC automatically.
SEPA reachability	Check that the bank of the payee is reachable for a SEPA scheme before you send a payment.

Data quality and security

- **Licensed data.** Bank data licensed by reliable sources such as national banks, financial institutions and issuing agencies.
- **Not stored.** Submitted IBANs and the responses to them are not stored on our servers.

About us

ISO/IEC 27001:2022
Certified information security management system

ISO 9001:2015
Certified quality management system

Hosted in the EU
Frankfurt, Germany

Since 2011
Payment validation for businesses globally

Plans and prices
Documentation: developer.iban.com/validation-api

www.iban.com/iban-suite

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