To add an IBAN and SWIFT/BIC **invoicing guide for freelancers** to an invoice, include them in a clearly labeled payment-details section, usually near the payment terms or at the bottom of the invoice. Copy the numbers exactly from your bank, state the account holder's name and bank name, and tell your customer which currency to send. If you're invoicing internationally, also specify who pays transfer fees and whether the customer should include the invoice number as the payment reference.

Those details help your customer pay the right account, but they don't replace the other fields that make an invoice usable: your business information, the customer's billing details, an invoice number, line items, the amount due, and a clear due date. Here's how to add bank details without making the invoice confusing—or accidentally giving your customer the wrong payment instructions.

What to Put in the Bank Details Section

For an international bank transfer, the payment section will typically include the beneficiary or account holder's name, the bank's name, an IBAN, and a SWIFT/BIC code. Depending on the country and bank, you may also need an address, a local account number, or other routing information. Use the details your bank provides for receiving the specific kind of transfer you're requesting.

Invoice field What to enter Account holder The name associated with the bank account Bank Your bank's official name IBAN Your International Bank Account Number, copied from your bank SWIFT/BIC The bank's SWIFT code or Bank Identifier Code, as provided by your bank Payment currency The currency the customer should send Payment reference The invoice number, or another reference you want the customer to include Transfer fees A brief note explaining who is responsible for bank charges, if appropriate

IBAN and SWIFT/BIC are related but not interchangeable. The IBAN identifies an account in a standardized format used in participating countries. The SWIFT/BIC identifies a bank or financial institution for routing payments. A customer may need both to send an international transfer. Don't guess either value from an old invoice or a search result; verify it against your bank's instructions.

Where to Place IBAN and SWIFT/BIC on an Invoice

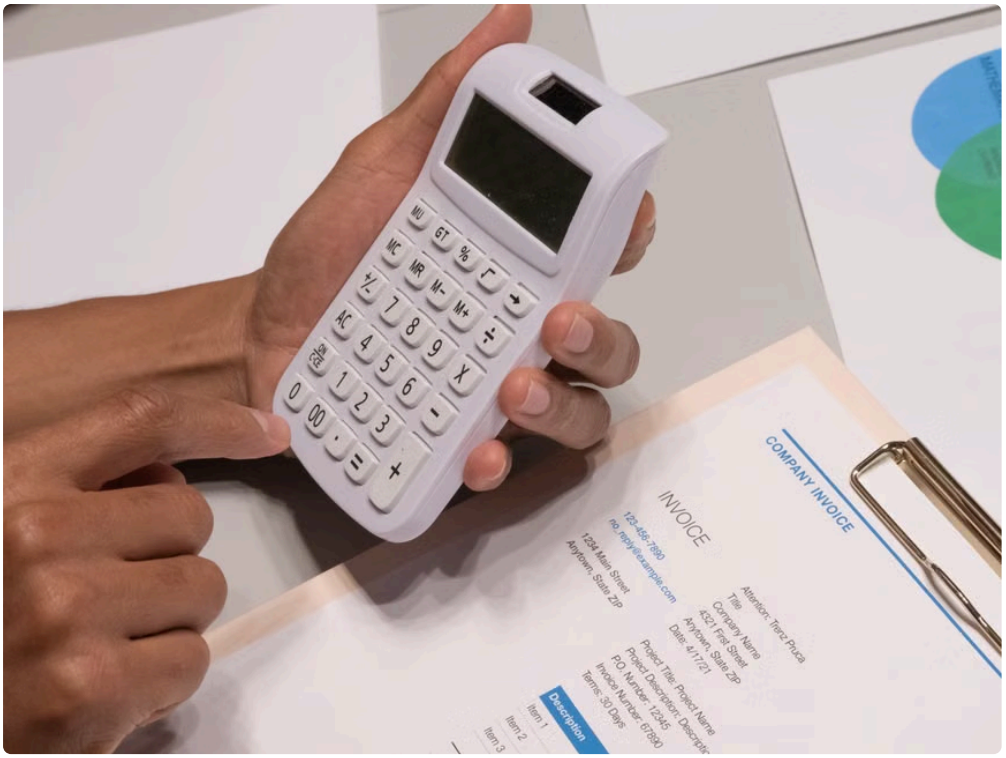
Make the details easy to find. A heading such as **Bank transfer details**, **Payment details**, or **How to pay** works well. Put the section near your payment terms or at the bottom of the invoice, where it's visible without competing with the total amount due.

You can also place a short payment note near the total, for example, "Please pay by bank transfer using the details below." Then show the account information in a separate block. Avoid hiding it in a footer with tiny text, mixing it into a long description, or using an unlabeled string of letters and numbers. Your customer should be able to distinguish the IBAN from the SWIFT/BIC at a glance.

Copy-and-paste example

Replace every bracketed item with verified information from your bank. Don't use the example values as real payment instructions.

Bank transfer details



Account holder: [Your legal name or business name] Bank: [Bank name] IBAN: [Your IBAN] SWIFT/BIC: [Your bank's SWIFT/BIC] Currency: [Invoice currency] Payment reference: [Invoice number]



Transfer charges: [State your policy, if needed]

If your bank requires additional information for the customer's country or transfer type, include it as well. Conversely, don't add every banking detail you've ever received if it isn't needed; extra or conflicting instructions can make payment harder. When in doubt, ask your bank what an overseas customer needs to make a transfer to your account.

Check the Rest of the Invoice, Too

Bank details are only one part of a payment-ready invoice. Before sending, make sure the customer can identify who is charging them, what the charge is for, how much to pay, and when payment is due.

- **From:** Your name or business name, address, and contact details. Add any required business or tax identification details for your location.
- **Bill to:** The customer's correct legal or business name and billing address. Confirm spelling and any purchase-order details they require.
- **Invoice number:** A unique identifier that you can use to track the invoice and match the payment. Check that it hasn't already been used.
- **Invoice date:** The date you issue the invoice.
- **Line items:** Clear descriptions of the work or goods, quantities or hours, rates, and line totals.
- **Totals:** Subtotal, applicable taxes, discounts if any, and the final amount due. Make the currency explicit.
- **Terms:** The payment method, payment deadline, and any relevant late-payment or transfer-fee note.

Keep line items specific enough that the customer recognizes the work. "Design services" may be too broad if the customer expects a breakdown; "Website homepage design — 8 hours" is easier to review. Your invoice layout doesn't need to be elaborate. It needs to make the transaction and next step clear.

Set Payment Terms and Calculate the Due Date

Write payment terms in a way that leaves little room for interpretation. "Due on receipt" means the customer is expected to pay when they receive the invoice, though actual payment timing can depend on their process. "Net 30" generally means payment is due 30 calendar days after the invoice date. It's still a good idea to show the exact due date rather than making the customer calculate it.

For example, if the invoice date is **March 1** and your terms are **Net 30**, a common calendar-day calculation makes the due date **March 31**. Check your contract and local conventions, especially if the due date falls on a weekend or public holiday. Don't count 30 business days unless that's what your agreement says.

Use one clear expression of the deadline, such as **Payment due: March 31, 2026**, along with **Terms: Net 30** if you want to show both. If your terms are "within 14 days," calculate the date from the invoice date and print that date too. When you revise or resend an invoice, make sure the date and terms still match the agreement rather than resetting the clock by accident.

How to Add IBAN and SWIFT/BIC with an Online Invoice Tool

A browser-based invoice tool can be a quick alternative to rebuilding a document in a word processor. If you use a service such as the-invoice-generator.net, look for a payment, notes, or bank-details area in the invoice form. Enter the bank information in labeled fields where available; if the form has a general notes field instead, use a short heading and put each detail on its own line.

1. **Enter your sender details.** Fill in the From information and confirm that it matches the business or person receiving payment.
2. **Enter the customer's billing details.** Check the Bill to name, address, and any reference the customer asked you to include.
3. **Add the invoice number and date.** Use a unique number and verify that the date supports the payment deadline you intend to set.
4. **Add the line items.** Describe the goods or services, then confirm quantities, rates, tax, and totals.
5. **Set terms and the due date.** For Net 30, calculate 30 calendar days from the invoice date unless your agreement specifies a different method.

6. **Add bank transfer details.** Enter the account holder, bank, IBAN, SWIFT/BIC, currency, and payment reference as needed.
7. **Preview and check the PDF.** Confirm that the details are readable, correctly labeled, and not clipped or covered by other content.
8. **Export or send.** Use **Download PDF** to save a copy, or **Save & Send** if you're using a sending feature. Keep a record of the final invoice.

Some tools let you create an invoice without signing up, which is useful when you need a fast PDF export and don't want to create an account just to send one document. Check what happens before you enter sensitive information: a browser-based form may keep a draft locally in your browser, but local drafts are not the same as a backed-up account. They may not appear on another device and could be lost if you clear browser data or switch browsers. Save the exported invoice somewhere you control.

If a tool offers an account option such as **Continue with Google**, that may make it easier to return to saved work, but signing in is a choice—not something you need to assume is required for a basic invoice. Read the service's privacy information and make sure you understand where drafts and customer details are stored. A privacy-conscious workflow is to enter only the information needed, review the service's handling of data, and keep your own final PDF in a secure location.

Before You Send: A Bank-Details Checklist

- Have you copied the IBAN and SWIFT/BIC directly from a reliable bank source?
- Are the account holder and bank names correct?
- Have you labeled each banking field so the customer knows which value is which?
- Is the payment currency clear?
- Does the payment reference tell the customer to use the invoice number?
- Have you explained transfer fees if they could affect the amount you receive?
- Is the invoice number unique, and does the PDF show it clearly?
- Does the stated due date match the payment terms and invoice date?
- Can the customer read the bank details in the exported PDF?

Common Mistakes to Avoid

Mixing up IBAN and SWIFT/BIC

They identify different things: the IBAN identifies the account, while the SWIFT/BIC identifies the bank or institution. Label both and don't substitute one for the other.

Using unverified details

A single mistyped character can delay a transfer or send it to the wrong place. Recheck the details against your bank's source, especially after changing accounts or updating an invoice template.

Leaving the customer to work out the deadline

"Net 30" is helpful, but an exact due date is clearer. Calculate from the invoice date, use the agreed counting method, and confirm the result before sending.

Reusing an invoice number

Invoice numbers help both sides identify a charge and match a payment. Keep a simple numbering sequence or other consistent system, and double-check uniqueness before exporting.

Is Paid Invoice Software Worth It?

If you send invoices occasionally, a no-signup option with a reliable PDF export may be enough. If you invoice regularly, you may value saved client records, recurring invoices, payment tracking, or a way to send documents from the same workflow. Compare the actual features you'll use, not just the plan name. Check whether export is available before signup, how the tool handles drafts, and whether any advertised price is monthly or billed annually.

For example, a pricing offer might read: **Pro: $39 a year ($3.25 a month, 35% off) or $5 a month. US dollars, plus tax where it applies. Cancel any time.** Confirm the billing period and terms on the provider's current pricing page before choosing a plan. If the service uses Google Analytics or similar analytics tools, review its privacy disclosures if that matters for your business or customers.

The Short Answer

Add IBAN and SWIFT/BIC in a labeled bank-transfer section, copy them from your bank, and include the account holder, bank name, currency, and invoice reference. Keep the rest of the invoice complete: accurate From and Bill to details, a unique invoice number, clear line items, payment terms, and a due date that has been calculated correctly. Then inspect the exported PDF before you send it. A few minutes of checking can prevent a payment delay—and save both you and your customer a round of follow-up emails.