



Structure of the RF Creditor Reference (ISO 11649)

October 2023

Note! As from 18 November 2024, it is no longer necessary to use a Finnish creditor reference as the basis for generating an RF Creditor Reference. RF Creditor References may be freely formed in compliance with the ISO 11649 rules.

Structure of the RF Creditor Reference (ISO 11649)

Sellers can identify each sales invoice by issuing it a reference number. Payments identified with reference numbers are transmitted to sellers' accounts in the agreed manner.

The Finnish reference number (see Finance Finland's guidelines Forming a Finnish Reference Number at www.finanssiala.fi) is used in domestic payments. The international RF Creditor Reference (ISO 11649, RF Creditor Reference) is used in cross-border invoices but can also be used for domestic invoices within Finland.

Structure of the RF Creditor Reference is as follows:

RFXXccc...c, in which

- **RF** is the identifier
- **XX** are the two check digits. The check digit algorithm is the same as the algorithm used for calculating the check digit for the IBAN account transfer.
- **ccc...c** are a maximum of 21 alphanumeric characters, which can be freely formed by the creditor.

Examples:

RF54 1234
RF98 REF1 234

To prevent typing errors, it is best to keep creditor references as short as possible. The purpose of the check digits is to ensure that the manually input reference is correct.

Four-digit groups, no leading zeros: The RF Creditor Reference is printed in the reference number field on the credit transfer form. It is printed from left to right, in groups of four digits separated by a blank space. The RF Creditor Reference must be repeated in the possible invoice information.

Finance Finland
Itämerenkatu 11-13
FI-00180 Helsinki
Finland
www.financefinland.fi

