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If the payment reference number is given to the financial institution, they will be able to find the transaction in their own database, meaning they can provide details such as the date of the transaction, the amount paid and the store where it was made, on the basis of a simple row of numbers and/or letters.

What Is Payment Reference - GoCardless : guides : posts : what-is-payment-reference

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Create IBAN International Payment recipient

Select Recipients. ...

Select IBAN International Money mover. ...

Next.

Enter a reference name for the recipient you are creating.

Enter the name of the account receiving the payment.