
**Financial services — Natural person
identifier (NPI)**

Services financiers — Identifiant de personne physique



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ISO copyright office
CP 401 • Ch. de Blandonnet 8
CH-1214 Vernier, Geneva
Phone: +41 22 749 01 11
Email: copyright@iso.org
Website: www.iso.org

Published in Switzerland

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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular, the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights. Details of any patent rights identified during the development of the document will be in the Introduction and/or on the ISO list of patent declarations received (see www.iso.org/patents).

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation of the voluntary nature of standards, the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT), see www.iso.org/iso/foreword.html.

This document was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 8, *Reference data for financial services*.

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html.

Introduction

Identification of natural persons for the purposes of provision of financial services has specific applications for protecting the personal data of the employees of financial services firms, allowing these firms to respond to the requirements of regulation without exposing personal information and giving regulators a privacy-protected way to identify beneficial owners, among other use cases.

Benefits include straight-through processing savings, the ability to monitor systemic risk across jurisdictions and, more importantly, the ability to protect citizens' personal information during the provision of services while responding to regulatory requirements.

This document fulfils the needs of the global financial services industry and the regulatory community for natural person identification. Its key provisions are that it:

- enables unique identification globally of natural persons requiring an identifier;
- defines a natural person identifier (NPI) code that contains no embedded intelligence;
- defines an NPI code that is interoperable with other standards and existing reference data and can be applied globally to support the financial services industry;
- leverages the expertise of ISO/TC 68 in defining and maintaining identifier standards;
- defines an NPI scheme that is reliable and an NPI code that is persistent;
- defines an NPI scheme that is extensible and free from limitation on use and redistribution.

Already existing national NPIs might not be applicable in cross-border transactions. The NPI defined in this document intends to close this gap, allowing a co-existence of national identifiers and the international NPI.

Financial services — Natural person identifier (NPI)

1 Scope

This document specifies a machine-readable, unambiguous natural person identifier (NPI) and the relevant reference data to uniquely identify the natural person relevant to any financial transaction rather than the personal identifying information.

2 Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

ISO 3166-1, *Codes for the representation of names of countries and their subdivisions — Part 1: Country code*

ISO/IEC 7064, *Information technology — Security techniques — Check character systems*

ISO 8601-1, *Date and time — Representations for information interchange — Part 1: Basic rules*

ISO 17442 (all parts), *Financial services — Legal entity identifier (LEI)*

ICAO 9303, *Machine Readable Travel Documents*

3 Terms and definitions

No terms and definitions are listed in this document.

ISO and IEC maintain terminology databases for use in standardization at the following addresses:

- ISO Online browsing platform: available at <https://www.iso.org/obp>
- IEC Electropedia: available at <https://www.electropedia.org/>

4 Structure of the natural person identifier

This document uses the following conventions for data element representations:

- a) Character representations:
 - n: digits (numeric characters 0 to 9 only);
 - c: upper-case alphanumeric characters (A to Z and 0 to 9 only).
- b) Length indications:
 - nn!: fixed length;
 - nn: maximum length.

The format of the NPI shall be

- 13!c2!n.