

## Description

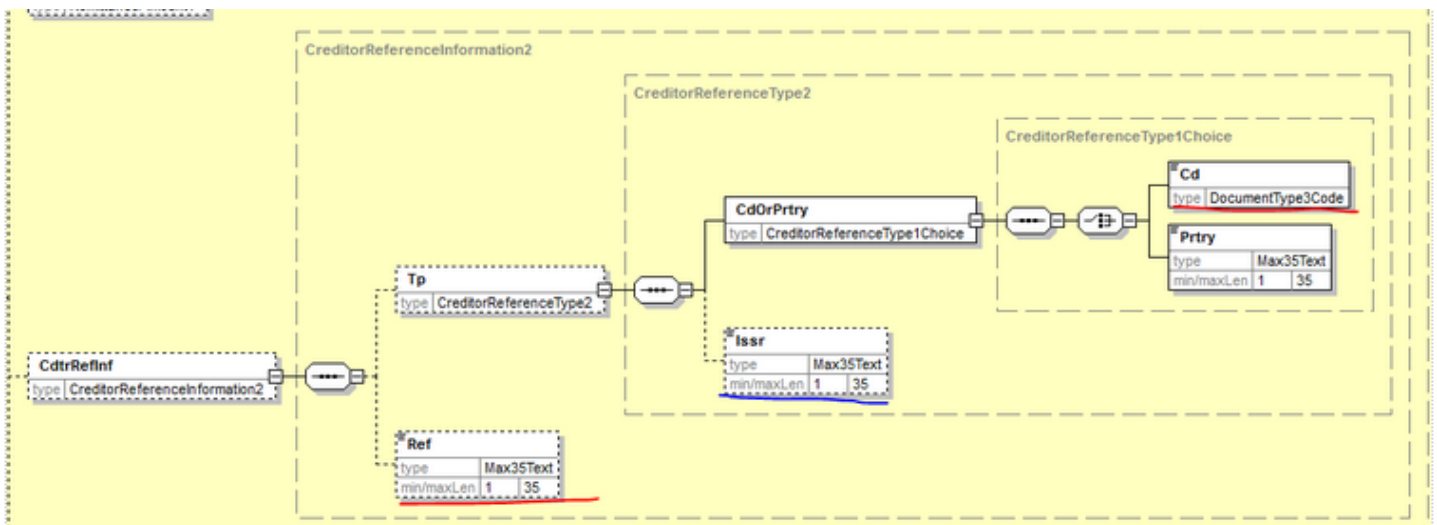
The Creditor Reference (also called the Structured Creditor Reference or RF Creditor Reference) is an international business standard based on ISO 11649, implemented at the end of 2008. It was first implemented within the SEPA rulebook 3.2.

RF Creditor Reference is given in field Ref inside Structured Remittance Information

Example usage:

```

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



- Cd is filled with SCOR
- Issr is filled with ISO
- Ref filled with RF Creditor Reference