

Italy

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	1	12345	12345	123456789012		X	05428	11101	000000123456	
				<i>Identifying</i>			<i>Min/max</i>		<i>Fills</i>	<i>Example</i>
<i>c</i>		1		<i>Check digit</i>			1/1		a	
<i>b1</i>		12345		<i>Bank code</i>			5/5		n	
<i>b2</i>		12345		<i>Branch code</i>			5/5		n	
<i>a</i>		123456789012		<i>Account number</i>			12/12		an	
				<i>Total</i>			23/23		an	

The account number structure contains alphanumeric characters. The bank and branch code is always composed of 5 digits.

The account number is right justified and zeros are used to extend it up to 12 characters.

A database is kept for the validation of bank and branch codes. It is updated monthly and available through SIA (Società Interbancaria per l' Automazione).

National name(s)

	Coordinata Bancaria	
<i>c</i>	1	CIN (Control Internal Number)
<i>b1</i>	12345	ABI code
<i>b2</i>	12345	CAB code
<i>a</i>	123456789012	Numero di Conto

National usage

Since January 1 1993, the Coordinata Bancaria is mandatory for domestic payment instructions, and during the same year it also became mandatory for direct debits.

Electronic transmission

X/05428/11101/000000123456

X 05428 11101 000000123456

- 23 digits
- in domestic transmission slashes are used as separators
 - there are no separators for international payments

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
X 05428 11101 000000123456	05428 11101 123456	123456

Customers generally get information about the complete account number (BBAN) on the statements sent by their bank or by means of other reports.

Check algorithm

All financial institutions use the same validation method and have developed their own software.

The check digit is calculated on the 22 characters (bank, branch code and account number).

Each character is given a numeric value depending on whether the character is in an odd or in an even position in the string of 22. The first character on the left is in an odd position.

Odd transformation algorithm

A / 0	=	1	K	=	2	U	=	16
B / 1	=	0	L	=	4	V	=	10
C / 2	=	5	M	=	18	W	=	22
D / 3	=	7	N	=	20	X	=	25
E / 4	=	9	O	=	11	Y	=	24
F / 5	=	13	P	=	3	Z	=	23
G / 6	=	15	Q	=	6			
H / 7	=	17	R	=	8			
I / 8	=	19	S	=	12			
J / 9	=	21	T	=	14			

Even transformation algorithm

A / 0	=	0	K	=	10	U	=	20
B / 1	=	1	L	=	11	V	=	21
C / 2	=	2	M	=	12	W	=	22
D / 3	=	3	N	=	13	X	=	23
E / 4	=	4	O	=	14	Y	=	24
F / 5	=	5	P	=	15	Z	=	25
G / 6	=	6	Q	=	16			
H / 7	=	7	R	=	17			
I / 8	=	8	S	=	18			
J / 9	=	9	T	=	19			

The numbers are added up and the result is divided by 26.

The remainder is converted into an alphabetic character, which is the check digit, according to the following chart:

Transformation algorithm

0	=	A	9	=	J	18	=	S
1	=	B	10	=	K	19	=	T
2	=	C	11	=	L	20	=	U
3	=	D	12	=	M	21	=	V
4	=	E	13	=	N	22	=	W
5	=	F	14	=	O	23	=	X
6	=	G	15	=	P	24	=	Y
7	=	H	16	=	Q	25	=	Z
8	=	I	17	=	R			

Domestic automated clearing systems allow for the check digit to be absent, in which case it is “blank” valued. The remaining structure is validated.

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Often
<i>Account statements</i>	Always
<i>Debit cards</i>	Varies from bank to bank
<i>Cheques</i>	Often Some banks do not include the check digit
<i>Commercial documents</i>	Rarely
<i>ATM receipts</i>	Never

Alternative account numbering systems for payments

Italy does not offer alternative account numbering systems for routing payment instructions.

Postgiro accounts

The standardised account number structure and the uniform validation method do not apply to the Postgiro accounts.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1123 4512 3451 2345 6781 012	IT60 X054 2811 1010 0000 0123 456		
		<i>Identifying</i>	<i>Length</i>	<i>Start position</i>
<i>D</i>	12	<i>ISO Country Code</i>	2a	1
<i>E</i>	12	<i>Check Digits (IBAN)</i>	2n	3
<i>C</i>	1	<i>Check digit</i>	1a	5
<i>b1</i>	12345	<i>Bank code</i>	5n	6
<i>B2</i>	12345	<i>Branch code</i>	5n	11
<i>A</i>	123456789012	<i>Account number</i>	12an	16
		<i>Total</i>	27an	

Presentation

The electronic format of the IBAN is composed of 27 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 27 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
IT60X0542811101000000123456	IT60 X054 2811 1010 0000 0123 456
IT21Q054280160000ABCD12ZE34	IT21 Q054 2801 6000 0ABC D12Z E34
IT30C0800001000123VALE456NA	IT30 C080 0001 0001 23VA LE45 6NA
IT11V0600003200000011556BFE	IT11 V060 0003 2000 0001 1556 BFE
IT21J0100516052120050012345	IT21 J010 0516 0521 2005 0012 345

Issuing start date

January 2000 (end by 31 December 2000)

Areas covered by the Italian IBAN

In the case of San Marino, the country code **SM** has to be used.

Issuing start date

Contact Point

Mr. L. SICA
 Associazione Bancaria Italiana
 Piazza del Gesù, 49
 00186 ROMA

Tel: 39 06 67 67 263
Fax: 39 06 67 67 8021
Email: l.sica@abi.it