



Overview of Creditor Identifiers

Circulation: Publicly available
Restricted: No

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	GR Creditor Identifier information updated CH Creditor Identifier information updated AT Creditor Identifier information updated LI Creditor Identifier information updated NL Creditor Identifier information updated DE Creditor Identifier information updated CY Creditor Identifier information updated BG Creditor Identifier information updated UK Creditor Identifier information updated RO Creditor Identifier information updated NO Creditor Identifier information updated SL Creditor Identifier information updated IT Creditor Identifier information updated Minor changes for clarification

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.

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.

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.

COUNTRY OVERVIEW OF THE CREDITOR IDENTIFIER STRUCTURE:

Euro countries:

Country	Structure	Entity/contact point	Certificate
Austria	<p>AT97ZZZ01234567890 ‘Creditor Identifier’ or ‘Creditor ID’</p> <p>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.</p>	<p>National Central Bank of Austria</p> <p>http://www.oenb.at/de/zahlungsverkehr/Zahlungsverkehrsstrategie/sepacid/cid_start.jsp</p> <p>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.</p>	N/A
Belgium	<p>BE97ZZZ123456789</p> <p>when the Creditor has an “Enterprise Number”</p> <p>For the national identifier 9 numeric positions fixed length are used. It is called the “Enterprise Number” (e.g. Tax reference)</p> <p>When the Creditor does not have an “Enterprise Number”, the structure of the CI will be as follows:</p> <p>Positions 8->10: internal bank code (specific for Belgium)</p> <p>Position 11: “D”</p> <p>Positions 12->20: increasing number issued by the Creditor</p>	<p>National Bank</p> <p>www.bnb.be</p> <p>The National Bank of Belgium issues the CI and provides them to Creditor Banks; the latest informs the Creditor of the new CI attributed</p> <p>Via Banks, parties can access to a National Bank database in order to get information related to the active Creditors in Belgium</p> <p>In the SEPA environment, the Creditor Banks will issue the CI and no National database will be maintained anymore</p>	

Country	Structure	Entity/contact point	Certificate
<p>Cyprus</p>	<p>CY97ZZZ123A</p> <p>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).</p>	<p>The Association of Cyprus Banks which acts also as the Cyprus NASO issues the National Creditor Identifiers at the request of Banks.</p> <p>The Association of Cyprus Banks notifies the new National Creditor Identifiers it issues to all the Banks.</p> <p>The Bank that requested a National Creditor Identifier then notifies the creditor accordingly.</p> <p>At present the Association of Cyprus banks provides information regarding the National Creditors Identifiers only to the Cyprus based Banks.</p>	<p>N/A</p>
<p>Finland</p>	<p>FICDBBB12345678.</p> <p>The presentation format in the national scheme is: 1234567-8.</p> <p>The Business ID consists of seven digits, a dash and a control mark.</p> <p>For CI the Business ID is used without the dash.</p> <p>Business ID (Business Identity Code) is mainly used for issuing the CI.</p>	<p>The validation can easily be done by the party requiring the validation going to www.ytj.fi.</p>	<p>The description of obtaining Business ID is available at www.ytj.fi, also in English.</p>
<p>France</p>	<p>IN DEVELOPMENT</p> <p>Banking community of France is organizing its SEPA Creditor Identifier structure.</p>		
<p>Germany</p>	<p>DE97ZZZ12345678901</p> <p>“Gläubiger-Identifikationsnummer” or “Gläubiger-ID”</p> <p>The country-specific part of the Creditor Identifier consists of a consecutive number.</p> <p>The German CI has a length of 18 characters in total.</p>	<p>Deutsche Bundesbank Wilhelm-Epstein-Str. 14 60431 Frankfurt am Main Germany</p> <p>http://www.glaebiger-id.bundesbank.de</p> <p>No third party, (e. g. a new Creditor Bank) can request information from the issuing entity regarding the <u>validity</u> of a CI, as agreed with the German banking industry and in line with data protection provisions.</p>	<p>N/A</p>

Country	Structure	Entity/contact point	Certificate
<p>Greece</p>	<p>GR97ZZZ12345 “Organisation code – Κωδικός αναγνώρισης δικαιούχου οργανισμού” The existing national Creditor Identifier is a unique five digit (numerical)</p>	<p>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.</p>	<p>N/A</p>
<p>Ireland</p>	<p>IE97ZZZ123456 “Originator Identification Number (OIN)” The existing national Creditor Identifier is a unique six digit (numerical)</p>	<p>Irish Payment Services Organisation (IPSO) Debtor and Creditor Banks can request this information.</p>	

Country	Structure	Entity/contact point	Certificate
<p>Italy</p>	<p>IT97ZZZA1B2C3D4E5F6G7H8</p> <p>The Italian CI has a length of 23 characters in total.</p> <p>The fiscal code (codice fiscale) and VAT number (Partita IVA) will be used as the national part of the Creditor Identifier.</p> <p>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).</p> <p>The Creditor Identifier for Italy will be:</p> <p>Position 1-2 filled with IT, the ISO country code.</p> <p>Position 3-4 filled with the check digit according to ISO 7064 Mod 97 10.</p> <p>Position 5-7 filled with the Creditor Business Code, if not used then filled with ZZZ.</p> <p>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.</p>	<p>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/</p> <p>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.</p> <p>For further information please contact:</p> <p>Associazione Bancaria Italiana Via delle Botteghe Oscure, 46 00186 Roma</p> <p>E-mail: naso@abi.it</p>	
<p>Luxembourg</p>	<p>IN DEVELOPMENT</p> <p>Luxembourg banking community is organizing its SEPA Creditor Identifier structure.</p>		
<p>Malta</p>	<p>IN DEVELOPMENT</p> <p>Banking community of Malta is organizing its SEPA Creditor Identifier structure.</p>		

Country	Structure	Entity/contact point	Certificate
Monaco			
Netherlands	<p>NL97ZZZ123456780001</p> <p>The Trade Register Number and Location Code of the Chamber of Commerce (KvK) will be used as the national part of the Creditor Identifier. This 8-digit Trade Register Number and additional 4-digit Location Code is mandatory for all legal entities in the Netherlands.</p>	<p>Individual Dutch Creditor banks will issue the Creditor ID to their Creditors, based on the specification below.</p> <p>For further information on the Trade Register Code please contact: Website: http://www.kvk.nl/English/ Click 'Trade Register' Click 'Access to the Trade Register' Click 'Search the Trade Register' Telephone: + 31 (0)900 1234567</p> <p>For any other information regarding the Creditor ID in the Netherlands please contact the Netherlands Bankers' Association, email: sepa@nvb.nl</p> <p>The exact specification of the Creditor Identifier for The Netherlands is:</p> <ul style="list-style-type: none"> ▪ 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 the Trade Register Location Code (Vestiging) of the Creditor. 	N/A
Portugal	<p>PT97ZZZ123456</p> <p>The national Creditor Identifier:</p> <p>Position 1-2 filled PT (ISO Country Code) (n2);</p> <p>Position 3-4 Check Digit according to ISO 7064 Mod 97-10 (n2)</p> <p>Position 5-7 Creditor Business Code (n3) – if not used then fill ZZZ</p> <p>Position 8-13 Creditor specific identifier created by SIBS (n6)</p>	<p>SIBS (Portuguese ACH)</p> <p>Contact: sac.suporte@sibs.pt</p> <p>Any participant having access to SIBS portal can check information on the CI.</p>	

Country	Structure	Entity/contact point	Certificate
Slovakia	<p>IN DEVELOPMENT</p> <p>Banking community of Slovakia is organizing its SEPA Creditor Identifier structure.</p>		
Slovenia	<p>SI56ZZZ12345678</p> <p>Fixed length is 15 characters</p> <p>Creditor Identifier structure:</p> <p>Position 1-2 filled with the ISO country code: SI</p> <p>Position 3-4 filled with the check digit according to ISO 7064 Mod 97-10: [0-9]{2,2}</p> <p>Position 5-7 filled with ZZZ</p> <p>Position 8 onwards filled with 8 digits length tax number: 1234567K (the last character is control number)</p>	<p>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/</p> <p>For consumers the CI can be obtained only in written demand, which should be sent to AJPES.</p>	
Spain	<p>ES97ZZZM23456789</p> <p>The national Creditor Identifiers are the followings:</p> <p>For Legal Entities: NIF ('Número de Identificación Fiscal'). It is composed by 9 characters with the following composition:</p> <p>a) A letter providing information on its legal form:</p> <ul style="list-style-type: none"> A. Corporations. B. Limited Liability Companies. C. General Partnerships D. Limited Partnerships E. Co-ownerships and Inheritances in Abeyance F. Cooperatives 	<p>A party can access to http://www.aeat.es/ and check the Spanish Creditor's Identifiers just selecting:</p>	<p>NIF (Legal Entities): http://www.ipyme.org/IPYME/es-ES/EmprendedoresCreacionEmpresas/CreacionEmpresas/ProcesoConstitucion/AdopcionPersonalidadJuridica/CIF.htm</p>

Country	Structure	Entity/contact point	Certificate
	<p>G. Associations</p> <p>H. Homeowners Communities</p> <p>J. Civil Corporations</p> <p>N. Foreign Entities</p> <p>P. Local Government</p> <p>Q. Public Organisms</p> <p>R. Religious Congregations and Institutions</p> <p>S. Central Government and Autonomous Regions Bodies</p> <p>U. Joint Ventures with Legal Personality</p> <p>V. Others not defined in the preceding list</p> <p>W. Permanent Establishments settled by Non-Resident Entities</p>	<p>NIF (Legal Entities):</p> <p>OFICINA VIRTUAL/CONSULTAS PERSONALIZADAS/Consulta por NIF (entidades jurídicas)</p>	<p>DNI / NIF (Individuals):</p> <p>http://www.mir.es/SGAC/AVT/dni/obtenccion_dni.html</p>

Country	Structure	Entity/contact point	Certificate
	<p>b) A random number of 7 digits.</p> <p>c) A letter or a number, depending on its legal form (check code).</p> <p>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.</p> <p>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).</p> <p>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").</p>	<p>NIF (Individuals) and NIE:</p> <p>OFICINA VIRTUAL/CONSULTAS PERSONALIZADAS/ Comprobación de estar censado en la Agencia Tributaria como Contribuyente</p>	<p>NIE:</p> <p>http://www.mir.es/SGACAVT/extranjero/regimen-general/identificacion/nie.html</p>

Non-Euro countries:

Country	Structure	Entity/contact point	Certificate
Bulgaria	<p>Currently no CI is being used in the DD scheme.</p> <p>IN DEVELOPMENT</p> <p>Structure of national Creditor Identifiers is following:</p> <p>BG<cc>ZZZ<t><xxxxxxxx> ></p> <p>Where <t> is type of entity.</p> <p>For legal entities t=1 followed by EIK/BULSTAT code (uniform identification code)</p> <p>For Individuals t=2, followed by randomly generated code with 9 to 24 characters in length.</p>	<p>Bank service Plc. (Bulgarian ACH)</p> <p>www.bsbg.net</p> <p>Bank service will operate a system for providing unique CIs for SDD creditors.</p> <p>Banks would only issue CI to their clients, using the system operated by Bank service.</p> <p>Banks can check validity of CI and other data related to entity that holds it.</p> <p>The system will be publicly available for checking CIs in “Active” status.</p>	<p>Certificate for universal electronic signature under Bulgarian law issued by Bank service must be used by the Banks in the process of issuing CI.</p>
Czech Republic	<p>IN DEVELOPMENT</p> <p>Banking community of Czech Republic is organizing its SEPA Creditor Identifier structure.</p>	<p>The Czech Republic expects that the CI database will be placed and maintained on Czech National Bank webpage.</p>	
Denmark	<p>DK68ZZZ12345678</p> <p>National Part:</p> <p>Fixed length 8 numbers CVR. The CVR is a formal and public Business Register Number (Centrale VirksomhedsRegister)</p>	<p>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/</p>	
Estonia	<p>IN DEVELOPMENT</p> <p>Banking community of Estonia is organizing its SEPA Creditor Identifier structure.</p>		

Country	Structure	Entity/contact point	Certificate
Hungary	<p>Illustrative presentation: HU97ZZZA09450512T123</p> <p>or HU97ZZZE10011922T201</p> <p>The country code is not used in the domestic CI.</p> <p>The max. 13-character domestic identifier of the collector may be one of the following:</p> <p>Aaaaaaaaa[Ttt], where</p> <ul style="list-style-type: none"> • 'A' indicates that the following 8 characters must be interpreted as a tax number, the last character of which is the CDV (derived from the previous 7 characters), • 'T' indicates that the 3 characters following it are code of the branch office <p>The collector (Creditor) may only be given fully by filling in all 13 characters in payment orders. If the identifier does not contain a branch office code, the last 4 positions must be filled with spaces;</p> <p>Eaaaaaaaa[Ttt], where</p> <p>'E' indicates that the following 8 characters must be interpreted as 'other identifier', the last character of which is the CDV (same algorithm as for tax numbers).</p> <p>The specific name for CI is Collector's Identifier</p>	<p>The collectors themselves define their own unique CIs according to the ICS (Interbank Clearing System) standard structure. Payment messages must contain CIs registered in the Central Registry of Hungarian ACH (GIRO Zrt.)</p>	<p>See ICS Standards on HU www.giro.hu</p>
Iceland			

Country	Structure	Entity/contact point	Certificate
<p>Latvia</p>	<p>IN DEVELOPMENT</p> <p>91122123459</p> <p>For the national identifier 11 numeric positions fixed length are used. It is called the "Enterprise registration number".</p> <p>Position 1 and 11 – check digit</p> <p>Position 2-3 – code of regional branches of the Register of Enterprises</p> <p>Position 4-5 – legal form</p> <p>Position 6-10 – serial number</p> <p>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.</p>	<p>Register of Enterprises of the Republic of Latvia</p> <p>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</p> <p>State Revenue Service</p> <p>1a Smilsu street, Riga, LV 1978 Phone: +371 67028704 Fax: +371 67028704 Web: http://www.vid.gov.lv/default.aspx</p>	<p>N/A</p>
<p>Liechtenstein</p>	<p>See Switzerland</p>		
<p>Lithuania</p>	<p>IN DEVELOPMENT</p> <p>Banking community of Lithuania is organizing its SEPA Creditor Identifier structure.</p>		

Country	Structure	Entity/contact point	Certificate																																																			
Norway	<p>The organization number</p> <p>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</p> <p>Construction of the Norwegian organization number</p> <p>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. According to this, the weights 3, 2, 7, 6, 5, 4, 3 and 2 are assigned to each digit.</p> <p>Modulus 11</p>	<p>Brønnøysundregistrene (Register authority and source of information) NO-8910 Brønnøysund</p> <p>Telephone number: +47 75 00 75 00</p> <p>Email: firmapost@brreg.no</p>	N/A																																																			
<p>Number without check digit:</p> <p>Weights:</p> <p>Products:</p> <p>Division:</p> <p>Check digit:</p> <p>Number with check digit:</p>		<table style="border-collapse: collapse; width: 100%;"> <tr> <td style="text-align: center;">1</td><td style="text-align: center;">2</td><td style="text-align: center;">3</td><td style="text-align: center;">4</td><td style="text-align: center;">5</td><td style="text-align: center;">6</td><td style="text-align: center;">7</td><td style="text-align: center;">8</td> </tr> <tr> <td style="text-align: center;">3</td><td style="text-align: center;">2</td><td style="text-align: center;">7</td><td style="text-align: center;">6</td><td style="text-align: center;">5</td><td style="text-align: center;">4</td><td style="text-align: center;">3</td><td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">3+</td><td style="text-align: center;">4</td><td style="text-align: center;">+ 21</td><td style="text-align: center;">+ 24</td><td style="text-align: center;">+ 25</td><td style="text-align: center;">+ 24</td><td style="text-align: center;">+ 21</td><td style="text-align: center;">+ 16 = 138</td> </tr> <tr> <td style="text-align: center;">138 :</td><td style="text-align: center;">11</td><td style="text-align: center;">=</td><td colspan="5" style="text-align: center;">12 with a remainder of 6</td><td></td> </tr> <tr> <td style="text-align: center;">11 -</td><td style="text-align: center;">6</td><td style="text-align: center;">=</td><td style="text-align: center;">5</td><td colspan="4"></td><td></td> </tr> <tr> <td style="text-align: center;">1</td><td style="text-align: center;">2</td><td style="text-align: center;">3</td><td style="text-align: center;">4</td><td style="text-align: center;">5</td><td style="text-align: center;">6</td><td style="text-align: center;">7</td><td style="text-align: center;">8</td><td style="text-align: center;">5</td> </tr> </table>	1	2	3	4	5	6	7	8	3	2	7	6	5	4	3	2	3+	4	+ 21	+ 24	+ 25	+ 24	+ 21	+ 16 = 138	138 :	11	=	12 with a remainder of 6						11 -	6	=	5						1	2	3	4	5	6	7	8	5	
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Country	Structure	Entity/contact point	Certificate
<p>Poland</p>	<p>PL97ZZZ0123456789</p> <p>National part: fixed length- 10 digits: Tax Number (called NIP);</p> <p>for entities not having NIP, use an artificial NIP: “NIW” (also 10 digits).</p> <p>Both codes contain control digit. {To be clarified}</p>	<p>NIP: Tax authorities depending on the location.</p> <p>NIW: Polish Clearing House (KIR SA)</p> <p>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</p>	

Country	Structure	Entity/contact point	Certificate
Romania	<p>IN DEVELOPMENT</p> <p>ROXXZZZC...</p> <p>The National Creditor Identifier:</p> <ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> ○ For individuals (under discussion) 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. <ul style="list-style-type: none"> ○ For legal entities (under discussion) AAAAAAAAAAC Unique Identification Code (or Fiscal Code) where: AAAAAAAAAA = sequence number max 9 figures. C= Check digit 		

Country	Structure	Entity/contact point	Certificate
<p>Sweden</p>	<p>SE97ZZZ1234567890</p> <p>The national part is the national ID for legal entities in the national tax system. : The “Organization number”.</p> <p>The national organization number has 10 characters.</p> <p>The presentation format in the national scheme is: 123456-7890</p> <p>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.</p>	<p>No central registration of CI.</p> <p>The CI to be delivered by each individual bank.</p> <p>The national organization number is distributed by the national Tax Authority; Skatteverket</p>	
<p>Switzerland</p>	<p>CH0712300000012345</p> <p>“Creditor Identifier”, Identifikationsnummer des Zahlungsempfängers”</p> <p>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.</p>	<p>SIX Interbank Clearing Ltd.</p> <p>http://www.sepa.ch/tksepa_home/tksepa_standardization_sepa_sdd/sepa_sdd_creditor_identifier.htm</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>N/A</p>

Country	Structure	Entity/contact point	Certificate
<p>United Kingdom</p>	<p>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:</p> <p>Positions 1-2: ISO Country Code i.e. GB</p> <p>Positions 3-4: Check digit</p> <p>Positions 5-7: Business Code</p> <p>Positions 8-10: Scheme Code i.e. SDD</p> <p>Positions 11-14: Participant Code i.e. the first four characters of the issuing Creditor Bank's BIC</p> <p>Positions 15-20: Bacs Service User Number (SUN) if one exists or six zeros in the absence of a Bacs SUN</p> <p>Positions 21 up to 35: determined by the issuing Creditor Bank (alphanumeric Latin characters only)</p>	<p>Individual Creditor Banks are responsible for issuing UK SEPA CIs to Creditors and, as such, are the issuing entities.</p> <p>There is no central issuing entity, central UK SEPA CI database or central UK SEPA CI validation service.</p>	<p>The issuing Creditor Bank may wish to provide confirmation of the UK SEPA CI in a formal letter to the Creditor.</p>