

Belgian reference is indicated by Issr value BBA. Tp/CdOrPrtry/Cd has to always be SCOR.

The Reference contains the Belgian 12 digit structured communication, with the last 2 digits as check digits (modulo 97) of the first 10 digits, but if the result is 0, then the check digits are 97.

This Structured CreditorReferenceInformation is supported only by the Belgian banks.

Example :

```
<CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
    <Issr>BBA</Issr>
  </Tp>
  <Ref>010806817183</Ref>
</CdtrRefInf>
```