

In Finland, a decision was made that SEPA Direct Debit is replaced with e-invoicing. There are two main e-Invoice standards currently in use:

- Finvoice
 - ? The newest Finvoice version is 2.01, which also includes Direct Payment (suoramaksu)
 - ? Finvoice versions 1.2 and 1.3
- TEAPPSXML

Finvoice is a message sent from customer to bank. XMLdation validates both TEAPPS and Finvoice messages with or without SOAP envelope.

Read more <http://www.finvoice.fi> (in Finnish).

Finvoice example files with and without SOAP can be downloaded below. Please note that a web browser most likely is not able to view the example files, so instead, they have to be downloaded locally and opened in another program.

XMLdation XML Validator error report can be download [here](#).