


Standard for Account Number in the Norwegian Banking Community

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TLP:GREEN

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Document History

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1.0	Translated from Norwegian version 1.1	11.10.2024	Eivind Pedersen

Standard for Account Number

The bank account standard for Norwegian banks today is an 11-digit number with a given structure. A national account number is also called BBAN (Basic Bank Account Number).

Norwegian account number is structured as follows:

Bank's register number: 4 digits
 Account series: 2 digits
 Account number: 4 digits
 Check digit: 1 digit

Account numbers are often shown written with periods after the 4th and 6th digits: 0000.00.00000

Banks can generally freely issue an account number based on own bank register number. However, there are two restrictions

Restriction 1:

Account numbers shall not be issued with 00 in positions 5 and 6.

Accounts with the digits 00 in positions 5 and 6 are reserved for use as settlement accounts between banks and should not be used for other purposes. 00 accounts also have their own logic in NICS and some banks.

Restriction 2:

Account numbers with 90-99 in positions 5 and 6 are reserved for the banks' internal purposes and should also not be used as customer accounts. This is because some banks have special controls for these number series.

Check Digit using Modulus 11 Control

Each digit in the account number (the register number/account number) is multiplied by its fixed factor — weight. The products are added and the sum is divided by a fixed divisor — modulus. The remainder after the division is subtracted from the modulus and the difference is the check digit. If the division is exact, the check digit is set to 0.

Advantages of Modulus 11 Control: This modulus provides the following degree of error detection:

- Security to catch a single digit error: 100%
- Security to catch the transposition of two adjacent digits: 100%
- Security to catch the transposition of two non-adjacent digits: 100%
- Security to catch random errors, or combinations of the above errors: 91%

Due to the security provided by the Modulus 11 control, it is recommended to use this method.

Here calculated with weights 5432765432.

The check digit for account number 456845 in a bank with register number 1234 is calculated as follows:

Number = 1 2 3 4 4 5 6 8 4 5

Weight = 5 4 3 2 7 6 5 4 3 2

Sum = +5 +8 +9 +8 +28 +30 +30 +32 +12 +10 = 172

$172 : 11 = 15$ with a remainder of 7

Check digit: $11 - 7 = 4$

Correct account number including check digit becomes: 1234.45.68454

IBAN

IBAN (International Bank Account Number) based on a Norwegian account number consists of 15 characters:

Country code: NO

Check digits ISO 7604 (MOD 97-10): 2 digits (in this example, the calculated check digits will be 76)

Bank's register number: 4 digits

Account series: 2 digits

Account number: 4 digits

National check digit (modulus 11): 1 digit

The IBAN number for the example will then be NO7612344568454

Electronic format:

NO7612344568454

Print format:

NO76 1234 4568 454