ANNUAL INFORMATION RETURN ON ISSUED LOAN PRINCIPAL, AND ON RECEIPTS OF INTEREST
(Credit and financial institutions, insurance companies, municipal entities and employers that have issued loans)
(VSLAINAE)

DATA FORMAT SPECIFICATION 2017

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Change history

Date	Version	Description
2.1.2017	1.0	First release concerning the 2017 taxable year.
		Codes have now been given to all reportable data elements, which enables filers to use the name:value format.
2.2.2017	1.1	Changed data format of 083 Personal id / business id of loan client and instructions under 9.3
		Fixed incorrect error code number #136 → #1290 regardings checks for 083 and 030.
		The previously used direct links to various documents are now shown as paths.
		The general description of e-filing has been updated.
22.5.2017	1.2	The data element for Send date and time (198) has been changed to Software-generated timestamp, which is a mandatory field.
		Beneficiary's and payor's IDs must not be the same.
2.6.2017	1.3	Fixed ID 030→010 under 7 Data checks
28.9.2017	1.4	Update of the paths that lead to the pages of the Tax.fi
23.11.2017	1.5	Check removed: Beneficiary's and payor's IDs must not be the same (#1308).
29.11.2017		Removed an incorrect position number (375) from the "Final identifier (999)" line at the end of the specification.

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.

Please note that UPPERCASE characters must be used in the data elements with alphabetic entries, despite the guidance given in the "General description".

2   DESCRIPTION OF THE INFORMATION FLOW AND SUBMITTAL OF FILES

For more information on how filers must identify themselves electronically, on the requirements on Katso ID and Katso Role, and on the information flow's check routine for authorizations, click here.

Pursuant to § 16, Act on Assessment Procedure, credit institutions, financial institutions, internal company banks issuing loans to employees, insurance companies, municipalities and employers must send reports to the Finnish Tax Administration on all granted loans, including specifications of their purpose of use and interest paid by the debtor to the lender.

The Official Decision of the Tax Administration on the general information-reporting requirement sets out further details on these reporting requirements including the deadlines and formats that credit and financial institutions must use.

It is not necessary to report the loan contracts referred to in Chapter 7, § 7, subsection 1 of Consumer Protection Act, known as credits with a running account. The definition of running account credit given in Consumer Protection Act includes general credit card contracts, special credit card contracts, bank accounts with a credit limit and other similar contracts involving credit use at the consumer's

discretion - without requiring a decision on the lender's part as to granting an amount for the consumer to borrow.

No data on the loan is required if both its principal and interest equal zero euros.

One loan must be reported on one single record. This means that the ID code or the ID number of a loan is the key with which the filed record should be identifiable.

This information flow is related to the following Corresponding Form:
- VEROH 3764 Ilmoitus lainoista ja koroista (loans and received interest)

2.1 Change of lenders Business ID

If your Business ID has changed (because of a bank merger, acquisition or any other reason) you are requested, as the party submitting the report (either the merged company or the acquiring company) to contact the Tax Administration before submitting the reports:

Finnish Tax Administration
Heli Annala   heli.annala@vero.fi
Raija Heliste   raija.heliste@vero.fi

3 MAKING CORRECTIONS

For more information, see the article called Making corrections to submitted annual information (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 23 November 2017 and continue to be in force until a new version of this specification is released.

Submit the annual information for the 2017 calendar year by 31 January 2018.

5 CHANGES ON THE PREVIOUS YEAR

Version	ID	Data element	Description
1.0	9-12/058	Calendar year	ID changed 020 -> 058 Year changed
	13/087	Document type	ID changed 010 -> 087
	15-25/010	Lender's personal identity code or business id	ID changed 030 -> 010
	37-47/083	Personal id / business id of loan client	ID changed 050 -> 083
	48-82/085	Loan client's name	ID changed 051 -> 085
	83-112/031	Street address of loan client	ID changed 052 -> 031
	113-119/032	Country code and postal code of loan client	ID changed 053 -> 032
	120-149/033	Name of post office of the loan client	ID changed 054 -> 033
	005	Date of arrival	ID removed
	006	Time of arrival	ID removed
	361-374/198	Send Date and Time – populated by the service provider	ID added
	48-82/085	New data check	Loan client's name and address are mandatory if lender's personal identity code only contains the date of birth.
1.2	361-374/198	Software-generated timestamp	Data element has a new name and is now mandatory
	15-25/010	Payor's ID	New check: IDs must not be the same

Position	ID	P/V	L/T	Description	Format	Values
	37-47/083			Beneficiary's ID		
1.5	15-25/010			Payor's ID		Check removed: IDs must not be the
	37-47/083			Beneficiary's ID		same (#1308)

6 DATA FORMAT SPECIFICATION

Position	ID	P/V	L/T	Description	Format	Values
1-8	000	P		Identifier	AN8	VSLAINAE
9-12	058	P		Calendar year	VVVV	2017
13	087	P		Document type 0 = addition (original record) 1 = deletion (deletes the original record) 2 = addition for correction (replaces the deleted original record)	N1	0, 1, 2
14				Reserve space		
15-25	010	P	*	Lender's personal identity code or business id	YTUNNUS||HETU	
26-36	040	V		Third party filer, business id If you as the filer of this information return are a third party (such as an accounting firm providing services to the actual lender company) write your Business ID.	YTUNNUS	
37-47	083	P	*	Personal id / business id of loan client See 9.3 Id of loan client	YTUNNUS||HETU||SYNTAIKA||SYNTAIKA2	
48-82	085	P/V	*	Loan client's name See 9.4 Loan client's name	AN35	
83-112	031	P/V	*	Street address of loan client Write the loan client's address (normally their home address) exactly as it is recorded in the registers of the credit or financial institution issuing the loan.	AN30	
113-119	032	P/V	*	Country code and postal code of loan client See 9.5 Country code and postal code of loan client	AN7	
120-149	033	P/V	*	Name of post office of the loan client Write the post office name in the same format as it is recorded in the registers of the lender organisation.	AN30	
150-184	101	P		Code or identification number of the loan See 9.6 Identification of the loan	AN35	
185-186	102	P		Purpose of use of the loan 01 = permanent home or major home repair financing 09 = other financing	N2	01, 09
187-188	103	V		Loan has more than one purpose 01 = one purpose only 02 = more than one purpose blank = do not know	N2	01, 02, tyhjä
189-200	104	V	*	Interests paid See 9.7 Interests paid	+N12	
201-212	105	V		Interest paid, future years See 9.11 Interest paid, future years	+N12	
213-224	106	V	*	Principal as per 31 December See 9.8 Principal as per 31 December	+N12	
225-235	107	V	*	Situations of shared liability, 2nd sharing party	YTUNNUS||	

				See 9.9 Loans issued to several borrowers	HETU	
236-246	108	V	*	Situations of shared liability, 3rd sharing party See 9.9 Loans issued to several borrowers	YTUNNUS|| HETU	
247-257	109	V	*	Situations of shared liability, 4th sharing party See 9.9 Loans issued to several borrowers	YTUNNUS|| HETU	
258-268	110	V	*	Situations of shared liability, 5th sharing party See 9.9 Loans issued to several borrowers	YTUNNUS|| HETU	
269-271	111	P		Quantity of borrowers See 9.9 Loans issued to several borrowers	N3	
272-306	112	V		Description of loan purpose and financial objectives	AN35	
307-308	113	V		Other party, not the loan client, pays the interest 01 = the loan client himself pays the interest 02 = another party, not the loan client, pays the interest blank = do not know	N2	01, 02, tyhjä
309-343	114	V		Previous code or identification number of the loan See 9.1 Previous code or identification number of the loan (114)	AN35	
344-352	115	V		Previous business id of the lender See 9.2 Previous business id of the lender (115)	YTUNNUS	
353-360				Reserve space		
361-374	198	P		Software-generated timestamp	PPKKVVVV HHMMSS	
	999	P		Final identifier	+N8	

7   AUTOMATED CHECK PROCESSES

New/ Chan ged	ID	Description of rule
	083 010	Loan client (083) and lender (010) must not be the same person/business. #1290; Personal id / business id of loan client (083) must not be the same as the lender (010). If you cannot give a Finnish personal identity code or Business ID, use the dummy codes 0000000-0 for the Business ID and (ddmmyy)-UUUU for the personal identity code.
	104 106	Principal (106) is mandatory if interest (104) is not reported. #137; Report either interest (104) or principal (106) in the record.
	106 104	Interest (104) is mandatory if principal (106) is not reported. #137; Report either interest (104) or principal (106) in the record.
	107 083 010	Shared-liability borrower (107) must not be the same as loan client (083) or lender (010). #138; shared-liability borrower's personal/Business ID cannot be the same as loan client's or lender's ID.
	107 108 109 110	Shared-liability borrower (110) must not be the same as another borrower (108, 109 or 110). #139; shared-liability borrower's personal/Business ID cannot be the same as other borrower's ID.
	108 083 010	Shared-liability borrower (108) must not be the same as loan client (083) or lender (010).

		#138; shared-liability borrower's personal/Business ID cannot be the same as loan client's or lender's ID.
	108 107 109 110	Shared-liability borrower (110) must not be the same as another borrower (107, 109 or 110).
		#139; shared-liability borrower's personal/Business ID cannot be the same as other borrower's ID.
	109 083 010	Shared-liability borrower (109) must not be the same as loan client (083) or lender (010).
		#138; shared-liability borrower's personal/Business ID cannot be the same as loan client's or lender's ID.
	109 107 108 110	Shared-liability borrower (110) must not be the same as another borrower (107, 108 or 110).
		#139; shared-liability borrower's personal/Business ID cannot be the same as other borrower's ID.
	110 083 010	Shared-liability borrower (110) must not be the same as loan client (083) or lender (010).
		#138; shared-liability borrower's personal/Business ID cannot be the same as loan client's or lender's ID.
	110 107 108 109	Shared-liability borrower (110) must not be the same as another borrower (107, 108 or 109).
		#139; shared-liability borrower's personal/Business ID cannot be the same as other borrower's ID.
	085 031 032 033	If the Loan client's personal/Business ID (083) is a "0000000-0 Business ID" or a date of birth "(ddmmyy)-UUUU", then the Name (085) and Address (031, 032, 033) are mandatory entries.
		#1286; If the Loan client's personal/Business ID (083) is a "0000000-0 Business ID" or a date of birth "(ddmmyy)-UUUU", then the Name (085) and Address (031, 032, 033) are mandatory entries.

8   MESSAGES

Not applicable to this information flow.

9   INSTRUCTIONS AND EXAMPLES

9.1   Previous code or identification number of the loan (114)

Due to system changes the code or ID of a loan may change even if the loan contract itself has had no changes. Use this data element to write the previous code or ID number of the loan if the loan itself is the same as to its terms & conditions.

Write it only for the year when the change actually took place i.e. only once.

Example: Your system has forced the change of loan code 1234A into loan code 56789B some time during 2017. In your 2017 information return filing you must give the new code 56789B in 'Code or identification number of the loan' and the old code 1234A in this data element.

In your 2018 filing ALL you have to write is 'Code or identification number of the loan' (56789B) and not duplicate your reporting of the change.

If two (or more) loans were combined into one new loan, do the following: Include the two (or more) previous loans in this information return, using their original codes/IDs, reporting their paid interest as zero euros and their principal as zero euros.

Then report the new loan in this information return, its new code/ID, including the payments of interest during the taxable year, and the amount of its principal at December 31st. Do NOT report any previous code or ID of any of the loans.

9.2   Previous business id of the lender (115)

The lender's Business ID may change even if the loan contract itself has had no changes. Use this data element to write the previous Business ID if the loan itself is the same as to its terms & conditions.

Write it only for the year when the change actually took place i.e. only once.

Example: The lender organisation previously had the Business ID 1234567-8 but it was changed into 2345678-9 some time during 2017. In your 2017 filing, you must write the new Business ID 2345678-9 in 'Personal or Business ID of the Lender' (pos. 15-25) and the old Business ID 1234567-8 in this data element.

In your 2018 filing, ALL you have to write is 'Personal or Business ID of the Lender' (2345678-9) and not duplicate your reporting of the change.

And if the loan code were to change, see above for the instructions for 'Previous code or identification number of the loan'.

9.3   Id of loan client

If the borrower i.e. the client is a natural person with a business registration, write his or her Business ID, if just a natural person write his or her personal identity code. Check them to make sure they are correct. If you do not know the Business ID or the personal identity code of the natural person but you do know their date of birth (this may be the case with foreign clients), then enter their date of birth here.

Only include the loans granted to borrowers or clients who actually are physical persons or estates of deceased persons. Therefore also include the loans to unincorporated business operators or self-employed individuals operating a farm or forestry units.

9.4   Loan client's name

This information is mandatory if the loan client's personal identity code or Business ID is missing or incomplete, consisting of the date of birth only. Write the loan client's name exactly as it is recorded in the registers of the credit or financial institution issuing the loan. Accordingly, fill in the name in this field in the data-record format associated with the Business ID or personal identity code – not in the format used in the loan agreement (if different).

9.5   Country code and postal code of loan client

Write the loan client's postal code exactly as it is recorded in the registers of the credit or financial institution issuing the loan. Any foreign postal codes must include country codes (corresponding to the ISO 3166 standard) as in the Swedish postal code SE01234. Do NOT include the country code for Finnish postal codes.

9.6   Identification of the loan

Write the loan code/ID number in the same format as it is recorded in the data files or registers, for all loans or bank accounts with credit. The code or ID is the key for identifying the loan, and therefore you are requested to use the same code or ID in

the same format during the following reporting years, in your future information return filings.

However, if your system requires that you must change the loan identifiers make surveyor report the previous loan code/ID in the "Previous code or identification no. of loan" data element.

The same string of digits cannot be the identifier of more than one loan. The code must not be made up of alphabetic characters alone.

9.7 Interests paid

If your record for the 'amount of received interest' is negative (meaning that the bank owes money to the loan client) or if it equals 0 then write 000000000000 if you file in the fixed-length format, and write nothing and leave out the line completely if you file in the name-value format. See also 9.10 Reporting monetary values.

9.8 Principal as per 31 December

If your record for the principal on 31 Dec is negative (meaning that your loan client owes nothing to the bank) or if it equals 0 then write 000000000000 if you file in the fixed-length format, and write nothing and leave out the line completely if you file in the name-value format. See also 9.10 Reporting monetary values.

The amount of the principal must be reported as the true end-of-year value.

Note: No data on the loan is required (no fixed-length formatted and no name-value formatted record), if
- Both its principal and interest equal zero euros or
- Its type is the 'running account' type of credit

9.9 Loans issued to several borrowers and shared liability (107, 108, 109, 110, 111)

Example: If the loan is issued to a husband and wife, report it with only one record, in which the personal IDs or Business IDs of both spouses are included. Write the ID of one spouse in 'Personal ID / Business ID of Loan Client' and the ID of the other spouse in 'Situations of shared liability'.

For loans issued to several borrowers, write a record containing the personal identity codes or Business IDs of maximally five (1+4) parties. Use the 'Shared Liability' fields to write the personal identity codes or Business IDs of four parties. Use the 'Quantity of Borrowers' field to indicate the actual number of parties who share the liability for the loan.

Note: When entering the details of a Loan Client who has both a personal identity code and a Business ID, only enter one or the other. If you had used his or her personal ID in the "Loan client" data element, you must not enter a Business ID in the "Shared-liability borrower" data element — or vice versa.

9.10 Reporting monetary values

Enter leading zeros in the fields where you report amounts of money. Write the euros and cents with no separator characters in between. Example: For 1,681 euros and 89 cents, write 168189. If you do not know the amount of money, fill the field with zeros. Do not write any minus or plus signs. Amounts of money cannot be negative.

9.11 Interest paid, future years

Interest paid in advance, relating to the time period that immediately follows the end of the calendar year (calendar year + 2). Write the amount received. See also 9.10 Reporting monetary values.