

# INFORMATION RETURN

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

### DESCRIPTION OF THE DATA FILE 2020

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# Version history

Date	Version	Description
28.1.2020	1.0	First release concerning the 2020 taxable year.

## 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 > Annual information.

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.

For more information on how to log in specifically for different information flows, and for information on the locations of check routines for authorisations, click [here](#).

## 3 MAKING CORRECTIONS

For more information, see [tax.fi > About us > 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 28 January 2020 and continue to be in force until a new version of this specification is released.

For deadline dates for filing, see [tax.fi > Verohallinto > Tietoa verotuksesta > Ohjelmistokehittäjät > Aikataulut](#) (Available in Finnish and Swedish).

## 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	058	Year of payment	Year changed

## 7 LIST OF THE DATA CONTENT

Code	P/V	T	L/T	Description	Format	Permissible values
000	P	T		File identifier	AN8	VSKTVYSL
082	V			Deletion	A1	D
010	P	T		Payor's ID	YTUNNUS2	
080	V	T		Account operator's Business ID	TIHOYHTEISO	
058	P	T		Year of payment The year of payment is the calendar year when payment took place.	VVVV	2020
001	P			Start of a partial data set	N8	
802	P	T		Type of interest 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). 8B = Interest on bonds and debentures (separately for each issue) 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.	AN2	8A, 8B, 8C
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 01 = Bank accepting deposits from the public 02 = Employee bank (personnel service) 03 = Finnish branch office of a foreign credit institution 04 = State of Finland 05 = Domestic payment institution 06 = Other issuer of bonds and debentures 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	
014	P	T		Name of the software that produced the file	Y-TUNNUS_AN2	
048	P			Software application that produced this file	AN35	
198	P			Software-generated timestamp	DDMMYYYY HHMMSS	
999	P			Final identifier	N8	

## 8 AUTOMATED CHECK PROCESSES

New / Changed	Code	Description of Calc. Rule / Check
	802 817 818	#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.
	817	The two first characters must be alphabetic of the ISIN (817), bond/debenture (characters FI are also allowed).  #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 2020 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
058:2020
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  
014:6606611-7\_AP  
048:TestiAccounting Pro 1.0  
198:02012021203015  
999:1