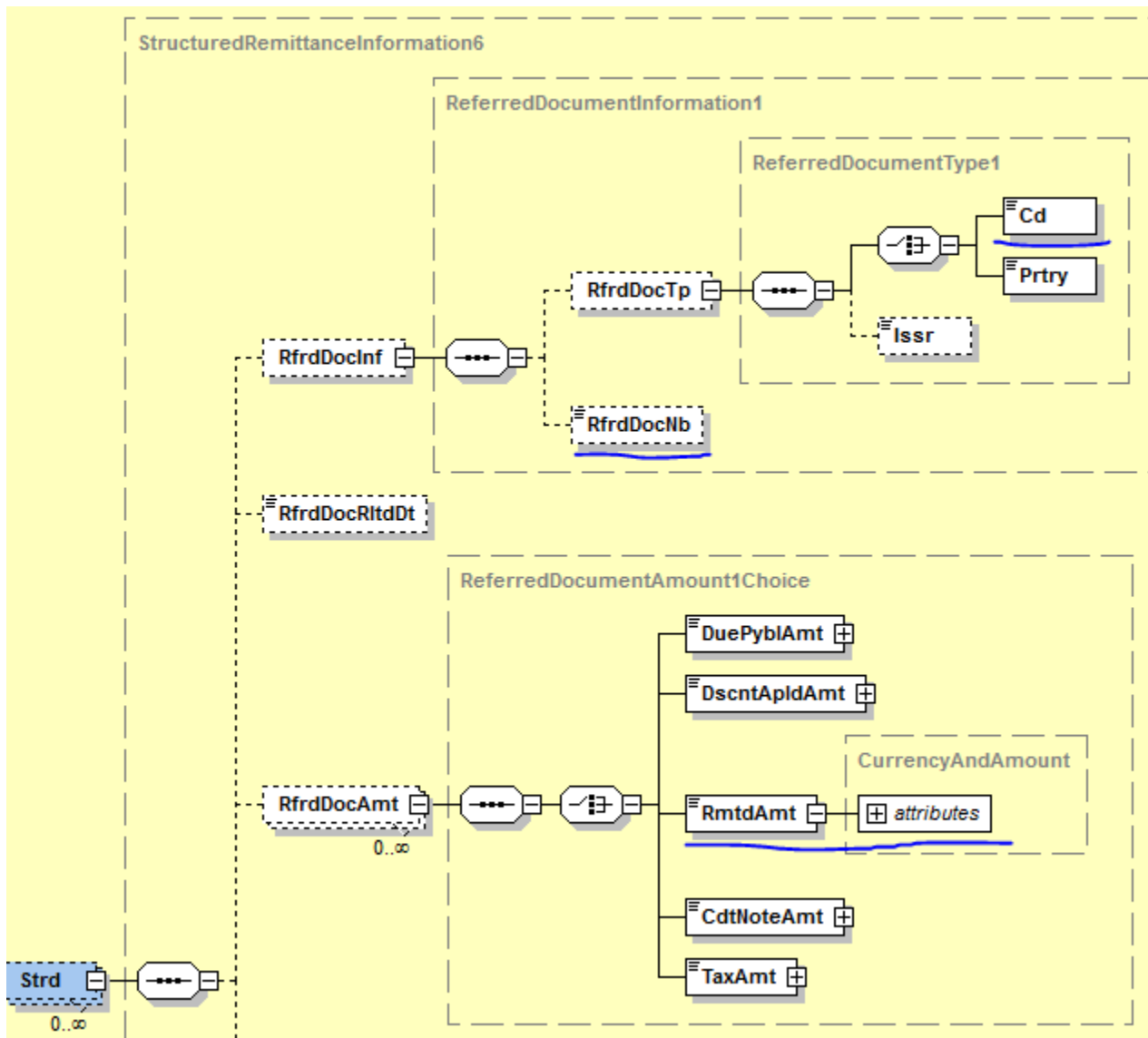


AOS2 allows the usage of more than one Strd element and increases the allowed size of the element from 140 to 280. However, only Finnish banks are able to accept AOS2 structured messages, non-Finnsh banks use one Strd with max length of 140 in combination with Ustrd element. If AOS2 structured message is sent over border, only the Ustrd element is forwarded to foreign bank by OP-Pohjola.

Normally, with no AOS2, Strd has room to transfer only the reference number. With AOS2, it's possible to send invoices and credit notes along with the reference number.

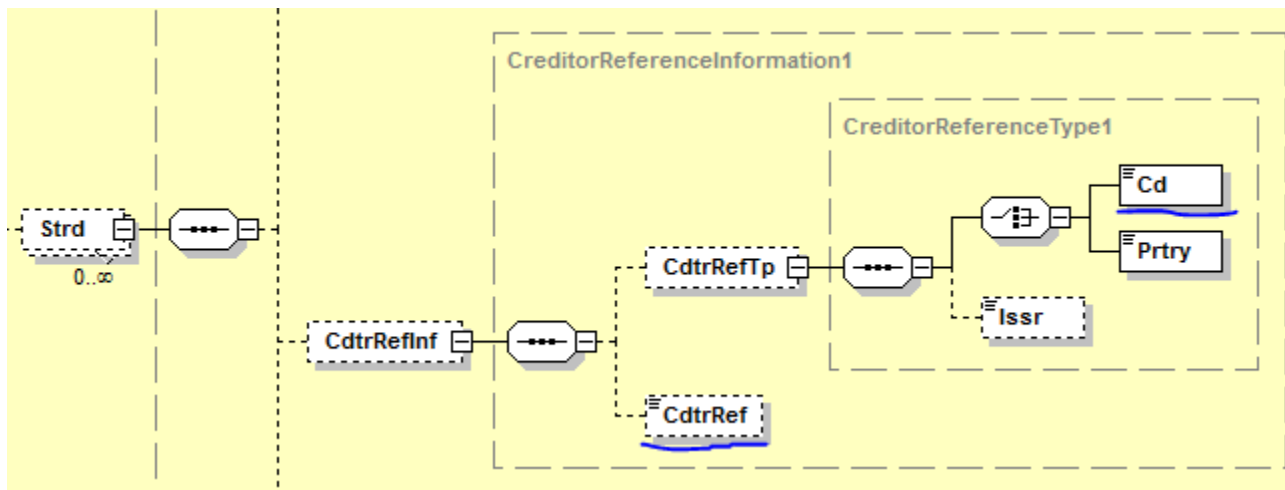
These examples are for pain.001.001.02. The rules also apply for pain.001.001.03 but the element names and structure differ from CTv02.

Credit Invoice:



- Cd.....filled with CINV
- RfrdDocNb.....filled with invoice number
- RmtdAmt.....filled with the remitted amount.

And the reference number:



Cd.....filled with SCOR

CdtrRef.....filled with the reference number

Issr.....filled with ISO, if RF Creditor Reference is used. Not filled if Finnish reference is used

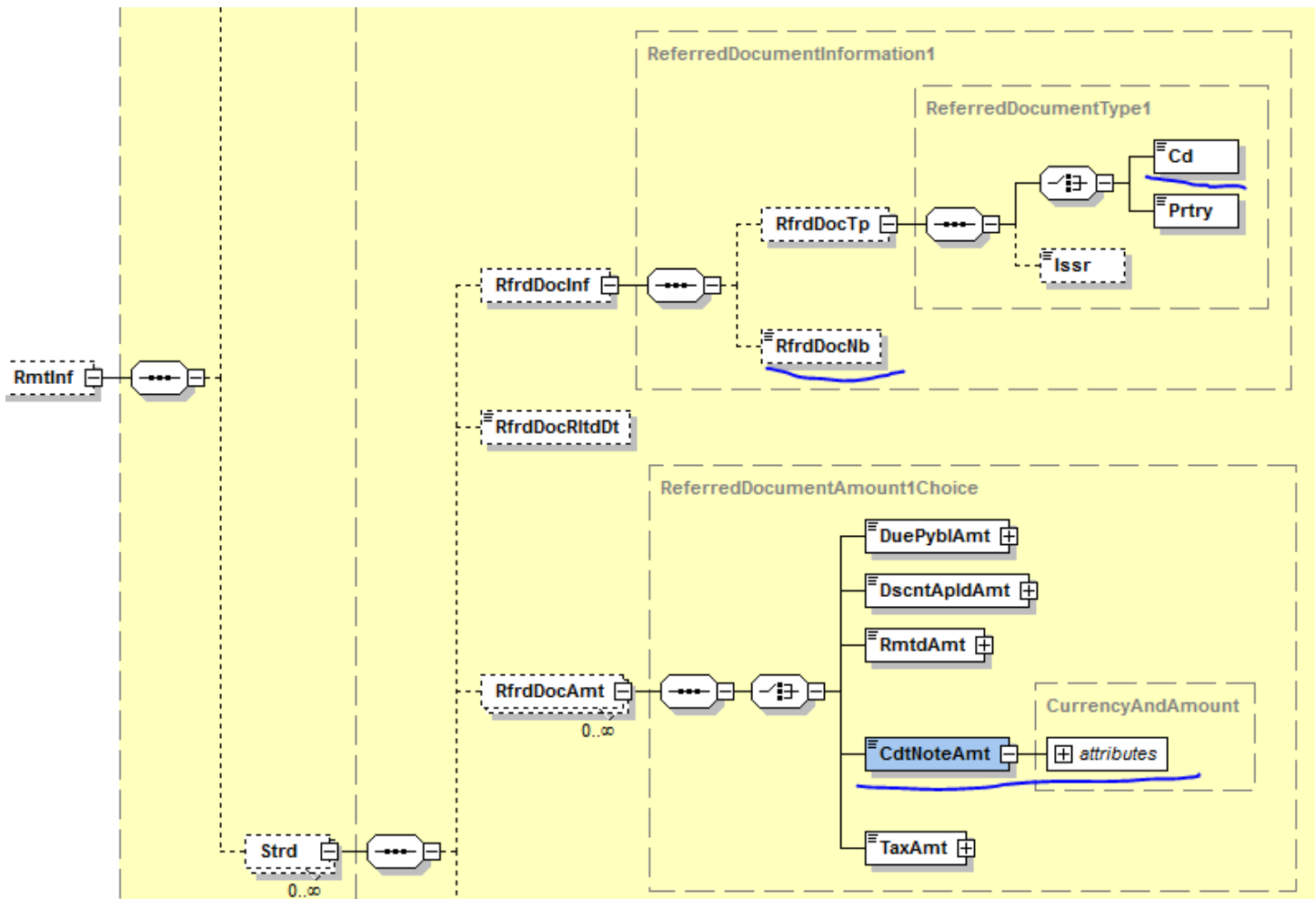
in OP-Pohjola, the value CINV is not mandatory but recommended. OP-Pohjola knows that Creditor Invoice is used when RmtdAmt is used.

Using all this information correctly leaves us with the following example of Strd-block:

```
<Strd>
  <RfrdDocInf>
    <RfrdDocTp>
      <Cd>CINV</Cd>
    </RfrdDocTp>
  <RfrdDocNb>Inv 12345</RfrdDocNb>
</RfrdDocInf>
<RfrdDocAmt>
  <RmtdAmt Ccy="EUR">400</RmtdAmt>
</RfrdDocAmt>
<CdtrRefInf>
  <CdtrRefTp>
    <Cd>SCOR</Cd>
  </CdtrRefTp>
  <CdtrRef>00000000000000000013</CdtrRef>
</CdtrRefInf>
</Strd>
```

Credit Note

Credit notes use almost the same structure, but amount is given in element `CdtNoteAmt` instead of `RmtdAmt` and `CREN` is given instead of `CINV` in `Cd`:



Cd.....filled with CREN

RfrdDocNb.....filled with invoice number

CdtNoteAmt... filled with credit note amount.

The value CREN again is not mandatory, but recommended. OP-pohjola accepts messages with CdtNoteAmt given without RfrdDocTp/Cd.

Reference number is given as in CINV payment. Example of valid credit note:

```

<Strd>
  <RfrdDocInf>
    <RfrdDocTp>
      <Cd>CREN</Cd>
    </RfrdDocTp>
    <RfrdDocNb>Inv 12359</RfrdDocNb>
  </RfrdDocInf>
  <RfrdDocAmt>
    <CdtNoteAmt Ccy="EUR">700.00</CdtNoteAmt>
  </RfrdDocAmt>
  <CdtrRefInf>
    <CdtrRefTp>
      <Cd>SCOR</Cd>
    </CdtrRefTp>
  </CdtrRefInf>

```

```
<CdtrRef>00000000000000001245</CdtrRef>  
</CdtrRefInf>  
</Strd>
```

In addition, there are certain rules regarding AOS2. These rules are set by Finannsialan Keskusliitto:

1. Maximum of 280 characters allowed in Strd.
2. Maximum of 9 occurrences is allowed (transfers inside OP-Pohjola override this rule to max 999).
3. Either invoice or credit note used inside one Strd element, not both.
4. One invoice payment is never done with AOS2 but instead as normal SEPA credit transfer.
5. There has to be at least one credit note bundled with invoice inside one RmtInf.
6. The sum of invoices has to exceed the sum of credit notes.

In other words, AOS2 has to always have at least two occurrences, one CINV and one CREN, and sum amount of CINV's has to be greater than the sum amount of CRENS.