

DIRECT ONLINE TRANSFER OF WITHHOLDING RATES OF RESIDENT PENSION RECIPIENTS (VKESSELE)

DATA FILE SPECIFICATION

Year of withholding 2027

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Change history

Date	Version	Description
10 th June 2026	1.0	First published version for 2027

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 [Finnish resident recipients of pension benefits — instructions for direct online transfers of withholding data, preassessment year 2027 \(pdf\)](#) (*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](#) (*Ilmoitin.fi > Instructions and templates > 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 the pensions institution, the system will print the name of the institution on the letters and correspondence that go to the pension recipient.

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 can be used for this purpose. They are the positions 61 to 67, and positions 98 to 120. The The Tax Administration will not alter the values in these positions.

Enquiries by e-mail to:

tiedonsiirto(at)vero.fi

2.1 Changes to a pensions institution's details

Any changes to the pensions institution's name or address details must be reported to the Tax Administration osoitteeseen tiedonsiirto(at)vero.fi

3 PERIOD OF VALIDITY

This specification sets out the requirements of file formatting that will become available on 1 September 2026 in Ilmoitin.fi, first for testing (<https://testi.ilmoitin.fi/>), and as of 22 September 2026, in the live environment. They will then continue to be in force until a new version of this specification is released.

The last date for requests is 6 November 2026.

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	VKESSELE
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	2027
13-23	P		Pension recipient's personal identity code	HETU2	
24-32	P		Business id of the sender of the request	YTUNNUS2	
33-41	P		Pension payer's Business ID Enter the data element even if it was already given earlier.	YTUNNUS2	
42	P		Currency for pension income: euro	N1	1
43-52	P		Pension income for 2027	+N10	
53-54	P		Type of payment code of the pension payment See 9. Type of payment code of the pension payment	AN2	A,03,04,24,25,06,07,O,12,13,14,15,AA,C,CL,F1,V1,V2,V3,V4
55-60	V		Pension start date See 10. Pension start date	VVVVKK	
61-76			Additional space		
77-93	V		Insurance number	AN17	

Setup of the Tax Administration's answer file

Position	P/V	Description	Format	Value
94-96		Withholding percentage rate for pensions	N3	
97		Code for successful/non-successful request See 11. Code for successful/non-successful request	N1	
98-120		Additional space		

7 AUTOMATED CHECK PROCESSES

The check routines will be run only on request material.

New/Changed	ID	Description of rule
	120	The required record length is 120 characters. #294; Length of a fixed-length entry is too short. Pad the record with blankspaces so it reaches the required length as per the Specification.

8 MESSAGES

Not applicable to this information flow.

9 TYPE OF PAYMENT CODE OF THE PENSION PAYMENT

A = National pension (save A in position 53 and leave position 54 empty)

03 = Employment pension from private and public sectors, and years-of-service pension.

Old-age pension, disability pension, veteran's pension and rehabilitation subsidy

04 = Beneficiary's pension and survivors' pensions, when the requirements of EU Social Security Regulation or EU Basic Regulation are met. Do not enter here survivors' pensions based on accident insurance and traffic insurance or survivors' pensions paid by Kela.

24 = Partial early old-age pension

25 = Partial disability pension and partial rehabilitation subsidy

06 = Farm-closure pension and change-of-generation pension

07 = Other pensions treated as earned income (except 13 and F1), including disability pension based on third-party liability insurance and survivors'

pensions when the requirements of EU Social Security Regulation or EU Basic Regulation are not met.

O = Survivors' pensions paid by Kela (surviving spouse's continuing pension, orphan's pension) (save O in position 53 and leave position 54 empty)

12 = Farm-closure compensation

13 = The earnings-related portion of a pension based on voluntary pension insurance and payments based on a long-term savings contract and treated as earned income. Use payment type 13 also for pensions (when the requirements of EU regulations are not met) paid to EU officials based on voluntary pension insurance.

14 = The capital-income portion of a pension based on voluntary pension insurance and payments based on a long-term savings contract

15 = Pensions on which only the health care contribution of health insurance, if any, is withheld.

AA = Guarantee pension

C = Pension based on statutory accident insurance

Enter here workers' compensation pension and survivors' pensions based on statutory or voluntary accident insurance and protection, when the requirements of EU Social Security Regulation or EU Basic Regulation are met. (save C in position 53 and leave position 54 empty)

CL = Pension based on mandatory traffic insurance

Enter here disability pension and survivors' pensions based on statutory traffic insurance and protection, when the requirements of EU Social Security Regulation or EU Basic Regulation are not met

F1 = Pensions to EU officials based on voluntary pension insurance and treated as earned income (when requirements of EU regulations are not met), tax raised by 20% (enter the original euro amount without the 20% increase)

V1 = Pensions based on voluntary individual pension insurance and treated as capital income, tax raised by 20% (enter the original euro amount without the 20% increase)

V2 = Pensions, treated as capital income, based on voluntary retirement pension insurance contracts, tax raised by 50% (enter the original amount without the 50% increase)

V3 = Payments based on long-term savings contracts and treated as capital income, tax raised by 20% (enter the original euro amount without the 20% increase)

V4 = Payments based on long-term savings contracts and treated as capital income, tax raised by 50% (enter the original euro amount without the 50% increase)

If pensions of more than one type are received from one and the same pension payer, each pension must be entered separately, indicating the type of pension. Each type of pension is put in a request file of its own.

10 PENSION START DATE

Enter the start date for pensions started in 2025 - 2027 or later if the Type of Payment is 03 or C or CL.

11 CODE FOR SUCCESSFUL/NON-SUCCESSFUL REQUEST

0 = withholding rate successfully calculated

1 = identification of request failed

2 = request successfully identified but calculation failed

4 = request concerns resident taxpayer but in the Tax Administration's records the taxpayer is nonresident

5 = computation of tax card prevented by local tax office

(94-96) Withholding rate for pensions will be left blank if the calculation has failed (97=1/2/4/5).

12 EXAMPLE

Example material: www.ilmoitin.fi.