

Both IBAN and BIC contains country code. This allows us to check that those codes match each other

Structure of IBAN and BIC:

IBAN: CCkk BBBB AAAA AAAA AA

BIC: BBBB CC LL

k = check digit

B = bank code

A = account number

L = location code

C = country code

For example, in the following IBAN and BIC **do not match**:

```
<DbtrAcct>
  <Id>
    <IBAN>NL09RBOSxxxxxxxxxx</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>NDEAFIHH</BIC>
  </FinInstnId>
</DbtrAgt>
```