

Andorra

DOMESTIC ACCOUNT NUMBER

Account Number Structure

	1234567890123456789012345		1234567/000.001		
	<i>Identifying.</i>		<i>Min/max</i>	<i>Fills</i>	<i>Example</i>
<i>a</i>	1234567890123 456789012345	<i>Account number</i>	6/20 an		
<i>b</i>		- <i>Bank-branch code</i>			
<i>c</i>		- <i>Check digit(s)</i>			
		<i>Total</i>	6/20 an		

A standard for domestic account identification does not exist. Each institution applies its own system.

There could be bank code, branch code or check digits integrated in the account number. If used, they are included in the account number of max. 20 digits.

National name(s)

	Número de compte client	
<i>a</i>	123456789012 345678901234 5	Número de compte
<i>b</i>		Codi banc, codi oficina
<i>c</i>		Digit(s) de control

Customers are often not aware of the different parts of the structure.

National usage

Each Andorra financial institutions applies its own system account number structure for all products and payment instructions.

All account types are handled through one domestic clearing system.

In electronic transmissions, the bank codes and branches codes are included in

separated fields. ABA (Associació de Bancs Andorrans) is charge to establish the codes for each bank. The branches codes are established in house, for each bank.

Electronic transmission

01 (*Bank code*)
 05 (*Branch code*)
 1234567000001 (*Account number*)

Bank code and branch codes separately fields.

For account number, a minimum of 6 alphanumeric digits and a maximum of 20 alphanumeric digits without separators.

Examples of written representation

<i>Correct representation</i>	<i>Traditional representation</i>	<i>Account number only</i>
No formal standard		1234567/000.001 A12345

Customers usually write the account number in the same way it is communicated by each Bank. The bank and branch codes are rarely used.

All kinds of separators are used: points, hyphens, blanks, slashes, colons...

Customer support

<i>The number is indicated on:</i>	<i>Comments</i>
<i>Documents to customer</i>	Always
<i>Account statements</i>	Always
<i>Debit cards</i>	Never
<i>Cheques</i>	Always
<i>Commercial documents</i>	Mostly
<i>ATM receipts</i>	Rarely

Alternative account numbering systems for payments

Andorra does not have an alternative account numbering system for processing payment instructions.

Postgiro accounts

None.

INTERNATIONAL BANK ACCOUNT NUMBER

	1212 1234 1234 1234 5678 9012		AD12 0001 2030 2003 5910 0100	
		<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>b1</i>	1234	<i>Bank code</i>	4n	5
<i>b2</i>	1234	<i>Branch code</i>	4n	9
<i>a</i>	123456789012	<i>Account number</i>	12an	13
<i>c</i>		<i>- Check digit(s)</i>		
		<i>Total</i>	24an	

Presentation

The electronic format of the IBAN is composed of 24 contiguous alphanumeric characters.

The paper representation of the IBAN, which is composed of 24 alphanumeric characters, is structured in groups of 4 characters separated by blanks.

Examples

<i>Electronic format</i>	<i>Paper format</i>
AD1200012030200359100100	AD12 0001 2030 2003 5910 0100
AD0400020097190200088072	AD04 0002 0097 1902 0008 8072

Issuing start date

IBAN only for international use: 1st semester 2003 (estimated)

IBAN for national use: 2nd semester 2003 (estimated)

Contact Point

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