



ISO 20022 payment messages have Remittance Information structure to give information for matching the payment with the invoice. Creditor Reference is easy, simple, reliable and and it is not prone to errors as it has control sum. Country specific creditor references may be converted to RF reference.

Creditor reference is given in Structured form of Remittance Information in ISO 20022 messages. Issuer 'ISO' is used for RF-references. The following XML structure is used for example in pain.001.001.03 and pain.008.001.02 messages:

```
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
        <Issr>ISO</Issr>
      </Tp>
      <Ref>RF81123453</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
```