



Clearing codes are specified by ISO20022.

Clearing codes have to be in specific, country dependant format. They always start with country's payment system prefix (5 characters, referenced as code in the ISO's table) and are followed by varying number of digits/letters (referenced as bank identifier in ISO's table).

There are two ways for banks to use clearing code - to specify code and bank identifier in different or in same element.

If they are specified in the same element, both parts are given in MmbId element.

```
<FinInstnId>
  <ClrSysMmbId>
    <MmbId>NZNCC020368</MmbId >
  </ClrSysMmbId>
</FinInstnId>
```

If they are separated, Code is given in Cd and identifier in MmbId:

```
<FinInstnId>
  <ClrSysMmbId>
    <ClrSysId>
      <Cd>NZNCC</Cd>
    </ClrSysId>
    <MmbId>020368</MmbId >
  </ClrSysMmbId>
</FinInstnId>
```

Please look at the table below for full specification regarding correct structure of clearing code:

ExternalClearingSystemIdentification1Code				
	Code	Country	Bank Identifier	Example
1	ATBLZ	Austria	[0-9]{5,5}	ATBLZ12345
2	AUBSB	Australia	[0-9]{6,6}	AUBSB123456
3	CACPA	Canada	[0-9]{9,9}	CACPA123456789
4	CHBCC	Switzerland	[0-9]{3,5}	CHBCC12345

5	CHSIC	Switzerland	[0-9]{6,6}	CHSIC123456
6	CNAPS	China	[0-9]{12,12}	CNAPS123456789012
7	DEBLZ	Germany	[0-9]{8,8}	DEBLZ12345678
8	ESNCC	Spain	[0-9]{8,9}	ESNCC12345678
9	GBDSC	UK	[0-9]{6,6}	GBDSC123456
10	GRBIC	Greece	[0-9]{7,7}	GRBIC1234567
11	HKNCC	Hong Kong	[0-9]{3,3}	HKNCC123
12	IENCC	Ireland	[0-9]{6,6}	IENCC123456
13	INFSC	India	[a-zA-Z0-9]{11,11}	INFSC123AZ456789
14	ITNCC	Italy	[0-9]{10,10}	ITNCC1234567890
15	JPZGN	Japan	[0-9]{7,7}	JPZGN1234567
16	NZNCC	New Zealand	[0-9]{6,6}	NZNCC123456
17	PLKNR	Poland	[0-9]{8,8}	PLKNR12345678
18	PTNCC	Portugal	[0-9]{8,8}	PTNCC12345678
19	RUCBC	Russia	[0-9]{9,9}	RUCBC123456789
20	SESBA	Sweden	[0-9]{4,4}	SESBA1234
21	SGIBG	Singapore	[0-9]{7,7} or [0-9]{3,4}	SGIBG1234567
22	TWNCC	Taiwan	[0-9]{7,7}	TWNCC1234567
23	USABA	US	[0-9]{9,9}	USABA123456789
24	USPID	US	[0-9]{4,4}	USPID1234
25	ZANCC	South Africa	[0-9]{6,6}	ZANCC123456

The table is updated by ISO rarely. Validator automatically takes the list from ISO20022's page, so clearing code check is always up to date.

Clearing codes source: http://www.iso20022.org/<wbr>external_code_list.page

Sheet 5 in the excel