

COMMERCIAL BANKING



IBAN & BIC SEARCH



LLOYDS BANK

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IBAN FIELD



1.1 Introduction

The IBAN Helper button, **doesn't** find the beneficiary's IBAN, even if you have your customer's account number, bank code or the country code.

However it **does** validate an IBAN and it will also extract the bank BIC, bank name and address details from the IBAN, entering them in the relevant fields within the payment instruction reader, please contact the LloydsLink online Helpdesk.

1.2 How to validate an IBAN

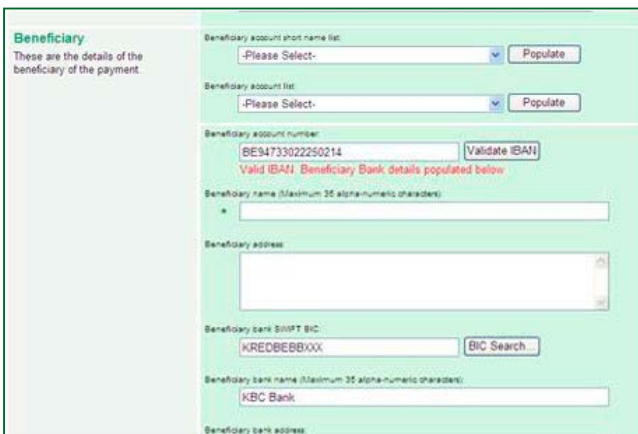
The IBAN helper is found under the **beneficiary** field of certain payment instructions, please see the screen shot below.

Enter your customer's IBAN in the **Validate IBAN** field, please see below.



A screenshot of a form field labeled "Beneficiary account number:". The input field contains the text "BE94733022250214". To the right of the input field is a button labeled "Validate IBAN". Below the input field, the text "Valid IBAN. Beneficiary Bank details populated below" is displayed in red.

Click the **Validate IBAN** button and the system will validate your customer's IBAN and extracts the bank BIC, name and address from it, populating the relevant fields of the payment instruction, as show in the screen shot below.



A screenshot of a form titled "Beneficiary" with the subtitle "These are the details of the beneficiary of the payment." The form contains several fields: "Beneficiary account short name list" with a dropdown menu and a "Populate" button; "Beneficiary account list" with a dropdown menu and a "Populate" button; "Beneficiary account number" with the input "BE94733022250214" and a "Validate IBAN" button; "Beneficiary name (Maximum 35 alpha-numeric characters)" with an empty input field; "Beneficiary address" with an empty text area; "Beneficiary bank SWIFT BIC" with the input "KREDBEBBXXX" and a "BIC Search..." button; "Beneficiary bank name (Maximum 35 alpha-numeric characters)" with the input "KBC Bank"; and "Beneficiary bank address" with an empty text area.



A screenshot of the same form as above, but with the "Validate IBAN" button clicked. The "Beneficiary name" field is now populated with an asterisk (*). The "Beneficiary bank SWIFT BIC" field is populated with "KREDBEBBXXX" and the "BIC Search..." button is now disabled. The "Beneficiary bank name" field is populated with "KBC Bank". The "Beneficiary bank address" field is still empty.

BIC HELPER



2.1 Introduction

The BIC helper will check if the SWIFT BIC that you are intending to use in your payment instruction is correct or, if you do not know the BIC, it can help you to find it.

2.2 Using the BIC Search

1. The BIC helper is found under the **beneficiary** field of a certain payment instructions, please see the screen shot below.

The screenshot shows a 'Beneficiary' form with various fields. The 'Beneficiary bank SWIFT BIC' field is highlighted, and a 'BIC Search...' button is visible next to it. Other fields include 'Beneficiary account short name list', 'Beneficiary account list', 'Beneficiary account number', 'Beneficiary name', 'Beneficiary address', 'Beneficiary bank name', and 'Beneficiary bank address'.

2. To verify, enter the SWIFT BIC in the **BIC Search** field, please see below.

A close-up of the 'Beneficiary bank SWIFT BIC' field showing the text 'KREDBEBB' and the 'BIC Search...' button.

3. Click the BIC Search button and the following screen is displayed.

The screenshot shows the 'BIC Search' results page. The search criteria section includes fields for BIC, City/Town, Country, Bank/Institution name, and National clearing code. The search results section shows a message: 'Your search has returned no results. Try refining your search criteria.' There are also options for sorting and a 'Cancel' button.

4. Enter * next to the BIC that you have entered and select **Search**, the following screen is displayed.

The screenshot shows the 'BIC Search' results page with a search result for LLOYDS BANK PLC. The search criteria section includes fields for BIC, City/Town, Country, Bank/Institution name, and National clearing code. The search results section shows a table with columns: Swift BIC, Institution, Address, Country code, National clearing code, and count. The table contains one record: LLOYDGB21283, LLOYDS BANK PLC, 130 BROADWAY, BEKLEYHEATH, GB, 1,code, select.

Swift BIC	Institution	Address	Country code	National clearing code	count
LLOYDGB21283	LLOYDS BANK PLC	130 BROADWAY BEKLEYHEATH	GB	1,code	select

5. Click **select** next to the BIC you wish to use, this information is then mapped across to the payment instruction.
6. If you do not know the BIC you require, fill in as many fields of the search criteria as possible and select search. The more fields you fill, the fewer and more specific the results returned will be. If you do not know the complete BIC code, bank name or city/town, you can perform a wildcard search by entering at least three letters of the word followed by an asterisk.
8. If the information you have entered is not recognised, or the BIC you have entered is incorrect, you will be shown a message advising you that no results have been returned and suggesting that you refine your search criteria.



7. If the information you have entered is recognised and/or the BIC you have entered is correct, the search results will show the details relating to that BIC, see below.

SWIFT BIC	Institution	Address	Country code	National clearing code count
LOYDGB21293	LLOYDS BANK PLC	130 BROADWAY BEKLEYHEATH	GB	1 code

2.3 Search field description

The screenshot shows the 'LloydsLink online payments' BIC Search page. On the left is a navigation menu with links: Home, Payment management, Template management, Account management, Archive, Audit, Administration, and Migration. The main content area is titled 'BIC Search' and includes a 'Search criteria' section with instructions: 'Please enter some criteria below and click search to search our directory for your bank. We will attempt to make an EXACT MATCH on all fields. If you want to search on a fragment of a BIC Code, bank name or city/town then perform a wildcard search by entering a * in the search criteria.' Below this are input fields for 'BIC', 'City/Town', 'Country' (a dropdown menu), 'Bank/institution name', and 'National clearing code'. There are buttons for 'Search', 'New search', and 'Reset'. A 'Search results' section contains instructions: 'Select one of the results in the list to update the form fields. Existing fields will be overwritten. Your search has returned no results. Try refining your search criteria.' Below this is an 'Options' section with dropdown menus for 'Sort the results by' and 'in the following order', and buttons for 'Sort' and 'Cancel'. A link at the bottom says 'Click here to cancel validation check and return to the previous page'.

Payments navigation box

The payments navigation box, situated on the left side of every screen allows you to navigate your way around the application.

BIC search field

Use this field to search for a bank record using the bank's BIC. You may use a wildcard search on this field but you must complete at least the first 6 characters. e.g., 'LOYDGB*'.
If this field is populated, all other search criteria fields will be ignored.

Other search fields

If you do not know the BIC you can search for a bank using a combination of the city or town name, the bank name, the country or the bank's national clearing code (sort code in the UK).

You can use a wildcard search on the bank name, city or town or national clearing code fields but you must provide at least the first 3 characters. E.g. 'Lon*'.

To help narrow your search the following conditions must apply.

- If a city or town name is entered then a bank name must also be entered.
- If a country is selected then a bank name or national clearing code must also be entered.
- If a national clearing code is entered then a country must also be selected.

Search button

Click this to perform the search.

New search button

Click to clear all the entries for the current criteria if you want to perform a brand new search.

Reset button

This will reset all the fields to the values that were present when the page loaded. This is useful if you want to restore original search criteria after you have changed them.

Search results

This table shows the results of the search. If no results can be found then a message stating such will be displayed.

The table contains the following columns.

- **BIC** : The BIC Code for the bank.
- **Institution**: The institution (bank) name.
- **Address**: The address and post code of the bank.
- **Country code**: The country code of the bank.
- **National clearing code count**: The number of clearing codes associated with the bank. You can click the link to drill down and return one record for each clearing code. If you want to use the bank's clearing code in the payment or account then you will need to drill down first before selecting the record.
- **Options**: Use the select link to select the bank record for use in the payment or account.

Sort results

The results can be sorted using the drop-down menus according to address, country code, institution or SWIFT BIC. The results can be shown in ascending or descending order, as chosen in the drop-down menu.

Cancel button

Cancels the BIC helper screen and returns you to the previous screen

2.4 Tips – when using the BIC Search

LloydsLink online payments

BIC Search

Search criteria

Please enter some criteria below and click search to search our directory for your bank. We will attempt to make an EXACT MATCH on all fields. If you want to search on a fragment of a BIC Code, bank name or city/town then perform a wildcard search by entering a '*' in the search criteria.

BIC: LOYDGB21283

City/Town: Bank/Institution name: National clearing code: Country: Please Select: Search New search Reset

Search results

Select one of the results in the list to update the form fields. Existing fields will be overwritten.

1 records returned. Now displaying records 1 through to 1

Swift BIC	Institution	Address	Country code	National clearing code count	
LOYDGB21283	LLOYDS BANK PLC	130 BROADWAY BEAUFORT	GB	1 code	select

Bank Head Office BIC codes

These are not identified, their BIC Codes end in XXX, for example, JP Morgan Chase NY, Head Office BIC address is CHASUS33XXX.

Bank Clearing Codes

Users also have the option to search using a Clearing Code or Local Code. This information should be entered in the **National clearing code** field.

If the Clearing code is correct the relevant bank's BIC will be displayed. The **user** should then click select and the bank name, address, clearing code and BIC will be transferred onto the payment instruction.

Using the Wild Card Search Option

You will need to use the wild card search option for cities, such as New York. As some banks are listed under New York and others are listed under New York City.

- For example, searching for Citibank NA, New York City's BIC Code, enter Citibank NA in the **Bank name** field and New York in the **town/state** field, the BIC Code displayed is CITIUS33.
- If Citibank* is entered in the **Bank name** field and New York in the **town/state** field, all Citibank branches in New York are displayed, but BIC code CITIUS33 is not displayed because it is listed under New York City.

This search option may also need to be used, when searching for bank names.

- For example, the bank name Commerzbank AG (as it is known by Lloyds Bank and the customer). The wild card should be entered after Commerzbank, as the details are found under, Commerzbank Aktiengesellschaft, (AG is the abbreviation).
- In some cases adding 'The' to the bank name, for example 'The Bank of New York, New York'.
- When using the wild card search for a full BIC Code, but only quoting part of a BIC in the BIC Code Field, 6 characters must be entered, **LOYDGB**, instead of the following BIC.
- For example, CMCIFR2* **must** be entered instead of CMCIFR.

Notes

- **Some bank names are displayed in lower case and others in upper case. Upper case does not identify a Branch Head Office.**
- **If the customer selects to view the 'Bank Codes' of the required BIC, and then selects the relevant Bank Code, this information is not mapped onto the payment instruction.**
- **The country code GB = United Kingdom, this should mean Great Britain. There should be a separate country code for Jersey, Guernsey and IOM.**

Contact us

If you would like any more information, please contact the helpdesk on **0345 900 2070**.

Find out more

 [Go to lloydsbank.com/business](https://lloydsbank.com/business)

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

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