

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 Strd elements from 1 to 9 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, transaction block has room to transfer only reference number. With AOS2, it's possible to send multiple invoices and credit notes along with the reference number.

FK has a set of rules regarding correct usage of AOS2. The rules are as follows:

1. Maximum of 280 characters allowed in Strd.
2. Maximum of 9 occurrences is allowed in Strd (transfers inside the same bank may override this rule to max 999).
3. Either invoice or credit note can be used inside one Strd element, not both.
4. Invoices (CINV) and Credit Notes (CREN) have to be indicated with their corresponding codes
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.

Other rules to keep in mind:

1. One invoice payment is never done with AOS2 but instead as normal SEPA credit transfer
2. EPC mandates that when structured reference is given, the value SCOR has to be given in CdtrRefTp/Cd
3. If RF Creditor Reference is used, CdtrRefTp/Issr should be ISO

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

If AOS2 content is sent to banks not supporting AOS2, usually only the Ustrd field is transmitted forward.

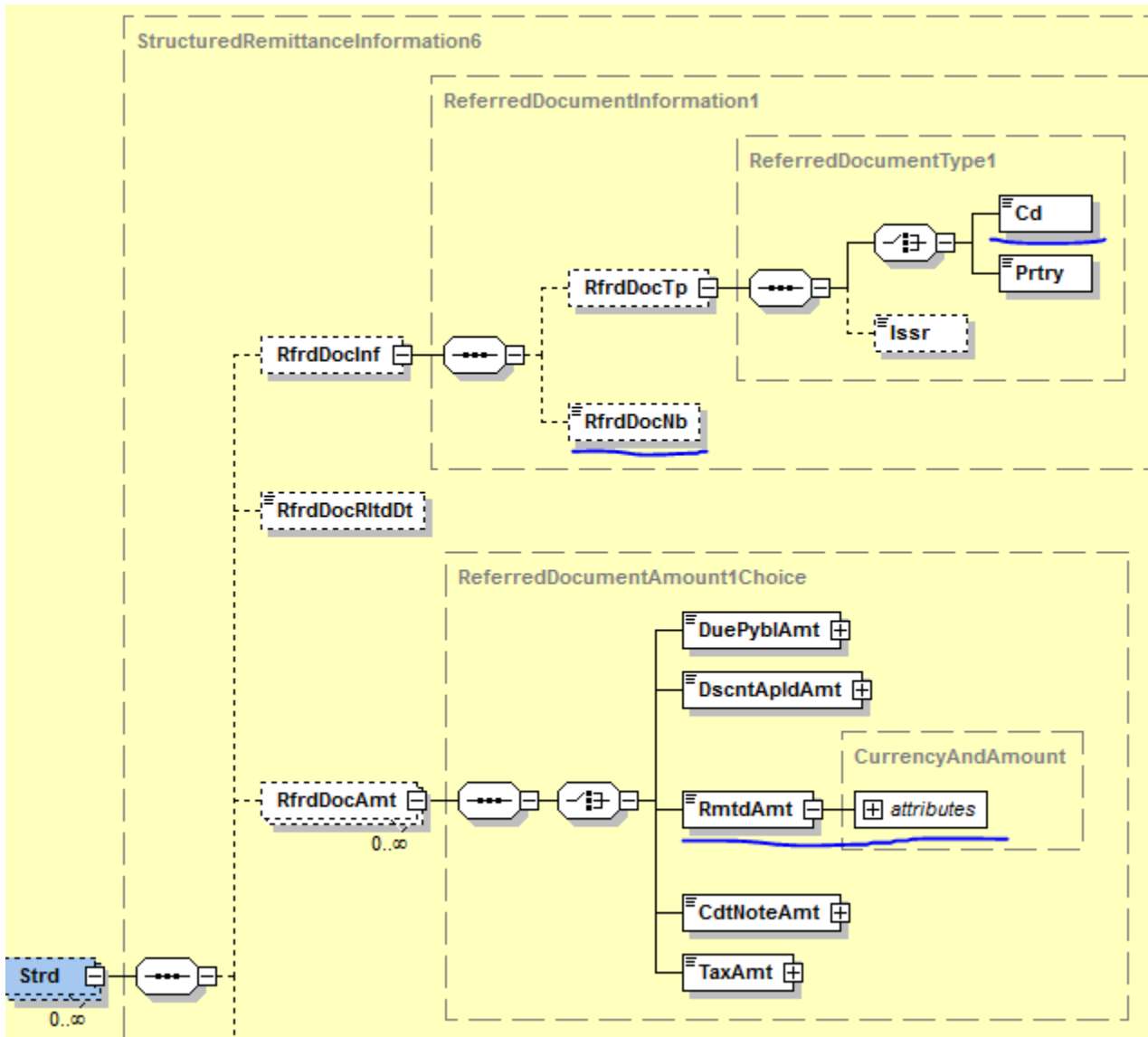
The interpretation of these rules may vary from bank to bank.

[Nordea's Definition](#)

Examples

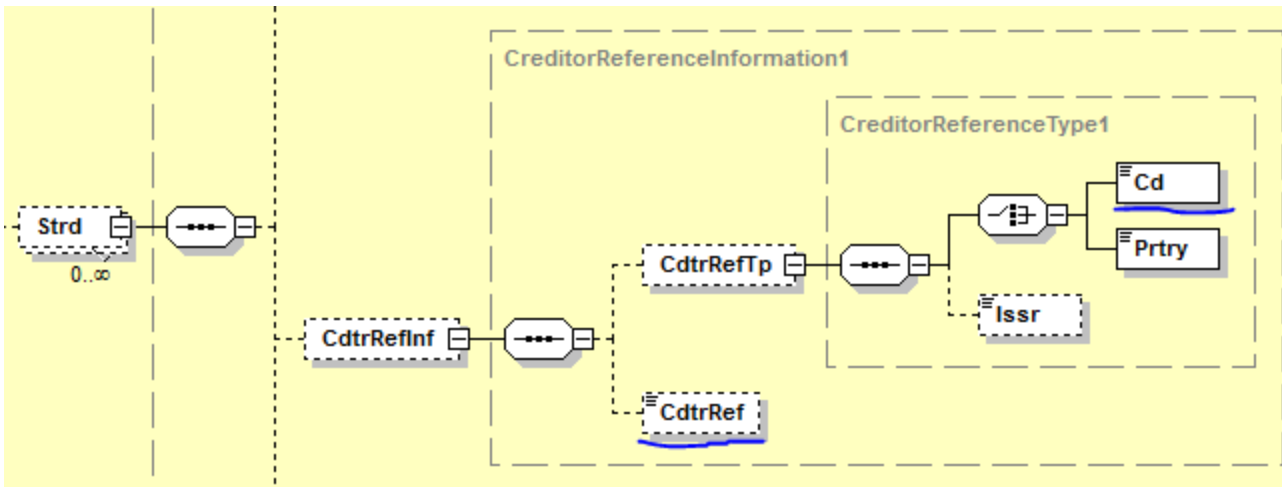
These examples are for pain.001.001.02. However, the usage of rules apply to pain.001.001.03 as well, but element names and structure differ from version 02.

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

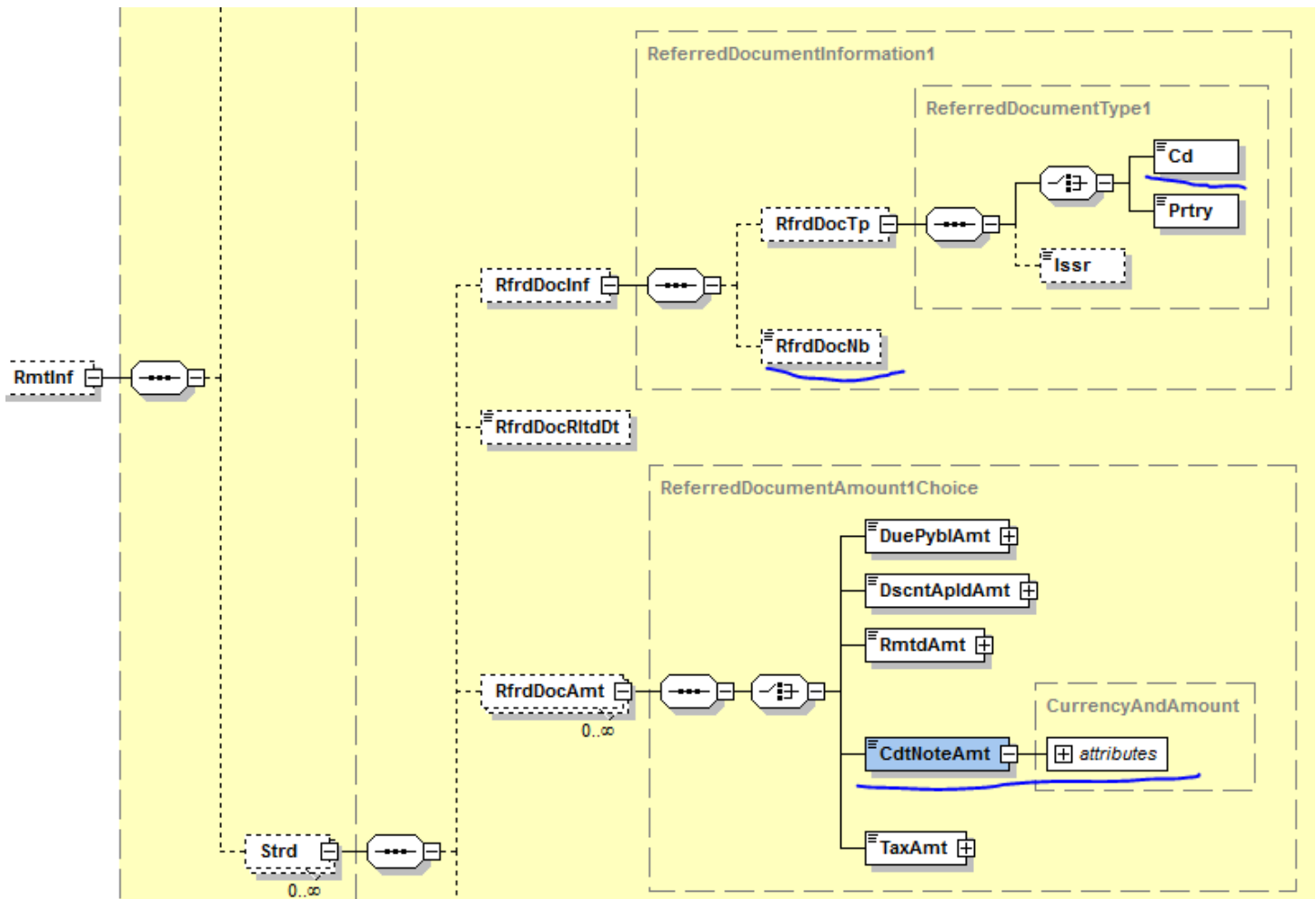
Issr.....filled with ISO, if RF Creditor Reference is used. Not filled if finnish reference is used

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>