

IBAN - Frequently Asked Questions

1. What is IBAN?

IBAN is not a new account number. The International Bank Account Number (IBAN) is a 23 digit number introduced to standardise the identification of bank accounts that includes the existing account number and a few other additional information, like the country code, the bank code and check digits.

2. What is the benefit of IBAN?

The main purpose of IBAN is to facilitate automatic processing of money transfers and to improve the speed and accuracy of your payment transactions. IBAN will also improve the accuracy of electronic payments passing through Central Bank payment systems namely: **UAEFTS and Wages Protection System (WPS).**

3. Is IBAN being implemented by all Banks in the UAE?

The Central Bank of UAE has instructed all banks in UAE to implement IBAN.

4. How do I get my IBAN for my Noor Bank accounts?

- With the [IBAN Generator](#)
- In the Mobile App
- In Online Banking
- Contact us at 800-6667

5. Can Noor Bank obtain IBAN for my account(s) with another bank(s)?

We regret that we will be unable to provide IBAN for account(s) held with another bank(s). We request you to please approach the respective bank for IBAN.

6. What happens if I don't quote the beneficiary's IBAN while initiating a payment with UAE?

Since 19th November 2011, in case the beneficiary's IBAN is not used, the processing of both inward and outward payment in your account is likely to be rejected or may be delayed with additional processing charges as may be prescribed by UAE Central Bank from time to time.

7. What happens if the IBAN is not quoted when receiving payments?

These payments will be rejected.

8. Do my overseas remitters need to quote my IBAN?

Yes, you should communicate your IBAN to your remitters and they should quote your IBAN when making payments to you.

9. Do I need to quote IBAN for inter-account (within Noor Bank) transfers?

If both the debit and credit accounts are with Noor Bank, you can continue to provide the Noor Bank account number.

10. Currently I use the electronic channels to make transfers within UAE. Do I need beneficiary's IBAN?

Yes, please ensure that you provide a valid IBAN at the time of initiating the payment instruction to ensure that your beneficiary gets the credit on time.

11. I have standing instructions; do I need to give revised instructions with IBAN?

Yes, if you currently have standing instructions set-up you must amend the instructions and provide the beneficiary's IBAN. Please provide the amendments at the earliest to ensure smooth processing at our end.

12. Do I need IBAN for cash deposit/ cheque deposit?

No, IBAN in UAE is for domestic electronic payments only. IBAN is not required for cheque deposit and cash deposit.

13. I receive monthly payments into my account from my creditors/employers; what instructions do I need to give them?

Please provide your IBAN to your creditors/employer, to ensure timely receipt of funds into your account.

14. We are currently forwarding bulk salary payments instructions, will this impact us?

Yes, for salaries, IBAN is required for all accounts including accounts which are in Noor Bank.