



Different IBAN Validation in T2 and CBPR+



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Different IBAN Validation in T2 and CBPR+

Current situation



- Several times a week we receive payments in T2, which we cannot forward via CBPR+ because the IBAN validation in CBPR+ recognises the IBAN as incorrect whereas T2 did not detect these errors.
- The payments will therefore go into a repair queue and have to be processed manually. Finally, these payments have to be returned to the sender bank via T2, as forwarding is not possible.
- Examples of payments which were received in T2 and could not be forwarded via CBPR+:

❌ DO21BRRD0000000000520000054 is invalid

✓ IBAN matches general IBAN structure

✓ IBAN country code is valid

❌ IBAN length is incorrect

❌ IBAN structure is incorrect

❌ RO29BTRLEURCRT0CM7330207 is invalid

✓ IBAN matches general IBAN structure

✓ IBAN country code is valid

✓ IBAN length is correct

✓ IBAN structure is correct

❌ IBAN checksum is invalid

❌ CD18000280015044120052 is invalid

✓ IBAN matches general IBAN structure

❌ IBAN country code is invalid

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Looking at MyStandards



target

pacs.008_FIToFICustomerCreditTransfer_pacs.008.001.08

RTGS_pacs_guidelines (Version: UDFS T2 R2023.NOV , Format: MX , Status: Final)

Version: UDFS T2 R2023.NOV Status: Final

Show details

Debt

or

Agent

Account

0

1

Warning

Debt

or

Creditor

Agent

1

1

Warning

Debt

or

Creditor

Agent

Account

0

1

Warning

Debt

or

Creditor

1

1

Warning

Creditor

Account

0

1

Warning

Algorithm : IBAN

Documentation

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

Comments

T2

CBPR+

CBPRPlus-pacs.008.001.08_STP_FIToFICustomerCreditTransfer

CBPRPlus_SR2023 (Version: SR2023 , Format: MX , Status: Final)

Intended Header: BusinessApplicationHeaderV02 Mandatory

Usage Identifier: swift.cbprplus.stp.02 Version: SR2023 Status: Final

Show details

Creditor

Agent

Account

0

1

Warning

Creditor

1

1

Warning

Creditor

Account

1

1

Warning

Identification

1

1

Warning

IBAN

1

1

Warning

Algorithm : IBAN

Other

1

1

Warning

Type

0

1

Warning

Currency

0

1

Warning

Name

0

1

Warning

Documentation

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

Error Code

D00003

Error Text

Invalid IBAN format or invalid check digits.

SWIFTNet Validation

true

In MyStandards it looks like both CBPR+ and T2 not only use the XSD pattern check but also an additional algorithm for the IBAN validation.

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Next steps



- A ticket was opened as to why the algorithm was not working.
- The answer from the Operational Team was:

Compliance of format is ensured by pattern in XSD.

Additional checks as it is applied in CBPR+ network are not implemented in T2.

Harmonising the IBAN Validation between T2 and CBPR+ would prevent having to return these payments to the sending banks!

=> Candidate for a Change Request?