



TRANSMITTING CARD PURCHASE RECEIPTS IN THE FINVOICE FORMAT

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TRANSMITTING CARD PURCHASE RECEIPTS IN THE FINVOICE FORMAT

1 Introduction

This guide describes how receipt information for card purchases is transmitted in the Finvoice e-invoice format.

2 Purpose of this guide

The presented format is meant to be used in both electronic invoicing and invoice reviewing. It is implemented using the Finvoice 3.0 specifications by Finance Finland (FFI), plus additional sector-dependent specifications as required.

The Finvoice description is used by vendors, card companies, accounting companies and other businesses.

This guide is a recommendation on how to use Finvoice's data elements. It is meant to facilitate communication, standardisation and digitalisation between entities that handle card transactions.

Requests for changes to this guide can be sent to FFI.

3 Contents of sector-dependent specifications

The basis for this guide is the Finvoice standard, maintained by FFI and available at <http://finvoice.info/>.

This guide includes sector-dependent specifications regarding card payment receipts, which are applied when using the sector-specific code (ImplementationCode) ECR1 (Electronic Card Receipt).

4 Sector-dependent specifications to supplement the Finvoice description

This guide defines the codes, mandatory data elements and other information that need to be transmitted for the invoice review process.

Any data not specified in this guide should be used as defined in the Finvoice standard. For example, if a data element is mandatory in Finvoice, it must be included even if it is not mentioned in this guide. Currencies, dates and decimals must always be entered in the Finvoice format.

Elements that are mandatory for receipts are marked with the letter M in this guide.

5 Use of data elements in receipts

The following information must be taken into account in receipts:

- The seller creates one invoice for each purchase.
- For each data element is specified its data type and whether it is mandatory (M).
- If the data element has the sector-dependent code ECR1 (ImplementationCode), it, too, must be included in the Finvoice message.
- InvoiceTypeCode must be REC01, and InvoiceTypeText "Electronic receipt". REC02 is used for refund receipt and REC03 for warranty receipt. If the receipt contains sensitive information, codes RES01, RES02 and RES03 are used.
- Correspondingly, InvoiceTypeCodeUN is 632=Goods receipt.
- (see [UN/EDIFACT Document name code](#))

5.1 Transaction parties

5.1.1 Seller information

Seller information is sent in the SellerPartyDetails aggregate. In addition to the mandatory Finvoice information, contact details should be provided in case they are required for settlements. Contact details should include at least the following elements:

Data element	Explanation	Value in model receipt	
SellerOrganisationUnitNumber	Seller's OVT number (Finnish Party Identification Number)	003704904840	
SellerPartyIdentifier	Seller's Business ID	0490484-0	M
SellerOrganisationTaxCode	Seller's VAT identification number	FI04904840	M

5.1.2 Buyer information

Buyer information should match the receipt if the customer has been identified.

Data element	Explanation	Value in model receipt	
BuyerOrganisationName	Buyer's organisation name	CARD	
BuyerPartyIdentifier	Buyer's business ID, used only if the buyer is a company		
BuyerCode Attribute: IdentifierType ENID	Entity Id – identification information given by the customer		
AgreementIdentifier	Customer number of the seller's customer loyalty program	0118283371 (S-bonus asiakas)	
BuyerOrganisationTaxCode	Buyer's VAT identification number, used only if the buyer is a company	FI17897111	
BuyerPhoneNumberIdentifier	Buyer's phone number	09-123456	
BuyerEmailAddressIdentifier	Buyer's email address	majja.meikalainen@do-main.com	
BuyerPostalAddressDetails	Buyer's postal address as provided by the seller		

If the purchase is an online store purchase, the buyer's address can be given in the DeliveryPartyDetails structure and the date of delivery in the DeliveryDetails/DeliveryDate structure.

5.1.3 Information on other parties

The AnyPartyDetails structure can include information such as shop or POS data.

Data element	Explanation	Value in model invoice	
AnyPartyText	Name of shop	Store 2	
AnyPartyCode		Site	
AnyPartyIdentifier	Shop's own business ID		
AnyPartyOrganisationName	Organisation's name	Test Store	
AnyPartyCommunicationDetails	Contact information		
AnyPartyPhoneNumberIdentifier	Phone number	09-5422 5422	
AnyPartyStreetName	Street address	Streetname 11	
AnyPartyTownName	City	LAHTI	
AnyPartyPostCodeIdentifier	Postal code (ZIP)	15111	
AnyPartySiteCode	For example a cash register number in a store with multiple registers	Cash register 1	

5.2 InvoiceDetails

InvoiceDetails uses existing elements as follows:

Data element	Explanation	Value in model invoice	
InvoiceTypeCode	Invoice type REC01. Note that PaymentStatusCode is PAID	REC01	M
InvoiceTypeText	Info message text	e-Receipt	M
OriginCode	Type: original or copy	Original	M
InvoiceNumber	Invoice number or reference number	45	M
InvoiceDate	Date of purchase	20170822	M
InvoicingPeriodStartDate & InvoicingPeriodEndDate	Invoicing period is included if the card is used to pay for a timed subscription, for example for a TV channel subscription		
SellerReferenceIdentifier	Seller's reference, for example an internal ID of the POS system. Not a card payment reference number.	232199645	
SellersBuyerIdentifier	Customer number given to the customer by the seller	1012	
PaymentCardInfo	Payment card information		
CardHolderName	Name of the card holder		

5.2.1

DefinitionDetails

The DefinitionDetails element within InvoiceDetails can be used to transfer additional information related to the receipt, such as timestamps. The code values are used as follows:

Code	Description	Value
TIME00000	InquiryTimeStamp	UTC timestamp: 20151015223025
TIME00001	ReceiptTimeStamp	UTC timestamp: 20151015223105
TIME00002	AccountingDate	20151015
TIME00003	Trip start time	UTC timestamp: 20151015123025
TIME00004	Trip end time	UTC timestamp: 20151015143025
ENVIMPACT00000	Transporting environmental impact	g CO2e:
ENVIMPACT00001	Product's total environmental impact	g CO2e:
COORDINATE00000	North starting point coordinate of trip in degrees	dd.dddddd: 61.432722
COORDINATE00001	East starting point coordinate of trip in degrees	dd.dddddd: 29.014313
COORDINATE00002	North destination point coordinate of trip in degrees	dd.dddddd: 61.632722
COORDINATE00003	East destination point coordinate of trip in degrees	dd.dddddd: 29.514313
ADDRESS00000	Trip starting address	String: Hermiankatu 3, 33720 Tampere, Suomi
ADDRESS00001	Trip destination address	String: Eteläranta 10, 00130, Helsinki, Suomi
MILEAGE00000	Total trip distance	40 km
GUARANTEE00000	Guarantee	True
POSReceiptArchiveID	Store's archive ID, transmitted to the credit card invoice row	
LOYALTY0000	Customer loyalty system	
LOYALTY0001	Accumulated customer loyalty points	
COSTTYPE0000	Cost type	
COSTPLACE0000	Cost place	

Example of DefinitionDetails:

```

<DefinitionDetails>
  <DefinitionHeaderTextDefinitionCode="TIME00000">
    InquiryTimeStamp</DefinitionHeaderText>
    <DefinitionValue>20151015223025</DefinitionValue>
  </DefinitionDetails>
<DefinitionDetails>
  <DefinitionHeaderTextDefinitionCode="TIME00001">
    ReceiptTimeStamp</DefinitionHeaderText>
    <DefinitionValue>20151015223105</DefinitionValue>
  </DefinitionDetails>

```

```
<DefinitionDetails>
  <DefinitionHeaderTextDefinitionCode="TIME00002"> AccountingDate</DefinitionHeaderText>
  <DefinitionValue>20151015</DefinitionValue>
</DefinitionDetails>
```

6 InvoiceRow

Invoice rows specify each item of purchase and its VAT.

Invoice rows can also be used to notify if cash is used or the payment is divided between several cards.

Sums and VAT information must be given in the same currency as the invoice.

7 SubInvoiceRow

The SubInvoiceRow structure conveys the payment method for each invoice row. Valid values for the SubIdentifier element are:

- PAYMENT_CARD
- PAYMENT_CASH
- PAYMENT_GIFTCARD
- PAYMENT_COUPON
- PAYMENT_OTHER

7.1

SubRowDefinitionDetails

The SubRowDefinitionDetails structure can be used to convey event data for card payments. Valid code values are as follows:

Code	Description	Value in example message
CARD00000	CardMaskedNumber	524342xxxxxx1401
CARD00001	ReferenceNumber	151222010038
CARD00002	TimeStamp	151222100715
CARD00003	RequestedAmount	755,90
CARD00004	AuthorizationCode	
CARD00005	MerchantNumber	
CARD00006	AuthorizingTermID	
CARD00007	VerifiedByPINFlag	
CARD00008	TenderAuthorizationMethodType	ChipPin
CARD00009	CreditCardCompanyCode	L5

Example of SubRowDefinitionDetails:

```
<SubRowDefinitionDetails>
  <SubRowDefinitionHeaderTextDefinitionCode="CARD00000">
    CardMaskedNumber</SubRowDefinitionHeaderText>
  <SubRowDefinitionValue>524342xxxxxx1401</SubRowDefinitionValue>
</SubRowDefinitionDetails>
```

8 SpecificationDetails

The SpecificationDetails structure conveys card purchase data. The SpecificationFreeText element can be used to convey event data for card payments.

Example of SpecificationDetails:

```
<SpecificationDetails>
  <SpecificationFreeText>CARD TRANSACTION</SpecificationFreeText>
</SpecificationFreeText/>
```

```

<SpecificationFreeText>Card:                MC Debit</SpecificationFreeText>
<SpecificationFreeText>**** * 1401 CP</SpecificationFreeText>
<SpecificationFreeText>Application:         A000000004101001</SpecificationFreeText>
<SpecificationFreeText>Trans.nr/conf.:     00038/179143</SpecificationFreeText>
<SpecificationFreeText>Company/Sector:    111111111111/5399</SpecificationFreeText>
<SpecificationFreeText/>
<SpecificationFreeText>Aut.:              03072B69B36642F7</SpecificationFreeText>
<SpecificationFreeText>Ref:              151222010038</SpecificationFreeText>
<SpecificationFreeText/>
<SpecificationFreeText>Debit              755,90 EUR</SpecificationFreeText>
<SpecificationFreeText/>

```

9 EpiPaymentInstructionDetails

The value of the EpiPaymentMeansCode element must match the InvoiceTypeCode. The value can be 54 (Credit card) or 55 (Debit card).

(See [UN/EDIFACT Payment means code.](#))

10 Other data

A control stamp can be created based on the receipt data, for example to help prevent shadow economy.

Code	Description
ControlChecksum	Receipt checksum based on the previous receipt checksum
MessageChecksum	Checksum based on receipt information

11 Receipt attachments

Receipts can include attachments, for example a link to a product manual. Links must be formatted according to Finvoice instructions, and they will then display as active when the receipt is visualised using a Finvoice style sheet.

To include a link, the link must be placed into an element designed for URLs (for example InvoiceUrlText), and the text corresponding to the link must be included in the corresponding heading element (for example InvoiceUrlNameText corresponds to InvoiceUrlText).

The sender's link may only be used for general communication and marketing. No confidential information such as identity, card, or account numbers may be transferred this way.

12 Model invoice

Model invoice 1.

e - R e c e i p t

Seller:
Business ID: 0490484-0
Solteq
StreetName 2 C
33200 TAMPERE

Invoice date: 22.12.2015
Invoice No.: 45
Seller order No.: 232199645
Contract: 0118283371
Customer No.: 1012

Buyer:
Card payment
524342xxxxxx1401

Payable: 755,90 euro
Due date: 22.12.2015
IBAN: FI04 9048 4013 1313
BIC: BANKFIHH

Payment status: Paid

Description	Product code	Vat excluded unit price and amount	Vat (S) Standard rate	Total
Article name 8X190X2080	06418111117866	7,98 -> 7,98	1,92 (24,00 %)	9,90
Quantity invoiced			Vat amount	
1.0000 M2				

Description	Product code	EAN code	Vat excluded unit price and amount	Vat (S) Standard rate	Total
Article name 2	0733211111940	0075678164125	99,19 => 198,39	47,61 (24,00 %)	246,00
Quantity invoiced				Vat amount	
2.0000 KPL					

Description	Product code	Vat excluded unit price and amount	Vat (O) Services outside scope of tax	Total
Gift voucher	999999	500,00 => 500,00	0,00 (0,00 %)	500,00
Quantity invoiced			Vat amount	
1.0000 KPL				

Description	Product code	Total
PAYMENT METHOD	Card	755,90
CardMaskedNumber	524342xxxxxx1401	
ReferenceNumber	151222010038	
TimeStamp	151222100715	
RequestedAmount		

755,90

TenderAuthorizationMethodType

ChipPin

CreditCardCompanyCode

L5

Vat specification:**Vat excluded:** 706,37 euro**Vat:** 49,53 euro**Vat 24,00 % S:** 49,53 euro (206,37 euro)**Vat 0,00 % O:** 0,00 euro (500,00 euro)**INVOICE TOTAL: 755,90 euro**

CARD TRANSACTION

Card: MC Debit

**** * 1401 CP

Application: A000000004101001

Trans.nro/conf.: 00038/179143

Company/Sector: 111111111111/5399

Aut.: C3072B69E36642F7

Ref: 151022010038

Debit 755,90 EUR

Store 2 (Site) :**Name:** Test Store**Address:** Streetname 11
15111 / LAHTI**Contact information:** 09-5422 5422**Site code:** Cash register 1

Solteq

VAT number: FI04904840

EDI-code: 003704904840

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