

General Letter: 1517

İstanbul, 05/02/2019

**PAYMENT AND TRANSFER SERVICES DEPARTMENT**

**Subject:** Regulation on the display of IBAN information to the receiver with the allowance of the sender

**About:** All Members

Dear Members,

Partaking in Article 73 of Banking Law numbered 5411 within the frame of the provision, *“Due to the titles and their duties those who learn the secrets of the banks and their customers are subject to the law they cannot disclose relevant secrets to others except from the authorities expressly authorized”* Banking Regulation and Supervision Agency (BRSA) has evaluated that sender’s IBAN number should not be shown in Electronic Fund Transfer (EFT) / remittee’s receipt / electronic account statement, etc. documents without allowance of the sender otherwise the situation will be contrary to the relevant article of the law, regarding money transfer transactions through banks as a rule hiding customer IBAN information, disclosing within the request and will of customer on transaction basis, within the context of relevant information, solution that recommended by banks with writing dated 19/10/2018, approve it on the grounds that it is not contrary to the provisions of the legislation. Within the scope of the aforesaid solution, by Our Bank;

➤ All the screens that could be created EFT messages; in all documents that receiver’s report, **with writing sender’s IBAN number to explanation area is possible only if sender has allowed to that** and the following warning message, details given below, has been added. Within the scope of relevant BRSA request; all our members have to create EFT messages with this awareness.

***“ATTENTION! “Within the scope of Article 73 of Banking Law Numbered 5411, according to BRSA writing dated 17/05/2018; in EFT transactions, sender’s account / IBAN number will not be shown clearly in reports such as EFT receiver’s receipt, account statement etc. without the allowance of the sender. Account / IBAN information can be shared with receiver by writing to the free explanation area.”***

➤ The revision has been made in all reports and documents such as EFT inbound tracking, Receipt, Account Statement which sender’s IBAN number takes part Due to the sender’s IBAN number, only in the scope of the sender’s allowance, is reported to the receiver in explanation area, revision, ,in the related reports, the has been made about the sender’s IBAN number is not be taken place clearly but displayed as masked.

Relevant revision will be implemented on **06/02/2019** and our members have to realize their transactions within this framework.

Respectfully submitted for your information and further action.

Sincerely yours.

**TAKASBANK**  
**İSTANBUL TAKAS VE SAKLAMA BANKASI A.Ş.**

**GÖKHAN ELİBOL**  
**EXECUTIVE VICE PRESIDENT**

**MAHMUT KAYACIK**  
**CEO AND BOARD MEMBER**