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**NATIONAL STANDARD OF THE
PEOPLE'S REPUBLIC OF CHINA**

GB/T 20543.1-2026

Replacing GB/T 20543.1-2011

**Financial services - International bank account number (IBAN) -
Part 1: Structure of the IBAN**

金融服务 国际银行账号 (IBAN) 第1部分: IBAN的结构
(English Translation)

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Foreword

This document complies with the provisions of GB/T 1.1-2020 "Standardization Work Guidelines Part 1: Structure and Drafting Rules of Standardization Documents".

Drafting.

This document is Part 1 of GB/T 20543, "Financial Services, International Bank Accounts (IBAN)". GB/T 20543 has been published.

The following section.

---Part 1: The Structure of IBAN;

---Part 2: The role and responsibilities of the registration authority.

This document supersedes GB/T 20543.1-2011 "Financial Services - International Bank Accounts (IBAN) - Part 1: IBAN Structure".

Compared with GB/T 20543.1-2011, the main technical changes in the revised standard are as follows, apart from structural adjustments and editorial modifications.

---The nature of Appendix A has been changed (see Appendix A, Appendix A of the 2011 edition).

This document is equivalent to ISO 13616-1:2020 "Financial Services - International Bank

Accounts (IBAN) - Part 1: Summary of IBAN Accounts".

Structure.

Please note that some content in this document may involve patents. The issuing organization of this document assumes no responsibility for identifying patents.

This document is under the jurisdiction of the National Financial Standardization Technical Committee (SAC/TC180).

Introduction

Electronic communications used for cross-border information transmission and payment-related transactions between financial institutions and between financial institutions and their customers.

The application of media and international services continue to show significant growth trends. In this environment, efforts are being made to facilitate automated processing to support pass-through processing.

This document was developed by STP. Through this document and industry-standard Electronic Data Interchange (EDI) technology, financial institutions and customers can communicate via machine...

Account identity information can be exchanged in a readable manner. This document also specifies the terms for verifying the validity of the information provided.

It is unrealistic to use a single, universal method in standard setting to identify the relationship between a financial institution's customer accounts and the bank.

Furthermore, financial institutions generally prefer to retain the existing identification methods used in their respective countries. Therefore, this document proposes a method that only requires modifications to existing identification methods.

It refers to the identification methods and information organization methods that require minimal modifications to facilitate the automated processing of information.

In the field of electronic data interchange, the application of this document will bring about.

---Reduces human intervention in handling data exchange within and between industries;

---Improved the accuracy of the information provided;

--- Ensure that the information provided reflects the account holder's country information.

IBANs can be applied to paper documents. When using IBANs to describe financial institutions, if further restrictions on the financial institution are needed...

The structure can also use technical standards other than IBAN.

GB/T 20543 "Financial Services International Bank Account (IBAN)" is proposed to consist of two parts.

---Part 1: The Structure of IBAN. The purpose is to define the constituent elements of an IBAN to facilitate its use in the financial sector and other industries.

Data processing work during cross-border data exchange.

---Part 2: Roles and Responsibilities of the Registration Authority. The purpose is to describe the responsibilities of the registration authority in managing IBAN formats conforming to ISO 13616-1.

The registration body, and the IBAN format registration procedure and registration structure that conform to the ISO 13616 series of standards.

International Bank Account (IBAN) for Financial Services Part 1: Structure of IBAN

1 Scope

IBAN is used for data processing in cross-border data exchange within the financial sector and other industries. While designed for automated processing, it is also suitable for...

When appropriate, it can also be conveniently applied to information exchange based on other media (such as the exchange of paper documents).

This document does not specify the internal procedures, document organization techniques, storage media, or languages involved in implementing the standard, nor is it intended for network optimization.

Message routing. This document applies to text data that may be transmitted through the system (network).

2 Normative references

The contents of the following documents, through normative references within the text, constitute essential provisions of this document. Dated citations are not included.

For references to documents, only the version corresponding to that date applies to this document; for undated references, the latest version (including all amendments) applies.

This document.

Note: GB/T 2659.1-2022 Codes for the Names of Countries and Regions and Their Administrative Divisions Part 1: Country and Region Codes (ISO 3166-1) 2020, MOD) Note. GB/T 17710-2008 Information Technology Security Technology Verification Character System (ISO/IEC 7064:2003, IDT)

3 Terms and Definitions

The following terms and definitions apply to this document.

account number

Identifiers for accounts.

bank identifier

A unique identifier for the financial institution, and, if necessary, a unique identifier for the financial branch that provides account services.

An identifier used by a specific financial institution in a particular country to uniquely identify its customer accounts, and this identifier includes a unique identifier for that account.

The bank identifier of the financial institution that provides services to the customer.

An extended version of a bank's basic account number, used to uniquely identify a customer account of a specific financial institution in a particular country on an international scale.

Note: Although IBAN is designed for international use, it is not restricted to domestic use.