

# INFORMATION ABOUT IBAN AND BIC

## IBAN (INTERNATIONAL BANK ACCOUNT NUMBER)

**IBAN stands for the International Bank Account Number, IBAN is an internationally agreed system of uniquely identifying bank accounts, bank and creditor's or debtor's country.**

### Format

- The IBAN consists of up to **34 alphanumeric characters**, of which:
  - Two characters the ISO country code
  - Two characters are check digits calculated using MOD-97-10
  - The Basic Bank Account Number (including bank code) of up to 30 alphanumeric characters
- In KB direct banking services must be used the electronic IBAN format for payments to foreign countries, which contains alphanumeric characters with no spaces or other characters
- In written form, the IBAN may be structured in groups of four characters separated by spaces

### IBAN examples:

Country	Belgium	France
Account number	510-0075470-61	2004101005 0500013M026 06
Electronic format	BE62510007547061	FR1420041010050500013M0206
Written format	BE62 5100 0754 7061	FR14 2004 1010 0505 0001 3M02 06

- If the account number is not stated in the IBAN format in the case of payments to foreign countries, foreign banks in countries that use IBAN may charge a fee for manual processing (the so-called NON-STP)

### IBAN at Komerční banka

- The basic bank account number is used
- It is only transformed into the IBAN format
- The number is shown in the header of each account statement in this format

### IBAN in the Czech Republic

The account number in the IBAN format is made up of **24 alphanumeric characters**, where:

- Two characters are the ISO country code - CZ
- Two characters are check digits calculated using MOD-97-10
- The bank code - 4 digits
- The account number - 16 digits (including the prefix)

#### *Example of an account number:*

The number 1620-23123111/0100 of an account held in KB;

Account number in the IBAN format - CZ65 0100 0016 0200 2312 3111

More information can be found at [www.cnb.cz](http://www.cnb.cz).

## BIC / SWIFT code

- A bank identification code
- It contains the name, country and address of the bank
- If stated on the payment order, there is no need to specify other information about the creditors bank
- BIC / SWIFT code of Komerční banka is KOMBCZPPXXX (KOMBCZPP for the 8-digits alternative) and is stated in the header of the account statement

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