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lt;div>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 c
an 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.
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iv>gocardless : guides : posts : what-is-payment-reference</div><
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Create IBAN International Payment recipient</div></h2>&
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;Enter a reference name for the recipient you are creating.</div></div></div></div></div><div></div><d
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span></div><div><div>Enter the name of the acco
unt receiving the payment.</div></div></div></
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