

[RF Creditor Reference](#) may be used in Structured Remittance Information in CdtrRefInf/Ref.

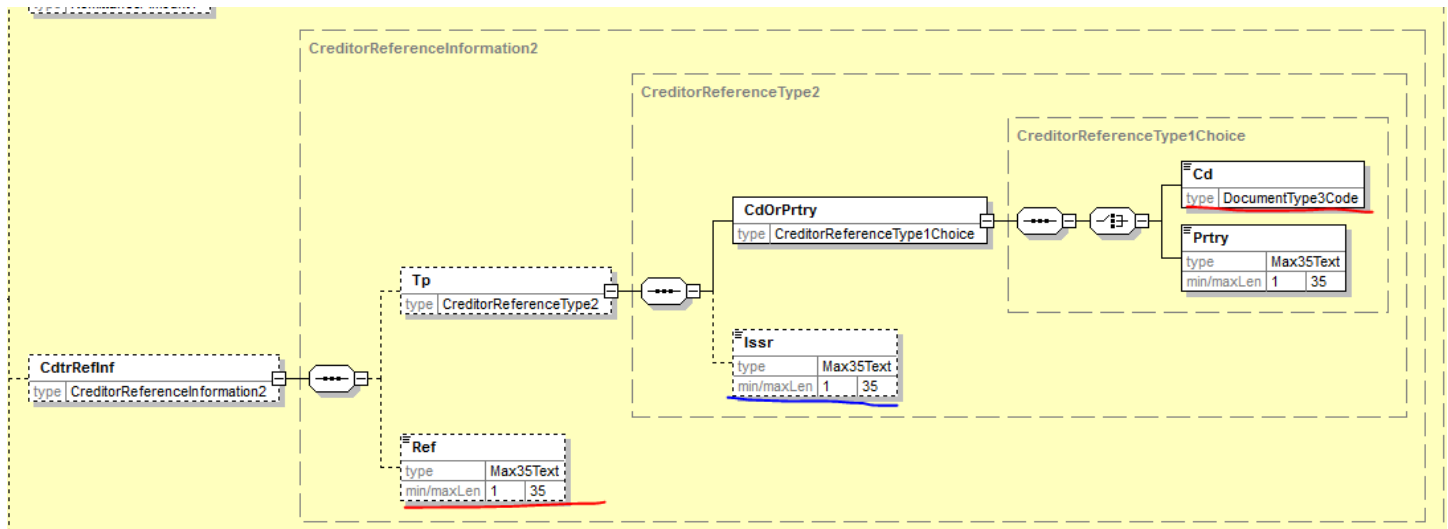
RF Expert Group suggests to use Issr ISO when giving RF Creditor Reference. We endorse this, as validator can then find the erroneous case when reference is intended to be RF Creditor Reference but for some reason doesn't start with RF.

Our check is triggered when letters RF are found in Ref from places 1 and 2 in Ref or when the Issr value as ISO.

It is also worth noting that CdOrPrtry/Cd is mandated to SCOR by EPC.

Example (preferred) usage:

```
<CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
    <Issr>ISO</Issr>
  </Tp>
  <Ref>RF712348231</Ref>
</CdtrRefInf>
```



RF Creditor Reference

- Cd is filled with SCOR
- Issr is filled with ISO
- Ref filled with [RF Creditor Reference](#)

Sources:

Ranta, M. & Kähkönen, O. (Ed.) (2010). RF Creditor Reference. Facilitating full end-to-end straight-through

payment processing. RF Expert Group.