

# NOTIFICATION SERVICE GUIDELINES

Version 2.0

March 2012, added ReceiverProposal,  
changes to message descriptions, direct  
payment in use 18 January 2013.





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## 1 General

The Sender (Invoicer) informs Customers using a bank's web bank or web payment service of the sender's invoicer information by means of a FinvoiceSenderInfo message.

The Sender (Invoicer) sends the invoicer information intended for each Service Provider using the FinvoiceSenderInfo message via its Service Provider. **The SenderInfo messages can be created using the software available on the Federation website [www.finvoice.info](http://www.finvoice.info).** The receiving Service Provider routes the message to Service Providers on the basis of the address in the message frame.

The Service Provider makes the information available for the Customer in the web bank or web payment service. **If the Sender (Invoicer) supports the direct payment service for Customers who do not use the web bank, the information is also available to these Customers.** The information on the address of the Customer is forwarded by means of a FinvoiceReceiverInfo message to the Sender (Invoicer).

The FinvoiceReceiverInfo message contains the FinvoiceSenderInfo message information with the invoice recipient's information. In addition, the message contains the specification data requested by the Sender, for example the Customer number and reference. There are two Specification Data fields, and it is recommended that both of them are used in order to allocate the notification message to the correct Payer in the invoicing system. The Invoicer must ensure that the specification data and the invoice reference are checked when allocating the invoice.

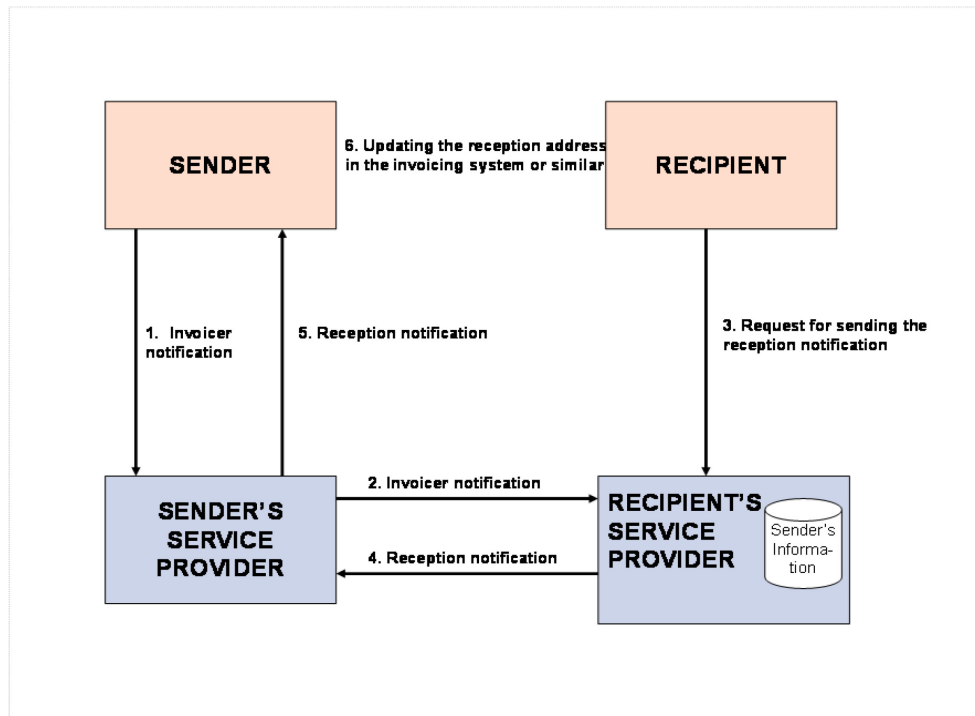
**The ReceiverProposal message is used when direct debit mandate is changed into an e-invoice reception notification or a direct payment.**

The messages are embedded in SOAP frames as specified in the Finvoice implementation guideline. The identifiers of the Sender and the Intermediator located in the 'From' element must be equal to the InvoiceSenderAddress and InvoiceSenderIntermediatorAddress in the message.

The Sender must have a Finvoice forwarding service agreement with its Service Provider. The Sender's Service Provider shall write the Sender's name in the SellerOrganisationBankName element of the FinvoiceSenderInfo message.

The FinvoiceSenderInfo and the FinvoiceReceiverInfo transactions can be viewed in a browser using the XSL files.

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- 1.–2. The Sender sends an Invoicer Notification to the Recipient's Bank or web payment service via his own Service Provider.
3. At the Customer's web Bank or web payment service, the Customer requests forwarding the Reception Address or a changed address to the Sender.
4. The Recipient's Service Provider sends the Reception Notification to the Sender's Service Provider.
5. The Sender's Service Provider makes the Reception Notification available to the Sender.
6. The Sender updates the address and delivers invoices as Finvoice messages to the Recipient. If the Sender is unable to allocate the Reception Notification with certainty, it shall be rejected.

## 2 Message types in the notification service

The Invoicer sends Invoicer Notification (SenderInfo) and ReceiverProposal messages. At the Customer's request, the Customer's Service Provider creates a ReceiverInfo message, which tells the Invoicer the Customer's electronic invoicing address.

The ReceiverProposal message is initially used during direct debit migration. After migration, the Invoicer can use the message in special circumstances, such as during a fusion, where existing Reception Notifications are moved under a new Invoicer Notification. The ReceiverProposal can also be used in customer service. In this case the Invoicer creates a ReceiverProposal for the Customer who then accepts it in their web bank or web payment service.



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### 3 Message changes

The ADD code is used when a new Invoicer Notification or Reception Notification is made. The ADD code is always used for ReceiverProposals.

The CHANGE code is used to make changes to Invoicer Notification, e.g. to the Invoicer's account numbers. All information to be retained must be sent using the CHANGE message (changed and unchanged information). The CHANGE message information replaces the previously sent information. If the Invoicer moves to a new Service Provider, the change must be made through the old Service Provider.

DELETE removes the Invoicer Notification and at the same time end all Reception Notifications related to the Invoicer Notification.

Message type	Available codes
SI SenderInfo	ADD, CHANGE, DELETE
RI ReceiverInfo	ADD, CHANGE, DELETE
RP ReceiverProposal	ADD

### 4 The use of Data Elements in the SenderInfo message

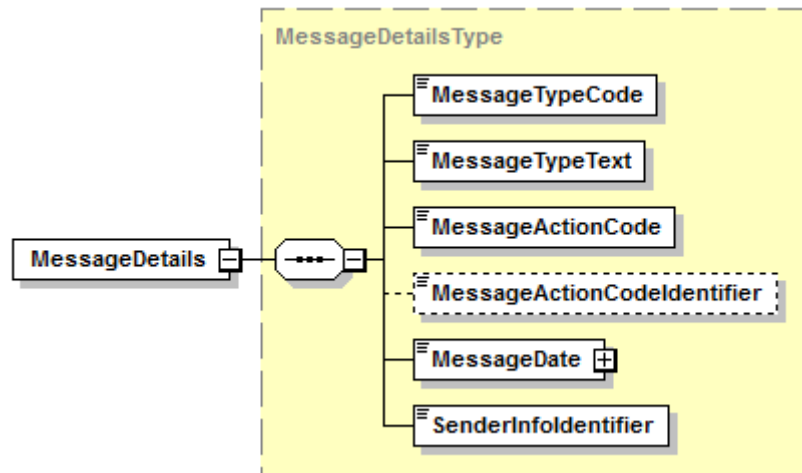
This section lists specifications associated with the use of certain elements. All data elements and their length, occurrence and usage are described in the data list within the application guidelines.

#### 4.1 Version

In 2012 notification and reception messages are published with version number 2. Receiver proposal messages are version 1. Service Providers validate version 2.0 messages and Receiver Proposal version 1 messages against Notification schemas.

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## 4.2 MessageDetails



### 4.2.1 MessageTypeCode

Code describing the direction of the message. SenderInfo is transferred from the Invoicer to the Recipient. ReceiverInfo is transferred from the Recipient to the Invoicer. ReceiverProposal is made by the Invoicer to the Recipient.

Permitted values: SENDERINFO, RECEIVERINFO, RECEIVERPROPOSAL.

### 4.2.2 MessageTypeText

A description of the MessageTypeCode, which can be opened as plain text by the Recipient.

Permitted Values: INVOICER NOTIFICATION, RECEPTION NOTIFICATION, RECEIVER PROPOSAL.

### 4.2.3 MessageActionCode

Describes the purpose of the message: creating a new notification (ADD), changing an existing notification (CHANGE) or removing an existing notification (DELETE).

#### 4.2.3.1 SenderInvoice message

The first notification by a Sender (Invoicer) is always creating a new notification (ADD). The Invoicer notification shall be delivered to web bank Customers according to the schedule stated in the Finvoice general terms and conditions. If the Sender supports the direct payment service for Customers who do not use the web bank, the information is also available to these Customers.

When information is changed, the Invoicer must make the change by sending a message with the CHANGE code via the contracting bank whose BIC code has been provided with the previous message. The CHANGE message information replaces the previously sent information, so all information (changed and unchanged) must be included.



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The information sent using CHANGE and DELETE codes shall be targeted at the previously sent notification using the InvoiceSenderAddress, InvoiceSenderIntermediatorAddress and PaymentInstructionIdentifier fields; their content must be the same as in the previously sent notification. If the notification to be changed or removed is not found, the message shall be rejected.

When the Invoicer sends a SenderInfo message with the code DELETE, **all of the Customer's Reception Notifications (ReceiverInfo messages) related to it and any possible web payment service orders related to these stop being valid. The Invoicer shall notify the Customer that the service is terminated.**

#### **4.2.3.2 ReceiverInfo messages**

The first notification by a Receiver is always sent as the ADD message.

A CHANGE Reception message is used to notify the Invoicer of changes made by the Customer. If the Invoicer does not have the original ADD message, or there has been a failure in allocating it, the CHANGE message created by the Customer must be processed like an ADD message.

The Invoicer must be able to assign DELETE and CHANGE messages to the original RI message. This is done using e-invoice recipient address, reason for payment, and identification data of the e-invoice ReceiverInfo message, which contain the same information as the original RI message. It is also possible to use the MessageId information in the message frame.

If the customer's invoicing address changes, the service provider will delete the old ReceiverInfo message (DELETE) and send a new one.

When a Customer sends a ReceiverInfo message with a DELETE code, **Invoices must be send on paper or any other way** to the Customer in the future.

#### **4.2.3.3 Vastaanottoehdotus**

ReceiverProposal is always sent as an ADD message.

#### **4.2.4 MessageActionCodeIdentifier**

Available values:

00= new or normal

01= conversion

02= maintenance

New (00) proposal is the default value, other codes are only used in special cases. 01 code (conversion) is only used in direct debit migration and it is mandatory in RP-message.

02 code (Maintenance) is reserved for possible special situations of the Invoicer, e.g. fusions. The maintenance code is not in use for the moment.





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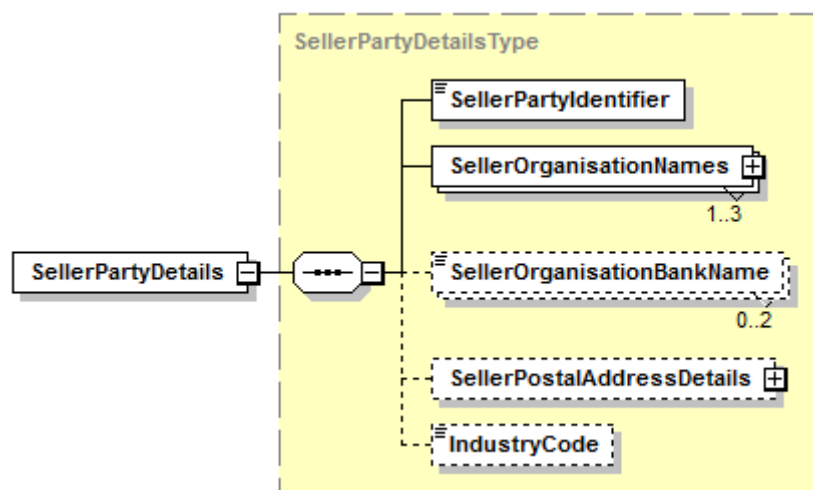
Usage of the codes with different notification messages:

Message type	Available codes
SI SenderInfo	00,02
RI ReceiverInfo	00,01, 02
RP ReceiverProposal	00,01, 02

#### 4.2.5 SenderInfoIdentifier

The Sender gives a unique identifier to the message for the Invoicer's own use. The RP message must have the same information as the SI message.

#### 4.3 SellerPartyDetails



##### 4.3.1 SellerPartyIdentifier

In the SellerPartyDetails aggregate. The Invoicer's Business Identification Number (Y-tunnus) is mandatory, other information is optional.

##### 4.3.2 SellerOrganisationBankName

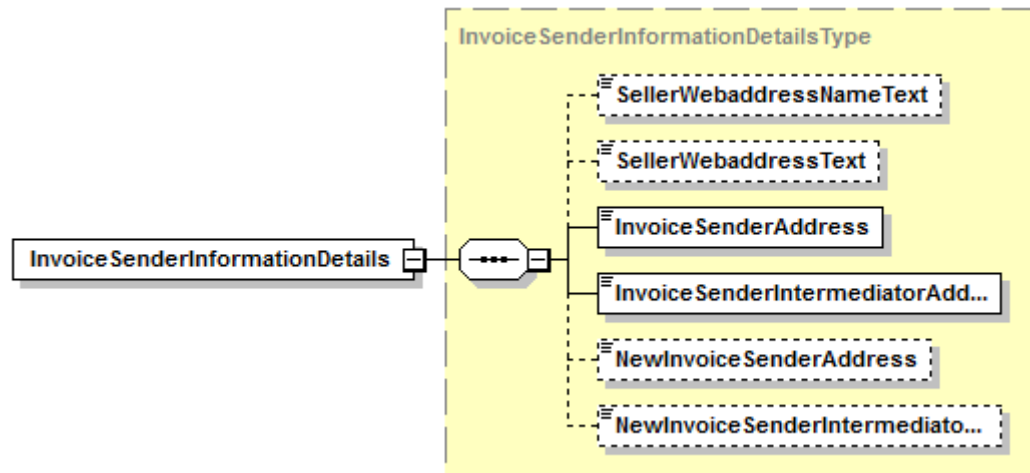
The Invoicer's Service Provider fills in the official name registered in the Service Provider's system and forwards it to other Service Providers using SenderInfo messages.

##### 4.3.3 IndustryCode

Code for the Invoicer's line of business. The Service Provider can use the code to group Invoicer Notifications according to different lines of business in its own service. The code must be in accordance with TOL 2008 classification.

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#### 4.4 InvoiceSenderInformationDetails



##### 4.4.1 InvoiceSenderAddress

The electronic invoicing address and the Service Provider's identifier to which the Sender (Invoicer) receives notifications from the users of web bank or web payment services. The address must be equal to the sending address in the invoicer notification frame. The sending address is always the same as the sending address of the actual Finvoice messages. **The electronic invoicing address is given with out any spaces.**

##### 4.4.2 InvoiceSenderIntermediatorAddress

**Address of the Intermediator used by the Sender, Intermediator identifier.**

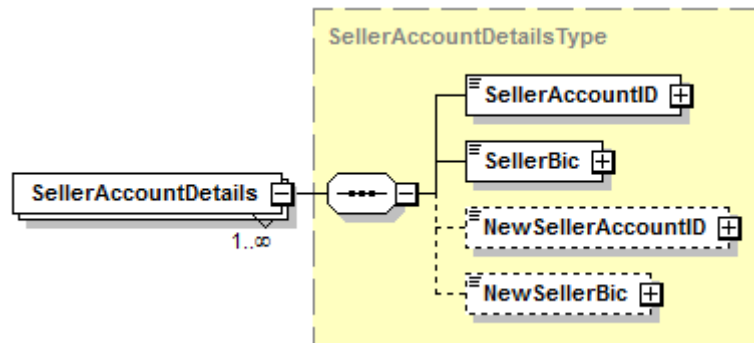
##### 4.4.3 NewInvoiceSenderAddress and NewInvoiceSenderIntermediatorAddress

The new electronic invoicing address provided by the Sender (Invoicer). These elements shall be filled if the electronic invoicing address and/or the Service Provider's identifier ealier entered by the Sender are changed after the invoicer notification has been sent.

The changes in the electronic invoicing address of Invoicer Notification and Service Provider must be sent via the Service Provider who is the Service Provider of the previous notification. The old electronic invoicing address must be used in the element InvoiceSenderAddress and the old Service Provider identifier in the element InvoiceSenderIntermediatorAddress.

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## 4.5 SellerAccountDetails



### 4.5.1 SellerAccountID

**SellerAccountID elements contain the Invoicer's account numbers in IBAN format. It is advisable to include in the notification all the account numbers to which the Invoicer receives bank transfers from its Customers, as the Service Provider may offer the possibility of transitioning to e-invoices when a paper invoice is paid, on the basis of the account number. Account numbers that are disclosed using the Invoicer Notification message do not affect which of the Invoicer's accounts the payments specified in the e-invoice are paid on.**

Some Service Providers may check that the account number in the ePi part of the invoice arriving in the web bank or web payment service corresponds to the account numbers specified in the Invoicer Notification.

The BICs of the accounts must be given in addition to the IBAN format account numbers. Not obligatory for ReceiverProposal message.

### 4.6 New SellerAccountID

Will be used in the message sent with the CHANGE code. The Sender will specify all valid account numbers that will be used to replace the information previously provided in the SellerAccountID elements. Thus, the Sender will provide both changed and unchanged account numbers.

**NewSellerAccountID elements must always be included in CHANGE messages.** Even if some other information besides the account number is changed (for example the street address), all valid account numbers must be filled in the SellerAccountID and NewSellerAccountID elements.

The following table describes different situations in which to use the CHANGE code, and the use of message elements with examples.

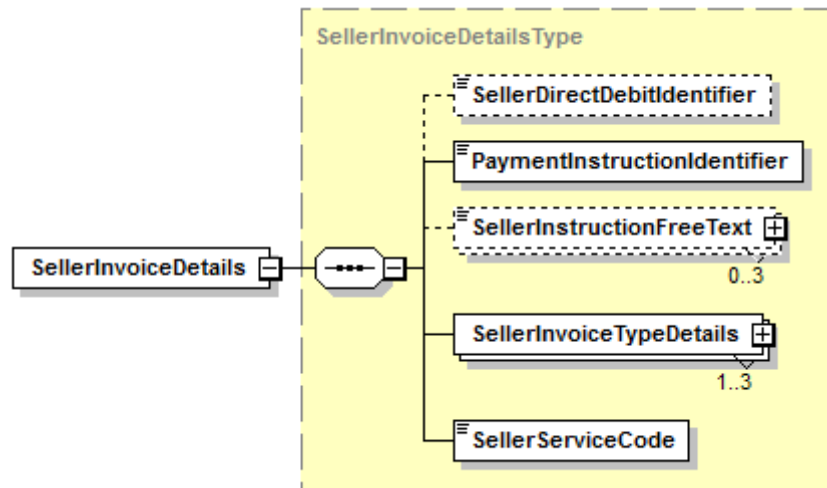


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USAGE SITUATION	ORIGINAL 'ADD' NOTIFICATION	'CHANGE' NOTIFICATION
1. Old bank account number is changed	<p><i>Element</i> SellerAccountID:</p> <p>Bank account number 1 Bank account number 2 Bank account number 3</p>	<p><i>Element</i> SellerAccountID:</p> <p>Bank account number 1 Bank account number 2 Bank account number 3</p> <p><i>Element</i> NewSellerAccountID:</p> <p>Bank account number 1 Bank account number 2 (changed information entered) Bank account number 3</p>
2. New bank account number is added	<p>SellerAccountID:</p> <p>Bank account number 1 Bank account number 2 Bank account number 3</p>	<p>SellerAccountID:</p> <p>Bank account number 1 Bank account number 2 Bank account number 3</p> <p>NewSellerAccountID:</p> <p>Bank account number 1 Bank account number 2 Bank account number 3 Bank account number 4 (added bank account)</p>
3. Removing a bank account number	<p>SellerAccountID:</p> <p>Bank account number 1 Bank account number 2 Bank account number 3</p>	<p>SellerAccountID:</p> <p>Bank account number 1 Bank account number 2 <b>Bank account number 3</b></p> <p>NewSellerAccountID:</p> <p>Bank account number 1 Bank account number 2 (bank account number 3 has been deleted)</p>

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## 4.7 SellerInvoiceDetails



### 4.7.1 SellerDirectDebitIdentifier

The Sender's (Invoicer) valid direct debit service code and direct payment service code for the same payment reason. With the information, the Service Provider can manage the existing authorisations and ask the web bank user to quit the authorisation in connection to sending the Reception address.

The information is obligatory for SI and RP messages in direct debit migration. See the Invoicer's Conversion Guidelines.

### 4.7.2 PaymentInstructionIdentifier

The identification of the Sender's (Invoicer) reason for payment, according to which the Recipient chooses the correct reason for payment. The information **shall** also be provided in the EPI part (**EpiPaymentInstructionID**) of the Finvoice **invoice**, to enable automatic payment.

### 4.7.3 SellerInstructionFreeText

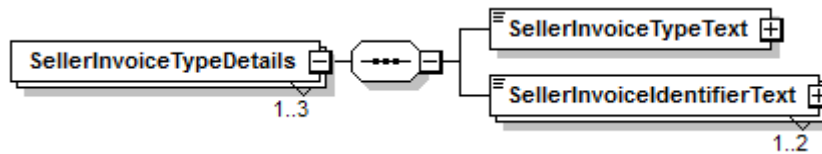
The instructions provided by the Sender (Invoicer) to the Customer. It is recommended that the instructions include, for example, the time required by the invoicer to transfer to the e-invoice or special requirements for the specification data provided by the Customer. **The Invoicer must send the message with all language codes (FI, SV, EN), so that the Service Provider can display the information in the Customer's own service language.**

If the Sender has any exceptions related to delivering an e-invoice, for example if some invoices cannot be delivered as e-invoices, it should be told to the Recipient in this field.



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#### 4.7.4 SellerInvoiceTypeDetails



The SENDERINFO message must include the SellerInvoiceTypeDetails data group. The Sender requests the necessary identifying information in the SellerInvoiceIdentifier field in this group in order to specify the type of invoicing (e-invoice/paper). It is recommended that the Invoicer always includes in the message all the languages with which the Service Provider, who is the target of the invoicer notification, serves its Customers.

If the data group is not provided in Finnish, the Service Provider may reject the message.

##### 4.7.4.1 SellerInvoiceTypeText

The reason for payment in text form that is displayed to the user of a web bank or web payment service (for example a telephone invoice or energy invoice).

The Invoices must send the message with all language codes (FI, SE, EN) so that the Service Provider can display the information to its Customer in the language the Customer has chosen.

##### 4.7.4.2 SellerInvoiceIdentifierText

The identification information of the reason for payment in text form that is displayed to the Customer (reference number and e.g. personal identification code or contract number). The use of another identifier along with the reference number is recommended in order to ascertain the invoice is allocated to the correct Customer.

The Invoicer must send the message with all language codes (FI, SE, EN) so that the Service Provider can display the information to its Customer in the language the Customer has chosen.

The Service Provider can use an optional attribute to verify the formal validity of the information provided by the Customer. Each Service Provider shall implement the optional attributes according to their own schedule.

A plain text identifier must not conflict with an attribute.

The optional codes are:

- 01=national reference number
- 02=international RF creditor reference
- 03=Finnish personal identification code with century code (+, -, A)
- 04=business identifier code
- 05=phone number in domestic format (no breaks)
- 06=phone number in international format (country code, etc.)
- 07=identifier with IBAN checksum



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08=other numeric identifier  
09=other alphanumeric identifier  
99=other identifier

#### 4.7.5 SellerServiceCode

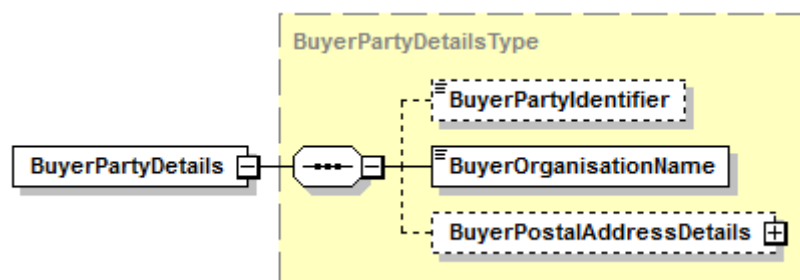
The following codes are possible in the Invoicer Notification:

00=e-invoicer	Invoicer only offers the option of e-invoicing.
01=direct payment	Invoicer offers both e-invoice and direct payment.
02=no new direct payment instructions	The invoicer offers for new customers only e-invoicing option and the Invoicer can no longer make new direct payment instructions. The invoicer can use direct payments to those consumers who previously have made a direct payment order or an order has been entered into force on migration. Code 02 is not permitted during migration.

#### 4.8 ReceiverInfoTimeStamp

The specific time at which Reception Notification was created. A specific time stamp is required if the Customer sends notifications to the Invoicer from different banks on the same day.

#### 4.9 BuyerPartyDetails

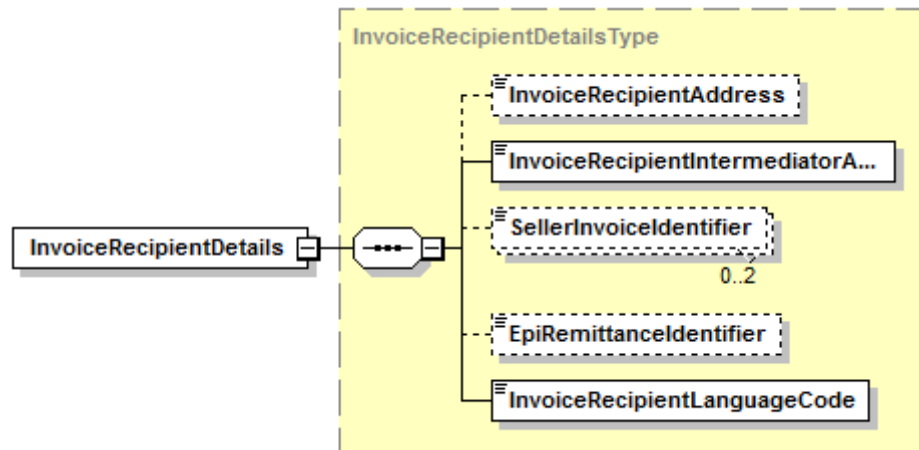


##### 4.9.1 BuyerOrganisationName

The Recipient's name in the Reception Notification. In conversion the direct debit invoicee's name used by the Invoicer.

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## 4.10 InvoiceRecipientDetails



### 4.10.1 InvoiceRecipientAddress

The Recipient's invoice address and intermediary identifier. Not obligatory in ReceiverProposal. The Recipient's electronic invoicing address to which the invoices can be delivered. The electronic invoicing address is a number sequence in IBAN format.

In RP message not used in direct debit migration, otherwise mandatory.

### 4.10.2 InvoiceRecipientIntermediatorAddress

The Service Provider's identifier is the Service Provider's BIC code. The Service Provider can be concluded from the InvoiceRecipientIntermediatorAddress field.

### 4.10.3 SellerInvoiceIdentifier

Unique identification provided by the web bank or web payment services user, with which the Sender (Invoicer) can identify the Payer in its system.

It is also possible to identify the Recipient with a reference number that the Service Provider may return in the field EpiRemittanceIdentifier.

If the Invoicer uses an attribute with unique identification, the Service Provider may check the formal validity of the Customer's information during the creation of Reception Notification. Each Service Provider shall implement the optional attributes according to their own schedule.

A plain text identifier must not conflict with an attribute.

The optional codes are:

01=national reference number





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02=international RF creditor reference  
03=Finnish personal identification code with century code (+, -, A)  
04=business identifier code  
05=phone number in domestic format (no breaks)  
06=phone number in international format (country code, etc.)  
07=identifier with IBAN checksum  
08=other numeric identifier  
09=other alphanumeric identifier  
99=other identifier

#### 4.11 ProposedDueDateAccepted, ProposedDueDate

If the Sender allows, the Recipient may use the reception notification to inform the Sender about the desired due date. **Each Service Provider shall implement the element according to their own schedule.**

#### 4.12 ProposedInvoicePeriodAccepted, ProposedInvoicePeriod

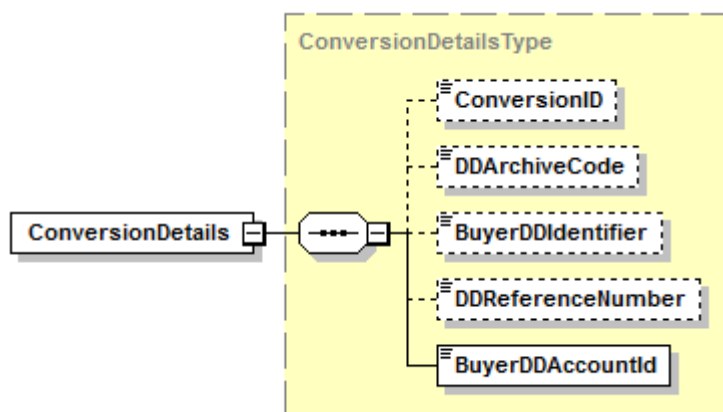
If the Sender allows, the Recipient may use the reception notification to inform the Sender about the desired invoicing period of an invoice. **Each Service Provider shall implement the element according to their own schedule.**

#### 4.13 BuyerServiceCode

In Reception Notification, this is the information whether recipient of the invoice is an office Customer or web Customer. The Invoicer delivers the invoice to the direct payment Customer based on the code, and sends a digital copy to the Customer's Service Provider.

If the Reception Notification changes, the Invoicer must update the customer's invoicing type to match the code value.

#### 4.14 ConversionDetails



During direct debit migration, information from the ConversionDetails aggregate is used in ReceiverProposals. See the Invoicer's Conversion Guidelines.



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ConversionID	Conversion message identifier given by the Invoicer. Bank returns this information with RI message.
DDArchiveCode	The archive identifier of a direct debit mandate in RP message during migration.
BuyerDDIdentifier	The invoice recipient's identifier in direct debiting.
DDReferenceNumber	The reference number of a direct debit mandate file, used as its identifier.
BuyerDDAccountID	The Customer's direct debit account in BBAN format.

#### 4.15 RPFreeText

Other additional information given by the Invoicer, other than the information in SellerInstructionFreeText element. The element can be used e.g. to notify of a change in the Invoicer's name, etc. The element usage is the service provider specific.

During direct debit conversion, the element's information is not visible in the web bank or web payment service.

#### 5 SenderInfo acknowledgement messages

The same Finvoice acknowledgement messages will be used in the notification services that are described in the Finvoice implementation guidelines. The Service Providers will only send an acknowledgement message when the Sender's notification cannot be transmitted forward for any reason.

The acknowledgement message includes the address information of the sender and receiver of the original SenderInfo message, the MessageId and Timestamp of the original message, as well as the reason for rejection in code and text formats.

If the Invoicer is unable to allocate the reception address to the correct Customer, e-invoicing must not be activated.

**The following are possible reasons for rejection when sending an Invoicer Notification:  
Reason codes and explanations:**

Code	Text
1	Message received for further processing
2	Receiver not found. Receiver information in the frame is incorrect. Address of Sender's notification is other than SENDERINFO.
3	Service agreement missing. Sender does not have a Finvoice forwarding service agreement with the Service Provider.
4	Intermediator not found. Sender or Recipient information in the frame is incorrect.
5	Message ID and time stamp already used.
6	Other error: more specific description of error, e.g. "Electronic invoicing address provided with the message does not match the electronic invoicing address in the frame."
7	Schema validation errors.



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8 Error codes related only to the notification service:	
800	Other error related to the notification service: <more specific description>
801	Invoicer Notification not found
802	Invoicer does not offer direct payment service
803	Invoicer Notification already exists
804	Invoicer Notification cannot be allocated (used with CHANGE and DELETE messages)
805	Recipient is a company
806	Recipient has refused
807	ReceiverProposal cannot be allocated
During direct debit migration:	
901	SellerDDIdentifier missing from Invoicer Notification
902	SellerDDIdentifier missing from ReceiverProposal

## 6 Notification Service frame (SOAP)

The frame used in Notification Service is similar to the SOAP frame described in Finvoice implementation guidelines.

The service provider delivers the messageID of the original ReceiverInfo message using the SOAP frame of CHANGE and DELETE messages in RefToMessage element.

If the RI message is formed based on the RP message, the RP MessageId is given in the RefToMessageId element in the frame of the RI message.

## 7 Service Providers' addresses for the Notification Service

The notification service provided by the Service Providers has its own address. The notification message itself (FinvoiceSenderInfo) has been framed with a 'Finvoice frame'. The Invoicer's sending address (From, Role Sender and From, Role Intermediator) is the electronic invoicing address recorded in the Finvoice forwarding service agreement between the Customer and the Service Provider with the Service Provider's code (BIC).

All Service Providers use the same notification service Reception Address:

### Reception address:

SENDERINFO  
SENDERINFO  
SENDERINFO  
SENDERINFO  
  
SENDERINFO

### Service Provider's identifier:

AABAFI22 (Bank of Åland)  
DABAFIHH (Sampo Bank)  
HANDFIHH (Handelsbanken)  
HELSFIHH (Aktia, savings banks and local co-op banks)  
NDEAFIHH (Nordea Bank)



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SENDERINFO  
SENDERINFO  
**SENDERINFO**  
SENDERINFO

OKOYFIHH (OP-Pohjola Group)  
TAPIFI22 (Tapiola Bank)  
**SBANFIHH (S-Bank)**  
**DNBAFIHX (DNB)**

The Finvoice frame is also used in FinvoiceReceiverInfo messages. The Sender in the message is the address of the web bank or web payment service user and the Service Provider's code (the same to which the invoices are delivered) and the recipient is the sender of the original FinvoiceSenderInfo message.

**All Service Providers use the same Reception Address for ReceiverProposals (RP messages):**

**Reception address:**

PROPOSAL  
PROPOSAL  
PROPOSAL  
PROPOSAL

PROPOSAL  
PROPOSAL  
PROPOSAL  
PROPOSAL

**Service Provider's identifier:**

AABAFI22 (Bank of Åland)  
DABAFIHH (Sampo Bank)  
HANDFIHH (Handelsbanken)  
HELSFIHH (Aktia, savings banks and local co-op banks)  
NDEAFIHH (Nordea Bank)  
OKOYFIHH (OP-Pohjola Group)  
TAPIFI22 (Tapiola Bank)  
SBANFIHH (S-Bank)

## 8 Instructions, descriptions and files associated with the Notification Service

### Instructions and descriptions:

- Invoice Implementation Guidelines **2**
- Description and terms and conditions of the Finvoice forwarding service and the conditions for web bank and web payment service users

### Files:

- FinvoiceSenderInfo.xsd (Schema description)
- FinvoiceSenderInfo.dtd (Description of structure)
- FinvoiceSenderInfo.xsl (Style sheet)
- FinvoiceSenderInfo.xml (Model file of the invoicer's notification)
- FinvoiceReceiverInfo.xsd (Schema description)
- FinvoiceReceiverInfo.dtd (Description of structure)
- FinvoiceReceiverInfo.xsl (Style sheet)
- **FinvoiceProposal.xsd (Schema description)**
- **FinvoiceProposal.dtd (Description of structure)**
- Finvoiceack.xsd
- FinvoiceReceiverInfo.xml (Model file of the recipient's notification)
- Archiving software (Programme for disassembling the frame and following notifications)
- Software for creating invoicer notifications
- **Software for creating ReceiverProposals messages**



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## 9 Direct debit

**National** direct debit invoices or invoices related to direct debiting cannot be forwarded in the Finvoice forwarding service.

The Service Providers shall propose that their Customers abolish the direct debit mandate when sending the reception notification if the Sender has provided a service code related to the matter in the invoicer notification.

If the Recipient has a valid direct debit mandate and an e-invoice, the Service Providers recommend the invoicer to follow the Customer's most recent wish. **The Invoicer can move to e-invoicing even if the debit mandate is not defunct.**

## 10 Direct payment

### 10.1 General

**With the direct payment service, the payment of invoices agreed with the Payer can be automatically executed by the Service Provider on the due date.**

**The direct payment service is meant for office Customers who do not use the web bank or web payment service, and for the Invoicers of these Customers.**

**The service is based on the existing Finvoice forwarding service and the Reception Address notification service that are provided for Invoicers. The service also requires that the Payer's Service Provider offers its payer customers the e-invoice-based direct payment service.**

**Main characteristics of the service:**

- 1. The Invoicer notifies Service Providers that it supports the direct payment service, using the service code in Invoicer Notification.**
- 2. The Payer makes an agreement on the service with their Service Provider and gives a continuous payment instruction for each Invoicer and each reason for payment.**
- 3. The Service Provider sends the Invoicer an e-invoice reception notification on behalf of the Payer, which also includes the information that the Payer is a direct payment service customer.**
- 4. The Invoicer sends the invoice to the Payer as a paper invoice or in another format agreed with the Payer, and sends the Service Provider a digital copy of the invoice as an e-invoice.**
- 5. The Service Provider executes the payment on the due date of the invoice on the basis of the Payer's payment instruction.**
- 6. If the Payer wants to cancel the payment, they must contact their Service Provider by the Service Provider's last working day before the due date.**

### 10.2 Direct debit migration

**Separate guidelines have been prepared on the migration from national direct debiting and its technical implementation. The guidelines are available on the Federation website.**

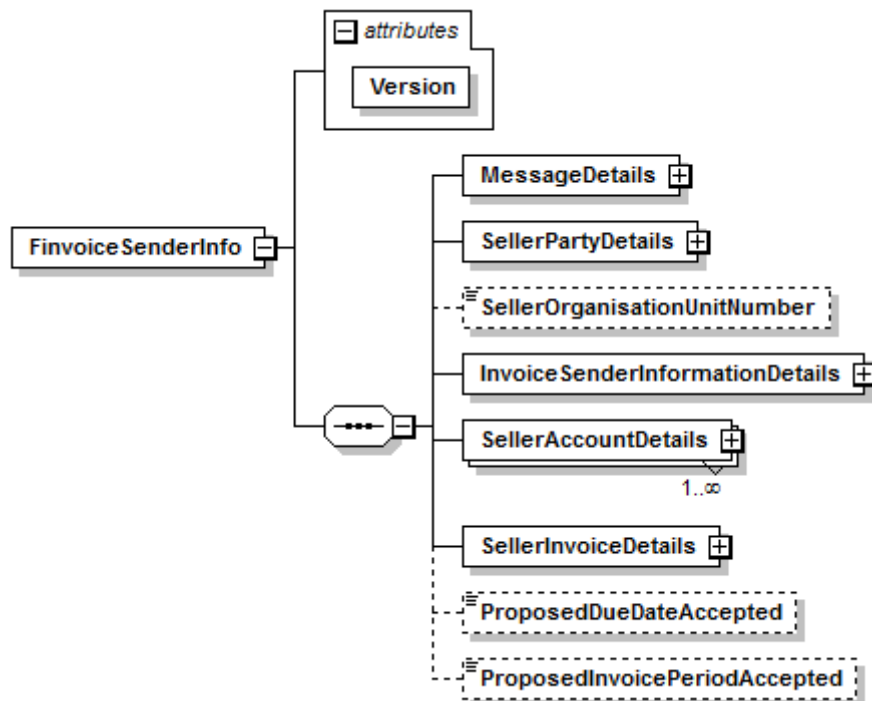


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## 11 List of the information in the FinvoiceSenderInfo and FinvoiceReceiverInfo messages

The information is available in excel-format from the address [Finvoice.info](http://Finvoice.info).

## 12 Message structures





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