

The format of Creditor Identifiers used in NVB is

For this example we will calculate the Creditor Identifier for the NVB. The Chamber of Commerce number of the NVB is 40536533. The location code is 0000. The ISO country code for the Netherlands is NL. The NVB will not use a Creditor Business Code so the positions 5 to 7 must be filled with ZZZ (see text below).

The basis for the calculating procedure of the check digit (xx) identifier will than be NLxxZZZ405365330000.

The calculation of the check digit requires the following preliminary steps:

1. Always disregard positions 5 to 7 even if it is filled with a Creditor Business Code.
2. Take the country-specific part, positions 8 to 15, and delete all non-alphanumeric Characters (not applicable for the Netherlands).
3. Add the ISO country code and '00' to the right-hand end.
4. Convert letters to digits in accordance with the conversion table.
5. Apply the check character system MOD 97-10 (see ISO 7064).

A = 10 G = 16 M = 22 S = 28 Y = 34  
 B = 11 H = 17 N = 23 T = 29 Z = 35  
 C = 12 I = 18 O = 24 U = 30  
 D = 13 J = 19 P = 25 V = 31  
 E = 14 K = 20 Q = 26 W = 32  
 F = 15 L = 21 R = 27 X = 33

According to these steps the creditor ID for the NVB will be the following.

Step	Description	Result
1	Disregard positions 5 to 7.	NLxx405365330000
2	Delete all non alphanumeric characters in the country-specific part (not applicable in the Netherlands).	NLxx405365330000
3	Add the ISO code and '00' to the right-hand end.	405365330000NL00
4	Convert letters to digits in accordance with the conversion table above:	405365330000232100
5	Apply the check character system MOD 97-10. The calculation formula is as follows.	
	Check digit = 98 - (MOD 405365330000232100/97)	
	= 98-47	
	= 51	
		NL51ZZZ405365330000

The Creditor Identifier for the NVB is NL51ZZZ405365330000.

As pointed out in the comments, there is no clear source for the usage of Creditor Business Code used in positions 5-7. Above text states that it must be filled with value ZZZ. However, as of this moment there is

no instruction for this in neither NVB nor EPC documents.

Regardless, Creditor Business Code is ignored in the check digit calculation. So validator will return a correct check digit no matter the content in positions 5-7.