



Notice Bank sort code file

Date: 13 August 2018

1 General information

Term “bank sort code”

The following payment service providers can be assigned a bank sort code.

- Credit institutions within the meaning of Article 4 (1) No 1 of Directive 2013/575/EU (deposit-taking credit institutions) which are authorised to conduct business in Germany
- Payment institutions within the meaning of section 1 (1) No 1 of the Payment Services Oversight Act (*Zahlungsdienstenaufsichtsgesetz* or ZAG) with authorisation pursuant to section 10 or section 38 (European passport) of the Payment Services Oversight Act
- Other payment service providers within the meaning of section 1 (1) Nos 2, 4 or 5 of the Payment Services Oversight Act

The term “bank” is not used within the meaning of section 39 of the German 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).

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-West 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 „Postbank - eine Niederlassung der DB Privat- und Firmenkundenbank AG“ bank sort code are always the figures “100”, which may not be assigned to other payment service providers.

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

When stating their account details on business documents (letterheads, invoices and the like), all parties involved in cashless payments are requested to specify their IBAN (International Bank Account Number) as well as BIC (Business Identifier Code) and name of the account-carrying payment service provider in accordance with the following model: IBAN DE58 1234 5678 0123 4567 89, BIC BANKDEFFXXX, name of payment service provider. The bank sort code does not have to be specified separately.

2 Bank sort code file

The bank sort code file is published by the Bundesbank in two versions. Both versions contain the fields 1 to 13. The extended bank sort code file also contains field 14 specifying the relevant IBAN rule.

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 or 14 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 postal code 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 postal code is to clearly identify the town; it does not constitute a postal address. The Deutsche Post AG's Datafactory Postalcode 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 number "2" in field 2 are recorded in the same place for the same bank sort code alongside the data record with the number "1" in field 2. These data records are identical, but for the number 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 number “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: Business Identifier Code (BIC)**

The Business Identifier Code (BIC) consists of 8 or 11 contiguous characters and comprises the following components: Business party prefix (4 characters), ISO country code (2 characters), Business party suffix (2 characters) and, if applicable, a Branch code (3 characters).

1	2	3	4	5	6	7	8	9	10	11
Business party prefix				ISO country code		Business party suffix		Branch code (optional)		

As a rule, every payment service provider has one BIC per sort code. Exceptions may only be made for bank sort codes which are not used in BIC-supported payments.

For payments, only the BIC entered in the data records with the number “1” in field 2 is relevant.

It is possible to assign the same BIC to several bank sort codes.

Allocation

Allocated by SWIFT as registration authority for the International Organization for Standardization (ISO).

Obligation to enter a BIC

Payment service providers are obliged to enter a BIC for every bank sort code with the number “1” in field 2 in the bank sort code file where they can be reached for all SEPA payment schemes in which they participate

- SEPA Credit Transfer
- SEPA Instant Credit Transfer
- SEPA Core Direct Debit
- SEPA Business to Business Direct Debit

as well as for the

- truncated collection of cheque countervalues
- settlement of amounts available and fees in the German ATM system
- submission of account movements in the SCC format in the electronic cash system.

Payment service providers can use this BIC for payments made using the schemes stated above.

It is not possible to use different BICs for the various SEPA payment schemes. We recommend using only those BICs published in the BIC Directory.

The BICs stored in the bank sort code file have to be reachable for SEPA at all times. It is thus especially important to observe the different intervals at which the bank sort code file and the BIC Directory are updated. This means that

- A new BIC for the bank sort code file cannot be reported until it is also contained in the BIC Directory on the validity date for the corresponding bank sort code file
- A BIC in the bank sort code file can only be replaced by another BIC with SEPA reachability and
- A BIC published in the bank sort code file always has to be a valid BIC.

▪ **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 feature 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 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’s 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”).

Users cannot replace a bank sort code contained in an IBAN with its successor bank sort code themselves. Exception: The standard IBAN rule (code “000000”) is used in field 14. In this case, the bank sort code contained in an IBAN can be replaced with its successor bank sort code; the IBAN check digit has to be recalculated.

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.

▪ **Field 14: Codes for the IBAN rules**

The IBAN rules contain details provided by the payment service providers, concerning how to identify the relevant IBAN from the account number and bank sort code of a payment account held with them.

Each IBAN rule is allocated a four-digit code (digits 1 to 4), which is followed by a version number (digits 5 and 6). A new IBAN rule is given the version number "00"; if the IBAN rule is modified the version number is increased (in ascending numerical order).

Data records which feature 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.

The code for the standard IBAN rule is "000000". Entering the code "000100" (no IBAN identification) is permitted, provided the bank sort code is not used in payments.

The code for IBAN rules is only published in the extended bank sort code file.

Note: Payment service providers can use the BIC contained in field 8 for payments made using the SEPA payment schemes (see No 2 field 8). In such cases, a BIC contained in an IBAN rule is not applicable.

Allocation of the code and updating of the version number

The codes for new IBAN rules are issued centrally by the Deutsche Bundesbank. The Bundesbank maintains an overview of the IBAN rules registered by payment service providers, sorted according to the code. New or modified IBAN rules are made available on the Bundesbank's website and in publications of the central associations of the banking industry, specifying the corresponding validity date.

The allocation, reporting and publishing of IBAN rules in the overview of IBAN rules and storage of the data in the bank sort code file is governed by the agreement on IBAN rules.

Enquiries about IBAN rules should be directed to the contact person named in the description.

Record structure of the bank sort code file

(ASCII format, empty fields to be filled with a blank)
(Date: June 2013)

Field No	Contents	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	BIC: Business Identifier Code	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
14	Code for the IBAN rule (extended bank sort code file only)	6	169 - 174

Total

168 or 174

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 bank)
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)