

## Rules and definition

AOS2 (additional optional service) is an optional extension to EPC's rules regarding the usage of Remittance Information, increasing the maximum number of the Strd elements from 1 to 999 and the allowed size of the element from 140 to 280. However, only Finnish banks are able to accept AOS2 structured messages.

Without AOS2, due to Strd's size restriction, the transaction block has room to transfer only one reference number. With AOS2, it's possible to send multiple invoices and credit notes along with the reference numbers. If AOS2 content is sent to banks that doesn't support AOS2, usually only the Ustrd field is transmitted forward. One invoice payment is never done with AOS2 but instead as a normal SEPA credit transfer. This means that an AOS2 transfer must contain at least one credit note. The interpretation of these rules may vary from bank to bank.

FA has a set of rules regarding correct usage of AOS2. The rules are shown in this graphic table:

*The structure and element names are for pain.001.001.03, however the usages of rules apply to pain.001.001.02 as well.*

	Mandatory				Values	Max	Other
	Case1	Case2	Case3	Case4			
CdtTrfTxInf	Yes	Yes	Yes	Yes			Rule 1*
-CdtrAcct	Yes	Yes	Yes	Yes			
--Id	Yes	Yes	Yes	Yes			
---IBAN	Yes	Yes	Yes	Yes			country='FI'
-RmtInf	Yes	Yes	Yes	Yes			Rule 2*
--Ustrd	Yes	Yes	Yes	Yes		1	max140Char
--Strd	Yes	Yes	Yes	Yes		999	max280Char
---RfrdDocInf	Yes	Yes	Yes	Yes		1	
----Tp	Yes	Yes	Yes	Yes			
-----CdOrPrtry	Yes	Yes	Yes	Yes			
-----Cd	Yes	Yes	Yes	Yes	'CINV'or'CREN'		
----Np	Recom.	No	Recom.	No			
----RltdDt	Optional	No	Optional	No			
---RfrdDocAmt	Yes	Yes	Yes	Yes			
----CdtNoteAmt	No	No	Yes	Yes			
----RmtdAmt	Yes	Yes	No	No			
---CdrRedInf	No	Yes	No	Yes			
----Tp	No	Yes	No	Yes			
-----CdOrPrtry	No	Yes	No	Yes			
-----Cd	No	Yes	No	Yes	'SCOR'		
-----Issr	No	Yes	No	Yes	'ISO'		
----Ref	No	Yes	No	Yes	Valid Ref		
---Invcr	No	No	No	No			
---Invcee	No	No	No	No			
---AddtlRmtInf	Optional	No	Optional	No			

\*Rule 1: The value of InstdAmt must be equal to the combined value of the sum amount of all invoices minus the sum amount of all credit notes.

\*Rule 2: The combined value of the sum amount of all invoices minus the sum amount of all credit notes must be positive.

The table includes four different cases. They are listed and explained below:

Case 1: Normal invoice ('CINV') with invoice number

Case 2: Normal invoice ('CINV') with ISO 11649 creditor's reference

Case 3: Credit note ('CERN') with invoice number

Case 4: Credit note ('CERN') with ISO 11649 creditor's reference

The "Values"-column refers to the valid values of the elements. The "Max"-column refers to the maximum occurrences of the element.

The value "CINV" refers to an invoice and "CREN" to a credit note.