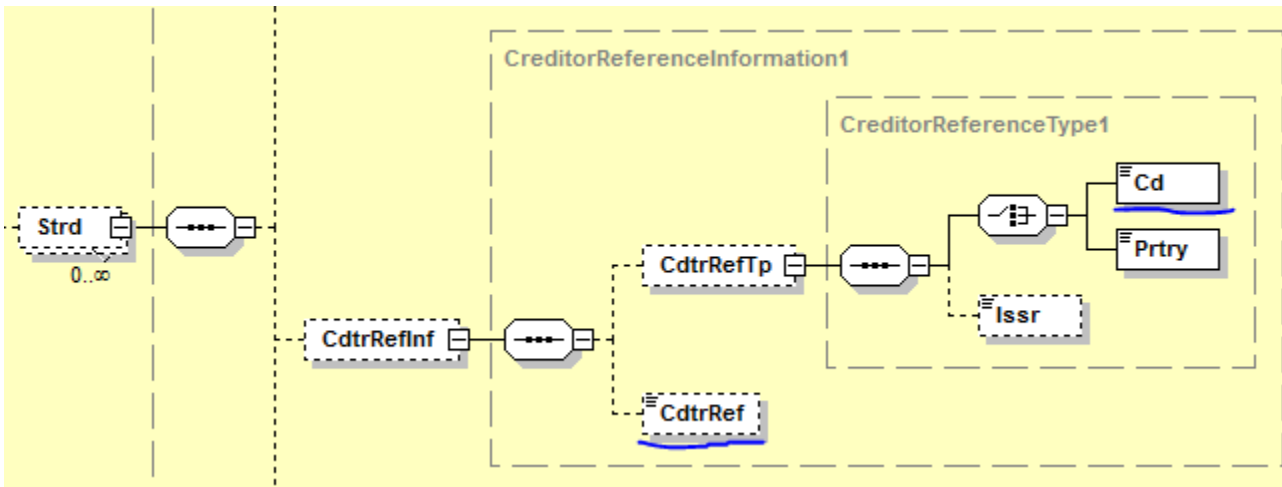


The usage of Finnish reference and RF Creditor Reference is described here. This applies for both CTv02 and CTv03.



Finnish reference:

- Cd is filled with SCOR
- CdtrRef is filled with the Finnish reference

RF Creditor Reference

- CD is filled with SCOR
- Issr is filled with ISO
- CdtrRef is filled with [RF Creditor Reference](#)

Finnish reference in CTv02:

```
<CdtrRefInf>
<CdtrRefTp>
  <Cd>SCOR</Cd>
</CdtrRefTp>
<CdtrRef>00000000000000001245</CdtrRef>
</CdtrRefInf>
```

Differences in CTv03:

- CdtrRef is named as Ref
- Cd is moved under CdOrPrtry