

# **INFORMATION RETURN**

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

### **DESCRIPTION OF THE DATA FILE 2016**

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## **1 INTRODUCTION**

This guidance explains the structure of the required inbound file and the check procedures that follow. For more information, see [Description of e-File](#).

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

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

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

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

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

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

## **22 MAKING CORRECTIONS**

For more information, see Making corrections to e-filed submittals of information returns.

## **23 PERIOD OF VALIDITY**

This specification sets out the requirements of file formatting that come into force 23 February 2016 and continue to be in force until a new version of this specification is released.

Due date for filing is 15 February 2017.

## **24 COMBINED INFORMATION FLOWS**

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

## 25 CHANGES ON THE PREVIOUS YEAR

Data Name	Data element	Description
10/801	Document type	Removed (see Making Corrections)
20-32/804	Payor's ID	Now refers to pos. 010
15-18/803	Year of payment	Now refers to pos. 058
35-50/812 51-66/813	Total paid interest Total amount of tax at source on interest	Now the format is 'R'.  If Data Element format is 'R', entries must have one decimal only. Decimal separator character: the Comma (,)
143-144/805	Payor category	This is a new Data Element.
224-258/048	Software application that produced this file	This is a new Data Element.
146-175/041	Name of contact person	This is a new Data Element.
177-221/042	Contact person's telephone	This is a new Data Element.
260-273/198	Send Date and Time — populated by the service provider	This is a new Data Element.

## 26 LIST OF THE DATA CONTENT

Descriptions of the column entries:

<b>Position</b>	The place where the data is located; concerns the fixed-length format.
<b>P/V</b>	<b>P</b> mandatory field  V not mandatory field
<b>T</b>	<b>T</b> refers to names and identity codes when making corrections and sending in a file that deletes previous entries (082:D). It is required that the name and ID are exactly the same as in the previous filing. No other information is required in a deletion file except the names and identity codes.
<b>L/T</b>	<p>If there is an asterisk * in the L/T column, it means Tamo will run a check on the user entries.</p> <p><b>V/P</b> means that the field is not mandatory unless special conditions apply. In conditional sections, filling in the field, or the result of a calculation, determine whether some other information is mandatory.</p> <p><b>#</b> means that you cannot populate the field if the field preceded by a # character is populated. If populating it with a zero is OK, it is mentioned in the Data Element Description text.</p> <p>If there is an <b>L</b> in the L/T column, it means that a formula determining the value is in existence, but Tamo does not run an automated check.</p> <p>If there is an <b>H</b> in the L/T column, it means that a Message is displayed regarding the entry. However, this does not prevent the submittal.</p> <p>There may be several of the above comments made in the L/T column if the entries are subject to calculations and automated checks.</p>

<b>Permissible values:</b>	This column contains the relevant permissible values, separated by comma.
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Position	Code	P/V	T	L/T	Description	Format	Permissible values:
1-8	000	P	T		File identifier	AN8	VSKTVYSL
12-13	802	P	T		Type of interest 8A Interest on bank deposits (paid to bank account holders by commercial or savings banks accepting deposits from the public—must be reported separately for each banking entity). 8B Interest on bonds and debentures (separately for each issue) 8C Interest on the balances of deposits in employee banks (personnel service offices), of client accounts in payment institutions, and interest paid by the Finnish branch offices of foreign payment institutions.	AN2	8A, 8B, 8C
15-18	058	P	T		Year of payment The year of payment is the calendar year when payment took place.	VVVV	2016
20-32	010	P	T		Payor's ID	YTUNNUS	
35-50	812	P			Total paid interest	R14,1	
51-66	813	P			Total amount of tax at source on interest	R14,1	
68-127	814	P	T		Additional information	AN60	
129-141	080	V	T		Account operator's Business ID	YTUNNUS	
143-144	805	P			Payor category 01 Bank accepting deposits from the public 02 Employee bank (personnel service) 03 Finnish branch office of a foreign credit institution 04 State of Finland 05 Domestic payment institution 06 Other issuer of bonds and debentures 07 Finnish branch office of a foreign institution	AN2	01, 02, 03, 04, 05, 06, 07
146-175	041	V			Name of contact person	AN30	
177-211	042	V			Contact person's telephone	PUHELIN2	
224-258	048	P			Software application that produced this file	AN35	
260-273	198	V			Send Date and Time — populated by the service provider	DDMMYY Y HHMMSS	
	999	P			Final identifier	N8	

## 27 AUTOMATED CHECK PROCESSES

Not applicable to this information flow.

## 28 MESSAGES

Not applicable to this information flow.

## 29 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).

Bank deposits earning interest (082), for the 2016 year of payment (058), with Payor's ID 1234567-9 (010), total interest paid 2,000,000 euros and 50 cents (812), total tax at source 400,000 euros and 20 cents (803), payor category (805) is a Bank accepting deposits, contact person's name Martti Korko (041), his telephone (042) is 09123456 and the sequential number of the itemization is 1, and consequently, '1' is the value of the final identifier (999) on the last line.

```
000:VSKTVYSL
802:8A
058:2016
010:1234567-9
812:2000000,5
813:400000,2
805:01
041:Korko Martti
042:091123411
048:6606611-7_AP
999:1
```