

# Application instructions on the data contents of a benefits payment report 2022

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Incomes Register Unit

| Version | Date      | Description   |
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| 1.0     | 7/6/2021  | Published a version of the document containing the 2022 changes to data content.<br>Clarified the description of 'Unjust enrichment': added information on the income types for which this data cannot be entered.<br>Clarified the description of 'Recovery': added information on the incomes types for which this data cannot be entered.<br>Clarified the description of 'Repayment date': added information on the periods the repayment date cannot be assigned for.<br>Clarified the description of 'Income subject to withholding': information added on when this information does not need to be entered. |
| 1.01    | 25/1/2022 | Clarified the description of the benefit unit   |

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| DATA DESIGNATION   | DESCRIPTION  |
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| <b>RECORD DATA (DeliveryData)</b>  | <p>The data contained in the record is technical in nature. The data is used to indicate, for example, the record's creation time, owner, submitter and creator, and to describe how invalid reports are processed.</p> <p>See technical message structures for a complete list of record data.</p>  |
| Time of record creation  | The time when the record was created in the benefit payer's system.  |
| Data source  | The software that generated the record. In this field, enter the software that was used to generate the record submitted to the Incomes Register.  |
| Record type  | Data specifying what kinds of reports are included in the record. The code value for a benefits payment report is 102.   |
| Record owner's (payer's) record reference  | <p>The benefit payer's internal reference uniquely identifying the record. A record reference generated by the Incomes Register is transmitted to the benefit payer, who can then use it to cancel the record, if necessary. A record is cancelled in the technical interface by means of a separate message, not as part of a benefits payment report.</p> <p>If the benefit payer so desires, they can also use their own, internal reference to allocate cancellation. The reference is generated by the benefit payer. The benefit payer's record reference must be unique for the record.</p> |
| Rule for processing invalid data (reports) <ul style="list-style-type: none"> <li>• Only invalid items (reports, messages, cancellation data) are rejected</li> <li>• Entire record is rejected</li> </ul> | <p>Report processing when the record contains invalid reports. The benefit payer chooses the processing method from the two alternatives below.</p> <p><b><u>Only invalid items are rejected</u></b></p>   |

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|   | <p>Valid reports contained in the record are inserted into the database, and only invalid reports are rejected. Feedback on invalid reports is provided to the benefit payer.</p> <p><b><u>Entire record is rejected</u></b></p> <p>The entire record is rejected if it contains invalid reports. Not even valid reports contained in the record are saved in the Incomes Register database. Feedback on the rejection of the record is provided to the benefit payer.</p> <p>The rule for processing invalid reports is executed when data is submitted via the electronic interface or the e-services upload service. It is not executed when data is submitted on the e-services online form.</p> |
| <p>Production environment</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <p>The submitter must indicate whether the record comprises the submitter's production environment data or test environment data. This is indicated by selecting either 'Yes' (true) or 'No' (false). The entry prevents the mix-up of production and test records.</p>  |
| Record owner  | <p>The record owner means the benefit payer. Can contain the following data: Type of identifier, Identifier, Country code and Country name. See the descriptions at Payer details.</p>   |
| Record creator  | <p>The instance that created the record, such as an accounting firm. Can contain the following data: Type of identifier, Identifier, Country code and Country name. See the descriptions at Payer details</p>  |
| Record submitter  | <p>The technical operator of the record, for example a TYVI operator. Can contain the following data: Type of identifier, Identifier, Country code and Country name. See the descriptions at Payer details.</p>  |
| Date of payment or other report   | <p><b><u>Date of payment:</u></b></p> <p>The date of payment is the date on which the payment becomes available to the income earner, for example is credited to the income earner's bank account. It does not matter when the payment was earned. If the payer does not know the date on which the payment will be in the income earner's account, the payer can report the date on</p>   |

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|   | <p>which the benefit payer made the payment, i.e. when the money was transferred from the benefit payer's account. The information must be reported to the Incomes Register no later than on the fifth calendar day after the payment date.</p> <p><b><u>Other reporting date:</u></b></p> <p>Other reporting date may be used in recovery situations, for instance. The 'Repayment date' specified in the 'Additional repayment details' data group will then indicate the date of payback, but the report is not submitted until the recipient has successfully allocated the payment in its system. The submitter specifies the date on which the data was submitted to the Incomes Register at 'Payment date or other report date' on the report.</p> <p>For more detailed instructions on the payment date and other reporting date, see the instructions 'Benefits – Reporting data to the Incomes Register'.</p> |
| <p><b>CONTACT PERSONS FOR THE RECORD (ContactPersons)</b></p>   | <p>The benefit payer's contact person for additional information on the record or contents of reports contained in the record. Several contact persons can be given.</p>  |
| <p>Name</p>   | <p>Contact person's first name and last name.</p>   |
| <p>Telephone number</p>   | <p>Contact person's telephone number.</p>   |
| <p>E-mail</p>   | <p>Contact person's e-mail address.</p>   |
| <p>Field of responsibility</p> <ul style="list-style-type: none"> <li>• Content issues</li> <li>• Technical issues</li> </ul> | <p>Contact person's field of responsibility. Content and technical issues can have different contact persons.</p> <p><b><u>Content issues</u></b></p>   |

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|   | <p>This contact person is responsible for issues related to the report's data content.</p> <p><b><u>Technical issues</u></b></p> <p>This contact person is responsible for technical issues related to the record.</p>   |
| <b>PAYER DETAILS (Payer)</b>  | Benefit payer means a pension provider, insurance company or other payer obligated to report data to the Incomes Register. In this document, benefit payer refers to the submitter.  |
| <b>Payer identifiers (PayerIds)</b>   | A benefit payer can have several identifiers.  |
| <p>Benefit payer's identifier type</p> <ul style="list-style-type: none"> <li>• Business ID</li> <li>• VAT number (VAT)</li> <li>• GIIN</li> <li>• Finnish trade registration number</li> <li>• Foreign business registration number</li> <li>• Other identifier</li> </ul> | <p>The available benefit payer identifier types are listed and described below.</p> <p>Business ID issued in Finland.<br/>Value Added Tax identifier used in the EU area.<br/>Identifier of a financial institution entered in the FATCA register.<br/>Identifier entered in a foreign trade register.<br/>Business registration number issued abroad.<br/>Identifiers other than those listed above.</p> <p>The data must primarily be reported using a Business ID. If the benefit payer does not have a customer identifier issued in Finland, the data should be reported using a foreign identifier. Further identification and contact details are then also required.</p> <p>If the benefit payer has both a Finnish and a foreign identifier, it is recommended that both identifiers be reported.</p> |
| Identifier  | Benefit payer's identifier, for example 1234567-8.   |



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| Country code                              | If the identifier type is other than Business ID, enter the code of the country that issued the identifier. The country that issued the identifier can be different from the benefit payer's country of residence. Select the country code from the codeset. |
| Name of country                           | Enter the name of the country that issued the identifier if you selected the code 'Unknown' (99).  |
| <b>Basic payer details (PayerBasic)</b>   |  |
| Company name                              | This information must be entered when the benefit payer does not have a Finnish identifier.  |
| <b>Payer's address (Address)</b>          | This data must be entered only if the benefit payer does not have a Finnish identifier.  |
| c/o                                       | C/o specifier for the benefit payer's address.   |
| Street address                            | Benefit payer's street address.  |
| P.O. Box                                  | Benefit payer's P.O. Box.  |
| Postal code                               | Benefit payer's postal code. If a foreign address does not have a postal code, you can enter a two-letter country code into the Postal code field.   |
| City                                      | Benefit payer's city.  |
| Country code                              | Enter the country information for the address. The country code is selected from the codeset.  |
| Name of country                           | Enter the name of the country for the address if you selected the code 'Unknown' (99).   |
| <b>Payer's suborganisations (SubOrgs)</b> | A suborganisation is part of an organisation established by the benefit payer for a specific function or purpose.  |

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|  | A benefit payer can have several suborganisations, but one report may contain only one suborganisation that matches the 'Suborganisation's identifier type' data. |
| Identifier type of benefit payer's suborganisation <ul style="list-style-type: none"><li>• Payer's own codes</li></ul> | The identifier type is always 'Payer's own codes'.  |
| Suborganisation's identifier   | An identifier created by the benefit payer, such as an accounting unit identifier 0123456-2-001.  |

| REPORT DATA (Reports)  |  |
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| SERVICE DATA (ReportData)  |  |
| <p>Type of action</p> <ul style="list-style-type: none"> <li>• New report</li> <li>• Replacement report</li> </ul> | <p>Select 'New report' or 'Replacement report' as the type of action.</p> <p><b><u>New report</u></b></p> <p>There may exist several valid benefits payment reports with the action type 'New report' for the same income earner and with the same earnings period and payment date. If the type of action is 'New report', the report will not replace a previously submitted report. The benefit payer receives a report reference generated by the Incomes Register when submitting a new report. In the new report, the benefit payer must also specify the benefit payer's report reference, with which the benefit payer uniquely identifies the report and which allows the benefit payer to allocate any errors to an individual report. The benefit payer's report reference must be specified when data is submitted via the technical interface or the uploading service. The benefit payer's report reference must be unique for the report.</p> <p><b><u>Replacement report</u></b></p> <p>If 'Replacement report' is selected as the type of action, the report will replace a previously submitted report. When the Replacement method is used, all data of the original report must be resubmitted. In other words, the data that was correct in the original report must also be entered in the report, in addition to the new and changed data. When submitting the new report, the benefit payer is given a report reference generated by the Incomes Register. The reference allows any future corrections (submitted on a replacement report) to be allocated to the correct original report. It is also recommended that the benefit payer include a version number in the report to allow the replacement report to be allocated to the correct report.</p> |

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|                                   | <p>If the benefit payer is unable or unwilling to use the report reference generated by the Incomes Register, a report reference generated by the benefit payer can be used in the correction procedure. This may be the case, for example, when the benefit payer is unable to save the report reference generated by the Incomes Register or unable to allocate it to the submitted report. The replacement report can be allocated to the original report based on the benefit payer's unique report reference.</p> <p>Because replacement has been selected as the method of correcting Incomes Register data, the income type values may not be negative, or have minus signs, in the reports. Items deducted from the income form an exception; they may be negative, for example when withholding has been excessive and is corrected.</p> <p>A replacement report cannot be submitted if it is used to change data that according to separate instructions must be cancelled. For more details on this, see the instructions 'Benefits – Reporting data to the Incomes Register'. Data is cancelled by means of a separate message.</p> |
| Incomes Register report reference | <p>A reference assigned by the Incomes Register, uniquely identifies the report.</p> <p>The report reference is used as allocation information when a previously submitted report is being updated or cancelled. The benefit payer receives a report reference assigned by the Incomes Register when submitting a new report.</p>   |
| Payer's report reference          | <p>A reference generated by the benefit payer, uniquely identifies the report.</p> <p>The benefit payer's own report reference is used as allocation information when a previously submitted report is being updated or cancelled. The benefit payer's own report reference must be unique for the report.</p>  |
| Report version number             | <p>If the benefit payer so desires, they can use a version number to specify the submitted corrections or cancellations to ensure that each correction or cancellation is allocated to the correct report.</p> <p>A version number cannot be specified for a new report.</p>  |

| <b>INCOME EARNER DETAILS (IncomeEarner)</b>  |   |
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| <b>Income earner identifiers (IncomeEarnerIds)</b>   |   |
| Benefit recipient's identifier type <ul style="list-style-type: none"> <li>• Business ID (Finnish)</li> <li>• Personal Identification Number (Finnish)</li> <li>• Tax Identification Number (TIN)</li> <li>• Foreign personal identification number</li> <li>• Other identifier</li> </ul> | <p>The types of the income earner identifier. The available identifier types are listed and described below.</p> <p>Business ID issued in Finland. In this context, the Business ID is for estates.</p> <p>Personal Identification Number issued in Finland.</p> <p>Taxation identification or register number issued by a foreign tax authority (Tax Identification Number, TIN).</p> <p>Personal Identification Number issued abroad.</p> <p>Identifiers other than those listed above.</p> <p>The data must primarily be reported using a Finnish Personal Identification Number. If the income earner does not have a Finnish customer identifier, the information should be reported using a foreign identifier. In such a case, the name, date of birth, gender and address details must also be specified. If the income earner does not have a foreign identifier, either, select 'The income earner does not have a customer identifier'.</p> <p>If the income earner has both a Finnish and a foreign identifier, it is recommended that both identifiers be reported.</p> <p>If the income earner is a non-resident taxpayer, the Tax Identification Number (TIN) of the country of residence must be reported, if it is known. Persons whose residence and home are abroad and who do not reside in Finland for more than six months consecutively are deemed non-resident taxpayers.</p> |
| Identifier   | The income earner's identifier.   |
| Country code   | If the identifier type is other than Finnish Personal Identification Number, enter the code of the country that issued the income earner's identifier. The country that issued the identifier can be different from the income earner's country of residence. Select the country code from the codeset.   |

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| Name of country  | Enter the name of the country that issued the identifier, if you selected the code 'Unknown' (99).   |
| <b>Basic income earner details (IncomeEarnerBasic)</b>   |  |
| The income earner does not have a customer identifier    | Enter 'Yes' (true) if the income earner does not have a customer identifier Data can be reported without a customer identifier only if the income earner does not have a valid Finnish or foreign customer identifier at all.<br><br>If information is reported without a customer identifier although the income earner has an identifier, the benefit payer is in violation of the obligations laid down in the act on the income information system (laki tulotietojärjestelmästä 53/2018). |
| Company name   | 'Company name' refers to an income earner who has been issued a Business ID. For the time being, benefits are restricted to natural persons only. The company name is specified if the income earner's name cannot be reported in the form 'First name' and 'Last name'. Such situations may occur when the income earner is an estate.  |
| Last name  | The last name of the income earner. This information must be entered if the income earner does not have a Finnish customer identifier. However, entering the name is recommended so that the benefit payer can later search for the submitted reports by name.   |
| First name   | The first name of the income earner. This information must be entered if the income earner does not have a Finnish customer identifier.  |
| Date of birth  | The income earner's date of birth. This information must be entered if the income earner does not have a Finnish customer identifier.  |
| Gender   | The gender of the income earner. This information must be entered if the income earner does not have a Finnish customer identifier. Select 'Male' or 'Female'.   |
| <ul style="list-style-type: none"> <li>• Male</li> </ul> |  |

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| • Female                                 |   |
| <b>Income earner's address (Address)</b> | The address must be entered if the income earner does not have a Finnish customer identifier.<br><br>If the income earner is a non-resident taxpayer, the address in the foreign country of residence (not in Finland) must be reported, even if the non-resident taxpayer has a Finnish customer identifier. The country of residence is the country in which the income earner's permanent residence and family are located |
| c/o                                      | C/o specifier for the income earner's address.  |
| Street address                           | Income earner's street address.   |
| P.O. Box                                 | Income earner's P.O. Box.   |
| Postal code                              | Income earner's postal code. If a foreign address does not have a postal code, you can enter a two-letter country code into the Postal code field.  |
| City                                     | Income earner's city.   |
| Country code                             | Enter the country information for the address. Select the country from the list of country codes.   |
| Name of country                          | Enter the name of the country for the address, if you selected the code 'Unknown' (99).   |

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| <b>International situations (InternationalData)</b> |  |
| Non-resident taxpayer                               | If the income earner is a non-resident taxpayer, enter 'Yes' (true). |

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|   | Persons whose residence and home are abroad and who do not reside in Finland for more than six months consecutively are deemed non-resident taxpayers. A report must be submitted on payments made to a non-resident taxpayer, regardless of whether tax at source has been collected or tax withheld from the payment.  |
| Country code for the country of residence | For a non-resident taxpayer, the country code of the country that is considered to be the income earner's country of residence must be reported. The country of residence of a non-resident taxpayer cannot be Finland (FI).   |
| Name of the country of residence          | Enter the name of the country of residence, if you selected the code 'Unknown' (99).   |
| Income subject to withholding             | <p>Enter 'Yes' (true) if progressive taxation is applied to the income reported.</p> <p>A non-resident taxpayer may request that their earned income (with the exception of dividends) be taxed progressively instead of imposing tax-at-source, if they live in a country belonging to the European Economic Area or in a country with which Finland has a tax treaty. Progressive taxation requires an appropriate entry on the person's tax card. However, the 'Income subject to withholding – Yes' entry is not needed for the income types paid to non-resident taxpayers that are progressively taxed (such as pension income).</p> |





| INCOME TYPES (Transactions)                    |  |
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| GENERAL INCOME TYPE DETAILS (TransactionBasic) |  |
| Income type code                               | <p>Separate instructions have been prepared for income types and their reporting. Descriptions of individual income types can be found in the instructions 'Benefits – Descriptions of income types and items deducted from income'. The use of the income types and reporting of data are described on a general level in the documents 'Benefits – Reporting data to the Incomes Register' and 'Benefits – Codes – Income types'.</p> <p>Several income types can be reported in the same report. Some items deducted from the income can be reported as a total amount in the report, such as withholding or tax at source, even when the report includes several income types. The 'Deductions' data group forms an exception: it must be reported separately for each income type.</p>  |
| Income type changed, new income type code      | <p>You can use the 'Income type changed, new income type code' information in situations where previously paid income changes retroactively, but the situation does not involve unjust enrichment or recourse. A decision is made for the income earner of a new benefit that is granted for at least partially the same period as a previously paid benefit. The previously paid income is taken into account as partial payment of the benefit paid later.</p> <p>Such a situation occurs when, for example, an income earner receiving partial early old-age pension is granted a disability pension for the same period for which partial early old-age pension has already been paid. The previously paid partial early old-age pension is taken into account as partial payment of the disability pension.</p> <p>The retroactive change to the income is reported to the Incomes Register on a replacement report. Specify the 'Income type changed, new income type code' information for the original income type, and enter the new income type code as its value. This allows the data users to be informed that the previously paid income has been taken into account as partial payment of the later payment. However, the income is taxed according to the original income type, due to</p> |

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|  | <p>which reason the original income type must not be changed in these situations. For a more detailed description and examples of a retroactive change to income, see the instructions 'Benefits - Reporting data to the Incomes Register'.</p>  |
| Amount   | <p>A monetary amount must be submitted for each reported income type.</p> <p>The amount should be submitted in euros, even if the payment were made in some other currency. If the payment was made in some other currency, it must be converted into euros using the ECB's reference exchange rate valid on the payment date. If the payment is reported to the Incomes Register before the payment date, the income amount reported is converted into euros using the reference exchange rate valid on the reporting date.</p> <p>The income types listed below form an exception and their values can be negative, i.e. have a minus sign:</p> <ul style="list-style-type: none"> <li>• Withholding tax</li> <li>• Tax at source</li> </ul> |
| <p>Taxability of benefit</p> <ul style="list-style-type: none"> <li>• Earned income</li> <li>• Earned income, 20% increase</li> <li>• Earned income, only health care contribution is collected</li> <li>• Capital income</li> <li>• Capital income, 20 % increase</li> <li>• Capital income, 50 % increase</li> <li>• Tax-exempt</li> <li>• Tax-exempt, data according to the act on inheritance and gift tax is given</li> <li>• Capital income, and data according to the act on inheritance and gift tax is given</li> </ul> | <p>The benefit payer can enter information specifying the income type so as to tell data users how the income will be treated in taxation.</p> <p>Every income type has a default according to which the income is taxed. An income type is usually either fully taxable or tax-exempt with some exceptions. If the income is paid in a non-default manner, the benefit payer must add 'Taxability of benefit' information to the income type.</p> <p>Only one specifier can be entered for one income type.</p> <p><b><u>Earned income</u></b></p> <p>All of the income is earned income and tax has been withheld.</p> <p><b><u>Earned income, 20% increase</u></b></p> <p>The income is earned income with a 20% increase.</p>              |

**Earned income, only health care contribution is collected**

Only health care contribution is collected from the income. Used only in connection with the pension income of a resident taxpayer or pension income paid to a resident taxpayer.

**Capital income**

All of the income is capital income, and tax has been withheld at the capital income tax rate.

**Capital income, 20 % increase**

The income is capital income with a 20% increase.

**Capital income, 50% increase**

The income is capital income with a 50% increase.

**Tax-exempt**

The benefit payer pays income that is tax-exempt. Does not apply to situations where the withholding rate on the income earner's tax card is 0% (in which case the Withholding tax income type is not specified on the report).

**Tax-exempt, data according to the act on inheritance and gift tax is given**

The benefit payer pays such income for which the data referred to in section 28 a of the act on inheritance and gift tax (perintö- ja lahjaverolaki 378/1940) must be submitted to the Tax Administration. If the benefit payer selects this option, they must specify the data in the 'Insurance details' data group.

**Capital income, and data according to the act on inheritance and gift tax is given**

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|                      | <p>The benefit payer pays income that is capital income according to income taxation and for which the data referred to in section 28 a of the act on inheritance and gift tax must be submitted to the Tax Administration. If the benefit payer selects this option, they must specify the data in the 'Insurance details' data group.</p>  |
| One-off remuneration | <p>The 'One-off remuneration' information has three purposes of use. In addition to actual one-off remunerations, it is also reported for retroactive payments and payments made in advance, because the Tax Administration, for instance, needs the information to carry out its statutory duties (for income spreading (income tax act, section 128) and periodisation of pension income (income tax act, section 112). If any of the following conditions is fulfilled, the 'One-off remuneration' information must be submitted by entering 'Yes' (true).</p> <p><b>A one-off remuneration is a payment made only once</b>, not on a recurring basis (e.g. funeral assistance). The income is a one-off remuneration even if it were paid again later. It is essential that there is no knowledge or decision of a new payment at the time of payment of the remuneration. A benefit paid once a year or at some other regular intervals is not a one-off remuneration, because it is paid on a recurring basis. Individual payments, such as a daily allowance, are not considered one-off remunerations either. Individual payments may be made on a regular or irregular basis (such as a partial sickness allowance). When paying a late payment increase, the 'One-off remuneration' information must always be used, because a late payment increase is a one-off remuneration by nature.</p> <p><b>The 'One-off remuneration' information should be used when paying retrospective income</b>, if the earnings period of the income applies to a period of three or more than three months preceding the tax year. For example, if the current tax year were 2022 and the earnings period were from 1 October 2021 to 1 January 2022 or from 1 September to 31 December 2020 or from 15 March to 15 June 2021, the benefit should be reported as a one-off remuneration. The 'One-off remuneration' information is not specified for retroactive income if the earnings period is entirely in the current tax year.</p> |



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|                   | <p>If the earnings period of retroactive income extends to both the year before the tax year (for at least three months) and the current tax year, the retroactive income is divided in accordance with the tax years and reported as two payments. The 'One-off remuneration' information must be specified for both payments.</p> <p>'One-off remuneration' information must also be specified for retroactive payments that are paid during the current tax year and the payment of which will also continue over the coming months. In this case, too, the earnings period extends to the previous tax year for the duration of at least three months. However, the 'One-off remuneration' information is only reported for the share of the payment that is retroactive.</p> <p>Retrospective income should also be reported as a one-off remuneration, if it is retrospectively paid for individual months or a period that consecutively lasts for less than three months before the tax year, but the income as a whole is retrospectively paid for a period of three or more than three months (such as from 1 March to 15 May 2021 or from 20 June to 10 August 2021). In such a case, the income is reported to the Incomes Register as two payments, with the 'One-off remuneration' information specified for both.</p> <p>The 'One-off remuneration' data should be used for income paid in advance, if the income paid in advance has accumulated for more than a year. In this case, a period exceeding one year refers to a minimum of 12 months and one day. The 'One-off remuneration' information is not specified for individual payments made in advance if their earnings period is no more than 12 months.</p> <p>If recovery is being reported, the 'One-off remuneration' information must be specified if the information was also specified on the original report related to the recovery.</p> |
| Unjust enrichment | <p>Enter 'Yes' (true), if the payment is an unjust enrichment. This information is used when the original report is corrected with a replacement report. The information 'Unjust enrichment – Yes' may not be used simultaneously with the 'Unjust enrichment' income type or the information 'Recovery – Yes', 'Recourse – Yes', or 'Unprompted refund – Yes'</p>  |

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|          | <p>An enrichment is unjust, if the income earner is not entitled to it. An unjust enrichment occurs when, for example, a payment has been made on incorrect grounds, to the wrong person, or in an amount that is too large. An unjust enrichment may also occur when the circumstances of the benefit change at a later date.</p> <p>'Unjust enrichment – Yes' is reported in connection with the income type when the unjust enrichment has been previously reported incorrectly to the Incomes Register as another income type. The data must be corrected using the income type of the original report and a separate 'Unjust enrichment – Yes' entry.</p> <p>The 'Unjust enrichment' entry cannot be specified for certain income types. The 'Benefits - Codes - Income types' document provides information on the income types for which entering this data is prevented.</p> <p>If the unjust enrichment is noticed before the first report is submitted, use the separate 'Unjust enrichment' income type instead of this data field. The reporting of unjust enrichments is described in the instructions 'Benefits – Reporting data to the Incomes Register'.</p>                   |
| Recovery | <p>Enter 'Yes' (true), if income previously reported to the Incomes Register has been recovered from the income earner. The 'Recovery' information may not be used simultaneously with the information 'Unjust enrichment – Yes', 'Recourse – Yes', or 'Unprompted refund – Yes'. The data must be submitted no later than on the fifth (5th) calendar day after the receipt of information on the payment of the recovered amount, the benefit payer and the transaction that the payment relates to.</p> <p>A payment can be recovered from the recipient, for example, when a mistake has been made in the payment or the payment has been made to the wrong person or in an incorrect amount. The payment can be recovered from the gross amount, or a payment request can be sent to the income earner. The payment can also be recovered from the net amount.</p> <p>The recovered amount cannot be corrected by entering a negative amount for the original pay period, because the income originally paid was a larger amount. The correction is made by submitting a new report in which the 'Recovery' entry and related additional details are associated with the income type.</p> |

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|                       | <p>The 'Recovery' entry cannot be specified for certain income types. The 'Benefits - Codes - Income types' document provides information on the income types for which entering this data is prevented.</p> <p>The reporting of recovered payments is described in the instructions 'Benefits – Reporting data to the Incomes Register'.</p>  |
| Unprompted refund     | <p>Enter 'yes' (true) if income submitted to the Incomes Register is returned without the previously paid income turning into unjust enrichment. The previously paid income has not been reported to the Incomes Register as unjust enrichment. The information 'Unprompted refund' may not be used simultaneously with the information 'Unjust enrichment – Yes', 'Recourse - Yes', or 'Recovery – Yes'.</p> <p>If the previously paid income turns into unjust enrichment, the repayment of it should be reported using the 'Recovery – Yes' data. In addition, the previously paid benefit should be reported as unjust enrichment.</p> |
| Late payment increase | <p>Enter 'Yes' (true) if the paid income is such a late payment increase or interest that according to section 61 a of the income tax act (tuloverolaki 1535/1992) is taxed in the same way as the main payment.</p> <p>If data on the main payment to which the late payment increase is added or on some other payment that has the same income type code is submitted in the same report, it must be submitted separately.</p>  |
| Recourse              | <p>Enter 'Yes' (true) if the payment was recovered by recourse from another institution, for example. This information is generally used when the original report is corrected with a replacement report. The information 'Recourse' may not be used simultaneously with the information 'Unjust enrichment – Yes', 'Recovery – Yes', or 'Unprompted refund – Yes'.</p> <p>This information must be reported without undue delay and no later than one month after the payment was received and allocated in the benefit payer's information system.</p>   |



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| Payment reallocation  | <p>Enter 'yes' (true) when paying the income earner income that has already been included in a payment transaction previously reported to the Incomes Register.</p> <p>The data will be used in the payment correction situations in which an incorrect amount, i.e. too little or too much, of the income previously paid to the income earner has been paid to a substitute recipient. The use of the data has been described in detail in the instructions 'Benefits – Reporting data to the Incomes Register'.</p> |
| No effect on taxation | <p>Enter 'yes' (true) if the income earner is paid or refunds income that should not affect taxation. This data will be reported to the Tax Administration.</p> <p>The use of the data has been described in detail in the instructions 'Benefits – Reporting data to the Incomes Register'.</p>   |

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| <b>Earnings period (EarningPeriod)</b> | <p>An earnings period is the period over which the income has been accrued. In some cases, the earnings periods of benefit or pension income can be very long, for example over one year.</p> <p>The earnings period is income type specific and can be reported to be different in length for each income type. The earnings period reported is the actual, uninterrupted earnings period with an accuracy of one calendar day. Only one earnings period can be specified for one income type. When a recovery or an unprompted refund of income is reported, the earnings period is reported in the 'Additional repayment details' data group. The earnings period of the income is usually specified in the benefit decision. If the income is granted as continuous and paid monthly, for example, and a separate earnings period cannot be deduced, the calendar month in which the income is paid can be entered as the earnings period.</p> <p>If income of a one-off nature made in advance is allocated to an undefined time in the future, the payment date of the income is reported as the end date of the earnings period. If income of a one-off nature made in advance is allocated to a known period, the said period is reported as the earnings period (for example 2.3.2021–15.6.2050).</p> |
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|  | <p>Alternatively, a one-off remuneration can be paid for a pension period of one month, for example. In this case, the start and end date of the month are reported as the earnings period.</p> <p>If income of a one-off nature is paid retroactively, it must be allocated with an accuracy precision of one calendar year. If less than three months of the actual uninterrupted earnings period are before the year of payment, the income can be reported using a single earnings period (for example, 1.11.2021–31.3.2022). If exactly three months or more than three months of the actual uninterrupted earnings period are before the year of payment, the income must be reported using two earnings periods (for example, 1.10.2021–31.12.2021 and 1.1.2022–31.3.2022). It is recommended, however, that the income types of a retroactive payment be allocated by calendar year in all situations.</p> <p>If the earnings period cannot be determined, the payment date is entered as the earnings period. This is the case with some one-off remunerations and deduction-type income types, for example (e.g. 14.2.2021–14.2.2021).</p> |
| Start date   | The start date of the earnings period.   |
| End date   | The end date of the earnings period.   |
| <b>Benefit unit (BenefitUnit)</b>  | The time unit for the benefit or pension paid.   |
| Unit <ul style="list-style-type: none"> <li>• Hour</li> <li>• Day</li> <li>• Week</li> <li>• Month</li> <li>• Quarter</li> <li>• Year</li> </ul> | Select the unit used for reporting from the codeset. <p>The unit is one hour.</p> <p>The unit is one day.</p> <p>The unit is one week.</p> <p>The unit is one month.</p> <p>The unit is one quarter of a year.</p> <p>The unit is one year.</p>  |

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| Number of units  | <p>Report the number of actual units, such as the number of days for which unemployment allowance is paid. For example, if the selected unit is Day, enter the number of days (e.g. 10) that the paid-out social benefit is based on. If you are reporting the payment of an adjusted unemployment benefit, convert the days of payment into full days. In these circumstances, the exact daily value of the benefit is not obvious to data users. Consequently, the payers of a social benefit may receive enquiries from data users.</p> <p>The number of units cannot be negative.</p>  |
| <b>Additional income type details (TransactionOther)</b>   |  |
| <p>Grounds for pension paid to a non-resident taxpayer</p> <ul style="list-style-type: none"> <li>• Earnings-related pension paid by a public sector organisation not earned from business activities</li> <li>• Earnings-related pension paid by a public sector organisation earned from business activities</li> <li>• Non-earnings-related pension paid by the Social Insurance Institution of Finland (Kela) or the State Treasury</li> <li>• Other payment based on social security legislation</li> <li>• Other payment not based on social security legislation</li> </ul> | <p>Mandatory data when the pension earner is a non-resident taxpayer. The grounds for the pension paid to a non-resident taxpayer and the 'Country code of country of residence' entry are used in the tax assessment of a non-resident taxpayer and in fulfilling Finland's obligations related to international tax data exchange. When a tax treaty is applied, the taxation of pension usually depends on whether the pension was paid for public service or service in the private sector.</p> <p>A pension decision issued under the last benefit payer principle may contain parts that are taxed differently (different bases for working). In such a case, the parts are reported separately, each with its own income type.</p> <p><b><u>Earnings-related pension paid by a public sector organisation not earned from business activities</u></b></p> <p>The source country usually has the right to tax a pension earned in the service of a public sector organisation.</p> <p><b><u>Earnings-related pension paid by a public sector organisation earned from business activities</u></b></p> <p>Tax treaties often stipulate that the provisions on pensions for public service are not applied to pensions for work in business activities of a public sector organisation.</p> <p><b><u>Non-earnings-related pension paid by the Social Insurance Institution of Finland (Kela) or the State Treasury</u></b></p> |



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|  | <p>This entry is selected when Kela or the State Treasury pay a statutory pension to a non-resident taxpayer.</p> <p><b><u>Other payment based on social security legislation</u></b></p> <p>Earnings-related pension not earned in a public sector organisation, private business or the so-called third sector can usually be taxed in the income earner's country of residence. Finland usually has the right to tax pensions that are based on social security legislation (in almost all tax treaties). Accident and occupational disease insurance, unemployment insurance and health insurance are subject to the social security legislation</p> <p><b><u>Payment not based on social security legislation</u></b></p> <p>This entry is selected in the case of a voluntary pension taken out by the income earner or their employer, or a pension based on motor liability insurance or some other risk insurance, for example. A motor liability insurance is subject to a mandatory insurance cover, as are group life insurances, patient insurances and other similar insurances.</p> |
| <b>Additional repayment details (RecoveryData)</b> | <p>This information must be reported, if 'yes' (true) is entered in the 'Recovery' field or 'yes' (true) is entered in the 'Unprompted refund' field.</p> <p>The recovered or repaid amount cannot be corrected as a negative amount for the original earnings period.</p>   |
| Repayment date                                     | <p>The date on which the income earner paid the recovered amount back to the benefit payer or the benefit payer withheld part of the income earner's income (offset situations). The date on which the income earner has refunded the benefit payer for the payment (a so-called unprompted refund) should also be entered as a repayment date. Amounts recovered before 1 January 2021 are not reported to the Incomes Register. Consequently, the repayment date cannot be earlier than 1 January 2021. The repayment date also cannot be later than the date of payment or other reporting date of the report, since repayment is reported after income has been recovered or returned.</p>   |
| Withholding from the repayment                     | <p>Withholding from the recovered or repaid amount. This data is submitted, if the income is recovered from the income earner or returned to the payer as a net amount and the withheld portion is deducted from other withheld taxes transferred to the Tax Administration. The income can be recovered as a net amount if the income is paid back in the</p>   |

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|                                  | same year or at the beginning of the next year, when the tax assessment has not yet been completed and the income has thus not been taken into account in the income earner's taxation.  |
| Tax at source from the repayment | Tax at source from the recovered or repaid amount. This data is submitted if the income is recovered from the income earner or repaid to the payer as a net amount and the tax at source is deducted from other taxes at source transferred to the Tax Administration. The benefit payer must provide the data within three years from the start of the year following the calendar year in which the tax for the current tax period should have been reported and paid.   |
| <b>Original earnings period</b>  | <p>The original earnings period for which income is being recovered or repaid. Enter the earnings period during which the income to be recovered or repaid was originally paid.</p> <p>The income can be recovered or repaid as a net or gross amount. If the original earnings period is entirely in the same calendar year, the earnings period can be reported with a precision of a calendar year at the minimum, even if the income was originally paid in several instalments during the calendar year. If the benefit payer so desires, they can report the data more precisely, for example by allocating data to several earnings periods.</p> <p>If the income is recovered or repaid as a net amount and the benefit payer reports the original earnings period with calendar-year-precision, the withholding obligations are in effect for the tax period of the end date of the original earnings period. If, however, the benefit payer wants the withholding obligations to be correctly allocated to the original tax periods, the payer must itemise the original earnings periods in more detail and report the original payment date. When the Tax Administration receives the information on the withholding from a recovery, it rectifies the withholding obligation for the tax period of the original payment date reported by the benefit payer. If the benefit payer has not reported the original payment date, the Tax Administration allocates the payment to the tax period of the end date of the original earnings period.</p> <p>For more details on this subject, see the instructions 'Benefits: recovery and recourse'.</p> |
| Date of payment or other report  | The original payment's date of payment or other report date.   |

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| Start date   | The start date of the original earnings period.  |
| End date   | The end date of the original earnings period.  |
| <b>Additional recourse data (RecourseData)</b>               |  |
| Recourse from tax-exempt income, payment date                | The data can only be provided if the 'Recourse – Yes' data has been provided. The data is used when the recourse payment has been received for the non-taxable income. If the payment date of the recourse payment is not known, the date on which the recipient of the recourse payment receives the payment can be reported as the payment date.   |
| <b>Insurance details (Insurance)</b>                         | <p>These details must be reported if the 'Taxability of benefit' value selected for the income type is 'Tax-exempt, data according to the act on inheritance and gift tax is given' or 'Capital income, and data according to the act on inheritance and gift tax is given'. The policyholder here refers to a deceased person even in the case that the insurance policy was taken out for example by the employer and the deceased was the insured person.</p> <p>The benefit payer must report any benefits referred to in section 7 a or 18 a of the act on inheritance and gift tax (perintö- ja lahjaverolaki 378/1940) to the Tax Administration.</p> |
| Policy number or other identifier                            | The identifier assigned to the insurance policy by the party that issued the insurance.  |
| <b>Policyholder details (InsurancePolicyHolder)</b>          | The policyholder is usually the same person as the deceased, in which case the details of the deceased are submitted as the policyholder details.  |
| <b>Policyholder's identifiers (InsurancePolicyHolderIds)</b> |  |
| Policyholder identifier                                      | A policyholder can have several identifiers.   |

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| <p>Type of identifier</p> <ul style="list-style-type: none"> <li>• Business ID (Finnish)</li> <li>• Personal Identification Number (Finnish)</li> <li>• VAT number (VAT)</li> <li>• GIIN</li> <li>• Tax Identification Number (TIN)</li> <li>• Finnish trade registration number</li> <li>• Foreign business registration number</li> <li>• Foreign personal identification number</li> <li>• Other identifier</li> </ul> | <p>Policyholder identifier types. The available identifier types are listed and described below.</p> <p>Business ID issued in Finland.<br/> Personal Identification Number issued in Finland.<br/> Value Added Tax identifier used in the EU area.<br/> Identifier of a financial institution entered in the FATCA register.<br/> Taxation identification or register number issued by a foreign tax authority (Tax Identification Number, TIN).<br/> Identifier entered in a foreign trade register.<br/> Business ID issued abroad.<br/> Personal Identification Number issued abroad.<br/> Identifiers other than those listed above.</p> <p>In the first place, the data must be reported using a Finnish Personal Identification Number. If the policyholder does not have a Finnish customer identifier, the data must be reported using a foreign identifier. In such a case, the name, date of birth, gender and address details are also required. If the policyholder does not have a foreign identifier, either, select 'The policyholder does not have a customer ID'. It is recommended that if the policyholder has both a Finnish and a foreign identifier, both identifiers be reported. For a policyholder who is a non-resident taxpayer, the Tax Identification Number (TIN) of the country of residence must be reported, if it is in use in the non-resident taxpayer's country of residence. Persons whose residence and home are abroad and who do not stay in Finland for more than six months consecutively, and companies whose registered domicile is not in Finland, are deemed non-resident taxpayers.</p> |
| Identifier  | The identifier of the policyholder or deceased person.  |
| Country code  | Enter the country information for the address. Select the country code from the codeset.  |
| Name of country   | Enter the name of the country for the address, if you selected the code 'Unknown' (99).   |
| <b>Basic policyholder details<br/>(InsurancePolicyHolderBasic)</b>  | The policyholder is usually the same person as the deceased, in which case the details of the deceased are submitted as the basic policyholder details.   |

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| The policyholder does not have a customer identifier                              | Enter 'Yes' (true), if the policyholder does not have a customer identifier. Data can be reported without a customer identifier only if the policyholder does not have a valid Finnish or foreign customer identifier at all.<br><br>If data is reported without a customer identifier although the policyholder has such an identifier, the benefit payer is in violation of the obligations laid down in the act on the income information system (laki tulotietojärjestelmästä 53/2018). |
| Company name  | The policyholder's name if the name cannot be entered in the form 'Last name' and 'First name'. This information must be entered if the policyholder does not have a Finnish customer identifier.   |
| Last name   | The last name of the policyholder. This information must be entered if the policyholder does not have a Finnish customer identifier.  |
| First name  | The first name of the policyholder. This information must be entered if the policyholder does not have a Finnish customer identifier.   |
| Date of birth   | Policyholder's date of birth if the policyholder is a natural person. This information must be entered if the policyholder does not have a Finnish customer identifier.   |
| Gender <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul> | Policyholder's gender if the policyholder is a natural person. This information must be entered if the policyholder does not have a Finnish customer identifier. Select from 'Male' or 'Female'.  |
| <b>Policyholder's address (Address)</b>   | The address must be entered if the policyholder does not have a Finnish customer identifier. The policyholder can also be a deceased person.  |
| c/o   | C/o specifier for the policyholder's address.   |
| Street address  | Street address of the policyholder.   |

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| P.O. Box                             | P.O. Box of the policyholder.   |
| Postal code                          | Postal code of the policyholder. If a foreign address does not have a postal code, you can enter a two-letter country code into the Postal code field.  |
| City                                 | Post office of the policyholder.  |
| Country code                         | Enter the country information for the address. Select the country code from the codeset.  |
| Name of country                      | Enter the name of the country for the address, if you selected the code 'Unknown' (99).   |
| <b>Deductions (Deductions)</b>       |   |
| <b>Deduction details (Deduction)</b> |   |
| Deduction income type code           | <p>Separate instructions have been prepared for deduction income types and for their reporting. Descriptions of individual income types are provided in the instructions 'Benefits – Descriptions of income types and items deducted from income'. The use of the income types and reporting of data are described on a general level in the instructions 'Benefits – Reporting data to the Incomes Register'.</p> <p>The deduction income type code is used to indicate the original income type to which the deduction applies.</p> <p>If part of the income is paid to a substitute recipient and is not allocated to any previously paid income type, the same income type is used for the deduction and for the income (for example, if housing allowance is paid directly to the lessor or the income earner's benefit is paid to the employer). The earnings period of the Deductions data group is also usually the same as that of the income type paid.</p> <p>If an instalment paid to a substitute payer is assigned to a previously paid income type (in recourse situations, for example), the same income type is used for the deduction. The earnings period of the previously paid income type is reported as the earnings period of the Deductions data group, and it can differ from that of the income type paid.</p> |



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|   | <p>If no suitable income type code can be found for the deduction, for example because the deduction applies to a previously paid income type that should not have been reported to the Incomes Register (such as social assistance or other benefit of a sensitive nature), either the 'Other benefit' or 'Other pension' income type is used.</p> <p>The Deductions data group is also used if the income is paid in full to a substitute recipient and nothing is paid to the income earner.</p>   |
| <p>Type of deduction</p> <ul style="list-style-type: none"> <li>• Collection of maintenance debt</li> <li>• Payment reallocation from net income</li> <li>• Payment reallocation from taxable income</li> <li>• Demand for payment (not a recourse situation)</li> <li>• MATA and MYEL collection</li> <li>• Other deduction from net income</li> <li>• Other deduction from taxable income</li> <li>• Deduction of employee contributions</li> <li>• Deduction based on lien</li> <li>• Recourse on taxable income</li> <li>• Recourse on tax-exempt income</li> <li>• Recovery of guaranteed student loan debt</li> <li>• YEL collection</li> </ul> | <p>Select the type of deduction from the codeset. You can report only one value at a time.</p> <p><b><u>Collection of maintenance debt</u></b></p> <p>A parent liable for maintenance must pay child support, i.e. monetary payments with which the parent participates in the maintenance costs of the child based on a written agreement or court decision. If the liable parent neglects their payment obligation, Kela may collect the child support debt from them. Kela's right to collect child support is limited to an amount equalling the amount it has paid as child maintenance allowance to the neglected child.</p> <p>This deduction type is used when a benefit paid to an income earner who is liable to maintenance is used to offset maintenance debt. The offsetting is carried out after tax has been withheld or tax at source collected. Kela can offset maintenance debt from a benefit if an agreement of the offsetting has been made at the initiative of the maintenance debtor. In addition to this, Kela offsets the maintenance debt from the child increases of the maintenance debtor's unemployment benefit and the provider supplements to a study grant without needing the consent of the maintenance debtor (so-called statutory offsetting). If the parent liable for maintenance fulfils their payment obligation by making separate payments to Kela, these are not regarded as such benefits paid or recovered that should be reported to the Incomes Register.</p> <p><b><u>Payment reallocation from net income</u></b></p> <p>This deduction type is used when reporting an overpayment to a substitute recipient. This deduction is made after tax withholding or collection of tax at source.</p> <p><b><u>Payment reallocation from taxable income</u></b></p> |

This deduction type is used when reporting an overpayment to a substitute recipient. This deduction is made before tax withholding or collection of tax at source.

**Demand for payment (not a recourse situation)**

This deduction type is used when a payment made to a substitute recipient is based on the substitute recipient's demand for payment and is not offset against recourse claims. The deduction type is used, for example, when a benefit is paid, with the income earner's permission, to a substitute recipient instead of the income earner. This deduction type is not used in situations where a retroactive pension or benefit is paid to compensate some other benefit granted for the same period.

A demand for payment is a deduction made after tax withholding or collection of tax at source.

The demand for payment must be based on legislation on the benefits granted by the institution acting as a substitute recipient or on other legislation on the basis of which the benefit can be paid to the party demanding payment. Based on the demand for payment, the benefit or part of the benefit can be paid to an authority, institution or some other party. The demand for payment includes the details of the party demanding payment and the details of the payment.

An example of a situation involving a demand for payment is when an unemployment benefit is paid to a municipal body under chapter 11, section 9 of the unemployment security act (työttömyysturvalaki 1290/2002).

**MATA and MYEL collection**

The income earner's unpaid insurance contributions relating to the insurance under the farmers' pensions act (maatalousyrittäjän eläkelaki 1280/2006) (MYEL insurance) or the farmer's occupational accident and disease insurance (MATA insurance) and including increases and late payment interest, can be collected from the income earner's pension or compensation. However, no more than a third of the amount remaining after tax withholding or collection of tax at source may be deducted from each payment without the income earner's consent. This restriction does not apply to a pension paid in a lump sum.

**Other deduction from net income**

For example a payment deducted based on a power of attorney, with no effect on the income earner's taxable income. This deduction type is also used to report to the Incomes Register such voluntary deduction data that affect the amount of the income earner's net income. This deduction is made after tax withholding or collection of tax at source.



**Other deduction from taxable income**

The amount of pension or another benefit paid, not to the income earner entitled to the payment on the account of a legal regulation, but instead to said income earner's employer or the employer's bankruptcy estate. For example, such payments include the rehabilitation allowance under section 47 of the act on the Social Insurance Institution of Finland's rehabilitation benefits and rehabilitation allowance benefits (laki Kansaneläkelaitoksen kuntoutusetuuksista ja kuntoutusrahaetuksista 566/2005) or sickness allowance under chapter 7, section 4 of the Health Insurance Act, paid to an employer. The deduction is made before withholding or collection of tax at source.

**Deduction of employee contributions**

A calculated item deducted from the benefit before tax withholding or collection of tax at source. A certain part of the total of the employee's earnings-related pension insurance contribution, the employee's unemployment insurance contribution and the daily allowance contribution of health insurance is deducted from the daily allowance under the Workers' Compensation Act. Employee contributions can also be deducted in a similar manner from patient injury insurance, motor liability insurance and liability insurance payments, and from the rehabilitation allowance under the Workers' Compensation Act. When the deduction of employee contributions is used, report the gross amount prior to the deduction for the income type. When the employee contributions are deducted from the work income on which a benefit is based before the amount of the benefit is confirmed, the deduction is not reported to the Incomes Register.

**Deduction based on lien**

The deduction and payment to a substitute recipient are based on lien. The portion of a death benefit paid to the holder of a right of lien is not taken into consideration in the income earner's potential inheritance taxation.

**Recourse on taxable income or tax-exempt income**

The payment is based on a recourse situation. In a recourse situation, a benefit can be offset or recovered without the income earner's consent.

Recourse refers to a situation where the income earner has been entitled to one or more benefits during the same time period or on the same grounds for payment. These benefits may have different payers or they can be based on different laws. When overlapping benefits have been granted, the benefit payer may recover a benefit that becomes groundless or secondary in the light of a previously paid benefit. For example, a person who has received sickness



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|                     | <p>allowance may be entitled to a disability pension for the same time period, or a person being paid under the Health Insurance Act may also be entitled to compensation from a statutory accident insurance.</p> <p>The benefit payer must choose whether to use recourse on taxable income or tax-exempt income in the deduction. Recourse on tax-exempt income means that the benefit payment is fully taxable income, i.e. the deduction is made after tax withholding or collection of tax at source. Recourse on taxable income means that the deduction is made before tax withholding or collection of tax at source; only the remaining amount is taxable income.</p> <p>If the recovery of a tax-exempt benefit is applied to a tax-exempt benefit, the type of deduction 'Recourse on tax-exempt income' is used.</p> <p>The type of deduction 'Recourse on tax-exempt income' is also used in situations where a retroactive pension or benefit is paid to compensate some other benefit granted for the same period. This is the case when, for example, a deduction under section 23 of the act on social assistance (laki toimeentulotuesta 1412/1997) is made from a benefit payment.</p> <p><b><u>Recovery of guaranteed student loan debt</u></b></p> <p>This payment is related to the collection of a guarantee liability. The recovery of a guaranteed student loan debt refers to the recovery of a State-guaranteed student loan. When an income earner is unable to pay back a student loan to the bank, Kela pays the loan to the bank and recovers it from the income earner. The collection of a guarantee liability is a deduction made after tax withholding or collection of tax at source.</p> <p><b><u>YEL collection</u></b></p> <p>An item deducted from the net amount of the payment. A pension provider is entitled to collect the entrepreneur's unpaid YEL contributions from the pension they pay. However, no more than one third of the amount of the entrepreneur's pension remaining after withholding or collection of tax at source can be offset without the pensioner's consent.</p> |
| Amount of deduction | A monetary amount must be reported for each reported deduction income type. The amount is reported in euros even when the payment has been made in some other currency. If the payment has been made in some other currency, it must be converted into euros using the ECB's reference exchange rate valid on the payment date. If the payment is   |



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|  | <p>reported to the Incomes Register before the payment date, the income amount is converted into euros using the reference exchange rate valid on the reporting date.</p> <p>This value cannot be negative.</p>   |
| <b>Earnings period of the original benefit (OrigBenefitEarningPeriod)</b>  | <p>An earnings period must be reported for the deduction income type. Only one earnings period can be specified for one deduction income type.</p> <p>For example, if part of the income is paid to a lessor or employer (see Deduction income type code), the deduction income type code and the earnings period reported for the deduction must match the details of the income from which the deduction is made. The same data is reported in the Deductions data group as in the general income type details.</p> <p>If the deduction is attributable to a recourse situation, for example, and it is made from a previously paid income type, the earnings period of the original benefit is the earnings period of the income type paid earlier. The actual, uninterrupted earnings period is reported as the earnings period with an accuracy of one calendar day.</p> |
| Date of payment or other report  | The date when the original payment was made.  |
| Start date   | The start date of the original earnings period.   |
| End date   | The end date of the original earnings period.   |
| <b>Substitute recipient details (IncomeBeneficiary)</b>  |   |
| <b>Substitute recipient identifiers (IncomeBeneficiaryIds)</b>   | A substitute recipient can have several identifiers.  |
| Type of identifier <ul style="list-style-type: none"> <li>• Business ID (Finnish)</li> <li>• Personal Identification Number (Finnish)</li> <li>• VAT number (VAT)</li> </ul> | <p>The substitute recipient identifier types are listed below.</p> <p>Business ID issued in Finland.</p> <p>Personal Identification Number issued in Finland.</p> <p>Value Added Tax identifier used in the EU area.</p>  |

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| <ul style="list-style-type: none"> <li>• GIIN</li> <li>• Tax Identification Number (TIN)</li> <li>• Finnish trade registration number</li> <li>• Foreign business registration number</li> <li>• Foreign personal identification number</li> <li>• Other identifier</li> </ul> | <p>Identifier of a financial institution entered in the FATCA register.</p> <p>Taxation identification or register number issued by a foreign tax authority (Tax Identification Number, TIN).</p> <p>Identifier entered in a foreign trade register.</p> <p>Business ID issued abroad.</p> <p>Personal identification number issued abroad.</p> <p>Identifiers other than those listed above.</p>  |
| Identifier   | Substitute recipient's actual identifier.  |
| Country code   | If the identifier type is other than Business ID or Finnish Personal Identification Number, enter the code of the country that issued the identifier. Select the country code from the codeset.  |
| Name of country  | Enter the name of the country that issued the identifier, if you selected the code 'Unknown' (99).   |
| <b>Basic substitute recipient details<br/>(IncomeBeneficiaryBasic)</b>   |  |
| The substitute recipient does not have a customer identifier   | <p>If the substitute recipient does not have a valid customer identifier, select 'Yes' (true).</p> <p>Data can be reported without a customer identifier only if the substitute recipient does not have a valid Finnish or foreign customer identifier at all. If data is reported without a customer identifier, despite the fact that the substitute recipient has an identifier, the benefit payer is in violation of the obligations laid down in the act on the income information system (laki tulotietojärjestelmästä 53/2018).</p> |
| Company name   | The name of a substitute recipient if the recipient is not a natural person and the name cannot be specified in the format 'Last name' and 'First name'. This information must be entered if the substitute recipient does not have a Finnish customer identifier.   |
| Last name  | The last name of the substitute recipient, if the recipient is a natural person. This information must be entered if the substitute recipient does not have a Finnish customer identifier.   |

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| First name  | The first name of the substitute recipient, if the recipient is a natural person. This information must be entered if the substitute recipient does not have a Finnish customer identifier.   |
| Date of birth   | The date of birth of the substitute recipient, if the recipient is a natural person. This information must be entered if the substitute recipient does not have a Finnish customer identifier.  |
| Gender <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>   | The gender of the substitute recipient. This information must be entered if the substitute recipient does not have a Finnish customer identifier. Select from 'Male' or 'Female'.   |
| Type of substitute recipient <ul style="list-style-type: none"> <li>• Social Insurance Institution of Finland</li> <li>• Municipality or other social services body</li> <li>• Party requiring a payment</li> <li>• Other payment recipient</li> <li>• The Patient Insurance Centre</li> <li>• Earnings-related pension provider</li> <li>• The Employment Fund</li> <li>• Employer</li> <li>• Unemployment fund</li> <li>• Foreign institution</li> <li>• Non-life insurance company</li> <li>• State</li> </ul> | <p>Select the desired type from the codeset. You can report only one value at a time.</p> <p><b><u>Social Insurance Institution of Finland</u></b></p> <p>The Social Insurance Institution of Finland (Kela) provides basic security for the residents of Finland in different circumstances. All persons living in Finland and abroad covered by the Finnish social security are Kela customers. The social security provided by Kela includes minimum pensions, health insurance, rehabilitation, basic security for the unemployed, allowances for families with children, housing allowances, financial aid for students and for school travel, basic social assistance, benefits and services for the disabled, and military allowance.</p> <p>The Social Insurance Institution of Finland acts as the substitute recipient of a benefit in situations where the recipient of a benefit or pension paid by it is retrospectively granted another social benefit or pension from which the benefit or pension paid for the same period of time can be legally collected.</p> <p><b><u>Municipality or another social services body</u></b></p> <p>The municipality acts as a substitute recipient when the customer's benefit is paid to cover the costs of institutional care.</p> |

The municipality also acts as a substitute recipient when the benefit is paid to the municipality in a situation where the municipality is obliged to use the benefit for its recipient's benefit or otherwise according to the recipient's wishes (a so-called lifestyle clause).

The municipality shall also act as a substitute recipient when it withdraws the income earner's benefit on legal grounds (the so-called customer payment law).

#### **Party requiring a payment**

In this section, report if the payment has been made to a party other than the income earner and the substitute recipient is either a rehabilitation service provider, a sickness fund or an employees' sickness fund.

Rehabilitation service providers comprise public, private and third-sector service providers. Rehabilitation service providers provide vocational rehabilitation, rehabilitative psychotherapy, demanding medical rehabilitation or discretionary rehabilitation. The customer may choose this kind of service if the payer has an agreement with the service provider.

The aim of a sickness fund is to grant benefits in accordance with the Health Insurance Act as well as additional benefits in accordance with these rules.

In addition to Kela offices, employees' sick funds carry responsibility for the implementation of general health insurance coverage in the country. In addition to the benefits in accordance with the Health Insurance Act, the funds pay their members additional benefits pursuant to their rules.

#### **Other payment recipient**

In this section, report if the payment has been made to a party other than the income earner and the substitute recipient is either a bankruptcy estate, a holder of a right of lien, foster parent (a child's placement with a private foster carer), a lessor, a prisoner's family member, another organisation, or another person.

Another person is a person to whom the disability allowance of a child under 16 years of age can be paid with the consent of the municipality when it is not purposeful to pay the benefit to the child's guardian for a particular reason.





For example, carer at a professional family home. Another person can also be a person under whose care a child has been placed under section 81 of the Child Welfare Act (a child's placement with a private foster carer). A child's placement with a private foster carer requires a decision made by a municipality.

Other organisation is, for example, the funeral home of a municipality, such as the Uppsala funeral home.

With respect to pension benefits, a prisoner's family member is a person who was maintained by the imprisoned person before incarceration. Housing allowance can be paid directly to the lessor with the authorisation of the housing allowance recipient (section 25 of the act on general housing allowance (laki yleisestä asumistuesta 938/2014)).

#### **Patient Insurance Centre**

The Patient Insurance Centre promotes personal safety and handles compensation of personal injuries that occur in connection with health care activities.

#### **Earnings-related pension provider**

The execution of private sector employment pension laws has been distributed to several private-law pension providers. The execution of an employment pension cover pursuant to the Employees Pensions Act is the responsibility of the earnings-related pension providers referred to in the employee pension insurance company act (laki työeläkevakuutusyhtiöistä 354/1997), the pension societies providing statutory pension insurances referred to in the public insurance funds act (vakuutuslaki 1164/1992) as well as the B pension funds and the B-sections of the AB pension funds referred to in the pension funds act (eläkesäätiölaki 1774/1995). The employer selects the pension provider that provides the employees' pension insurance. Self-employed persons can arrange their pension insurance through an earnings-related pension provider or a pension fund. The Farmers' Social Insurance Institution provides earnings-related pension cover of farmers, forest property owners, fishermen, and reindeer breeders as well as their family members. The recipients of science or art grants are also insured by the Farmers' Social Insurance Institution in accordance with the farmers' pensions act (maalousyrittäjän eläkelaki 1280/2006). Subject to the seafarer's pensions act (merimieseläkelaki 1290/2006) are mainly the employees who work on Finnish commercial



ships and ice-breakers used for international traffic. The public sector pension provider Keva is responsible for the implementation of pension cover for public sector employees.

The pension provider acts as a substitute recipient in cases where the recipient of an earnings-related pension is retrospectively granted a primary benefit from which the earnings-related pension paid for the same period of time can be collected.

#### **The Employment Fund**

The Employment Fund determines and collects the unemployment insurance contributions and uses them to fund unemployment benefits. Furthermore, the Employment Fund grants and pays income earners' and self-employed persons' adult education allowances and professional degree stipends. The fund is managed by labour market parties.

The Employment Fund acts as a substitute recipient in situations where a person who has received an adult education allowance is retrospectively granted another social benefit from which the adult education allowance that has been groundlessly paid for the same period of time can be collected.

#### **Employer**

The employer is a person or legal person who employs employees. The employer has an employee conduct work for them in an employment relationship, an employment relationship in the public sector or an equivalent service relationship subject to public law. The party who in reality uses the employer's authority is also deemed an employer.

The employer acts as a substitute recipient in situations where the benefit is paid to the employer instead of to the income earner entitled to the benefit.

#### **Unemployment fund**



The unemployment fund grants and pays the income earner's or self-employed person's earnings-related allowance, job alternation compensation, as well as their commuting and relocation allowance.

The unemployment fund acts as a substitute recipient in situations where the recipient of the earnings-related allowance, job alternation compensation or commuting and relocation allowance is retrospectively granted another social benefit from which the earnings-related allowance, job alternation compensation or commuting and relocation allowance that was groundlessly paid for the same period of time can be legally collected.

**Foreign institution**

In this section, report if the payment was made to a party other than the income earner and the substitute recipient type is an EU/EEA state institution, an institution in the country of social security, or some other foreign institution.

Any substitute recipient classified as foreign. A foreign institution cannot be a foreign natural person.

**Non-life insurance company**

In this section, report if the payment was made to a party other than the income earner and the substitute recipient type is an insurance company, an accident insurance company or a motor insurance company.

A motor insurance company is a non-life insurance provider that grants a motor insurance for a vehicle registered in Finland and which has a licence to operate in Finland. Parties other than insurance companies with a licence to operate in Finland may practice claims handling operations in accordance with the motor liability insurance act (liikennevakuutuslaki 460/2016). Such parties may include, for example, so-called claims handling companies that act as the claims handling agent of an insurance company that operates elsewhere in the EEA area than Finland or handle the traffic accidents caused in Finland by vehicles registered abroad on behalf of a foreign insurance company. A motor insurance is mandatory for all motor vehicles.



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|   | <p>An accident insurance company is a non-life insurance provider that provides personal insurances. The accident and occupational disease insurance is mandatory for employers for their employees' occupational accidents and diseases.</p> <p>An insurance company can be either a limited liability insurance company or a mutual insurance company. Their biggest difference is in the use of the owners' authority. In limited liability companies, the owners are shareholders, whereas in mutual companies they are policyholders.</p> <p><b>State</b></p> <p>In this section, report if the payment was made to a party other than the income earner and the substitute recipient type is State or a state enterprise.</p> |
| <b>Substitute recipient's address (Address)</b> | The address must be entered if the substitute recipient does not have a Finnish customer identifier.  |
| c/o   | Specifier for the substitute recipient's address.   |
| Street address                                  | Street address of the substitute recipient.   |
| P.O. Box  | P.O. Box of the substitute recipient.   |
| Postal code                                     | Postal code of the substitute recipient. If a foreign address does not have a postal code, you can enter a two-letter country code into the Postal code field.  |
| City  | Post office of the substitute recipient.  |
| Country code                                    | Enter the country information for the address. Select from the list of country codes.   |
| Name of country                                 | Enter the name of the country for the address, if you selected the code 'Unknown' (99).   |

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| <b>Period of calculation (RemittancePeriod)</b> | The period of calculation means the period of time from which income is transferred to a substitute recipient or the period of time for which the substitute recipient is entitled to the income. There can be only one period of calculation. |
| Start date                                      | The start date of the period from which income is transferred to the substitute recipient.   |
| End date  | The end date of the period from which income is transferred to the substitute recipient.   |
| <b>Signature (Signature)</b>                    | The electronic signature of the benefit payer.   |