VH/5245/00.01.00/2024 1.0

ANNUAL INFORMATION RETURN ON PAYMENTS OF INTEREST, CALLING FOR WITHHOLDING OF TAX-AT-SOURCE (VSKTVYSL)

DESCRIPTION OF THE DATA FILE 2025

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Version history

Date	Version	Description
3.2.2025	1.0	First release concerning the 2025 taxable year.

1 INTRODUCTION

This guidance explains the structure of the required inbound file and the check procedures that follow. For more information, see General description for electronic filing of information returns (pdf) (*tax.fi > About us > Developers > Data format specifications > General description for electronic filing of information returns*).

2 DESCRIPTION OF THE INFORMATION FLOW AND SUBMITTAL OF FILES

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

If you have paid interest to non-resident beneficiaries you must use another information return format (either VSRKOERI or the paper Form 7809).

For further information, visit Tax.fi to read the instructions for completing the form: Annual information return on payments of interest, calling for withholding of tax-at-source - vero.fi (*tax.fi > About us > Contact us > Forms > Annual information > Annual information return on payments of interest, calling for withholding of tax-at-source*.

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

To check the method of identification required by this information flow, the required role and the place in the flow where authorisations are checked, go to [Methods of sign-in, roles and rights to represent organisations](#) *(Ilmoitin.fi > Instructions and templates > Methods of sign-in, roles).*

3   MAKING CORRECTIONS

For year-specific instructions for making corrections, go to [Making corrections to annual information returns](#) *(tax.fi > About us > Developers > Data format specifications > Annual information returns & Instructions > Making corrections to annual information returns).*

4   PERIOD OF VALIDITY

This specification sets out the requirements of file formatting that come into force 25 March 2025 and continue to be in force until a new version of this specification is released.

For information about deadlines for filing, see the year-specific schedule on [IT developers](#) *(vero.fi > Tietoa Verohallinnosta > Kehittäjät > Aikataulu vvvv).* The schedule is available in Finnish and Swedish.

5   COMBINED INFORMATION FLOWS

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

6   CHANGES ON THE PREVIOUS YEAR

Version	Data Name	Data element	Description
1.0	058	Payment year	Year changed

7   LIST OF THE DATA CONTENT

Code	P/V	T	L/T	Description	Format	Permissible values
000	P	T		File identifier	AN8	VSKTVYSL
082	V			Deletion	A1	D
010	P	T		Payor's Business ID	YTUNNUS2	
080	V	ET	V/P, *	Business ID of the account operator or other third-party filer that submits the return	TIHOYHTEISO	
158	V		V/P, *	Filer's role 1= Account operator 2= Central securities depository 3= other foreign filer	N1	1,2,3
067	V		V/P, *	Name of the central securities depository where the security was issued. You must populate 067 if a bond/debenture was issued in a central securities depository.	AN70	
068	V	ET	V/P, *	ID code of the central securities depository where the security was issued You must populate 068 if a bond/debenture was issued in a central securities depository.	AN30	
058	P	T		Payment year The year of payment is the calendar year when payment took place	VVVV	2025
001	P			Start of a partial data set	N8	
802	P	T	*	Select the type of interest 8A = Interest on bank deposits (paid to bank account holders by commercial or savings banks accepting deposits from the public—must be reported separately for each banking entity). 8B = Interest on bonds and debentures (separately for each issue) 8C = Interest on deposits in employee banks and interest paid by domestic payment institutions and the Finnish branch offices of foreign payment institutions	AN2	8A, 8B, 8C
812	P		*	Total interest subject to tax at source on interest income	R14,1	
813	P			Total amount of tax at source on interest income	R14,1	
815	V			Total interest paid to non-resident taxpayers	R14,1	
816	V			Interest that has been paid to resident taxpayers and on which no tax at source has been withheld	R14,1	

817	V	T	V/P, *	ISIN code of bond or debenture	ISINKOODI	
818	V	T	V/P, *	Official name of bond or debenture	AN60	
805	P			Payor category 01 = Deposit bank 02 = Employee bank (personnel service office) 03 = Finnish branch office of a foreign credit institution 04 = State of Finland 05 = Domestic payment institution 06 = Other issuer of bonds and debentures 07 = Finnish branch office of a foreign payment institution	AN2	01, 02, 03, 04, 05, 06, 07
009	P			End of a partial data set	N8	
041	P			Name of contact person	AN30	
042	P			Contact person's telephone	PUHELIN2	
014	P	T		Name of the software that produced the file	Y-TUNNUS_AN2	
048	P			Software application that produced this file	AN35	
198	P			Software-generated timestamp	DDMMYYYY HHMMSS	
999	P			Final identifier	N8	

8   AUTOMATED CHECK PROCESSES

New / Changed	Code	Description of Calc. Rule / Check
	802 817 818	#1914; If the Type of Interest is 8B (802:8B), you must populate either the ISIN (817) or the name (818) of the bond/debenture.
	817	The two first characters must be alphabetic of the ISIN (817), bond/debenture (characters FI are also allowed). #1915; Incorrect ISIN.
	080, 158	#1704; If the Business ID of the account operator or other third-party filer that submits the return (080) is populated, then the value of Filer's role (158) must be 1= account operator, 2= securities depository, or 3= other foreign filer of annual information. This check does not apply to deletion filings.
	067, 068	#1705; If you populated either the Name of the central securities depository where the share was issued (067) or the ID code of the central securities depository where the share was issued (068), you must populate both two elements. This check does not apply to deletion filings.

New / Changed	Code	Description of Calc. Rule / Check
	802, 067, 068	#1731; You can populate Name of the securities depository where the share was issued (067) and or the ID code of the securities depository where the share was issued (068) only when Type of interest (802) is 8B

9 MESSAGES

Not applicable to this information flow.

10 EXAMPLE

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

The input for the 2025 payment year (058) contains information for the Payer ID 6612663-4 (010) that relates to three different partial data sets (001:3). First data set (ends with 009:1) contains information on interest (802:8A) interest total being 2000000 euros and 50 cents (812), payor category: "bank accepting deposits from the public (805)".

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

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

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

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000:VSKTVYSL
010:6612663-4
058:2025
001:3
802:8A
812:2000000,5
813:400000,2
805:01
009:1
802:8B
812:100000,0
813:20000,0
817:EE1223344555
805:06
009:2
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802:8B
812:80000,1
813:6000,0
817:EE1226677888
805:02
009:3
041:Korko Martti
042:09123456
014:6612663-4_AN
048:TestiAccounting Pro 1.0
198:02012026203015
999:1