FORMING A FINNISH REFERENCE NUMBER

Forming a finnish reference number

The Finnish reference number

Sellers can identify each sales invoice by issuing it a reference number. Payments identified with reference numbers are directed to sellers' accounts dedicated to this purpose.

Freely form your reference numbers

Sellers can freely build their reference numbers around, for example, customer number, invoice number or other such identifier. In regularly occurring payments (e.g. rent, maintenance charges or payment instalments), the instalment number should not be included in the reference number because the payment is usually used towards the oldest unpaid instalment.

Keep the reference number short

The reference number should be kept short to avoid typing errors. It must, however, include at least four digits (three digits + checksum). The current maximum length is 19 + 1 digits. The last digit is the checksum, which is used to prevent data entry errors.

Structure in groups of five and leave out leading zeros

The reference number is placed in its allocated field on the credit transfer form and structured in groups of five digits either from left to right or from right to left, with blank spaces between. **Leading zeros are not included.** The reference number must also be included in the invoice details.

Calculating the reference number checksum

The reference number must always include a checksum. The checksum is calculated as follows:
- All digits of the reference number are multiplied from right to left with the values 7, 3, 1, 7, 3, 1….
- The products are then summed up and the sum is subtracted from the following full ten.
- The resulting difference is the checksum, the final digit in the reference number.
- **If the difference is 10, the checksum is 0.**

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Example of calculating the reference number checksum

Reference number stem	1 2 3 4 5 6
Weighted values from right to left	1 3 7 1 3 7

The sum of the products   1 + 6 + 21+ 4 + 15+ 42 = 89

The difference of the sum and the following   90 – 89 = 1
full ten (in this case 90)

**The difference is the reference number
checksum, in this case 1.**

In this example, the resulting reference number with checksum is 12 34561, which is structured on the credit transfer form in groups of five digits either from left to right or from right to left. A blank space is left between the groups of digits**. Leading zeros are not included.**