



Notice

Bank sort code file

Last updated: 31 October 2009

This translation has been prepared with the greatest possible care; however, in case of doubt, the German text is the authoritative version.

1. General information

Term “bank sort code”

Bank sort codes are technical addresses for the following institutions.

- Credit institutions within the meaning of Article 4 (1a) of Directive 2006/48/EC (deposit-taking credit institutions) which are authorised to conduct business in Germany
- Payment institutions within the meaning of section 1 (1) No 5 of the Payment Services Oversight Act (*Zahlungsdiensteaufsichtsgesetz* or ZAG) with authorisation pursuant to section 8 or section 26 (European passport) of the Payment Services Oversight Act
- Other payment service providers within the meaning of section 1 (1) Nos 2 to 4 of the Payment Services Oversight Act

The term “bank” is not used within the meaning of section 39 of the Banking Act (*Kreditwesengesetz* or KWG) in connection with **bank** sort codes.

Structure of the bank sort code

The bank sort code is a string of numbers, consisting of eight digits.

Content and structure of the bank sort code

The first digit of the bank sort code essentially refers to the clearing area in which the payment service provider is domiciled.

The first three digits of the bank sort code form the location number, which refers to a bank place (location of the nearest Bundesbank branch), as well as the related bank district (bank place and the surrounding area). For credit institutions, as a rule, the bank sort code is simultaneously the credit institution's account number with the Bundesbank (bank sort code-based giro account with the Bundesbank). The location number contained in the bank sort code generally refers to the responsible Bundesbank branch. One Bundesbank branch can have several location numbers.

The fourth digit of the bank sort code refers to the group of institutions.

The first four digits of a new bank sort code are determined by the Bundesbank. As a rule, the applicant determines the institution-specific part of the number (fifth to eighth digits of the bank sort code) in consultation with the Bundesbank. Additional bank sort codes – issued to payment service providers for the separate execution of payments from specific business areas with significant payment volumes – differ from the main bank sort code in the seventh and eighth digits.

Digit							
1	2	3	4	5	6	7	8
Clearing area			Group of institutions	Institution-specific part of the number			
Location number							
<u>Clearing area</u>				<u>Group of Institutions</u>			
No	Federal state / sub-state			No	Institution		
1	Berlin, Brandenburg, Mecklenburg-Western Pomerania			0	Deutsche Bundesbank		
2	Bremen, Hamburg, Lower Saxony, Schleswig-Holstein			1 – 3	Payment service providers not included in other categories		
3	Rhineland (Düsseldorf and Cologne administrative districts)			4	Commerzbank		
4	Westphalia			5	Regional giro institutions and savings banks		
5	Hesse, Rhineland-Palatinate, Saarland			6 + 9	Regional institutions of credit cooperatives, credit cooperatives and former credit cooperatives		
6	Baden-Württemberg			7	Deutsche Bank		
7	Bavaria			8	Commerzbank, formerly Dresdner Bank		
8	Saxony, Saxony-Anhalt, Thuringia						

Special provisions

The fourth, fifth and sixth digits of the Deutsche Postbank AG's bank sort code are always the figures "100", which may not be assigned to other payment service providers.

Credit cooperatives which do not have a bank sort code-based giro account with the Bundesbank have the same location number and bank category number in their bank sort codes as their superordinated regional institution. In such cases, the figure 9 is reserved for the fifth digit as a standard distinguishing feature. However, this special arrangement applies only in the clearing areas 2 to 7.

Notation

The bank sort code has to be written in two blocks of three and one block of two digits (eg 390 601 90) except on forms with pre-printed fields for the bank sort code.

Use of the bank sort code in business transactions

All parties involved in cashless payments are requested to use the bank sort code to identify the payment service provider (when giving banking details) in payment transactions. When stating their account details on business documents (letterheads, invoices and the like), they are requested to specify the bank sort code as well as the name of the account-holding payment service provider in accordance with the following model: name and registered office of the payment service provider, bank sort code 123 456 78, account number 1234567890. However, this may not be done until the bank sort code has become valid.

In addition, the BIC (Bank Identifier Code) and the IBAN (International Bank Account Number) must be stated.

2. Bank sort code file

The bank sort code file is a directory of all valid bank sort codes. The stored data are held exclusively for the purpose of the automated settlement of payments; they are not designed to be used for the postal addressing of payment service providers, nor does the file constitute a directory of all the branches of payment service providers. Consequently, for each politically autonomous municipality, the bank sort file contains a maximum of one entry per bank sort code and payment service provider. Exceptions can be made in the case of mergers.

The bank sort code file is produced by the Bundesbank four times a year and becomes valid on the Monday following the first Saturday in March, June, September and December. It contains the data records of all valid bank sort codes and all bank sort codes deleted on this date. By no later than the twentieth calendar day in February, May, August and November, respectively, the bank sort code file may be downloaded without obligation from the Bundesbank's website (www.bundesbank.de).

The bank sort code file contains the following 13 fields. The format of the bank sort code file with the number of units and the numeration of these units is described in Annex 1.

- **Field 1: Bank sort code**

The purpose of the bank sort code is the unequivocal identification of a payment service provider.

- **Field 2: Specifies whether the institution is the bank sort code-carrying payment service provider ("1") or not ("2")**

For every registered bank sort code precisely one data record with the number "1" will be entered in field 2 of the bank sort code file. These data records are to be used in payment transactions.

If the same bank sort code is used in other locations for further branches of the payment service provider, these data records will feature the number "2" in field 2. Data records with the number "2" are not designed for payment transactions, but are intended to support the location-based search for a payment service provider's bank sort code (exceptions see field 7).

- **Field 3: Name of the payment service provider**

The relevant name is the business name specified in the commercial register, by law or according to the articles of association. The entry shall not include the institution's legal form. If the payment service provider maintains a second bank sort code at the same location for business areas with significant payment volumes, the payment service provider must insert a clearly differentiating additional specification after the business name.

In the case of mergers, a payment service provider shall be temporarily permitted to maintain two bank sort codes for one location in the bank sort code file. By means of

distinction, the word “alt” (old) must be inserted after the name of the payment service provider in the data record of the “old” bank sort code.

- **Fields 4 and 5: Postal code and location**

Together with the name of the payment service provider in field 3, this entry aids unequivocal identification. The postcode and the town in which the payment service provider is domiciled or in which the branch is situated should be specified. However, the purpose of the postcode is to clearly identify the town; it does not constitute a postal address. The Deutsche Post AG’s Datafactory Postalcodes directory is the authoritative source.

- **Field 6: Short name and location of the payment service provider**

The short name and the town should be specified in the beneficiary data on invoices and forms. This enables the correct allocation of submitted payment orders.

The basis for the short name is the business name of the payment service provider. Where necessary, the abbreviations listed in Annex 2 are used. The entry shall not include the institution’s legal form. If the payment service provider maintains a second bank sort code at the same location, a clearly differentiating additional specification must be inserted after the business name.

In the case of mergers, a payment service provider shall be temporarily permitted to maintain two bank sort codes for one location in the bank sort code file. As a means of distinction, the word “alt” (old) must be inserted after the short name of the payment service provider in the data record of the “old” bank sort code.

- **Field 7: Institution number for PAN**

For payment transactions using customer bank cards which participate in the girocard system, the central associations of the banking industry have laid down a separate institution numbering system, according to which the card-issuing payment service provider receives a five-digit institution number for PAN (= Primary Account Number).

An institution number for PAN is always assigned to exactly one bank sort code.

Additional institution number(s) for PAN

If a payment service provider has added institution numbers for PAN to a bank sort code, additional data records with the identifier 2 in field 2 are recorded in the same place for the same bank sort code alongside the data record with the identifier 1 in field 2. These data records are identical, but for the identifier contained in field 2 and the institution numbers for PAN in field 7.

Users (eg network operators of the electronic cash system and major clearing institutions in the banking industry) who analyse field 7 in their applications must therefore also use the data records featuring the identifier 2 in field 2.

Allocation

The responsibility for issuing PANs lies within the remit of the central associations of the German banking industry.

▪ **Field 8: Bank Identifier Code (BIC)**

The Bank Identifier Code (BIC) consists of 8 or 11 contiguous characters and comprises the following components: BANK CODE (4 characters), COUNTRY CODE (2 characters), LOCATION CODE (2 characters) and, if applicable, a BRANCH CODE (3 characters).

1	2	3	4	5	6	7	8	9	10	11
BANKCODE				COUNTRY CODE		LOCATION CODE		BRANCH CODE (optional)		

As a rule, every payment service provider has one BIC per sort code. Exceptions may be made for bank sort codes which are not used in BIC-supported payments (cross-border payments and domestic individual payment transactions).

Note

It should be noted that owing to the current difference in the intervals at which the bank sort code file (quarterly) and the BIC directory (monthly, on the first Saturday of each month) are updated, the bank sort code file may not yet contain new valid BICs or may still contain BICs that have already been deleted from the BIC directory.

▪ **Field 9: Codes for check digit calculation methods**

When effecting payments, payment service providers are obliged to use only account numbers validated by their check digit calculation method as indicated in the bank sort code file. The use of the check-digit calculation method "09" (no check-digit calculation) is permitted.

Data records which have the number "2" in field 2 of the bank sort code file are allocated the same code as the data record of the same bank sort code containing the number "1" in field 2.

Allocation

The Bundesbank maintains an overview of the check digit calculation methods used by the payment service providers. The Deutsche Bundesbank is responsible for issuing new numbers for the check digit calculation method. The code may be composed of any combination of numbers and letters with the exception of the letter "O".

The introduction or modification of check digit calculation methods and of their validity date, as well as the overview of the descriptions of the check digit calculation methods, are published on the Bundesbank website and in publications by the central associations of the banking industry.

Enquiries about descriptions of check digit calculation methods should be addressed to the payment service providers which use them.

- **Field 10: Number of the data record**

A unique number shall be issued automatically for every new data record. A number which has been used once shall not be reissued.

- **Field 11: Modification code**

New data records included since the last update of the bank sort code file shall be distinguished by an “A” (addition) modified data records by an “M” (modified) and unchanged data records by a “U” (unchanged). Deleted data records are distinguished by a “D” (deletion) and – for information purposes only – are shown in the bank sort code file for the last time. These data records must not be used in payment transactions after the validity date of the bank sort code file.

- **Field 12: Note concerning intended deletion of bank sort codes**

To ensure that the parties participating in payment transactions are informed in good time and to accelerate the amendment of the banking details, a payment service provider may give notice of its intention to delete a bank sort code by inserting the number “1” in field 2. Notice may be made as soon as the payment service provider has informed its customers about the amended bank details.

The field contains the number “0” (no data) or “1” (intended deletion of bank sort code in field 1).

Notes

- (i) A bank sort code may also be deleted without prior notice.
- (ii) Notice of the intention to delete a bank sort code is for information purposes only and may not be used to achieve the premature deletion of a bank sort code; the bank sort code shall still be used in payment transactions until the final deletion date.

- **Field 13: Note concerning successor bank sort codes**

The field contains either “00000000” (no deletion of the bank sort code is planned or the payment service provider has not published a successor bank sort code) or the details of a “bank sort code”. A bank sort code may be specified if field 2 contains the number “1” and provided either notice has been given of the intention to delete the bank sort code (field 12 = “1”) or if the bank sort code is to be deleted on the current validity date (field 11 = “D”).

Once a successor bank sort code has been published, users may use it in payment exchange files. To this end, in the account master data, the bank sort code noted for deletion or the deleted bank sort code is permanently replaced by the successor bank sort code in field 1 of the bank sort code file – whereby the account number is retained.

Payment service providers are not permitted to replace bank sort codes with successor bank sort codes in payment exchange files.

Record structure of the bank sort code file

(ASCII format, empty fields to be filled with a blank)
(Date: June 2006)

Field No	Content	Number of units	Numeration of the units
1	Bank sort code	8	1 - 8
2	Is the institution the bank sort code-carrying payment service provider ("1") or not ("2")	1	9
3	Name of the payment service provider (without the legal form)	58	10 - 67
4	Postal code	5	68 - 72
5	Location	35	73 - 107
6	Short name and location of the payment service provider (without the legal form)	27	108 - 134
7	Institution number for PAN	5	135 - 139
8	Bank Identifier Code – BIC	11	140 - 150
9	Code for check digit calculation method	2	151 - 152
10	Number of the data record	6	153 - 158
11	Modification code "A" (addition) for new data records, "D" (deletion) for deleted data records and "M" (modified) for changed data records	1	159
12	Note concerning intended deletion of a bank sort code "0", if no deletion is planned "1", if bank sort code in field 1 is intended for deletion	1	160
13	Note concerning successor bank sort code	8	161 - 168

Total

168

List of abbreviations
in the bank sort code file

BBk	Deutsche Bundesbank
Bk	Bank
Bez	Bezirk(s) (district(s))
Dt	Deutsche (German)
Fil	Filiale (branch)
eh	ehemals (formerly)
Gs	Geschäftsstelle (branch office)
Gz	Girozentrale (regional giro institution)
Gf	Geschäftsfeld (business line)
Hzw	Hauptzweigstelle (main branch)
Kr	Kreis, Kredit (group, credit)
Ld	Land(es) (Federal state(s))
Ndl	Niederlassung (branch)
Raiffbk	Raiffeisenbank
RV, RVB	Raiffeisen- und Volksbank (People's bank)
SpDk	Spar- und Darleh(e)nskasse (savings and loans banks)
Spk	Sparkasse (savings bank)
St	Stadt (town/city)
VB	Volksbank (People's bank)
Ver	Vereinigte (united)
Verb	Verband(s) (association(s))
VR	Volks- und Raiffeisenbank
Zndl	Zweigniederlassung (branch)
Zw	Zweigstelle (branch)