



# **CORPORATE E-INVOICING SERVICE**



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## 1

**General description**

The e-invoicing service enables invoices to be sent and received in electronic form in the Corporate Web Services channel or via OP eServices.

The e-invoicing service enables your company to send e-invoices

- to private and corporate customers using e-invoicing services provided by OP Financial Group or another financial institution or
- to customers using the services of an e-invoice operator.

Your company can receive e-invoices

- from invoicers using e-invoicing services provided by OP Financial Group or another financial institution or
- from customers using the services of an e-invoice operator.

If not all of the company's customers are yet able to receive invoices in electronic format as e-invoices or direct payments, the company can send invoices to a printing service, which will print the invoice, place it in an envelope and post it to the recipient. Invoices can be printed in black and white or using four-colour printing.

The e-invoicing service also enables copies of purchase invoices to be automatically delivered to parties such as accounting firms.

Companies can use additional services related to consumer invoicing. Companies can register as e-invoice issuers by sending an invoicer message to the online services of banks and they can receive e-invoice reception notifications made by consumers using online services. If the company's invoices include information falling within the scope of data protection, the verified personal ID code of a person who has sent an e-invoice reception notification can be forwarded along with the reception notification as an additional service. This enables invoicers to be certain that the recipient of the invoice and the billable party are one and the same person.

It is possible to add links created by the bank to invoices sent to consumers via the online service. Invoice-specific links could point to an invoice image or further information hosted by a different service. A customer identification link can be used to redirect the customer from the online services to the invoicer's own transaction service.

## 1.1

**Finvoice forwarding service**

E-invoices sent between banks conform to the Finvoice standard specified by Finance Finland. The service model for forwarding e-invoices between banks and customers is known as the Finvoice forwarding service.

On the Finvoice forwarding service, the invoice operator is a financial institution and it has an ID, such as OP Financial Group's ID, OKOYFIHH. The part of the Finvoice message containing the data required to forward the message is known as the framework, which corresponds to the envelope. The delivery data for the sender and the recipient consists of two parts:

- The sender's e-invoice address and the sender's operator, and
- The recipient's e-invoice address and the recipient's operator.

E-invoices can be forwarded between banks on the Finvoice forwarding service. See Finance Finland's e-invoice page at [www.e-lasku.info](http://www.e-lasku.info) for an up-to-date list of the



banks on the Finvoice forwarding service, the structure of Finvoice invoices, a description of the Finvoice forwarding service, and the terms and conditions. In practice, all of the major banks operating in Finland are on the service.

## 2 Prerequisites for deploying the e-invoicing service

### 2.1 The bank connection software must be able to create Finvoice invoices

Verify that your company's invoicing software is capable of creating invoices in Finvoice format. If the invoicing software does not have e-invoicing capabilities, your company may take the following action:

- a) Use an update package or additional feature to enable e-invoicing capabilities in the software.
- b) Use e-invoicing on the op.fi service if your company uses OP eServices to handle its banking affairs.
- c) Use the OP cooperative bank's [Kultalinkki bank connection software](#) on the op.fi service. Follow the link above and select "Install Kultalinkki". Your company must use the Web Services channel as its connection to the bank in order to use Kultalinkki.

A utility program is available for processing the invoicer messages and reception notifications included in the notification service related to the e-invoicing service for private customers. This program is on Finance Finland's website at [www.finvoice.info/](http://www.finvoice.info/) if your bank connection software does not support processing of this material.

### 2.2 Agreement on the Corporate Bank Connection, Web Services channel

Ensure that your company or data processor has a valid agreement on the Corporate Bank Connection with a bank belonging to OP Financial Group.

### 2.3 Agreements required to send and receive e-invoices

Your company requires an e-invoice sending agreement in order to send e-invoices and an e-invoice reception agreement in order to receive e-invoices. These agreements can be made at your company's OP Financial Group bank.

The bank will notify you of your company's e-invoicing address when you make e-invoice sending and reception service agreements. The address may be the same for sending and receiving invoices. The e-invoice address is typically either an EDI identifier or an IBAN-format e-invoicing address.

- IBAN = International Bank Account Number. For example: FI5850260850130450. **Despite being in the format of a bank account number, IBAN-format e-invoice addresses should not be confused with bank account numbers.**
- EDI identifier = electronic data interchange counterparty ID. The identifier is 12–17 characters in length. Finland's international taxation code 0037 + the business ID without dashes + an optional checksum.

#### Invoicing private customers

Private customers' e-invoicing addresses are normally collected via the e-invoice address notification service. The notification service enables your company to send an invoicer message to the online banking services for private customers. Private customers will see your company's details in the list of invoicers on the online service and can send your company a notification of the reception of e-invoices. The reception notification sent by the customer includes routing data used to send e-



invoices to the customer's online service. Your company will receive a notification in machine-language format. It is not necessary to make a separate agreement with the bank on the use of the notification service – this is included in the e-invoice sending agreement.

### **3 Commencement and use of the e-invoicing service**

#### **3.1 Updating the e-invoicing address in invoicing software**

When your company has made an agreement with the bank on sending e-invoices, your company should save the e-invoice address and invoice forwarding ID (OKOYFIHH) in the invoicing software. These details must be included in outgoing e-invoicing data.

#### **3.2 Informing customers**

When your company has made the agreements required to use the e-invoicing service and the service is in use, your company can inform trading partners of the e-invoice address to use and its ability to send and receive e-invoices.

When you make agreements with the bank on the e-invoicing service, the bank will transfer your e-invoice address to the [e-invoice address database](#) via an automatic batch run that will take place during the following night. Partners can use the TIEKE Information Society Development Centre's service to search for details on companies that send and/or receive e-invoices.

In order to begin sending e-invoices to private customers, your company must send an invoicer message to the bank. Information about your company's e-invoicing capability will be sent to private customers' online banking services on the basis of an invoicer message.

#### **3.3 Updating the billing method on the customer register**

When your company's customers decide to use the e-invoicing service as their billing method, update the customer register with the e-invoice address reported by the customer, along with the operator ID and the new billing method.

When private customers pay invoices on OP eServices, they will be prompted to order e-invoices. When entering the invoicer's name and account number as stated on the paper invoice, it is also possible to order e-invoices. E-invoice orders can also be made by searching for the invoicer by the recipient's account number or business ID.

The customer-specific billing method is kept up to date on the customer register. If the invoice recipient is not capable of receiving e-invoices, invoices can also be delivered on paper to the customer's postal address by the OP Printing Service. Invoices forwarded to the printing service are sent in the same batch of data as the actual e-invoices. The use of the printing service must be agreed with a bank belonging to OP Financial Group.

#### **3.4 Invoicing and receiving invoices**

E-invoices are created by your company's invoicing software. E-invoices are sent and received via your bank connection software. Data is sent and retrieved in the Web Services channel.



## 4 Invoicing consumers and the e-invoice address notification service

### 4.1 General information about the e-invoice address notification service

The e-invoice address notification service enables your company to send an **invoicer message** to the online banking service for private customers via banks. Private customers can use the invoicer message as a basis for making **reception notifications** to your company.

The invoicer message is the company's way of communicating its ability to receive customers' reception notifications and send e-invoices. An invoicer message must be made before e-invoices can be sent to private customers.

When private customers notice your company's ability to send e-invoices on their online banking service, they can order e-invoices from your company by making a reception notification. When private customers pay invoices on OP eServices, they will be prompted to order e-invoices. When the invoicer's name and account number are entered as stated on the paper invoice, it is also possible to order e-invoices. E-invoice orders can also be made by searching for the invoicer by the recipient's account number or business ID. The reception notification is a machine-language method of communicating to your company the information required in order to send e-invoices.

### 4.2 Sending invoicer messages

Your company can use the e-invoicing service to send an invoicer message to all banks offering e-invoicing services to consumers. An up-to-date list of banks offering this service is available on Finance Finland's website at [www.e-lasku.info](http://www.e-lasku.info). Information about your company's e-invoicing capability will be sent to private customers' online banking services in a separate invoicers list. When the invoicer message is sent, private customers will receive information about your company's ability to send e-invoices whenever they pay your company's invoices.

The item billed is stated on the invoicer message. If your company has several items billed and you wish to differentiate these from each other, you can send different invoicer messages for each item billed. The items billed may include items such as mobile phone bills, broadband bills, etc. The items billed may also use the same invoicing address and operator ID, providing that each item billed has a different code.

Your company's invoicer message may ask the customer to provide identification details, such as a customer number, reference number or personal ID code. One or two items of identification data may be requested. Identification data is mandatory, so it should be noted that if your company requests two items of identification data, the customer must provide both items in order for the reception notification and e-invoice order to succeed.

If your company is entitled to collect a personal ID code register from customers, your company may begin using a service offered by the bank whereby the personal ID code of the owner of the online service is forwarded on the reception notification, having been verified against the owner details on the online service agreement. The service enables e-invoice recipients to be reliably identified. When the service is in use, no other person, such as a family member, is able to order e-invoices on the user's online banking service on the user's behalf.

Invoicer messages are sent to the bank via the Web Services channel. The bank forwards the invoicer message to the other banks that are covered by the Finvoice forwarding service and that are selected by the invoicer on the invoicer message. The



invoicer's sending address is the e-invoice address stated on the agreement between your company and the bank.

#### 4.3 Creating an invoicer message

Some bank connection software does not include the option of creating invoicer messages. However, it is possible to create invoicer messages using the invoicer message service on Finance Finland's Finvoice service website at [www.finvoice.info](http://www.finvoice.info). Your company must send the invoicer message created by the software via the Web Services channel.

See the Finvoice service website for a more detailed technical description of the notification service and the content of the service.

#### 4.4 Reception notifications

Private customers can communicate e-invoice orders based on the invoicer message sent by your company. The identification data requested by your company from the customer is sent with the reception notification.

If a customer pays an invoice from your company using an online bank and it is also possible to receive the invoice in electronic form, the customer will be informed that your company can send e-invoices. In such cases, the recipient's account number is the means of identifying the e-invoicing capability. In conjunction with this, the customer may choose to send an e-invoice reception notification to your company.

If a reception notification is generated when an invoice is paid, the bank may automatically use the invoice reference number as the identification data. The reference number can be sent if the invoicer has sent the bank an invoicer message in accordance with version 2.0 or higher.

The reception notification is forwarded for retrieval by your company in the Web Services channel. When a reception notification arrives, your company may update the customer's billing method on the customer register and begin sending e-invoices to the private customer.

If your company is using bank connection software that does not support processing of reception notifications, there is a utility available for managing reception notifications on Finance Finland's Finvoice website at [www.finvoice.info](http://www.finvoice.info).

##### 4.4.1 Facilitated deployment of e-invoicing on op.fi

Your company has the option of using the facilitated deployment of e-invoices offered by OP's e-invoicing service. The purpose of the service is to make it clearer to private customers that they can order e-invoices by offering customers e-invoice orders by default.

When a customer pays an invoice from your company on OP eServices and it is also possible to receive the invoice in electronic form, the customer will be informed that your company can send e-invoices. In such cases, the recipient's account number is the means of identifying the e-invoicing capability. In conjunction with this, the customer may choose to send an e-invoice reception notification to your company.

When private customers pay invoices on OP eServices, they will be prompted to order e-invoices. When the invoicer's name and account number are entered as stated on the paper invoice, it is also possible to order e-invoices. E-invoice orders can also be made by searching for the invoicer by the recipient's account number or business ID. The reception notification is a machine-language method of communicating to your company the information required in order to send e-invoices.



To deploy the service, your company must send a new, updated invoicer message to the Web Services channel. The invoicer message must meet the standards of version 2.0 or higher.

Invoicers use the reference number from the previous invoice as the only item of identification data on invoicer messages and reception notifications. In addition, an attribute related to the reference number is used. The service can be deployed if a separate account exists for each item billed.

For further information on the data content and purpose of use of the field on invoicer messages, see version 2.0 or 3.0 of the application instructions for the notification service on the Finvoice service website at [www.finvoice.info](http://www.finvoice.info).

When the invoicer message is updated, take care to ensure that the notification message is sent to the bank in the form of a change and absolutely not as a deletion or new notification. Deleting an invoicer message also deletes all of the reception notifications sent by private customers in response to the invoicer message.

#### 4.5 Updating and deleting invoicer messages and reception notifications

##### 4.5.1 Updating and deleting invoicer messages

Your company can also deliver an updated invoicer message to the bank's online service or, if necessary, delete the invoicer message from a specific bank. The update will be applied on the basis of the invoicer's e-invoice address and item billed. Updates and deletions must be sent from the address used to send the original message. The item billed must also be the same as in the original message. Change notifications must state all of the invoicer's account numbers, even if the change affects information other than the account number.

For more detailed instructions on updating or deleting an invoicer message, consult the software supplier or bank.

**Deleting an invoicer message also deletes all of the reception notifications associated with the invoicer message. Reception notifications cannot be restored following an erroneous deletion, so private customers will be required to submit new reception notifications.**

##### 4.5.2 Updating or deleting reception notifications

Customers can update their reception notifications after sending them. In such cases, the reception notification is of a different type than a new notification. The type is called a "Change" under the Finvoice standard. Your company must update the customer register to reflect the changed data.

Customers may also delete reception notifications that they have sent. In such cases, the reception notification type is "Delete" under the Finvoice standard. Your company must update the customer register to reflect the changed data.

The precise time when reception notifications are created is sent along with the notification. This enables reception notifications to be arranged in chronological order on your company's systems.

#### 4.6 ReceiverProposal messages

ReceiverProposal (RP) messages are sent by invoicers to consumer customers to propose using e-invoices.

Your company can send consumer customers a receiver proposal to use e-invoicing, which is a pre-completed e-invoice order that the customer can either accept or delete on OP eServices. When a proposed e-invoice is accepted, an e-invoice order





is generated, after which the consumer customer will receive all bills, including the first one, as e-invoices. Thanks to proposed e-invoices, consumer customers do not need to wait for the first printed invoice in order to switch to e-invoices on the online banking service. This facilitates and accelerates the conversion to e-invoicing.

Your company must have a valid e-invoice sending agreement with OP. No other separate agreements are required. As an invoicer, your company must also have a valid invoicer message with all banks.

Your company must make an agreement with a service provider on sending RP messages and with consumer customers on sending proposed e-invoices to the customers' OP eServices. Your company will need the personal ID codes of consumer customers, as well as the information that the customer wishes to receive e-invoices on OP eServices.

RP messages are sent from the same e-invoice address as other Finvoice messages and e-invoices. The e-invoice sender address must be the address stated on the invoicer message.

Your company can send RP messages to the bank via bank connection software or OP eServices, and the bank will allocate them to the correct customers using the personal ID code.

If your company's software cannot create RP messages, ReceiverProposal software is available on Finance Finland's [finvoice.info](https://finvoice.info) website for creating and sending messages in file format via channels such as [op.fi](https://op.fi) or Web Service.

When your company has sent the RP message, consumer customers will receive a notification on OP eServices to inform them of the ReceiverProposal. Users have 30 days to accept or delete the proposal. If a consumer does not accept or delete a proposed e-invoice within 30 days, it will be deleted from OP eServices.

When a consumer customer approves a proposed e-invoice, your company will receive a ReceiverInfo message from OP to show that the customer has ordered e-invoices. Thereafter, the invoicer can send invoices to the customer in electronic format.

The invoicer can also use RP messages to transfer e-invoice reception notifications from one item billed to another in cases such as company mergers or acquisitions. In practice, the invoicer uses RP messages to ask all of its customers to send new e-invoice orders, which are then allocated to a new invoicer message. The old RI reception notification will remain in effect for the invoicer. It will only expire when the old invoicer message is deleted.

The benefits to your company of proposed e-invoices are the increasing popularity of e-invoicing, cost savings and easy transition of the invoicing base.



## 5 E-invoice forwarding schedules

Forwarding of e-invoices, invoicer messages and reception notifications adheres to the schedule in the terms and conditions of Finance Finland's Finvoice forwarding service.

- If data is transferred within OP Financial Group, the data can be retrieved by the recipient no later than one banking day after the day when the bank received the sender's data.
- If data is transferred from OP Financial Group to a different bank, the data can be retrieved by the recipient no later than two banking days after the day when the bank received the sender's data for forwarding.
- There is a [separate guide on op.fi](#) concerning the processing times for data on the corporate bank connection (Web Services).

## 6 Data identifiers for the e-invoicing service in the Web Services channel

The data identifiers and other information required to deploy the Web Services channel are shown in the [application note for the Web Services channel](#).

## 7 Data checks

The following checks are performed by OP Financial Group on outgoing data.

- The message framework follows the Federation of Finnish Financial Services specifications. The framework must include a sender, recipient, and routing information and roles for both operators (From, From, To, To and Role fields).
- The recipient's e-invoice address is correct and there is a valid reception agreement.
- The sender's e-invoice address is correct and there is a valid sending agreement. The sender's authorisation to send data is verified.
- The operator ID of the e-invoice operator is correct.
- The data conforms to the Finvoice standard.

The content of the invoice is not examined, except for the due date on invoices received by OP eServices. However, checks are conducted to verify that the information entered conforms to the Finvoice standard. The Finvoice message standard specifies factors including whether a field is mandatory, what type of data must be entered into each field (numerical, dates, text) and how many characters can be entered into each field. The Finvoice application instructions are available on Finance Finland's website at [www.financeinfo.fi](http://www.financeinfo.fi).

## 8 Printing service

It is likely that not all of your company's customers are able to receive e-invoices. However, if your company uses the bank's printing service, all of the company's outgoing invoices can be sent in the same channel, and some of the invoices will be sent electronically while others will be posted by the printing service.

### How the printing service works in practice:

1. In your invoicing software, enter TULOSTUSPALVELU (for the printing service) or VARITULOSTUSPALVELU (for the colour printing service) as the recipient's e-invoice address, and use OP Financial Group's ID (OKOYFIHH) as the recipient's operator ID.



- If your company uses e-invoicing on the op.fi service or OP cooperative bank's Kultalinkki software, it is not necessary to enter the printing service's address separately because the printing service can be selected as a delivery method for each invoice.
- 2. Invoices are received by the bank in Finvoice format and forwarded for printing.
- 3. The invoice recipient may be a corporate or private customer.
- 4. Invoices are printed and delivered by post no later than on the weekday after sending. Invoices are delivered to recipients in accordance with the delivery schedules, terms and conditions of Posti.

### **Invoice form to be used for the printing service**

A standard-format invoice layout is used for the printing service, including

- a credit transfer form and barcode
- all of the data fields under the Finvoice standard and
- your company's logo, either in monochrome or colour.

The invoice layout is appended to these instructions to show how the various data fields in an e-invoice message are arranged on a printed invoice. The numbers in parentheses on the form template indicate the column widths of the fields. If invoice fields contain text that is longer than permitted by the form design, the text will be split into rows when the form is printed. The headings in italics on the form template will not be printed on the invoice if the invoice does not contain the corresponding information.

If the standard layout does not meet your company's needs, your company may make an agreement on a tailored layout directly with the printing service provider. For more information, please contact your bank.

### **Adding a logo**

If your company would like printed invoices to include your company logo, the logo can be sent to the bank. The logo should be sent electronically in TIF format at a resolution of at least 300 dpi.

### **Testing the printing service**

Before sending the first customer invoice, it is advisable to send a test invoice in your own name: this will reveal what the invoice looks like and how the information is laid out on the form.

Your company can use the e-invoice service to send copies of purchase and sale invoices to accountants.

The terms for sending copies of purchase invoices are specified when the e-invoice reception agreement is made or information can be added to the agreement at a later date. In such cases, a copy of every purchase invoice is automatically delivered to a party such as an accountant. The details of the recipient of the copy are specified in the agreement.

Copies of sales invoices are specified in the bank connection software, providing that the software has such a feature. For example, OP cooperative bank's Kultalinkki bank



connection software enables copies of sales orders to be specified for each invoice. The address of the recipient of the copy is saved in the customer register.

## 10 Links on invoices

### 10.1 General information about links

E-invoices in Finvoice format can contain links to the invoicer's website. Links may be specific to certain product rows or to the invoice as a whole. Links enable information such as marketing and advertising material to be shown to the invoice recipient. The method for adding links to invoices depends on the bank connection software. The visualisation of links depends on the recipient's systems but, for example, the online services offered by every bank show links to the recipient in active form.

The invoicer determines the archiving period for services and itemisation data shown when links are followed. The information shown when the link is followed may differ from the invoice retention period, and customers should be informed if this is the case. OP eServices stores invoices for customers free of charge for two years. All of the information that is relevant to the invoice should be included in the invoice itself.

### 10.2 Link service

The e-invoice link service brings your company's customers closer to your electronic service. When an e-invoice is received by a bank's online service and opened for viewing, the payer can securely access your company's services via a link created by the bank. Having a link created by the bank is particularly suitable for companies that

- need to send confidential appendices to private customers along with electronic invoices
- would like to make use of an invoice designed in accordance with the company's brand when electronic invoices are sent and
- would like to expand their electronic business and increase the degree of self-service used by private customers.

The e-invoice link service can be utilised for two purposes:

1. Showing the recipient documents related to the invoice, taking into consideration information security and protection of the customer's data in your company's archive or the archive of a display service
2. Identifying the customer for transaction services, enabling the customer to perform actions such as placing orders, making purchases or completing applications on your company's online service. The link can be used as the basis for authenticating a customer's identity when your company already holds customers' personal ID codes. For companies that do not have access to personal ID codes, an alternative solution would be to use the bank's TUPAS service and the Finnish Trust Network (FTN), the new method of electronic identification that will supersede TUPAS.

### 10.3 Operation of links created by banks

In conjunction with invoicing, your company enters the agreed invoicer or presentation service identifier in certain data fields on e-invoices, as well as a document identifier, which uniquely identifies the document in the archive. The bank uses this information to identify the agreement on the link service in the bank, as well as the URL that the bank will direct the customer to when the link is followed. The bank adds a checksum calculated from the personal ID code of the owner of the online service owner to the link rather than adding the personal ID code or part thereof.



Finance Finland's online banking link description is followed when links are created, as well as the Finvoice application instructions. Providers of presentation services and software suppliers can visit [www.finvoice.fi](http://www.finvoice.fi) for further information.

Under this service, the bank is responsible for verifying the identity of the online banking customer and for creating the link. The invoicer is responsible for interpreting the link and ensuring that the right customer accesses the right document or transaction service information. The invoicer is also responsible for the content, performance and security of the service accessed by the link.

Banking groups and providers of presentation services will build link services into their online banks in accordance with their own schedules.

Your company can begin using the link service as follows:

- Decide how and where your company intends to make use of links.
- Decide whether your company will use its own server to maintain documents and transaction services or whether you will purchase services from an external presentation service provider.
- Make an agreement with service providers on the content and deployment of the service.
- Make an agreement with the bank on the deployment of the link service and provide your bank with the URL data required to create links.
- Generate the data required for outgoing e-invoices in accordance with Finance Finland's application instructions.
- The bank will display the link in conjunction with the e-invoice payment proposal on the customer's online service.
- When the customer clicks on the link, the customer will be transferred to a site outside the bank's online service. The bank will forward identification data along with the link.

## 11

### Appearance of e-invoices

There are two options for displaying e-invoices, and you can choose the more suitable one for your company.

#### Appearance in accordance with the Finvoice standard

The appearance in accordance with the Finvoice standard is automatically used for all e-invoices in online banking services. Images are not included in invoices, so your company's logo cannot be on the invoice. However, it is possible to set out the necessary information on the invoice clearly and an itemisation can also be included on the invoice itself. It is advisable to make use of the extra data fields on Finvoice invoices rather than entering all of the information into free text fields. This will ensure that the layout functions optimally when the invoice is visualised.

#### Image of the invoice outside the online bank

The alternative is for your company to create an image of the invoice to be shown to the recipient on a server outside the bank's online service. When the online bank receives an e-invoice, the recipient can be transferred to a destination outside the bank's online service by following a link.



Your company can make use of the link service offered by the bank for this. The service involves the bank creating a secure link that can be utilised to directly display a confidential itemisation of the invoice on a service outside the bank's online service.

The link may also be an ordinary URL that the invoker enters on the invoice. If the link leads to confidential information, it is advisable for the service to which the link directs the user to require a separate login before confidential information is displayed.

## 12 Appendices to invoices

Appendices cannot be sent with e-invoices. Invoice itemisations, including the compulsory itemisations on electricity invoices, can be shown in the free text field on the invoice.

Separate appendices can be shown in locations such as your company's own website. You can enter links to your company's website on e-invoices, either for each product row or for the invoice as a whole. If the link is intended to show confidential information, a good solution is a secure link created by the bank for the e-invoice. See section 11 (Links on invoices) for further information about the link service.

## 13 Descriptions of error messages

### 13.1 Recipient not found (error code 2)

Reasons:

- The recipient does not have a service agreement with the bank.
- The recipient's operator does not have an agreement with the bank.
- The recipient's identifier does not match the value in the bank's e-invoicing service agreement.
- The recipient's operator identifier does not match the value in the bank's e-invoicing service agreement.

Action required:

Contact the e-invoice recipient and ensure that the recipient has a valid agreement with the bank. If the recipient has an agreement, check that the reception address was entered correctly in the data. In addition to the recipient's invoicing address, the data must include the correct operator intermediary identifier. When these details have been corrected, send the data again.

### 13.2 No service agreement (error code 3)

Reasons:

- Your company does not have an e-invoice sending agreement with the bank.
- Your company's e-invoice address was entered incorrectly in the data.
- Your company's operator does not have an agreement with the bank.
- Your company's operator identifier does not match the value in the bank's e-invoicing service agreement.

Action required:



Your company should make an e-invoice sending agreement with your bank. If you already have such an agreement, check that the sending address was entered in the data correctly. When these details have been corrected, send the data again.

### 13.3 Intermediary not found (error code 4)

Reasons:

- The e-invoice data does not contain an identifier for either your company's intermediary or the recipient's intermediary.
- The identifier for your company's intermediary or the recipient's intermediary was entered in the data incorrectly.

Action required: Check and correct the intermediary identifiers. Send the corrected data again.

### 13.4 Message ID and time stamp have already been used (error code 5)

Reason:

- The same ID and time stamp were used to send a prior message.

Action required: Check that the same invoice has not been sent twice.

### 13.5 Other error: more detailed description of the error (error code 6)

The other error class ("Validate Error") includes several error types. A more detailed explanation of the reason for the error message is given after the "other error" text.

The reason for the error message is that the invoice data does not conform to the Finvoice standard. The value of one of the fields differs from the value required by the Finvoice standard.

The field specifications, mandatory entry, data format and length are presented in the Finvoice application instructions, which are available on Finance Finland's e-invoice website at [www.e-lasku.info](http://www.e-lasku.info).

The invoicing software supplier is responsible for ensuring that outgoing data conforms to the Finvoice standard when it is sent to the bank.

The invoicing software supplier is responsible for verifying which version of the Finvoice standard is in use. If the sender is using a different software version than the recipient, there may be problems receiving e-invoices.

The descriptions of "other error" messages used by OP Financial Group are as follows:

- Incorrect framework – the invoice framework could not be processed, the framework is missing the From and To elements.
- Epidate format – the date format in the Finvoice material is not YYYYMMDD.
- Credit note sum <0> – the credit note value is positive.
- Currency code – the currency code is not EUR.
- Recipient's name missing – the invoice does not contain a recipient name.
- Incorrect reference number – the reference number on the invoice is incorrect.



- Incorrect bank account number – the credit account is incorrect. Bank accounts must be expressed in IBAN format in the data. The IBAN format contains 18 characters.
- EUR sum incorrect – the invoice sum is incorrect.
- Recipient is preventing the invoice from being sent – a private customer only accepts e-invoices from invoicers to whom he/she has sent a reception notification. The private customer does not have an active reception notification for the invoicer.
- Due date incorrect – the due date of the invoice is formed incorrectly.
- Due date too close – the invoice is received by OP eServices and the invoice due date is sooner than the sending date + 1.

Action required: Check the information and correct it as required.

### 13.6 Error messages issued by e-invoice operators

If an e-invoice operator cannot deliver an e-invoice to its customer, it will inform the bank used by the sender of the e-invoice. The typical error messages are:

```
<Code>6</Code>
```

```
<Text>Failed to construct a valid receiver OVT.  
BuyerOrganisationUnitNumber is not OVT, BuyerPartyIdentifier is  
not OVT, BuyerOrganisationTaxCode can't be converted to OVT,  
BuyerPartyIdentifier can't be converted to OVT
```

```
<Code>6</Code>
```

```
<Text>Failed to construct a valid receiver OVT.  
InvoiceRecipientOrganisationUnitNumber is not OVT,  
InvoiceRecipientPartyIdentifier is not OVT,  
InvoiceRecipientOrganisationTaxCode can't be converted to OVT,  
InvoiceRecipientPartyIdentifier can't be converted to OVT
```

These errors arise when the operator has checked the information required to deliver an invoice and there is incomplete information in either the OrganisationUnitNumber field and/or the PartyIdentifier field. Depending on the bank connection software, "OrganisationUnit" and PartyIdentifier are "Business ID". The company's EDI identifier can be entered into the OrganisationUnit field.

## 14 Advice and investigation services

You can contact OP Corporate and Payment Services for help in deploying the e-invoicing service and in the event of problems by calling +358 100 05151. Select option 3. The service is open from Monday to Friday, 8 am to 10 pm.



## Appendix (1): Printing service layout template

e-Lasku

InvoiceTypeText

Sivu 1

SellerStreetName SellerPostCodeIdentifier SellerTownName		Laskun päiväys: Laskun numero: Myyjän viite: Tilaus / Sopimus: Sopimus: Ostajan asiakasnrö:	InvoiceDate (25) InvoiceNumber SellerReferenceIdentifier OrderIdentifier AgreementIdentifier BuyerPartyIdentifier
InvoiceRecipientOrganisationName[1] InvoiceRecipientOrganisationName[2] InvoiceRecipientPostOfficeBoxIdentifier InvoiceRecipientPostCodeIdentifier InvoiceRecipientTownName CountryName	(50)		
Myyjä: Y-tunnus: SellerPartyIdentifier SellerPartyDetails/SellerOrganisationName SellerContactPersonName SellerEmailAddressIdentifier SellerPhoneNumberIdentifier	(25)	Saajan pankkitili: Pankin Bic-tunnus: Maksun saajan nimi: Viitenumero:	EpiAccountID EpiBfiIdentifier EpiNameAddressDetails EpiRemittanceInfoIdentifier
Ostaja: BuyerOrganisationName BuyerPostOfficeBoxIdentifier BuyerStreetName BuyerPostCodeIdentifier BuyerTownName  BuyerContactPersonName BuyerEmailAddressIdentifier BuyerPhoneNumberIdentifier BuyerOrganisationUnitNumber	(25)	Maksun tilanne: Maksuehto: Viivästystiedot:  Viivästyskorko:  Kassa-alennuspäivä: Kassa-alennusprosentti: Alennuksen veroll. määrä:	PaymentStatusCode PaymentTermsFreeText PaymentOverDueFineFreeText  PaymentOverDueFinePercent %  CashDiscountDate CashDiscountPercent % CashDiscountAmount
Laskun vastaanottajan yhteystiedot: InvoiceRecipientContactPersonName InvoiceRecipientEmailAddressIdentifier InvoiceRecipientPhoneNumberIdentifier InvoiceRecipientPartyIdentifier InvoiceRecipientOrganisationUnitNumber		InvoiceFreeText	

Tuote/palvelu	Tuotetunnus	Toimitettu määrä	a-hinta	Alennus %	Alv-%	Alv-määrä	Yhteensä
Tilausviite	Ostajan tuotenro	Tilattu määrä	Toimituspäivä			Veroton määrä	
Tilauspäivä	Tarjousviite	Vahvistettu määrä	Toimitusviite				
(30)	(20)	(16)	(18)	(10)	(10)	(10)	(10)
ArticleName	ArticleIdentifier	DeliveredQuantity	UnitPriceAmount	RowDiscount	RowVat	RowVatAmount	RowAmount
RowIdentifier	BuyerArticleIdentifier	OrderedQuantity	RowDeliveryDate	Percent	Rate	RowVat	
SellerOrganisationName (35) SellerStreetName SellerPostCodeIdentifier SellerTownName CountryName	Puhelin: SellerPhoneNumber (35) Fax: SellerFaxNumber WWW-osoite: SellerWebaddressIdentifier Sähköposti: SellerCommonEmailAddressIdentifier	Kotipaikka: SellerHomeTownName Y-tunnus: SellerOrganisation TaxCode (25) SellerVatRegistrationText	SellerBic: SellerBic: SellerBic: SellerBic:	SellerAccountID (max 4) SellerAccountID SellerAccountID SellerAccountID			
Saajan tilinumero Mottagarens kontonummer	SellerBic BBAN SellerBic BBAN SellerBic BBAN SellerBic BBAN	SellerAccountID (max 4) SellerAccountID SellerAccountID SellerAccountID	IBAN SellerAccountID IBAN SellerAccountID IBAN SellerAccountID IBAN	IBAN SellerAccountID IBAN SellerAccountID IBAN SellerAccountID IBAN	BIC	SellerBic (max 4) SellerBic SellerBic SellerBic	
Saaja Mottagare	SellerOrganisationName SellerStreetName SellerPostCodeIdentifier SellerTownName						
Maksajan nimi ja osoite Betalarens namn och adress	InvoiceRecipientOrganisationName InvoiceRecipientPostOfficeBoxIdentifier InvoiceRecipientPostCodeIdentifier InvoiceRecipientTownName						
Allekirjoitus Underskrift		Viitenro Ref.nr	EpiRemittanceInfoIdentifier				
Tilitä nro Från konto nr		Eräpäivä Förf.dag	InvoiceDueDate	Euro		InvoiceTotalVatIncludedAmount	

Maksu välitetaan saajalle vain Suomessa Kotimaan maksujenvälityksen yleisten ehtojen mukaisesti ja vain maksajan ilmoittaman tilinumeron perusteella.

Betalningen förmedlas endast till mottagare i Finland enligt Allmänna villkor för inrikes betalningsförmedling och endast till det kontonummer betalaren angivit.

**PANKKI RANKEN**



**PANKKI BANKEN**



## e-Lasku

## InvoiceTypeText

Sivu 2

SellerStreetName  
SellerPostCodeIdentifier SellerTownNameLaskun päiväys: InvoiceDate  
Laskun numero: InvoiceNumber  
Ostajan asiakasno: BuyerPartyIdentifier

Tuote/palvelu Tilausviite Tilaukspäivä	Tuotetunnus Ostajan tuotenro Tarjousviite	Toimitettu määrä a-hinta Tilattu määrä Vahvistettu määrä	Alennus % Alv- Toimituspäivä Toimitusviite	Alv-määrä Veroton määrä	Yhteensä
RowIdentifierDate Terminaali-osoite: Rahtikirjan viite: Sopimusviite: Tiliöintiehdotus:	RowQuotationIdentifier RowTerminalAddressText RowWaybillIdentifier RowAgreementIdentifier RowShortProposedAccountIdentifier, RowNormalProposedAccountIdentifier, RowAccountDimensionText	RowDeliveryIdentifier	Percent	ExcludedAmount	
RowFreeText (rajatton määrä)					
ArticleName RowIdentifier RowIdentifierDate Tiliöintiehdotus:	ArticleIdentifier BuyerArticleIdentifier RowQuotationIdentifier RowShortProposedAccountIdentifier, RowNormalProposedAccountIdentifier, RowAccountDimensionText	DeliveredQuantity OrderedQuantity RowDeliveryIdentifier Percent	UnitPriceAmount RowDeliveryDate Percent Rate	RowVatAmount RowVatExcluded Amount	RowAmount
SubArticleName SubRowIdentifier SubRowIdentifierDate Rahtikirjan viite: Sopimusviite: Alkuperäinen lasku: Hinnaston viite: Tarjouspyynnön viite: Toimittaja:	SubArticleIdentifier SubBuyerArticleIdentifier SubRowQuotationIdentifier SubRowWaybillIdentifier SubRowAgreementIdentifier SubOriginalInvoiceNumber SubRowPriceListIdentifier SubRowRequestOfQuotationIdentifier SubRowDelivererName	SubRowDeliveryDate SubRowDelivery Identifier	SubRow Discount Percent Percent	SubRowVatAmount SubRowVatExcluded Amount	SubRowAmount
Valmistaja:	SubRowDelivererIdentifier SubRowDelivererCountryCode / SubRowDelivererCountryName SubRowManufacturerName SubRowManufacturerIdentifier SubRowManufacturerCountryCode / SubRowManufacturerCountryName				
Tiliöintiehdotus: Kustannuspaikka:	SubRowShortProposedAccountIdentifier, SubRowNormalProposedAccountIdentifier, SubRowAccountDimensionText AccountDimensionText				
RowFreeText (rajatton määrä)					

## LASKU YHTEENSÄ: InvoiceTotalVatIncludedAmount

Alv-erittely: InvoiceTotalVat  
Veroton määrä: ExcludedAmount  
Alv %: VatRateAmount  
Tiliöintiehdotus: ShortProposed  
AccountIdentifier  
Tiliöintiehdotus: NormalProposed  
AccountIdentifier  
Kustannuspaikka: AccountDimension  
TextOsamaksun tiedot:  
Maksettu määrä: PaidAmount Maksamaton määrä: UnPaidAmount Korkokanta: InterestPercent Toimitusmaksu: ProcessingCostsAmount  
Osamaksun eräpäivä: Verollinen määrä: Veroton määrä: Osamaksun viitenro:  
PartialPaymentDueDate PartialPayment PartialPayment PartialPayment  
VatIncludedAmount VatExcludedAmount ReferenceIdentifierSellerOrganisationName Puhelin: SellerPhoneNumber Kotipaikka: SellerHomeTownName SellerBic: SellerAccountID  
SellerStreetName Fax: SellerFaxNumber Y-tunnus: SellerOrganisation SellerBic: SellerAccountID  
SellerPostCodeIdentifier WwW-osoite: SellerWebAddressIdentifier TaxCode SellerBic: SellerAccountID  
SellerTownName Sähköposti: SellerCommonEmailAddress SellerVatRegistrationText SellerBic: SellerAccountID  
CountryName Identifier SellerVatRegistrationDate



# e-Lasku

## InvoiceTypeText

Sivu 3

SellerStreetName  
SellerPostCodeIdentifier SellerTownName

Laskun päiväys: InvoiceDate  
Laskun numero: InvoiceNumber  
Ostajan asiakasno: BuyerPartyIdentifier

Tuote/palvelu	Tuotetunnus	Toimitettu määrä a-hinta	Alennus % Alv- <del>vi</del>	Alv-määrä	Yhteensä
Tilausviite	Ostajan tuotenro	Tilattu määrä Toimituspäivä		Veroton määrä	
Tilauspäivä	Tarjousviite	Vahvistettu määrä Toimitusviite			

Toimitustiedot  
Toimitusosoite: DeliveryOrganisationName  
Toimituspäivä: DeliveryDate  
Toimitusjakso: DeliveryPeriodDetails  
Toimitustapa: DeliveryMethodText  
Toimitusehdot: DeliveryTermsText  
Terminaali-osoite: TerminalAddressText  
Rahtikirjan viite: WaybillIdentifier  
Rahtikirjan tekijä: WaybillMakerText  
Toimittaja: DelivererName  
DelivererIdentifier  
DelivererCountryCode / DelivererCountryName  
Valmistaja: ManufacturerName  
ManufacturerIdentifier  
ManufacturerCountryCode / ManufacturerCountryName  
SpecificationFreeText (rajaaton määrä)

SellerOrganisationName	Puhelin: SellerPhoneNumber	Kotipaikka: SellerHomeTownName	SellerBic: SellerAccountID
SellerStreetName	Fax: SellerFaxNumber	Y-tunnus: SellerOrganisation	SellerBic: SellerAccountID
SellerPostCodeIdentifier	WWW-osoite: SellerWebaddressIdentifier	TaxCode	SellerBic: SellerAccountID
SellerTownName	Sähköposti: SellerCommonEmailaddress Identifier	SellerVatRegistrationText	SellerBic: SellerAccountID
CountryName		SellerVatRegistrationDate	