



Different IBAN Validation in T2 and CBPR+



Stefanie Plagemann T2-CG 15 February 2024


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+:

 **DO21BRRD000000000520000054 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

Different IBAN Validation in T2 and CBPR+ 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

> Debtor Agent Account	0	1	⚠️
> Creditor Agent	1	1	⚠️
> Creditor Agent Account	0	1	⚠️
> Creditor	1	1	⚠️
▼ Creditor Account	0	1	⚠️
▼ Identification	1	1	⚠️
▼ IBAN	1	1	

Algorithm : IBAN

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	⚠️
> Creditor	1	1	⚠️
▼ Creditor Account	1	1	⚠️ [!]
▼ Identification	1	1	⚠️
▼ IBAN	1	1	⚠️

Algorithm : IBAN

▼ 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?