

DIRECT ONLINE TRANSFER OF WITHHOLDING DATA OF NONRESIDENT RECIPIENTS OF PENSION (RVKSSELE)

DATA FILE SPECIFICATION

Year of withholding 2026

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Change history

Date	Version	Description
10 th June 2025	1.0	First version for the 2026 reporting year published

1 INTRODUCTION

This guidance explains the structure of the required inbound file and the check procedures that follow. For more information, see [General description for electronic filing of information returns \(pdf\)](#) (*tax.fi > About us > Developers > Data format specifications > General description for electronic filing of information returns*).

2 DESCRIPTION OF THE INFORMATION FLOW AND SUBMITTAL OF FILES

For information on how to make a request for online transfer, on the procedures involved and on the e-services available for the transfer, see the instructions titled [Nonresident recipients of pension benefits — instructions for direct transfers of withholding data, preassessment 2026 \(pdf\)](#) (*tax.fi > About us > Developers > Data format specifications > Direct transfers and other e-filings > Form/instructions*)

Guidance and Data File Specifications are posted each year at [Direct transfers and other e-filings](#) (*tax.fi > Developers > Data format specifications > Direct transfers and other e-filings*)

For more information on how filers must identify themselves electronically, and on the specific positions where the check routine for authorizations is effected in the information flow, click [Methods of sign-in, Roles, rights to represent organizations](#)

Based on the Business ID of the party making the request, the answer file sent back will include the corresponding sets of data. Based on the Business ID of a pensions institution, the system will print the name of the institution on any letters and correspondence sent to pension recipients.

If the IT service provider needs to divide the files that have been requested by one and the same Business ID into several different sets, there are additional spaces that can be used for this purpose. They are the positions 242 to 416, position 530, positions 541 to 590, and positions 597 to 650. The Tax Administration will not alter the value of these positions.

Enquiries by e-mail to:

– tiedonsiirto(at)vero.fi

2.1 How to report address changes/name changes of a pension institution

If the pension institution or insurance company has changed its business name or address, the Tax Administration must be notified by e-mail, to:

– tiedonsiirto(at)vero.fi.

3 PERIOD OF VALIDITY

This specification sets out the requirements of file formatting that will be available for testing on 9 September 2025 in the test environment (<https://testi.ilmoitin.fi/>), and as of 23 September 2025 in the live environment, and continue to be in force until a new version of this specification is released.

The last date for requests is 6 November 2025.

4 COMBINED INFORMATION FLOWS

You may not send us any other data flows in the same file with this data flow.

5 CHANGES TO THE PREVIOUS VERSION

Version	Position	Data element	Description
1.0	9-12	Year of withholding	The year is changed.

6 DATA FORMAT SPECIFICATION

Setup of the request file

Position	P/V	L/T	Description	Format	Values
1-8	P		Identifier	AN8	RVKSSELE
9-12	P		Year of withholding <i>The year of withholding is the calendar year in which the tax card becomes effective, i.e. the year for which the withholding data is given.</i>	VVVV	2026
13-23	P		Pension recipient's Finnish personal identity code.	HETU2	
24-32	P		Business ID of the sender of the request	YTUNNUS2	
33-41	P		Pension payer's Business ID	YTUNNUS2	

			This data element is mandatory even if the same Business ID is repeated because it was already given in the previous data element.		
42-141	P		Pension recipient's last name	AN100	
142-241	P		Pension recipient's first names	AN100	
242-416			Additional space		
417-418	P		Country code of the country of tax residence If no country code is available or known, enter XX – Other; or enter ZZ – Unknown. In this case, no Country name needs to be entered.	MAATUNNUS	
419-453	V		Country name	AN35	
454-455	P		Citizenship by country code If no country code is available or known, enter XX – Other; or enter ZZ – Unknown. In this case, no Citizenship needs to be spelled out in words.	MAATUNNUS	
456-490	V		Citizenship (spelled out)	AN35	
491-492	V		Second citizenship by country code	MAATUNNUS	
493-527	V		Second citizenship (spelled out)	AN35	
528-529	P		Type of payment code of the pension payment See 9. Type of payment code of the pension payment	AN2	B0, B1, B2, B3, B4, B5, B7, B8, B9, P4, P5, P6, P7
530			Additional space		
531-540	P		Pension income for 2026 See 10. Pension income for 2026	+N10	
541-590			Additional space		

Setup of the Tax Administration's answer file

Position	P/V	Description	Format	Value
591-593		Withholding percentage rate for pensions See 11. Withholding percentage rate for pensions	N3	
594		Code for successful/non-successful request See 12. Code for successful/non-successful request	N1	0,1,2,4,5
595-596		Country code of the country of tax residence See 13. Country code of the country of tax residence	MAATUNNUS	
597-650		Additional space This data element can be used freely by the payer of pensions or by the filer of a request file.		

7 AUTOMATED CHECK PROCESSES

The check routines will be run only on request material.

New/Changed	ID	Description of rule
	650	The required record length is 650 characters. #294; Length of a fixed-length entry is too short. Pad the record with blank spaces so it reached the required length as per the Specification.

8 MESSAGES

This information flow has no messages.

9 TYPE OF PAYMENT CODE OF THE PENSION PAYMENT

B0 = Pensions, treated as capital income, based on voluntary retirement pension insurance contracts, tax raised by 50%

B1 = Employment pension paid by public bodies (not from business activity)

B2 = Other payments based on social-security legislation (such as employment pension, farm closure pension or accident indemnity pension)

B3 = Other than employment pension, paid by Kela or by Finnish State Treasury.

B4 = Contract-based pension deemed as earned income (including voluntary retirement pension contracts signed either by the beneficiary or by the employer)

B5 = Pensions paid by public bodies, derived from business activity

B7 = Other pension type than referred to above in B1-B5 and B8 below. (e.g. motor accident insurance contract, other risk insurance contract)

B8 = Contract-based pension deemed as capital income (including voluntary retirement pension contracts signed by the beneficiary)

B9 = Pensions based on voluntary retirement pension insurance contracts, raised by 20 percent (enter the original amount without the 20-percent increase)

P4 = Payments derived from long-term savings contracts, deemed as earned income

P5 = Payments derived from long-term savings contracts, deemed as capital income

P6 = Pensions based on long-term savings contracts, raised by 20 percent (enter the original amount without the 20-percent increase)

P7 = Payments based on long-term savings contracts and treated as capital income, tax raised by 50%

Each Type of Payment must be reported separately i.e. separate request filings must be created for each. If the Type of Payment is the same but there are differences between the types of pensions being paid, you must add them up and report the total, if the same facts are true for all of them.

10 PENSION INCOME FOR 2026

The payor's estimate for the taxable total of the pension or other comparable benefits that are going to be paid in 2026. Enter the amount as an integer, in cents, with no separator characters, and pad with leading zeroes. This amount must include any pension that is paid in the form of fringe benefits, valued on the date of reporting.

11 WITHHOLDING PERCENTAGE RATE FOR PENSIONS

Enter integers and halves. Example: For the withholding rate of 44.5%, write 445.

The data element will be left blank if the calculation has failed (594=1/2/4/5).

12 CODE FOR SUCCESSFUL/NON-SUCCESSFUL REQUEST

0 = withholding rate successfully calculated

1 = identification of request failed

2 = request successfully identified but calculation failed

non-resident

4 = request concerns a resident taxpayer, but in the Tax Administration's records, the taxpayer is non-resident.

5 = computation of tax card prevented by local tax office

13 COUNTRY CODE OF THE COUNTRY OF TAX RESIDENCE

This data element has a value that indicates the actual country of residence as recorded by the Tax Administration. This country code is different from the country code reported by the payer of pensions. It indicates the country relating to the tax withholding calculation result.

14 EXAMPLE

Example material: www.ilmoitin.fi