

# INFORMATION RETURN

## PAYMENTS OF INTEREST, CALLING FOR WITHHOLDING OF TAX AT SOURCE (VSKTVYSL)

### DESCRIPTION OF THE DATA FILE 2017

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# Version history

| Date      | Version | Description  |
|-----------|---------|--|
| 2.1.2017  | 1.0     | First release concerning the 2017 taxable year.  |
| 30.1.2017 |         | The previously used direct links to various documents are now shown as paths.<br>The general description of e-filing has been updated.<br>Error codes were added (#XXX;) |
| 22.5.2017 | 1.1     | Changes were made to "10 Example".<br>The data element for Send date and time (198) has been changed to a software-generated timestamp, which is a mandatory field.      |
| 5.6.2017  | 1.2     | The "ISIN code of the bond or debenture" data element now has a new format rule: ISIN → ISINKOODI  |
| 28.9.2017 | 1.3     | Update of the paths that lead to the pages of the Tax.fi Website.  |

## 1 INTRODUCTION

This guidance explains the structure of the required inbound file and the check procedures that follow. For more information, see [tax.fi > About us > Information and material on taxation > IT developers > e-Filing guidance > Electronic filing of information returns General description.](#)

## 2 DESCRIPTION OF THE INFORMATION FLOW AND SUBMITTAL OF FILES

The information-reporting requirement concerns the institutions that pay out interest on commercial and savings bank deposits, on bonds and debentures, on deposits in employees' banks (personnel service offices) and on the balances remaining on payment accounts in payment institutions.

If you have paid interest to nonresident beneficiaries you must use another information return format (either VSRAERIE or the paper Form 7809).

For more information and instructions, go to the 'Annual Information Returns' pages of the Website, > Forms > Employer Payroll Report and other annual information return forms.

The terms and conditions of convertible loans or of clearance accounts do not have to be delivered to the Tax Administration when you have submitted your return electronically.

Logging in with a Katso ID and password entitles you to submit, on the condition that you have the user privileges of the Master User, Parallel Master User, or Annual Information Report Filer. The system checks your privileges on the basis of the Payer's identity code entry (data element 010; pos. 20-32). If the filer of this information return is an account operator acting on the payor's behalf, this is a mandatory field. The system checks the privileges on the basis of the entry made under Account Operator's Business ID (data element 080; pos. 129-141).

## 3 MAKING CORRECTIONS

For more information, see [tax.fi > About us > Information and material on taxation > IT developers > e-Filing guidance > Making corrections to e-filed submittals of information returns.](#)

#### 4 PERIOD OF VALIDITY

This specification sets out the requirements of file formatting that come into force 13 June 2017 and continue to be in force until a new version of this specification is released.

Due date for filing is 15 February 2018.

#### 5 COMBINED INFORMATION FLOWS

You may not send us other flows in the same computer file as the VSKTVYSL flow.

#### 6 CHANGES ON THE PREVIOUS YEAR

| Version | Data Name         | Data element   | Description  |
|---------|-------------------|--|--|
| 1.0     |                   |  | The fixed-length format is no longer used. It is replaced by groups of partial data sets.  |
|         | 814               | Additional information   | Removed  |
|         | 815               | The total amount of interest paid to nonresidents  | Added as a new data element  |
|         | 816               | Total of interest paid to residents, fully liable to tax, on which no tax was withheld at source     | Added as a new data element  |
|         | 817               | The ISIN code of the bond or debenture   | Added as a new data element  |
|         | 818               | Official name of the bond or debenture   | Added as a new data element  |
|         | 817               | The ISIN code of the bond or debenture   | A new check to be made: The two first characters must be alphabetic of the ISIN (817), bond/debenture (characters FI are also allowed)       |
|         | 802<br>817<br>818 | Type of interest<br>The ISIN code of the bond or debenture<br>Official name of the bond or debenture | A new check to be made: If the Type of Interest is 8B (802), you must populate either the ISIN (817) or the name (818) of the bond/debenture |
|         | 058               | Year of payment  | Year changed   |
| 1.1     | 198               | Software-generated timestamp   | Data element has a new name and is now mandatory   |

#### 7 LIST OF THE DATA CONTENT

| Code | P/V | T | L/T | Description  | Format  | Permissible values: |
|------|-----|---|-----|--|---------|---------------------|
| 000  | P   | T |     | File identifier  | AN8     | VSKTVYSL            |
| 010  | P   | T |     | Payor's ID   | YTUNNUS |                     |
| 080  | V   | T |     | Account operator's Business ID   | YTUNNUS |                     |
| 058  | P   | T |     | Year of payment<br>The year of payment is the calendar year when payment took place. | VVVV    | 2016                |
| 001  | P   |   |     | Start of a partial data set  | N8      |                     |
| 802  | P   | T |     | Type of interest   | AN2     | 8A, 8B, 8C          |

|     |     |   |  |                    |                            |
|-----|-----|---|--|--------------------|----------------------------|
|     |     |   | 8A = Interest on bank deposits (paid to bank account holders by commercial or savings banks accepting deposits from the public—must be reported separately for each banking entity).<br>8B = Interest on bonds and debentures (separately for each issue)<br>8C = Interest on the balances of deposits in employee banks (personnel service offices), of client accounts in payment institutions, and interest paid by the Finnish branch offices of foreign payment institutions. |                    |                            |
| 812 | P   |   | Total paid interest  | R14,1              |                            |
| 813 | P   |   | Total amount of tax at source on interest  | R14,1              |                            |
| 815 | V   |   | The total amount of interest paid to nonresidents  | R14,1              |                            |
| 816 | V   |   | Total of interest paid to residents, fully liable to tax, on which no tax was withheld at source   | R14,1              |                            |
| 817 | V/P | T | The ISIN code of the bond or debenture   | ISINKOODI          |                            |
| 818 | V/P | T | Official name of the bond or debenture   | AN60               |                            |
| 805 | P   |   | Payor category<br>01 = Bank accepting deposits from the public<br>02 = Employee bank (personnel service)<br>03 = Finnish branch office of a foreign credit institution<br>04 = State of Finland<br>05 = Domestic payment institution<br>06 = Other issuer of bonds and debentures<br>07 = Finnish branch office of a foreign institution   | AN2                | 01, 02, 03, 04, 05, 06, 07 |
| 009 | P   |   | End of a partial data set  | N8                 |                            |
| 041 | V   |   | Name of contact person   | AN30               |                            |
| 042 | V   |   | Contact person's telephone   | PUHELIN2           |                            |
| 048 | P   |   | Software application that produced this file   | AN35               |                            |
| 198 | P   |   | Software-generated timestamp   | DDMMYYYY<br>HHMMSS |                            |
| 999 | P   |   | Final identifier   | N8                 |                            |

## 8 AUTOMATED CHECK PROCESSES

| New / Changed | Code              | Description of Calc. Rule / Check   |
|---------------|-------------------|---|
| New           | 802<br>817<br>818 | If the Type of Interest is 8B (802:8B), you must populate either the ISIN (817) or the name (818) of the bond/debenture.<br><br>#1288; If the Type of Interest is 8B (802:8B), you must populate either the ISIN (817) or the name (818) of the bond/debenture. |
| New           | 817               | The two first characters must be alphabetic of the ISIN (817), bond/debenture (characters FI are also allowed).<br><br>#1135; Incorrect ISIN.   |

## 9 MESSAGES

Not applicable to this information flow.

## 10 EXAMPLE

This example is created by the Accounting Pro software application (048) and it represents an annual information return on payments of interest governed by the Act on Taxation at source of interest income (VSKTVYSL).

The input for the 2017 payment year (058) contains information for the Payer ID 6612663-4 (010) that relates to three different partial data sets (001:3).

First data set (ends with 009:1) contains information on interest (802:8A) interest total being 2000000 euros and 50 cents (812), payor category: "bank accepting deposits from the public (805)".

The second one of the data sets (ends with 009:2) contains information on bonds/debentures (802:8B) with interest total amounting to 100000 euros (812), payor category: "other issuer of bonds and debentures" (805:06).

The third data set (ends with 009:3) contains information on interest paid on bonds/debentures (802:8B), interest total is 80000 euros and 10 cents (812), payor category: "employee bank (personnel service)" (805:02).

The person to contact is Korko Martti (041), and phone number 09123456 (042). This itemization is number 1, which is also the value of the final identifier (999) on the last line.

```
000:VSKTVYSL
010:6612663-4
058:2017
001:3
802:8A
812:2000000,5
813:400000,2
817:EE1223344555
805:01
009:1
802:8B
812:100000,0
813:20000,0
805:06
009:2
802:8B
812:80000,1
813:6000,0
805:02
009:3
041:Korko Martti
042: 09123456
048:TestiAccounting Pro 1.0
198:02012018203015
999:1
```