

CESOP schema update, corrections, and stakeholder testing

CESOP briefing for payment service providers 28 February 2025

CESOP updates for 2025

- XSD versions
 - XSD 4.02 is used until the new version of the Ilmoitin service is introduced on 25 March 2025.
 - XSD 4.03 will be introduced on 25 March 2025 to the upcoming version of the Ilmoitin service.
 - Testi.ilmoitin.fi is available from 4 March 2025.
 - Reports for the period 1/2025 shall be made according to the new schema.
 - Checking the version number in the actual CESOP schema requires exact dates.
- Only one schema is used at a time, and even corrections after the update must be submitted by using the new schema.
- It is advisable to submit any corrections regarding previous quarters well before the version update.
- There may be delays in returning validation messages during week 13.
- Latest information about CESOP updates
 - [CESOP – vero.fi](#)
 - [Newsletters – vero.fi](#) – Subscribe to the newsletter for the financial sector
 - [Teams workshops for software developers](#)
 - A new version of the technical guidance was published at the end of 2024. At the moment there are two different versions of the guidelines:
 - Technical guidance version 2.0 (CESOP schema v4.03) (valid from 25 March 2025)
 - Technical guidance version 1.2 (22 October 2024)

Changes in the CESOP schema 4.03

- Length of TransactionIdentifier and CorrTransactionIdentifier changed 40 => 100
- New value added TransactionDateType_Type CESOP705 Settlement Date
- New value added AccountIdentifierType_Type BIC and new attribute added AccountIdentifierOther Information to be repeated
- New value added TAXIdType_Type VOES and new attribute added TAXIdOther
- The currency code of SierraLeone changed from SLL => to SLE (isotypes.xsd)
- Enumeration of the ValidationErrors error code list removed from the schema
 - Errorcode_type changed from enumeration --> string
 - Validation errors can be checked in the ErrorDescription element

Descriptions of Other data

- A verbal description of the content of the Other attributes. Attributes are optional in the schema.
- Mandatory information via CESOP validation and Ilmoitin checks
- New attributes:
 - PSPIdOther
 - TAXIdOther
 - accountIdentifierOther
 - transactionDateOther
- As elements
 - PSPRoleType=Other provided in the PSPRoleOther element
 - PaymentMethodOtherType=Other provided in the PaymentMethodOther element
- Voluntary data, no validation:
 - Name/nameType=Other provided in nameOther
- Note the case sensitivity of the Other attributes (examples below)

New OTHER value in element type attributes and a verbal description of the content of the Other attribute

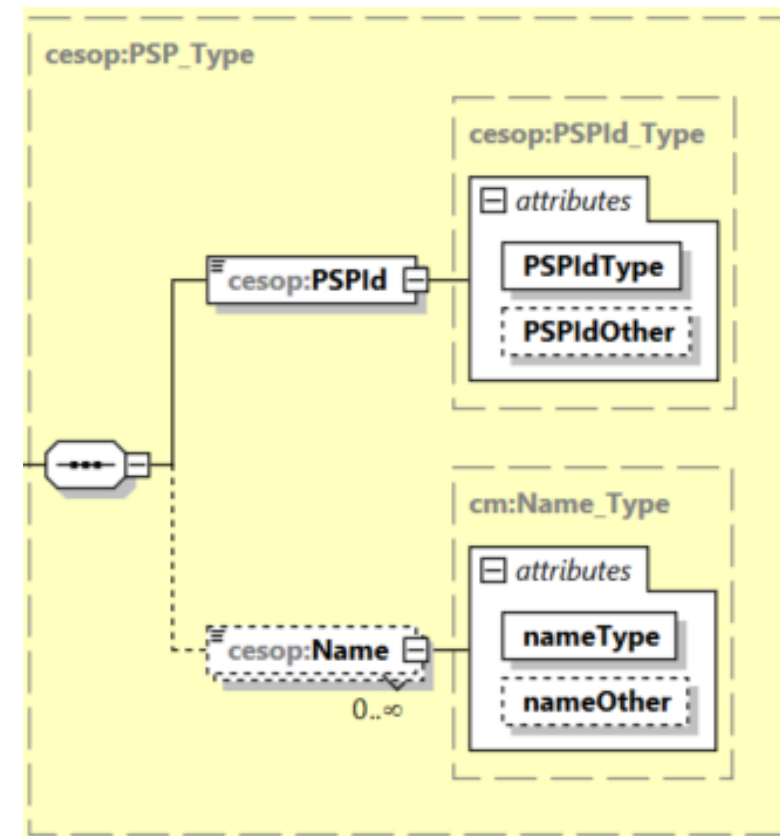
- In the element PSPIId
 - If the value of PSPIIdType is Other, PSPIIdOther
 - must also be provided.
 - Voluntary, but Ilmoitin checks that the information has been provided.

```
<cesop:PSPIId PSPIIdType="Other" PSPIIdOther="y-tunnus">6606611-7</cesop:PSPIId>
```

- Name_Type
 - If the value of nameType is OTHER, nameOther must also be provided.
 - Voluntary, no checking.

```
<cesop:Name nameType = "OTHER" nameOther = "tark.kuv.">Joku muu nimi</cesop:Name>
```

- Elements PSPIId and Name appear as similar elements in the structures listed below:
 - SendingPSP
 - ReportingPSP
 - Representativeld

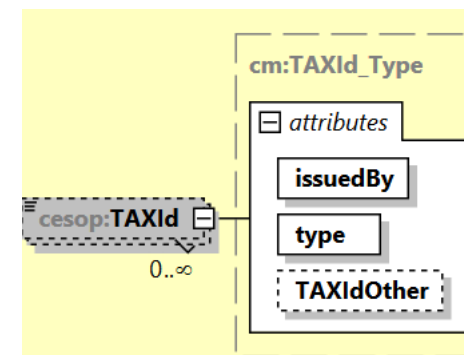


TAXIdOther and accountIdentifierOther

– TAXId_Type

- If the value of the type attribute in element TAXId is OTHER, a verbal description must also be provided in the TaxIdOther attribute.
- Ilmoitin checks the data.

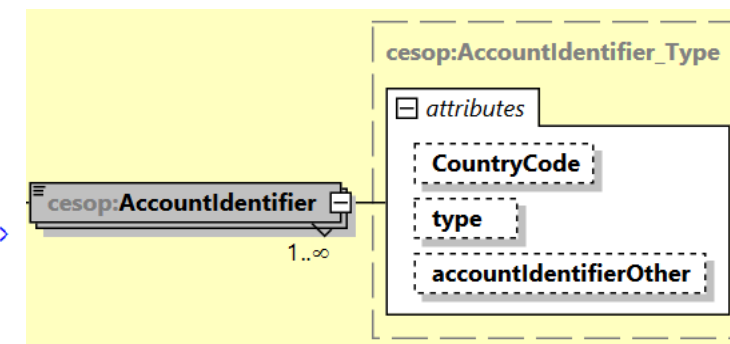
```
<cesop:TAXId issuedBy = "HR" type = "OTHER" TAXIdOther = "..lainen kaup.rek.tunnus">1234567</cesop:TAXId>
```



– AccountIdentifier_Type

- If the value is OTHER, verbal description AccountIdentifierOther must also be provided.
- Ilmoitin checks the data.

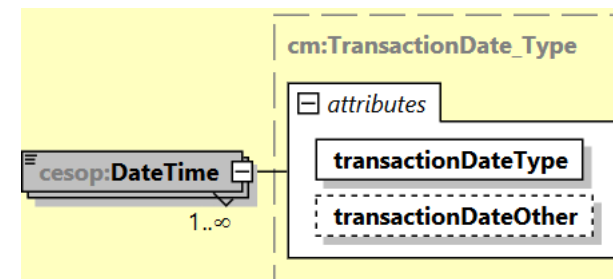
```
<cesop:AccountIdentifier CountryCode = "MC" type = "Other" accountIdentifierOther = "kuvaus">123</cesop:AccountIdentifier>
```



transactionDateOther and PaymentMethod_Type

– TransactionDate_Type

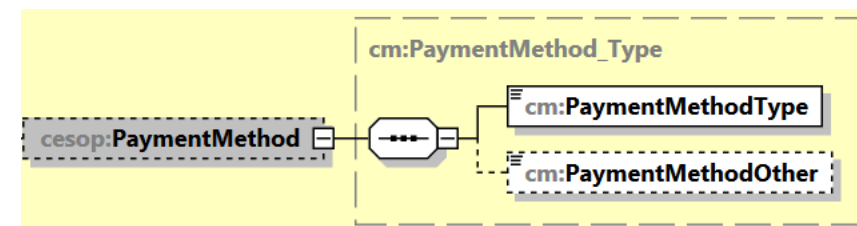
- If the value of the transactionDateType attribute is CESOP709 – Other Date, a description of the information must be provided in the attribute transactionDateOther.
- Ilmoitin checks the data.



```
<cesop:DateTime transactionDateType = "CESOP705" transactionDateOther = "muu päivä">2024-11-17T09:30:47Z</cesop:DateTime>
```

– PaymentMethod_Type

- If the value of the PaymentMethodType is Other Date, a description of the information must be provided in the element PaymentMethodOther.
- Ilmoitin checks the data.



```
<cesop:PaymentMethod>
  <cm:PaymentMethodType>Other</cm:PaymentMethodType>
  <cm:PaymentMethodOther>Other arvon kuvaus</cm:PaymentMethodOther>
</cesop:PaymentMethod>
```

Changes to CESOP validations

- Deleted CESOP validations:
 - 10020 The 'Timestamp' element refers to a wrong value
 - 30010 Business identifier of the Representative is equal to the Business Identifier of the Reporting PSP
- New CESOP validations:
 - Fully rejected:
 - 20120 CorrDocRefId does not belong to corrected message
 - 20130 Discrepancy in the provision of an 'other' type and its specification, leading to a full rejection
 - Partially rejected:
 - 20140 Discrepancy in the provision of an 'other' type and its specification, leading to a partial rejection
 - 40090 The 'ReportedTransaction' element is present – including an Ilmoitin check.

Correcting CESOP reports



General information on correcting reports 1/2

- The software or the sender that generated the report has to download and check the validation result issued by the CESOP system in the Ilmoitin.fi service.
 - Errors reported in a validation message must be corrected without delay.
 - Any spontaneous corrections to validated messages must be made within three (3) calendar years from the end of the calendar year in which the payment was dated.
- If the sender notices an error in the original report immediately after submitting it, the correction or deletion notification can be submitted only after receiving the validation message (ValidationResult) from the CESOP system.
 - However, previously non-submitted data or data missing from the original report can be submitted on a new report (CESOP100).
- The ValidationResult message returned by the CESOP uses CorrMessageRefIdn to indicate which previous report the correction request applies to and DocRefIdn to indicate which ReportedPayee structure the correction request applies to.
- The correction procedure used in Finland differs slightly from the procedure described in the CESOP Payment Data XSD User Guide. The correction procedure applied in Finland is described in the Technical guidance (chapter 6).

General information on correcting reports 2/2

- If the value of the validation message was **Fully** rejected => a new report must be submitted with CESOP100 as the value of MessageTypeIndic.
- If the value of the validation message was **Partially** rejected => a correction must be sent with CESOP101 as the value of MessageTypeIndic to correct the data of partially rejected payees.
- Corrections are made for each ReportedPayee structure.
- ReportedPayee structures that were reported correctly previously may not be reported again in a correction
- report.
- However, the correction report must include all transactions (ReportedTransaction data) of the reported payee (ReportedPayee) even if the correction applies to only some of the transactions.
- If the PSP wishes to correct individual payment transactions on its own initiative, the options are as follows:
 - delete the entire payee by using DocTypeIndic value CESOP3 and submitting the information as new data with DocTypeIndic value CESOP1, or
 - correct the payee data by using DocTypeIndic value CESOP2 and re-submitting all the payments made for the payee in question.
- If the goal is to delete an entire validated message issued previously, a correction report shall be submitted by giving the MessageTypeIndic element the value CESOP101. The correction report shall refer to the original report and each ReportedPayee structure, and delete them with DocTypeIndic value CESOP3. No data on payment transactions is provided.

CESOP Payment Data XSD User Guide – modifications

- A new example 3.4.6 added: PMT message in which all payees are partially rejected
 - According to the example, a **correction message** is given with MessageTypeIndic value CESOP101 and DocTypeIndic CESOP2.
 - The example also provides instructions on giving corrections as new reports. **However, this is not possible in Finland, where the report shall be given in the form of a correction.**
- Example 3.4.9 Spontaneous correction of PSP data
 - According to the example, validated PSP data can be corrected by simply providing the ReportingPSP structure without the ReportedPayee structure.
 - In Finland:
 - If the PSP (ReportingPSP or SendingPSP) identifier needs to be corrected, the previous incorrect report must be deleted with the previously entered identifier and new reports submitted with the corrected identifiers.
 - If the name of the PSP needs to be corrected due to, for example, a spelling error, contact cesop@vero.fi for more detailed instructions.

CESOP stakeholder testing

v 4.03 modifications



Testing in the Ilmoitin service

- Ilmoitin.fi test environment <https://testi.ilmoitin.fi/> and ApitamoPKI interface
 - Never use actual payment data in the tests!
 - All test data must be anonymised.
 - In the test, the browser service requires common/same test identifiers for authentication.
 - Submitted reports are visible in the Ilmoitin service archives.

CESOP stakeholder testing 4– 21 March 2025

- The goal is to test the process of CESOP reports transmitted from Ilmoitin.fi to CESOP and back, and to run tests with the Tax Administration's system that handles CESOP reports.
- Both the testi.ilmoitin.fi website and the ApitamoPKI interface are available.
- Testing requires specific PSP's created solely for test purposes, which can then trigger reports to the Tax Administration's system.
 - A notification of test launch shall be sent to cesop@vero.fi.
 - The notification must indicate whether the tests will be conducted on the website and/or through the ApitamoPKI interface.
 - In the case of ApitamoPKI, the test data will require a certificate.
 - The e-mail reply will return
 - a personal identity code to be used in testi.ilmoitin.fi, if the plan is to conduct tests (also) on the website;
 - the ReportingPSP identifier, PSPId, which is included in CESOP reports.
 - Other than that, the reported data may consist of freely generated test data, which the tester should anonymise, if necessary.
 - After completion of the steps above, testing may commence.

CESOP stakeholder testing

- CESOP reports submitted in the Ilmoitin.fi test environment are forwarded on weekdays once every hour.
- PMT messages sent via Ilmoitin before 14:30 will receive a VLD message on the following weekday morning.
- If preferred, the system can send e-mail notifications of validation messages to testers who have included an e-mail address when sending a PMT message.
- It is recommended to test all types of reports described in the guidance manual.
 - MessageTypeIndic
 - CESOP100 – new report
 - CESOP101 – correction or deletion report
 - CESOP102 – nil report
- The maximum data transmission size in the test environment is 10 MB.
- Stakeholder testing begins on 4 March 2025 and ends on 21 March 2025.