

**DECREE**

**of 7 June 2011**

**on the rules for the creation of account numbers for making payments**

Pursuant to Article 38(3) of Act No. 6/1993 Coll., on the Czech National Bank, as amended by Act No. 139/2011 Coll., the Czech National Bank stipulates the following:

**Article 1**

**Subject matter**

This Decree is related to the directly applicable regulation of the European Union<sup>1)</sup> and regulates the rules for creating account numbers pursuant to the international standardisation rules (IBAN) contained in the ISO 13616 *Financial services – International bank account number (IBAN)* standard (hereinafter referred to as the “international standard”).

**Article 2**

**Account number**

(1) According to Article 2(3)(h) of the Payment System Act, the account number is a unique identifier serving in the payment system to uniquely identify an account of a customer maintained by a payment service provider operating in the Czech Republic which for this account uses a number pursuant to the international standard.<sup>2)</sup>

(2) The account number shall be used

- a) in the national format,
- b) in the IBAN format.

**Article 3**

**Account number in the national format**

The account number in the national format shall consist of a client account identifier (Article 5) and a payment system code (Article 6).

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<sup>1)</sup> Regulation (EC) No. 924/2009 of the European Parliament and of the Council of 16 September 2009 on cross-border payments in the Community and repealing Regulation (EC) No. 2560/2001.

<sup>2)</sup> Article 38(2) of Act No. 6/1993 Coll., on the Czech National Bank, as amended by Act No. 139/2011 Coll.

**Article 4**  
**Account number in the IBAN format**

The account number in the IBAN format shall consist of 24 alphanumeric characters, where

- a) the first and second characters shall be the letters CZ,
- b) the third and fourth characters shall be the check digits defined by the international standard,
- c) the fifth to eighth characters shall be the payment system code digits (Article 6), and
- d) the ninth to twenty-fourth characters shall be the client account identifier digits (Article 5).

**Article 5**  
**Client account identifier**

- (1) The client account identifier shall contain 16 digits at most and be broken down into
- a) a first part containing 6 digits at most, with the initial zeros having no significance; the first part of the client account identifier need not be contained in the account number,
  - b) a second part containing at least 2 and at most 10 digits, at least two of which may not be zero, with the initial zeros having no significance.

(2) The first and the second parts of the client account identifier shall be created to comply with the check, the algorithm of which is provided in the Annex to this Decree.

(3) The first and the second parts of the client account identifier in the national format shall be clearly separated in written form.

**Article 6**  
**Payment system code**

(1) The payment system code shall contain 4 digits and shall be clearly separated from the client account identifier in written form.

(2) The Czech National Bank shall publish the payment system codes it has assigned to payment service providers in the Directory of Payment System Codes in the Czech Republic in a manner allowing remote access.

**Article 7**  
**Repealing provisions**

Decree No. 62/2004 Coll., stipulating the manner of execution of payments between banks and settlement on accounts at banks, and the technical procedures to be used by banks for corrective settlement is hereby repealed.

**Article 8**  
**Effect**

This Decree shall take effect on the date of its promulgation.

**Governor**  
**Miroslav Singer**

**Check algorithm for the purpose of creating the individual parts of a client account identifier**

The first and second parts of the client account identifier shall be created so that each part separately complies with the check algorithm with the weights given in the table below:

Weights for check algorithm										
Digits of part of identifier	A	B	C	D	E	F	G	H	I	J
n	10	9	8	7	6	5	4	3	2	1
Weights:	6	3	7	9	10	5	8	4	2	1

where **n** is the position of the digit in the relevant part of the client account identifier (counted from the right).

The weights are assigned to the digits in the individual positions of the relevant part of the client account identifier from the right. The relevant part of the client account identifier **ABCDEFGHIJ** is created correctly if the sum **S** is exactly divisible by 11, where

$$S = J \times 1 + I \times 2 + H \times 4 + G \times 8 + F \times 5 + E \times 10 + D \times 9 + C \times 7 + B \times 3 + A \times 6.$$