

USER GUIDE FATCA CRS (FC) XML Schema v2.2

The following user guide contains information on the FATCA CRS (FC) XML schema to be used in the MDES AEOI portal to report financial information for FATCA and/or CRS.

One of the unique features of the MDES portal is the ability to accept a single XML file for both FATCA and CRS financial account reports. This requires a few amendments to the “standard” FATCA or CRS XML schemas for financial institutions. Financial institutions that only upload CRS information in MDES can also use the FC XML schema.

This user guide provides guidance for financial institutions to create a FC XML file for FATCA and/or CRS information.

On the 1st of February 2021, the CRS XML schema of the OECD will be updated to version 2.0. These changes have been added to the FC XML schema v2.2 and this user guide has been updated accordingly.

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Change log for new XML schema (v2.2)

Update to the starting declaration for FC XML

The XSD's for CRS have updated versions. Therefore, the following starting declaration at the start (top) of the FC XML file must be changed to the following (RED PART):

```
<oeed_ftc:FATCA_CRS
  xmlns:sfa_ftc="urn:oeed:ties:fatcacrstypes:v2"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:oeed_ftc="urn:fatcacrs:ties:v2"
  xmlns:sfa="urn:oeed:ties:stffatcatypes:v2"
  version="2.2">
  <oeed_ftc:MessageHeader>
```

ISO country and currency lists

ISO Country and Currency lists have been updated. Note the new .XSD files in the MDES information package.

Defined length of string elements

Certain string elements have a defined minimum and maximum length of characters. The string elements can be categorised in two groups:

- Designatory data (e.g. a name, address or city), which will be limited to 200 characters.
- Free text data (e.g. a narrative summary) which will have a maximum of 4,000 characters.

Also, the minimum length of all string elements was set to one character.

- For a validation element: a value must always be provided.
- For an optional element: if there is no value, the element should be omitted.

Previous changes to this document

“OECD0” and “OECD10” value option added to the <sfa_ftc:DocTypeIndic> element, it is only allowed to be used for ReportingFI elements. OECD0 (and OECD10 in testing) indicates that the data is being resent, this must be used for ReportingFI elements that have previously already been uploaded.

For example, a FI initially uploads a new delivery (CRS701) with an error in an account. Then the FI must then upload a correction delivery (CRS702), for the same FI, however the FI must have DocType OECD0 this time, with the same DocRefID as before, to indicate that the FI has previously been uploaded.

1 FATCA-CRS Message structure

Financial institutions or Sponsors deliver according to the FATCA CRS XML message schedule (Tax Identification Number) **version 2.2** messages with one delivery of data on accountholders, which is intended for distribution by the Competent Authority to the IRS (FATCA) and/or to MCAA countries (CRS).

The structure of the FATCA CRS XML message schedule is visualized in figure 1a and 1b. Figure 1a shows which parts of the message (with triangles) can be corrected or deleted. The stars in the MessageHeader indicate which type of delivery it is: delivery of new data, an empty delivery (no data) or a correction delivery.

The FATCA CRS XML message schedule consists of the following parts:

- **Message type + Version** (one per message)
- **Message header** (one per message) with the logistic data of the message,
- **MessageBody** of the message (one or more) containing the data groups:
 - o **ReportingFI** (one per body),
 - o **ReportingGroup** (one per MessageBody) containing the data groups:
 - **Sponsor** (Optional (0,1) and only for FATCA delivery)
OR one NilReport in the ReportingGroup:
 - **NilReport**
OR one or more AccountReports in the ReportingGroup:
 - **AccountReport (s)** containing:
 - **Account number** (one in an AccountReport)
 - **Accountholder** (one in an AccountReport); Account holder has 1 or more ResCountryCode (s) with as many combinations TIN and TIN @ IssuedBy (for each country, to which data must be provided, a ResCountryCode and a combination TIN and TIN @ IssuedBy)
 - **Substantial Owner** (none or more in an AccountReport, only for FATCA delivery)
 - **Controlling Person** (none or more in an AccountReport, only for CRS delivery)
 - **AccountBalance** (one in an AccountReport)
 - **Payment** (none or more in an AccountReport)
 - **AdditionalData**

As of 1-02-2021, the FC XML message schedule (**FATCA CRS XML message plan version 2.2**) is used for:

- delivery of accountholders data for tax year 2017 and following years, intended for the IRS (**FATCA**) and/or for one or more MCAA countries (**CRS**),
- subsequent delivery of data from US-persons concerning tax year 2014, 2015, 2016 (intended for the IRS (FATCA)) if applicable.

Any subsequent delivery of data on tax year 2014 and 2015, which are intended for EU countries (ESRR), does not take place via the MDES portal. If necessary, the Competent Authority will use a

MoU for such a subsequent delivery with the relevant EU country (s) to exchange the data according to these agreements.

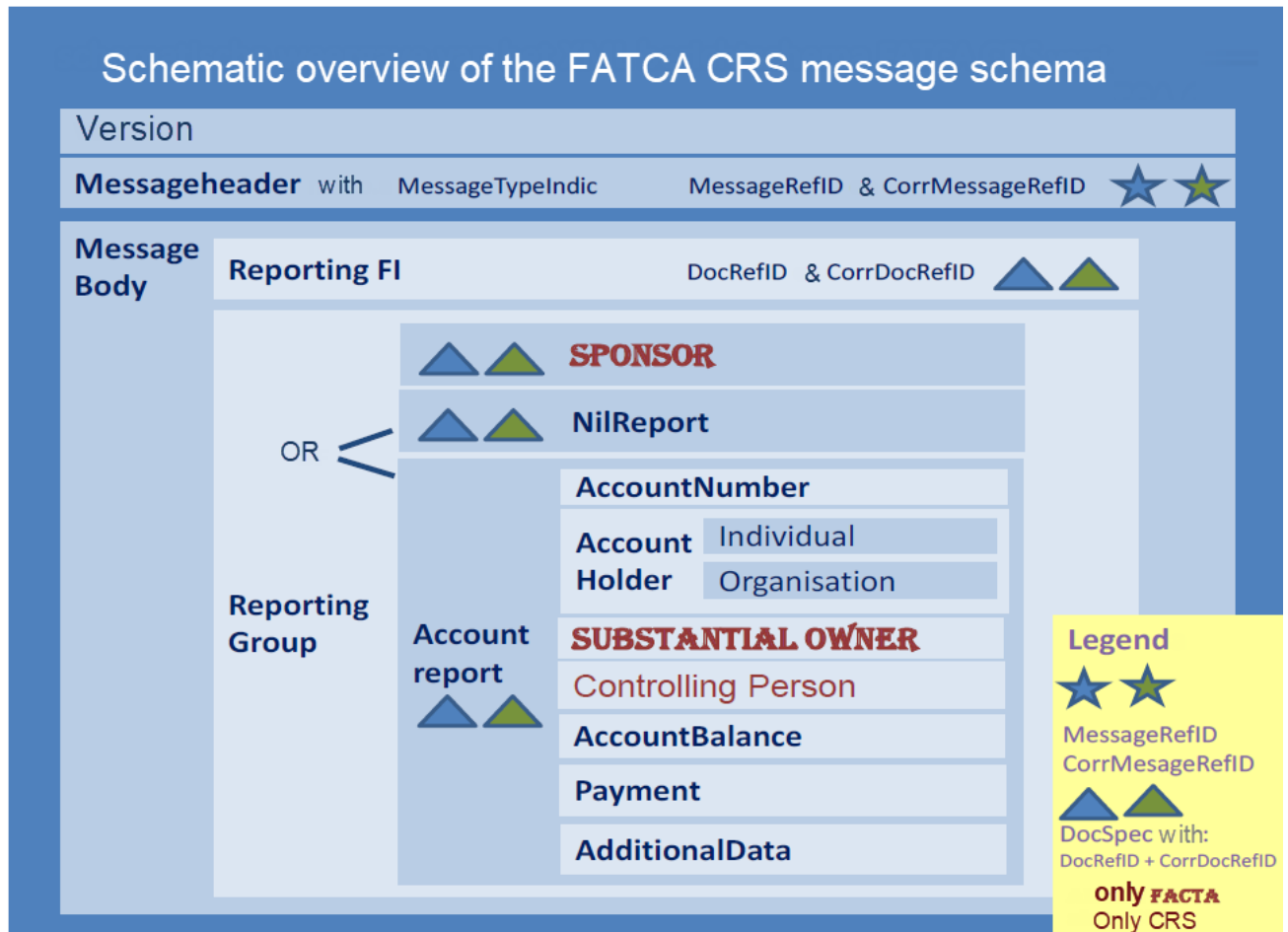


Figure 1a: Schematic overview of the FATCA CRS XML message schema 2.2

Figure 1b shows the cardinality within the FATCA CRS XML message schema version 2.2.

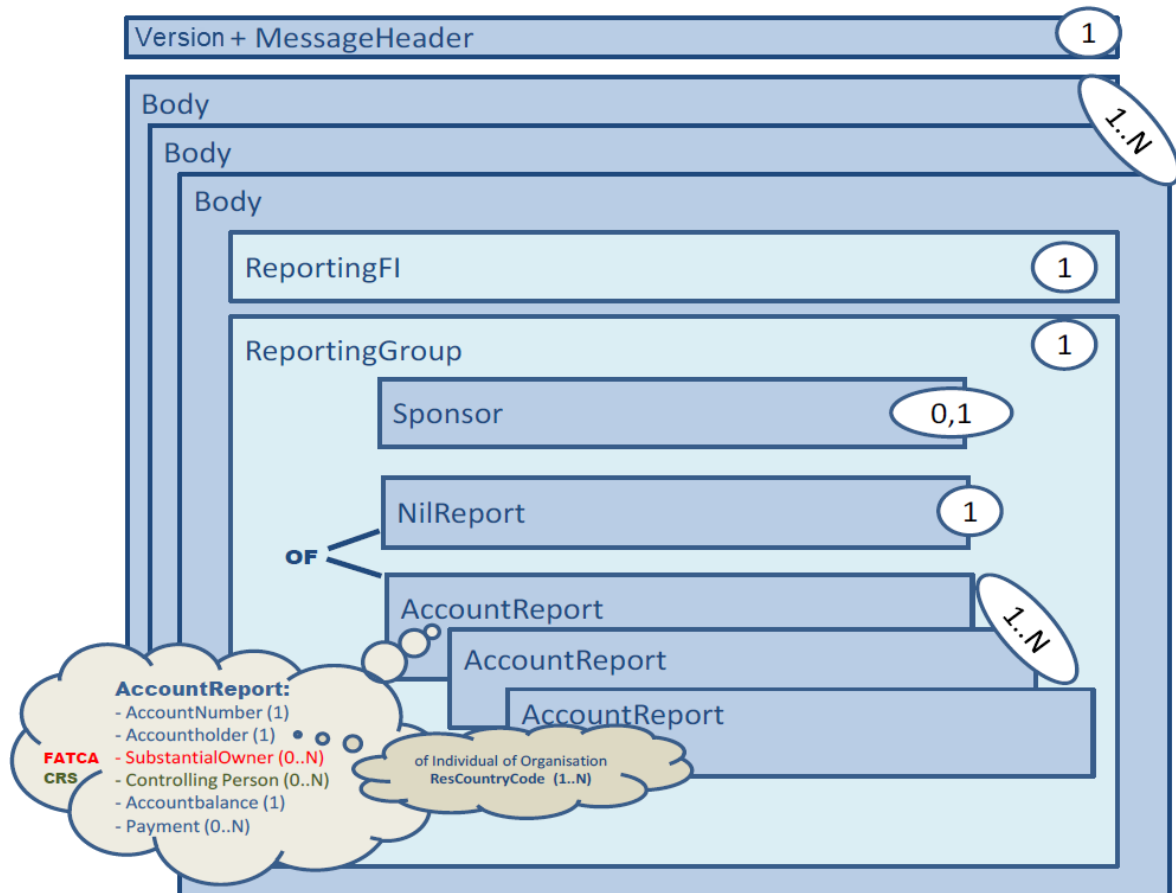


Figure 1b: Cardinality within the FATCA CRS XML message schema 2.2

Note 1:

The CRS XML message schedule used by OECD for data exchange between MCAA countries requires one ReportingGroup per MessageBody in addition to one ReportingFI. Therefore, it has been decided to use the most limited message structure for data delivery to the Competent Authority. This means, per MessageBody, one ReportingFI and one ReportingGroup.

Note 2:

Multiple MessageBody's can occur in one message. If there is 'empty delivery' then message bodies are filled with ReportingFI and ReportingGroup containing NilReport (MessageTypeIndic in MessageHeader = CRS703).

Sponsors provide for FFIs (as being ReportingFIs).

International data delivery is based on initial delivery, deliveries with (partial)withdrawals or (partial)correction. The data delivery (at message level) is indicated with MessageRefId and CorrMessageRefId and within the message the corrected, deleted or modified parts of the message indicated with DocRefId and CorrDocRefId.

Correction or deletion is possible for the following parts of the message:

- Reporting FI (in IRS terms the "FFIs") and

- within ReportingGroup for the data groups:
 - **Sponsor** only in use for the FATCA (0,1)
 - **NilReport** in use for FATCA and CRS (1..1)
 - **AccountReport** in use for FATCA and CRS (1..N)

Within the ReportingGroup, if Sponsor it's optional and if NilReport or AccountReport (s) it's mandatory (one of the two).

According to the FATCA CRS XML message schedule version 2.2, ReportingGroup consists of optional a Sponsor or a NilReport or AccountReport (s). One of the two (NilReport or AccountReport) is mandatory. In the MessageHeader, the MessageTypeIndic indicator indicates whether the message contains new data (CRS701) or corrections (CRS702) or empty deliveries (CRS703).

For the delivery of financial institutions and sponsors to the Competent Authority, the following XML message schedule is used:

- FATCA CRS XML message schema version 2.2** for data deliveries (DATA delivery or EMPTY delivery) by financial institutions and Sponsors to the Competent Authority for all tax years.
- CRS XML message schedule version 2.0 for the provision of data by the Competent Authority to MCAA countries.

2 The Message type and data delivery

The message starts with a fixed element, indicating which message type it concerns. Furthermore, it contains a version indication of the FATCA CRS XML message schedule that the financial institution used to produce the message. As of 1-1-2018, the Competent Authority will use one FATCA CRS XML message schedule for all tax years so far. If the FATCA XML schema (IRS) or the CRS XML schema (OECD) changes, then the Competent Authority will consider whether the change is the reason for a new version of the FATCA CRS XML message schedule for the financial institutions and sponsors.

Element Name	FATCA_CRS
Xpath(XML)	FATCA_CRS
Description	Fixed text to classify the data delivery
Requirement	Mandatory
Explanation	Default text 'FATCA_CRS' for data deliveries for FATCA and CRS
Cardinality	1..1
Format	xsd:string
Size	-
Allowed values	Validation on 'FATCA_CRS'

Element Name	Version
Xpath(XML)	FATCA_CRS@Version
Description	The version of the FATCA CRS XML message schema
Requirement	Mandatory
Explanation	As of 01-01-2018 the version of the XML schema is the same as the current version of the FATCA CRS message schema 2.2 (for all tax years). If a financial institution provides the wrong version, the financial institution will receive a notification to send the data delivery again with the correct XML schema structure.
Cardinality	1..1
Format	xsd:string
Size	-
Allowed values	Version number in the message must be the same as the current version

3 The Message header

The message header consists of a few logistical attributes and some unique identifiers.

Element Name	Messageheader – SendingCompanyIN
Xpath(XML)	FATCA_CRS/MessageHeader/SendingCompanyIN
Description	TIN number of the delivering financial institution, and for Sponsors the unique number received during the registration process in the MDES application.
Requirement	Mandatory
Explanation	<p>For the FATCA-CRS data delivery, a financial institution provides financial information for itself to the Competent Authority. If desired the financial institution can also provide financial data for a few Reporting FI's (These are foreign financial institutions in the case of FATCA).</p> <p>The data is selected an assembled as follows:</p> <ul style="list-style-type: none"> - USA(IRS) for FATCA countries – from tax year 2014 - MCAA countries for CRS – from tax year 2017 - <p>A Sponsor is registered as such with the IRS and can deliver financial data on behalf of other FFI's (for FATCA)</p> <p>As of 01-01-2018 it is no longer possible to make subsequent deliveries intended for ESRR via the FATCA CRS XML message schema.</p>
Format	Xsd:string
Size	Max200
Allowed values	Validation on existing TIN number or unique number generated by the MDES application for Sponsors. (both consist of less than 200 characers)

Element Name	Messageheader – TransmittingCountry
Xpath(XML)	FATCA_CRS/MessageHeader/TransmittingCountry
Description	Country code of the Competent authority (in accordance with the ISO standard for Country-Code-Type)
Requirement	filled with the 2-letter country code and is mandatory
Explanation	Country code of the Competent authority
Format	Xsd:string
Size	2 positions
Allowed values	The 2-letter country code is mandatory (will be validated)

Element Name	Messageheader – ReceivingCountry
Xpath(XML)	FATCA_CRS/MessageHeader/ReceivingCountry
Description	Country code of the Competent authority (in accordance with the ISO standard for Country-Code-Type)
Requirement	filled with the 2-letter country code and is mandatory
Explanation	Financial institution delivers to the Competent authority in this country
Format	Xsd:string
Size	2 positions
Allowed values	The 2-letter country code is mandatory (will be validated)

Element Name	Messageheader – MessageType
Xpath(XML)	FATCA_CRS/MessageHeader/MessageType
Description	Contains the text 'FATCA-CRS'
Requirement	Filled with the text 'FATCA-CRS' and is mandatory
Explanation	Fixed text 'FATCA-CRS'
Format	Xsd:string (Fixed text 'FATCA-CRS')
Allowed values	Validation on presence of fixed text 'FATCA-CRS'

Element Name	Messageheader – Warning
Xpath(XML)	FATCA_CRS/MessageHeader/Warning
Description	Warning about the contents of the data delivery
Requirement	Optional
Explanation	Can be used for example to declare that for the data delivery the ReportingPeriod spans only 10 months instead of 12
Format	Xsd:string
Size	Max4000
Allowed values	Can contain a maximum of 4000 characters

Element Name	Messageheader – Contact
Xpath(XML)	FATCA_CRS/MessageHeader/Contact
Description	Contact information for the data delivery
Requirement	optional
Explanation	Can be used by the delivering financial institution to inform the Competent Authority of the contact information of the sender of the information. This information will not be sent to the IRS (FATCA) or MCAA countries.
Format	Xsd:string
Size	Max200

Allowed values	Can contain a maximum of 200 characters
Element Name	Messageheader – MessageRefId
Xpath(XML)	FATCA_CRS/MessageHeader/MessageRefId
Description	Unique identification of the message
Requirement	Mandatory
Explanation	<p>This data element contains the sender’s unique identifying number (created by the sender) that identifies the particular message being sent. An example of this can be: CW2017(TIN-number)123456789.</p> <p>Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number.</p>
Format	Xsd:string
Size	MAX170
Allowed values	<p>The first 6 characters must contain the 2-letter code of the country of the Competent Authority. followed by the tax year(yyyy) of the data delivery. For the tax year 2017 for example this would be ‘CW2017’. Subsequently the TIN number of the delivering financial institution must be added followed by the identification number of the message.</p> <p>Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number.</p> <p>This element may not contain any spaces and may not exceed 200 characters.</p>

Element Name	Messageheader – MessageTypeIndic
Xpath(XML)	FATCA_CRS/MessageHeader/MessageTypeIndic
Description	<p>This data element allows the sender to define the type of message sent.</p> <p>The possible values are:</p> <p>CRS701= The message contains new information</p> <p>CRS702= The message contains corrections for previously sent information</p> <p>CRS703= For Nil reports</p>
Requirement	Mandatory
Explanation	<p>A mandatory element, with which the completeness of delivery can be monitored by the financial institution. Possible values are:</p> <p>CRS701= The message contains only new information</p> <p>CRS702= The message contains corrections for previously sent information</p> <p>CRS703= The message contains Reporting FIs without data</p> <p>This classification applies to the entire message (This means that for every Reporting FI in the XML message only new data, or only corrected data or Nil reports can be delivered):</p> <ul style="list-style-type: none"> - In case of new data delivery or corrections, ReportingGroup is filled with one or more AccountReports and, if applicable, a Sponsor. - In case of a Nil report, ReportingGroup is filled with a NilReport and, if applicable, a Sponsor.
Format	Xsd:string (with values shown in Allowed values field below)

Allowed values	Can only contain values: CRS701, CRS702, CRS703
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Element Name	Messageheader – CorrMessageRefId
Xpath(XML)	FATCA_CRS/MessageHeader/CorrMessageRefId
Description	This data element is a free text field capturing the unique identifying number (as determined by the sender) that identifies a corrected message being sent.
Requirement	Mandatory when the MessageIndicType is set to CRS702 and optionally awhen MessageIndicType = CRS703 and not allowed when MessageIndicType = CRS701
Explanation	Unique ID is (previously) issued by the supplying financial institution
Format	Xsd:string
Size	200 characters
Allowed values	The first 6 characters must contain the 2-letter code of the country of the Competent Authority. followed by the tax year(yyyy) of the data delivery. For the tax year 2017 for example this would be 'CW2017'. Subsequently the TIN number of the delivering financial institution must be added followed by the identification number of the message. Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number. This element may not contain any spaces and may not exceed 200 characters.

Element Name	Messageheader – ReportingPeriod
Xpath(XML)	FATCA_CRS/MessageHeader/ReportingPeriod
Description	Identifies the reporting period
Requirement	Mandatory
Explanation	This data element identifies the last day of the reporting period (normally a tax year) to which the message relates in YYYY-MM-DD format. For example, if reporting information for the accounts or payments made in calendar year 2014, the field would read, "2014-12-31".
Format	YYYY-MM-DD
Allowed values	-

Element Name	Messageheader – Timestamp
Xpath(XML)	FATCA_CRS/MessageHeader/Timestamp
Description	The date and time the message was send from the delivering financial institution to the Competent Authority.
Requirement	Mandatory
Explanation	This data element identifies the date and time when the message was compiled. It is anticipated this element will be automatically populated by the host system.

	The format for use is yyyy-MM-DD'T'hh:mm:ss.nnn. Fractions of seconds may be used (in such a case the milliseconds will be provided in 3 digits, see ".nnn" in the format above). Examples: 2015-03-15T09:45:30 or 2015-03-15T09:45:30.789 (with milliseconds).
Format	YYYY-MM-DD'T'hh:mm:ss.nnn or YYYY-MM-DD'T'hh:mm:ss
Allowed values	-

4 The Message body

A message contains one or more `MessageBody`'s. A `MessageBody` consists of a combination of Reporting FI and Reporting Group. If a financial institution reports for more than one `ReportingFI`, the message must contain more than one `MessageBody`. A `MessageBody` for each `ReportingFI`.

A `ReportingGroup` consists of a `Sponsor` and (`AccountReport` (s) or `Nil Report`), whereby a `Sponsor` is only present if there is delivery of data for an `FFI` (`ReportingFI`) by a `Sponsor` (this is only possible if the `FFI` (`ReportingFI`) has a `US-Persons` as `accountholder`).

The `ReportingGroup` consists of:

- `Sponsor` is optional (0 or 1 times)
and or delivery of data (new or corrected):
- `AccountReport` appears 1 or more times (in case of new data or corrections)
or `Nil report`:
- `Nil Report` appears only once.

4.1.1 Reporting FI

This part of the message is new, corrected or deleted and therefore has a `DocSpec` part at `ReportingFI` level to uniquely identify the part and, to refer to a `ReportingFI` from a previous message in case it needs to be changed. In case of correction, the entire `ReportingFI` is supplied again, including the data that has not been changed.

4.1.2 ReportingFI – data

A `ReportingFI` is the entity that reports are based on. For financial institutions with `US-persons` as `account holders`, the entities the reports are based on, are the same as the `Foreign Financial Institutions` (`FFIs`) registered with the `IRS` and the `FFIs` are the `ReportingFi`'s. `CRS` does not know the concept of `FFI`. In terms of the `CRS`, a `ReportingFI` is a reporting entity and it is up to the financial institution to decide whether it makes the subdivision into `ReportingFIs` or delivers in one go, whereby the financial institution itself is the `ReportingFI`.

A `ReportingFI` exists as a data group:

ResCountryCode

TIN (identification Number) consisting of:

- *The identification*
- *IssuedBy*

Name or Names of the ReportingFI (At least one name is mandatory, but it is possible to add more names) consisting of:

- The name
- A classification of the name

Address(es) of the ReportingFI () consisting of:

- The country code
- The classification of the address
- The address in a fixed format (addition of AddressFree (optional)) with attributes:
 - o Street
 - o Building identification
 - o Suite identification
 - o Floor identification
 - o District name
 - o Mailbox
 - o Postal code
 - o City
 - o Country part
 - Or free format (AddressFree)
 - o The address as Xsd: String format

Element Name	MessageBody – ReportingFI - ResCountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingFI/ResCountryCode
Description	The Country code of Tax residence of the Reporting FI
Requirement	Mandatory and filled with the 2-letter country code
Explanation	In accordance with FATCA CRS agreements, reporting is done on behalf of ReportingFIs from the tax residence of the relevant ReportingFI. For this reason, ResCountryCode is always equal to the 2-letter country code of the Competent Authority.
Format	Xsd:string
Size	2 characters
Allowed values	Filled with the fixed value (2-letter country code)

Element Name	Messageheader – ReportingFI - TIN
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/TIN
Description	Identification of the ReportingFI (The Country is specified by TIN@Issued_By)
Requirement	Mandatory : - for an FFI as ReportingFI the TIN is equal to the GIIN received from the IRS (the ReportingFI has US-persons as an account holder, which is reported) - for other ReportingFI, the TIN is equal to the CRIB number of the financial institution
Explanation	This element is the identification number (TIN), as used by the sending and / or receiving tax administration: -for CRS, the sending 'tax administration' determines the identification number: CRIB number of the financial institution in Curaçao.

	-for FATCA, IRS (the receiving tax administration) has defined the identification number of the ReportingFI (ie an FFI): GIIN under which the FFI is registered with the IRS.
Format	Xsd:string
Size	Max 200 characters
Allowed values	Must comply with the TIN format of the country filled in the 'issuedBy'-field and may not contain more than 200 characters.

Element Name	Messageheader – ReportingFI – TIN - IssuedBy
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/TIN@IssuedBy
Description	A description of the jurisdiction that has issued the TIN number
Requirement	Mandatory if the TIN number is filled in
Explanation	The country code of the country where the TIN number was issued: <ul style="list-style-type: none"> - IF the ReportingFI is a FFI, then the TIN@Issuedby is 'US' and the TIN number will be the GIIN number of the FFI. - For other ReportingFIs, the TIN@issuedby is the 2-letter code of the Competent Authority
Format	Xsd:string
Size	2 characters
Allowed values	Country code must be in accordance with the ISO-3166-1 standard

In FATCA CRS XML message schema version 2.2, TIN attribute "INType" is not included with OrganisationParty_Type. In the CRS message scheme, INType is an optional attribute of IN.

For a ReportingFI one name is mandatory, but it is possible to have more names
The elements below form the name of a ReportingFI.

Element Name	Messageheader – ReportingFI – Name
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Name/Name
Description	The legal name of the ReportingFI. If the ReportingFI is an FFI, this element must be filled with the name that is registered with the IRS for this FFI.
Requirement	Mandatory
Explanation	-
Format	Xsd:string
Size	Max 200 characters
Allowed values	May contain a maximum of 200 characters

Element Name	Messageheader – ReportingFI – Name - NameType
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Name@NameType
Description	A Classification of the name of the ReportingFI (Not used in the FATCA-CRS message)
Requirement	Mandatory
Explanation	This Element is used for CRS and since tax year 2016 it is also used for FATCA OECD201 is reserved for SMFAliasOrOther and is not used. The following classifications are used: -OECD202 = individual -OECD203 = alias -OECD204 = nick (nickname) -OECD205 = AKA (also known as) -OECD206 = DBA (doing business as) -OECD207 = legal -OECD208 = at birth
Cardinality	1..1
Format	Xsd:string (must contain values as stated in the Allowed values field below)
Size	-
Allowed values	Allowed values are : OECD202, OECD203, OECD204, OECD205, OECD206, OECD207, OECD208

The elements below form the address of the ReportingFI. There are two options for Address type in the schema – AddressFix and AddressFree. AddressFix should be used for all CRS reporting unless the reporting FI or tax administration transmitting the message cannot define the various parts of the account holder’s address.

At least one address must be provided but it is possible to add multiple addresses. An address is provided:

- as AddressFix (the address is then displayed in several elements) with optional use of AddressFree for addition to the AddressFix elements
- as AddressFree (free text in one element)

In both cases the address must be provided with country code (CountryCode) and address type (AddressType).

Element Name	MessageBody - ReportingFI – Address – AddressType
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address@AddressType
Description	This element describes the Address type of the ReportingFI
Requirement	optional
Explanation	The following address types are used: - OECD301 = residential or business - OECD302 = residential - OECD303 = business - OECD304 = registered office - OECD305 = unspecified
Cardinality	0..1
Format	Xsd:string (only one value from the Allowed values field below is allowed)
Size	-
Allowed values	The allowed values are : OECD301, OECD302, OECD303, OECD304, OECD305.

Element Name	MessageBody - ReportingFI – Address – Countrycode
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/CountryCode
Description	The country code of the country where the ReportingFI resides.
Requirement	Mandatory
Explanation	The 2-letter code of the country where the ReportingFI resides. For example 'CW'
Cardinality	1..1
Format	Xsd:string (always filled with the 2-letter country code of the Competent Authority)
Size	-
Allowed values	Fixed value with the 2-letter code of Competent Authority. I.E. 'CW'

Elements of AddressFix are Street, BuildingIdentifier, SuiteIdentifier, FloorIdentifier, DistrictName, POB, PostCode, City and CountrySubentity. AddressFree can be added optionally for additional information. CRS prefers addresses in the form of an AddressFix format. Only if there is no other option, an address in AddressFree format is allowed.

Element Name	MessageBody - ReportingFI – Address - AddressFix – Street
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/Street
Description	The street name of the address of the ReportingFI
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200 characters
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFix – BuildingIdentifier
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/BuildingIdentifier
Description	Building identifier in the address of the ReportingFI (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFix – SuiteIdentifier
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/SuiteIdentifier
Description	Suite identifier in the address of the ReportingFI (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFix – FloorIdentifier
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/FloorIdentifier
Description	Floor identifier in the address of the ReportingFI (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFix – Districtname
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/DistrictName
Description	Name of the district of the ReportingFI (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFix – POB
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/POB
Description	P.O.box number of the ReportingFI (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFix – PostCode
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/PostCode
Description	The Postal code of the ReportingFI (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFix – City
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/City
Description	The city of the ReportingFI
Requirement	Mandatory
Explanation	The city is mandatory and is required for schema validation
Cardinality	1..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFix – CountrySubentity
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFix/CountrySubentity
Description	The Country subentity of the RepeatingFI (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingFI – Address - AddressFree
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/Address/AddressFree
Description	Free text description of the address of the ReportingFI
Requirement	Optional
Explanation	<ul style="list-style-type: none"> - AddressFree is only used when other elements of the AddressFix element cannot be provided for the address of the ReportingFI. (CRS prefers addresses in the AddressFix format) - AddressFree is optionally used as an addition to information in the AddressFix format.
Cardinality	0..1
Format	Xsd:string
Size	Max 4000
Allowed values	A maximum of 4000 characters are allowed

4.1.3 ReportingFI – FilerCategory and DocSpec

Since tax year 2016, the 'document specification' section has been extended with the FilerCategory field, which was introduced in the FATCA XML message schema 2.0.

Element Name	MessageBody - ReportingFI – FilerCategory
Xpath(XML)	CRS/MessageBody/ReportingFI/FilersCategory
Description	The classification of a ReportingFI regarding the delivery of data. This field is only used for FATCA. And only applicable if the ReportingFI is a FFI.
Requirement	Optional
Explanation	<p>The following values can be used:</p> <ul style="list-style-type: none"> -FATCA601 = PFFI (other than a Reporting Model 2 FFI and including a U.S. branch of a PFFI not treated as a U.S. person) - FATCA602 = 'RDC FFI' -FATCA603 = 'limited Branche' or 'limited FFI' -FATCA605 if the FFI falls under one of the following categories: <ul style="list-style-type: none"> o 'Qualified Intermediary (QI)' o 'Withholding Foreign Partnership' (WP) o 'Withholding Foreign Trust' (WT) - FATCA606 = 'Direct Reporting NFFE' -FATCA610 if the FFI falls under one of the following categories: <ul style="list-style-type: none"> o 'Withholding Agent (including a U.S. branch of a PFFI)', o 'Reporting Model 1 FFI' o 'RDC FFI treated as a U.S. person' o 'a U.S. branch of a Reporting Model 1 FFI (including any other RDC FFI)' o 'limited FFI that is not treated as a U.S. person' <p>Voor FFI's als ReportingFI is dit veld verplicht als de FFI geen:</p> <ul style="list-style-type: none"> - FFI met een Sponsor is, - direct rapporterende NFFE is met een Sponsor is, - 'trustee documented' trust is. <p>Voor FFI's als ReportingFI is dit veld niet toegestaan als de FFI wel:</p> <ul style="list-style-type: none"> - een FFI met een Sponsor is, - een direct rapporterende NFFE is met een Sponsor is, - een 'trustee documented' trust is.
Cardinality	0..1
Format	Xsd:string (only one value in the Allowed values field below)
Size	-
Allowed values	The following values are allowed : FATCA601, FATCA602, FATCA603, FATCA605, FATCA606, FATCA610

DocSpec identifies a ReportingFI within the message being transmitted. It allows for identification of reports requiring correction. **DocSpec** consists of : DocTypeIndic, DocRefId and in the case of a correction also CorrDocRefId.

Element Name	MessageBody - ReportingFI – DocSpec - DocTypeIndic
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/DocSpec/DocTypeIndic
Description	Classification of the ReportingFI dataset (New, Correction, Deletion)
Requirement	Mandatory
Explanation	<p>This element specifies the type of data being submitted. Allowable entries are:</p> <ul style="list-style-type: none"> • OECD0= Resend Data (only to be used for resending the Reporting FI element) • OECD1= New Data • OECD2= Corrected Data • OECD3= Deletion of Data <p>And while testing data deliveries:</p> <ul style="list-style-type: none"> • OECD10= Resend Test Data (only to be used for resending the Reporting FI element) • OECD11= New Test Data • OECD12= Corrected Test Data • OECD13= Deletion of Test Data <p>A message can contain either new records (OECD1) or corrections/ deletions (OECD2 and OECD3) but should not contain a mixture of both. OECD0 (and OECD10 in testing) indicates that the data is being resent (i.e. in a correction or 2nd new delivery) it can only be used for ReportingFI docspec element. When using OECD0, the previously sent DocRefId must be used.</p> <p>OECD10 – OECD13 should only be used during previously agreed-upon testing periods or after a bilateral discussion where both parties agree to testing. This is to help eliminate the possibility that test data could be co-mingled with “live” data.</p>
Cardinality	1..1
Format	Xsd:string (values in the Allowed values field below)
Size	
Allowed values	The following values are allowed: OECD0, OECD1, OECD2, OECD3, OECD10, OECD11, OECD12, OECD13

Element Name	MessageBody - ReportingFI – DocSpec - DocRefId
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingFI/DocSpec/DocRefId
Description	Unique identifier for the ReportingFI in the FATCA-CRS message
Requirement	Mandatory
Explanation	The message consists of the data subsets. If a data subset can be corrected, then it contains a DocRefId. The delivering financial institution creates a DocRedId.
Cardinality	1..1
Format	Xsd:string
Size	Max 200
Allowed values	The first 6 characters must contain the 2-letter code of the country of the Competent Authority. followed by the tax year(yyyy) of the data delivery. For the tax year 2017 for example this would be ‘CW2017’. Subsequently the TIN number of the delivering financial institution must be added followed by the identification number of the message. Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number. This element may not contain any spaces and may not exceed 200 characters.

4.1.4 ReportingGroup

This data element provides specific details about the Report being sent. Since tax year the ReportingGroup consists of the datasets Sponsor, NilReport and AccountReport. Sponsor is only applicable for FATCA messages and is optional. A FATCA CRS message contains one or more Messagebody's. A Messagebody always consists of a ReportingFI and a ReportingGroup. ReportingGroup consists of either a NilReport or AccountReports (one or more) and in both cases possibly Sponsor data.

4.1.5 Sponsor

The Sponsor dataset is only applicable for FATCA deliveries to the IRS. Sponsor data is therefore not delivered if the ReportingFI does not have AccountReports for US-persons. However, it is permissible for the Sponsor to provide data about accountholders that have a MCAA country as their jurisdiction of residence.

The MDES application provides this information without Sponsor data to the relevant MCAA country with the corresponding FFI as ReportingFI.

Sponsor can appear 0 or 1 times within one ReportingGroup. A Sponsor is registered with the IRS and has a GIIN with at the end SP.531.

A Sponsor acts on behalf of an FFI or several FFIs and provides the data to the Competent Authority for these FFIs. In case of a NilReport by a Sponsor for a ReportingFI, ReportingGroup is a NilReport and the Sponsor.

The attributes New, Correction or Deletion are possible for Sponsor as part of a ReportingGroup. And therefore, it has a DocSpec part to uniquely identify it.

In the case of a Correction the whole Sponsor dataset should be delivered again, including data that has not been changed.

4.1.6 Sponsor data

Sponsor data consists of:

ResCountryCode

TIN (identification number) consisting of:

- *The identifier*
- *IssuedBy*

Name or Names of the Sponsor (at least one name is mandatory. Multiple names can be added).

Names consist of:

- *The Sponsor name*
- *A classification of the name*

Address(es) of the Sponsor (at least one address is mandatory. Multiple addresses can be added).

The Address has a fixed format (AddressFree can be added optionally) with the following attributes:

- *Street name*
- *Building identifier*
- *Floor identifier*
- *District name*
- *P.O. box*
- *Postal code*
- *City*
- *Country subEntity*
- *AdressFree (Free format (optional))*

Element Name	MessageBody - ReportingGroup – Sponsor – ResCountryCode
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingGroup/Sponsor/ResCountryCode
Description	The country code of the tax residence of the Sponsor
Requirement	Should be in accordance with the ISO-3166-1 standard
Explanation	Sponsor can only be used when reporting on AccountHolders who are US-persons (Sponsor is only used for FATCA). Sponsor is only filled if there are one or more AccountReports with data for US-persons and if the ReportingFI uses a Third Party (being the Sponsor).
Cardinality	1..1
Format	Xsd:string
Size	2 characters
Allowed values	2-letter country code in accordance with the ISO-3166-1 standard

Element Name	MessageBody - ReportingGroup – Sponsor – TIN
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/TIN
Description	GIIN-code of the Sponsor that was issued by the IRS.
Requirement	Mandatory if there is a Sponsor
Explanation	-
Cardinality	1..1
Format	Xsd:string
Size	Max 200
Allowed values	A validation on correct GIIN structure

Element Name	MessageBody - ReportingGroup – Sponsor - TIN – IssuedBy
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/TIN@IssuedBy
Description	A description of the jurisdiction that has issued the TIN number
Requirement	Mandatory if the TIN number is filled
Explanation	Sponsor is only used for FATCA messages. Therefore TIN_IssuedBy is always 'US'
Cardinality	1..1 (Mandatory if the TIN number is filled)
Format	Xsd:string
Size	2 characters
Allowed values	Country code must be in accordance with ISO-3166-1 (and is always 'US')

In the FATCA CRS XML message schema, the TIN attribute INType is not yet included with OrganisationParty_Type. In the CRS message scheme, INType is an optional attribute of IN.

For a Sponsor, one name is mandatory, but several names are possible. The elements below form the name of a Sponsor.

Element Name	MessageBody - ReportingGroup - Sponsor – Name
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Name
Description	The legal name of the Sponsor. This should be the name that was supplied to the IRS when registering as a Sponsor.
Requirement	Mandatory
Explanation	-
Cardinality	1..N
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup – Sponsor – Name – NameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Name@NameType
Description	A classification of the name of the Sponsor
Requirement	Optional
Explanation	<p>Since tax year 2016 this element is also used in FATCA messages, therefore it is part of the Sponsor dataset. OECD201 is reserved for SMFAliasOrOther and is not used.</p> <p>The name types are:</p> <ul style="list-style-type: none"> - OECD202 = individual - OECD203 = alias - OECD204 = nick (nickname) - OECD205 = AKA (also known as) - OECD206 = DBA (doing business as) - OECD207 = legal - OECD208 = at birth
Cardinality	0..1
Format	Xsd:string
Size	-
Allowed values	The following values are allowed: OECD202, OECD203, OECD204, OECD205, OECD206, OECD207, OECD208

At least one address must be delivered, and multiple addresses are possible. An address is provided:

- as AddressFix (the address is then displayed in several elements) with optional use of AddressFree for addition to the AddressFix elements
- as AddressFree (free text in one element)

In both cases the address must be provided with country code (CountryCode) and address type (AddressType).

Element Name	MessageBody - ReportingGroup – Sponsor - Address – AddressType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address@AddressType
Description	This element gives the address of the Sponsor a classification
Requirement	Optional
Explanation	<p>The following address classifications can be used:</p> <ul style="list-style-type: none"> - OECD301 = residential or business - OECD302 = residential - OECD303 = business - OECD304 = registered office - OECD305 = unspecified
Cardinality	0..1
Format	Xsd:string (One of the values in the Allowed values field)
Size	-
Allowed values	The following values are allowed: OECD301, OECD302, OECD303, OECD304, OECD305.

Element Name	MessageBody - ReportingGroup – Sponsor - Address – CountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/CountryCode
Description	The country code of the country where the Sponsor resides
Requirement	Mandatory (should be in accordance with ISO-3166-1 standard. Is validated in de application)
Explanation	-
Cardinality	1..1
Format	Xsd:string
Size	-
Allowed values	Country code in accordance with the ISO-3166-1 standard

Elements of AddressFix are Street, BuildingIdentifier, SuiteIdentifier, FloorIdentifier, DistrictName, POB, PostCode, City and CountrySubentity. AddressFree can be added optionally for additional information. CRS prefers addresses in the form of an AddressFix format. Only if there is no other option, an address in AddressFree format is allowed.

Element Name	MessageBody - ReportingGroup – Sponsor - Address – AddressFix – Street
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFix/Street
Description	The street name of the Sponsor address
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup – Sponsor – Address – AddressFix – BuildingIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFix/BuildingIdentifier
Description	Building identifier part of the Sponsor address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - Sponsor – Address – AddressFix - FloorIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFix/FloorIdentifier
Description	Floor identifier part of the Sponsor address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - Sponsor – Address – AddressFix - Districtname
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFix/DistrictName
Description	Name of the district of the Sponsor (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - Sponsor – Address – AddressFix/POB
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFix/POB
Description	P.O. Box of the Sponsor (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - Sponsor – Address – AddressFix - PostCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFix/PostCode
Description	Postal code of the Sponsor (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup – Sponsor – Address – AddressFix – City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFix/City
Description	City where the Sponsor resides (if applicable)
Requirement	Mandatory
Explanation	The city is mandatory and is required for schema validation
Cardinality	1..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - Sponsor – Address – AddressFix - CountrySubentity
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFix/CountrySubentity
Description	The Country subentity of the Sponsor (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

AddressFree consists of one element (Xsd:string)

Element Name	MessageBody - ReportingGroup – Sponsor - Address – AddressFree
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/Address/AddressFree
Description	Free text description of the Sponsor address
Requirement	Optional
Explanation	<ul style="list-style-type: none"> - AddressFree is only used when other elements of the AddressFix element cannot be provided for the address of the ReportingFI. (CRS prefers addresses in the AddressFix format) - AddressFree is optionally used as an addition to information in the AddressFix format.
Cardinality	0..1
Format	Xsd:string
Size	Max 4000
Allowed values	A maximum of 4000 characters are allowed

4.1.7 Sponsor – FilerCategory and DocSpec

Since tax year 2016, the 'document specification' section has been extended with the FilerCategory field which was introduced in the FATCA XML message schema 2.0

Element Name	MessageBody – ReportingGroup - Sponsor – FilerCategory
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/FilersCategory
Description	Classification of a Sponsor. This field is only used for FATCA deliveries and is mandatory for a Sponsor
Requirement	Verplicht (in het FATCA CRS XML schema staat Optional)
Explanation	<p>The following FilerCategory values can be selected for a Sponsor:</p> <ul style="list-style-type: none"> - FATCA607 = 'Sponsoring Entity of a Sponsored FFI' -FATCA608 = 'Sponsoring Entity of a Sponsored Direct Reporting NFFE' -FATCA609 = 'Trustee of a Trustee-Documented Trust' <p>If the FilerCategory field is left empty for a Sponsor a notification will be generated during processing in the IRS application.</p>
Cardinality	1..1
Format	Xsd:string
Size	-
Allowed values	The following values are allowed: OECD301, OECD302, OECD303, OECD304, OECD305.

DocSpec identifies a Sponsor within a ReportingGroup. It allows for identification of reports requiring correction. **DocSpec** consists of : DocTypeIndic, DocRefId and in the case of a correction also CorrDocRefId.

Element Name	MessageBody - ReportingGroup – Sponsor – DocSpec - DocTypeIndic
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/DocSpec/DocTypeIndic
Description	Classification of the Sponsor data (New, Correction, Deletion)
Requirement	Mandatory
Explanation	<p>This element specifies the type of data being submitted. Allowable entries are:</p> <ul style="list-style-type: none"> • OECD1= New Data • OECD2= Corrected Data • OECD3= Deletion of Data <p>And while testing data deliveries:</p> <ul style="list-style-type: none"> • OECD11= New Test Data • OECD12= Corrected Test Data • OECD13= Deletion of Test Data <p>A message can contain either new records (OECD1) or corrections/deletions (OECD2 and OECD3) but should not contain a mixture of both. OECD11 – OECD13 should only be used during previously agreed-upon testing periods or after a bilateral discussion where both parties agree to testing. This is to help eliminate the possibility that test data could be co-mingled with “live” data.</p>
Cardinality	1..1
Format	Xsd:string (one of the values in the Allowed values field below)
Size	-
Allowed values	The following values are allowed: OECD1, OECD2, OECD3, OECD11, OECD12, OECD13

Element Name	MessageBody - ReportingGroup – Sponsor – DocSpec - DocRefId
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/Sponsor/DocSpec/DocRefId
Description	A unique identifier for the Sponsor dataset in a FATCA CRS message
Requirement	Mandatory
Explanation	The message consists of the data subsets. If a data subset can be corrected, then it contains a DocRefId. The delivering financial institution creates a DocRefId.
Cardinality	1..1
Format	Xsd:string
Size	Max 200
Allowed values	<p>The first 6 characters must contain the 2-letter code of the country of the Competent Authority. followed by the tax year(yyyy) of the data delivery. For the tax year 2017 for example this would be ‘CW2017’. Subsequently the TIN number of the delivering financial institution must be added followed by the identification number of the message.</p> <p>Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number.</p> <p>This element may not contain any spaces and may not exceed 200 characters.</p>

4.1.8 Nilreport

Because it concerns a Nilreport for a ReportingFI, one ReportingGroup NilReport occurs once and there are no AccountReports in the ReportingGroup. If it concerns a delivery of data (new or corrected), ReportingGroup contains one or more AccountReport (s) and NilReport does not appear in the ReportingGroup.

NilReport consists of a DocSpec part and the NoAccountToReport field, which has the only value of 'yes'.

A NilReport is new with associated DocSpec with DocSpecTypeIndic = OECD1 or can be removed with corresponding DocSpec with DocSpecTypeIndic = OECD3.

Correction of a NilReport does not occur due to the contents of the NilReport (only the NoAccountToReport field). How NilReport can be used to deliver data and vice versa for a ReportingFI is described in section 5.4 - 'Correction AccountReport in combination with NilReport'.

4.1.9 Nilreport - Docspec

DocSpec identifies a Nilreport within the message being transmitted. It allows for identification of reports requiring correction. **DocSpec** consists of: DocTypeIndic, DocRefId and in the case of a correction also CorrDocRefId.

Element Name	MessageBody - ReportingGroup – NilReport – DocSpec - DocTypeIndic
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/NilReport/DocSpec/DocTypeIndic
Description	Typering van de NilReport gegevens (nieuw of verwijderd)
Requirement	Mandatory
Explanation	<p>This element specifies the type of data being submitted. Allowable entries are:</p> <ul style="list-style-type: none"> • OECD1= New Data • OECD2= Corrected Data (- Not applicable for Nilreports) • OECD3= Deletion of Data <p>And while testing data deliveries:</p> <ul style="list-style-type: none"> • OECD11= New Test Data • OECD12= Corrected Test Data (- Not applicable for Nilreports) • OECD13= Deletion of Test Data <p>A message can contain either new records (OECD1) or corrections/deletions (OECD2 and OECD3) but should not contain a mixture of both. OECD11 – OECD13 should only be used during previously agreed-upon testing periods or after a bilateral discussion where both parties agree to testing. This is to help eliminate the possibility that test data could be co-mingled with “live” data.</p>
Cardinality	1..1
Format	Xsd:string (one of the values in the Allowed values field below)
Size	-
Allowed values	The following values are allowed: OECD1, OECD3, OECD11, OECD13

Element Name	MessageBody - ReportingGroup – NilReport – DocSpec - DocRefId
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/NilReport/DocSpec/DocRefId
Description	A unique identifier for the Nilreport data set in a FATCA-CRS message
Requirement	Mandatory
Explanation	The message consists of the data subsets. If a data subset can be corrected, then it contains a DocRefId. The delivering financial institution creates a DocRefId.
Cardinality	1..1
Format	Xsd:string
Size	Max 200
Allowed values	The first 6 characters must contain the 2-letter code of the country of the Competent Authority. followed by the tax year(yyyy) of the data delivery. For the tax year 2017 for example this would be 'CW2017'. Subsequently the TIN number of the delivering financial institution must be added followed by the identification number of the message. Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number. This element may not contain any spaces and may not exceed 200 characters.

Element Name	MessageBody - ReportingGroup – NilReport – DocSpec - CorrDocRefId
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/NilReport/DocSpec/CorrDocRefId
Description	The CorrDocRefID references the DocRefID of the element to be corrected/deleted. It must always refer to the latest reference of this Nilreport (DocRefID) that was sent.
Requirement	Mandatory in case of Deletion
Explanation	CorrDocRefId is a DocRefId that was previously created by a delivering financial institution
Cardinality	0..1 (Mandatory in case of deletion)
Format	Xsd:string
Size	Max 200
Allowed values	The first 6 characters must contain the 2-letter code of the country of the Competent Authority. followed by the tax year(yyyy) of the data delivery. For the tax year 2017 for example this would be 'CW2017'. Subsequently the TIN number of the delivering financial institution must be added followed by the identification number of the message. Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number. This element may not contain any spaces and may not exceed 200 characters.

4.1.10 Nilreport data

The NilReport has only one element that is mandatory when the Nilreport is part of a ReportingGroup dataset. This element is NoAccountToReport, and its value is always 'yes'.

Element Name	MessageBody - ReportingGroup – NilReport – NoAccountToReport
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/NilReport/NoAccountToReport
Description	By filling this element with 'yes' the ReportingFI indicates that it doesn't have accounts to report.
Requirement	Mandatory if NilReport is present
Explanation	-
Cardinality	1..1
Format	Xsd:string (fixed value)
Size	-
Allowed values	Always 'yes' when Nilreport is delivered

4.1.11 AccountReport

AccountReport can occur 1 or more times within one ReportingGroup. For AccountReport as part of a ReportingGroup new, corrected and withdrawn is possible and therefore has a DocSpec part at AccountReport level to uniquely identify the part and, if desired, refer to the AccountReport to be corrected from a previous message. In case of correction, AccountReport is delivered in its entirety again, including the data that have not been changed. Upon deletion, the DocSpec is enough to delete and follows a delivery of AccountReport data from the DocTypeIndic = OECD1 (in case of real data) or OECD11 (in the case of test data).

As of fiscal year, 2017 - if FATCA and CRS are supplied - one or more AccountReports must be delivered if:

- there are account holder (s) that are US-persons with account balance > \$ 50,000;
- there are account holder (s) that an MCAA country has as jurisdiction or residence (regardless of the amount of the account balance, even if this account holder is a US person at the same time).

If an AccountReport has been provided, the Inspection will provide the IRS and / or an MCAA country as follows:

- the AccountReport with account balance and payments to the IRS if the account balance is > \$ 50,000
- the AccountReport with account balance and payments to the MCAA country concerned, irrespective of the amount of the account balance.

Within AccountReport the following data groups are recognized:

- AccountNumber
- AccountHolder (individual of organisation)
- SubstantialOwner (only used for FATCA)
- ControllingPerson (only in use for CRS)
- AccountBalance
- Payment

-Additional Data

An AccountReport starts with a DocSpec data group.

For an "and / or account" an AccountReport must be provided separately for each account holder. AccountNumber, AccountHolder (or Individual or Organisation) and AccountBalance are mandatory once in an AccountReport. Payment does not occur, one or more times.

SubstantialOwner (FATCA and thus in the case of US-persons as AccountHolder) and ControllingPerson (CRS and thus in the case of AccountHolders who have one or more MCAA-countries as Jurisdiction or Residence) do not occur once or more than once.

4.1.12 AccountReport - DocSpec

DocSpec contains the unique identifier for the AccountReport data group within ReportingGroup and also, in case of delivery of corrections in the AccountReport data group, a reference to the unique identification of the delivery of AccountReport data that is corrected by means of the data in the message (again delivered).

DocSpec consists of:

- DocTypeIndic,
- DocRefId and
- CorrDocRefId when corrected

Element Name	MessageBody - ReportingGroup – AccountReport – DocSpec - DocTypeIndic
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/DocSpec/DocTypeIndic
Description	A classification of the AccountReport data set (new, corrected, deleted, amended)
Requirement	Mandatory
Explanation	<p>This element specifies the type of data being submitted. Allowable entries are:</p> <ul style="list-style-type: none"> • OECD1= New Data • OECD2= Corrected Data • OECD3= Deletion of Data <p>And while testing data deliveries:</p> <ul style="list-style-type: none"> • OECD11= New Test Data • OECD12= Corrected Test Data • OECD13= Deletion of Test Data <p>A message can contain either new records (OECD1) or corrections/deletions (OECD2 and OECD3) but should not contain a mixture of both. OECD11 – OECD13 should only be used during previously agreed-upon testing periods or after a bilateral discussion where both parties agree to testing. This is to help eliminate the possibility that test data could be co-mingled with “live” data.</p>
Cardinality	1..1
Format	Xsd:string
Size	-

Allowed values	The following values are allowed: OECD1, OECD2, OECD3, OECD11, OECD12, OECD13
Element Name	MessageBody - ReportingGroup – AccountReport – DocSpec - DocRefId
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/DocSpec/DocRefId
Description	Unique identifier for the AccountReport in the FATCA-CRS message
Requirement	Mandatory
Explanation	The message consists of the data subsets. If a data subset can be corrected, then it contains a DocRefId. The delivering financial institution creates a DocRefId.
Cardinality	1..1
Format	Xsd:string
Size	Max 200
Allowed values	The first 6 characters must contain the 2-letter code of the country of the Competent Authority. followed by the tax year(yyyy) of the data delivery. For the tax year 2017 for example this would be 'CW2017'. Subsequently the TIN number of the delivering financial institution must be added followed by the identification number of the message. Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number. This element may not contain any spaces and may not exceed 200 characters.

Element Name	MessageBody - ReportingGroup – AccountReport – DocSpec - CorrDocRefId
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/DocSpec/CorrDocRefId
Description	The CorrDocRefID references the DocRefID of the element to be corrected/deleted.It must always refer to the latest reference of this AccountReport (DocRefID) that was sent.
Requirement	Mandatory in case of Correction or Deletion
Explanation	CorrDocRefId is a DocRefId that was previously created by a delivering financial institution
Cardinality	0..1 (Mandatory in case of Correction or Deletion)
Format	Xsd:string
Size	-
Allowed values	The first 6 characters must contain the 2-letter code of the country of the Competent Authority. followed by the tax year(yyyy) of the data delivery. For the tax year 2017 for example this would be 'CW2017'. Subsequently the TIN number of the delivering financial institution must be added followed by the identification number of the message. Sponsors use the unique number they received during the registration process in the MDES application instead of the TIN number. This element may not contain any spaces and may not exceed 200 characters.

4.1.13 AccountReport - AccountNumber

Element Name	MessageBody - ReportingGroup – AccountReport – AccountNumber
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountNumber
Description	Account number or other unique identifier used by the financial institution to identify the account. If it does not exist, enter 'NANUM' to indicate that there is no account identification for the financial institution.
Requirement	Mandatory
Explanation	<p>If AccountNumber @ AccountNumberType = OECD601, the structure of the AccountNumber must conform to the structure of an IBAN number, which has a maximum of 34 positions and varies per country but always meets the following requirements:</p> <ul style="list-style-type: none"> - country code according to ISO 3166-1 alpha-2 - two-digit number as a check - an account identification consisting of a maximum of 30 digits and letters <p>If AccountNumber @ AccountNumberType = OECD603, the structure of the AccountNumber must conform to the structure of an ISIN number, which is twelve positions long and meets the following requirements: :</p> <ul style="list-style-type: none"> - country code in accordance with the ISO 3166-1 alpha-2 standard - nine digits as identification of account - one-digit number as a check <p>No checks are performed for the other AccountNumberTypes.</p>
Cardinality	1..1
Format	Xsd:string
Size	-
Allowed values	The Account number or the value 'NANUM' if there is no Account number

Element Name	MessageBody - ReportingGroup – AccountReport – AccountNumber – AccountNumberType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountNumber@AccountNumberType
Description	The following values are allowed for AccountNumber type: - OECD601 = IBAN (International Bank Account Number; with default structure) - OECD602 = OBAN (Other Bank Account Number) - OECD603 = ISIN (International Securities Information Number; default structure) - OECD604 = OSIN (Other Securities Information Number) - OECD605 = Other (any other type of account number or insurance contract)
Requirement	Optional
Explanation	If IBAN or ISIN numbers are present this type of account number must be provided.
Cardinality	0..1
Format	xsd:string (One of the values in the Allowed values field below)
Size	-
Allowed values	The following values are allowed: OECD601, OECD602, OECD603, OECD604, OECD605

Element Name	MessageBody - ReportingGroup – AccountReport – AccountNumber – UndocumentedAccount
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountNumber@UndocumentedAccount
Description	Element to indicate that an account is undocumented.
Requirement	(optional) mandatory
Explanation	This element is for use in CRS domestic reporting to indicate that the account is undocumented.
Cardinality	0
Format	Xsd:boolean
Size	-
Allowed values	'true' or 'false'.

Element Name	MessageBody - ReportingGroup – AccountReport – AccountNumber - ClosedAccount
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountNumber@ClosedAccount
Description	This element indicates that the account is closed.
Requirement	(optional) mandatory
Explanation	This element is only used to indicate that an account is closed. In case the account is still active past the ReportingPeriod then the ClosedAccount is omitted.
Cardinality	0..1 (only set to 'true' if the account has been closed within the ReportingPeriod.)
Format	xsd:boolean
Size	-
Allowed values	Only 'true' is used (Closed account). 'false' is not used when there is an active account. In that case the element ClosedAccount is omitted.

Note:

The CRS XML message schema v2.0 corresponds structurally to FATCA CRS XML message v2.2 (and thus contains AccountNumber @ ClosedAccount).

Element Name	MessageBody - ReportingGroup – AccountReport – AccountNumber - DormantAccount
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountNumber@DormantAccount
Description	This element is used to indicate that an Account is dormant during the ReportingPeriod.
Requirement	Optional
Explanation	This element is only used to indicate that an account is dormant
Cardinality	0..1 (can only have the value 'true')
Format	xsd:boolean
Size	-
Allowed values	Only 'true' is used (dormant account). 'false' is not used when there is a Non-dormant account. In that case the element DormantAccount is omitted.

4.1.14 AccountReport – AccountHolder

If the AccountHolder is a natural person, the Individual data group is filled. If the AccountHolder is not a natural person, the Organisation information group is filled. One of the two data groups is filled. Furthermore, AccountHolder Organisation type AccountHolder is supplied separately for FATCA and for CRS.

4.1.15 AccountHolder – Individual

If an AccountHolder is a natural person, then data group Individual is delivered, consisting of:

ResCountryCode (s)

TIN (Tax Identification Number) within each ResCountryCode, consisting of:

- o the identification as such,
- o IssuedBy

Name or names of the AccountHolder, a natural person (at least one name is required and several names are possible) consisting of:

- o a type designation of that name
- o Preliminary Title
- o Title
- o First name
- o Insertion
- o Prefix
- o Surname
- o Generation identification
- o Suffix
- o General Suffix

Address (es) of the AccountHolder, a natural person (at least one address and several are possible), consisting of:

- o the country code
- o a type designation of the address
- o the address as such
 - in a fixed format (Optional supplemented with AddressFree for addition) with attributes:
 - street
 - building identification
 - suite identification
 - floor identification
 - district name
 - mailbox
 - Postal Code
 - city
 - land component
 - or in free format (AddressFree)
 - the address as xsd: string

Nationality (will not be used)

Birth data of the AccountHolder (natural person), consisting of:

- o Date of birth
- o Place of birth
- o District of place of birth
- o Country of birth information (one of two):
 - Country (code) in case current jurisdiction is the country of birth
 - Country (name) in case current jurisdiction is not the country of birth

Cardinality is shown for the situation that the AccountHolder is a natural person.

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Individual - ResCountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/ ResCountryCode
Description	The Country code of Tax residence of the AccountHolder
Requirement	The element ResCountryCode will be present for every occurrence of the 'Jurisdiction(s) of Residence' and/or 'US-person' element.
Explanation	<p>The ResCountryCode element indicates for which countries this Account is of importance. For each MCAA country that has a Jurisdiction of Residence for the account holder (CRS) and/or US-person (FATCA), a ResCountryCode element is included:</p> <ul style="list-style-type: none"> • if it is a US person, then a ResCountryCode element is filled with 'US' • if the jurisdiction of residence of the AccountHolder is Italy for example, then a ResCountryCode element is filled with 'IT'.
Cardinality	1..N
Format	xsd:string
Size	2 characters
Allowed values	2-letter country code in accordance with the ISO-3166-1 standard

The elements below form the Tax Identification Number (TIN) of the AccountHolder.

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Individual – TIN
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/TIN
Description	<p>TIN (Tax Identification Number) of the AccountHolder Individual in the country for which the data is intended (USA or an MCAA country). For every ResCountryCode a TIN should be added (if it is known). If the TIN is not available in the administration of the financial institution for a MCAA country, then the element (and TIN @ IssuedBy) does not have to be delivered. However, a notification that the TIN is mandatory will be returned to the MCAA country.</p> <p>Since fiscal year 2016, the TIN, applicable in the USA, is mandatory for FATCA.</p> <p>The correct format for a TIN in the US is:</p> <ul style="list-style-type: none"> - 999999999 (a combination of nine digits) or - 999-99-9999 (a combination of three digits, two digits and four digits with a hyphen between them) or - 99-9999999 (a combination of two digits and seven digits with a hyphen between them) <p>The IRS checks these formats and sends back a notification if one of the formats is not met. If the TIN is not known at all, filling with '000000000' (nine zeros) is the best alternative.</p>
Requirement	(optional) mandatory
Explanation	<p>For FATCA, the TIN number that is issued in the USA</p> <p>For CRS, it is the TIN in the relevant Jurisdiction of Residence (more than one is possible)</p> <p>The elements TIN and TIN @ IssuedBy belong together (and are optional). If TIN is delivered then TIN @ IssuedBy is required:</p> <ul style="list-style-type: none"> • in the case of a US person, the elements must be filled with TINinUS and US; • in case of jurisdiction of residence for CRS Italy, the elements "the TIN in Italy" and "IT" must be filled. <p>In the case of several jurisdictions of residence in the context of CRS and / or US person, an element must be entered for each jurisdiction or residence. TIN @ IssuedBy must be one of the country codes in ResCountryCode of the AccountHolder Individual.</p> <p>For an account that already existed before it became a reportable account, TINs are not required if it is not necessary under local law. A financial institution can be expected to make the TIN available for existing accounts in the second calendar year following the first year in which the account is reportable.</p>
Cardinality	0..N
Format	Xsd:string
Size	Max 200

Allowed values	Can contain a maximum of 200 characters
Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder – Individual - TIN – IssuedBy
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/TIN@IssuedBy
Description	A description of the jurisdiction that has issued the TIN number
Requirement	Mandatory if the TIN number is filled
Explanation	The country code of the country where the TIN number was issued
Cardinality	1..1
Format	xsd:string
Size	2 characters
Allowed values	The country code must be in accordance with the ISO-3166-1 standard and must be one of the ResCountryCodes of the AccountHolder.

For an AccountHolder Individual, one name (with attributes) is mandatory and several names (with attributes) are possible. The elements below form the name of the AccountHolder.

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name - NameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name@NameType
Description	Name type can have the following values: - OECD202 = indiv - OECD203 = alias - OECD204 = nick - OECD205 = aka (also known as) - OECD206 = dba (does business as) - OECD207 = legal - OECD208 = name at birth
Requirement	Optional
Explanation	This element is used for CRS. For FATCA it is not used. OECD201 is not used (It's reserved for SMFAliasOrOther)
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	The following values are allowed: OECD202, OECD203, OECD204, OECD205, OECD206, OECD207, OECD208

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – PrecedingTitle
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/PrecedingTitle
Description	Preceding title
Requirement	Optional
Explanation	For example, 'His Excellency'
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name - Title
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/Title
Description	Title
Requirement	Optional
Explanation	For example 'Mr.'
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name - FirstName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/ Name/FirstName
Description	First name
Requirement	This element is mandatory for CRS and since fiscal year 2016 also for FATCA. If the first name of an AccountHolder Individual is not known, then the value 'NFN' should be entered.
Explanation	-
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – FirstName - xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/FirstName@xnlNameType
Description	xnlNameType gives a classification to the FirstName. Examples are : - given name - forename - Christian name - father's name - etc. In some countries the Firstname can be a family name or last name
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	-
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – MiddleName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/MiddleName
Description	Middle name
Requirement	Optional
Explanation	The Middle name is an important part of a name for many nationalities
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – MiddleName – xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/MiddleName@xnlNameType
Description	The MiddleName xnlNameType classifies the MiddleName. Examples are: - first name - middle name - maiden name - father’s name - given name - etc.
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	-
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – NamePrefix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/ Name/NamePrefix
Description	Name prefix
Requirement	Optional
Explanation	Examples are ‘van de’ of ‘von’
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – NamePrefix – xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/NamePrefix@xnlNameType
Description	The NamePrefix xnlNameType classifies the NamePrefix. Examples are: - de - van - van de -von - etc.
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name - LastName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/LastName
Description	Last name
Requirement	Mandatory
Explanation	The last name is mandatory for the AccountHolder.
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – LastName - xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/LastName@xnlNameType
Description	The LastName xnlNameType classifies the LastName. Examples are: - father’s name - family name - last name - mother’s name - etc.
Requirement	Optional
Explanation	-
Cardinality	0..1

Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – GenerationIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/GenerationIdentifier
Description	A generation identifier for the Account holder
Requirement	Optional
Explanation	Examples are 'III' of 'Third'
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – Suffix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/Suffix
Description	Name suffix
Requirement	Optional
Explanation	An example is 'PhD'
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Name – GeneralSuffix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Name/GeneralSuffix
Description	General suffix
Requirement	Optional
Explanation	An example is 'retired'
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

At least one address must be provided but it is possible to add multiple addresses. An address is provided:

- as AddressFix (the address is then displayed in several elements) with optional use of AddressFree for addition to the AddressFix elements
 - as AddressFree (free text in one element)
- In both cases the address must be provided with country code (CountryCode) and address type (AddressType).

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Individual - Address – AddressType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address@AddressType
Description	This element describes the Address type of the AccountHolder
Requirement	Optional
Explanation	The following address types are used: - OECD301 = residential or business - OECD302 = residential - OECD303 = business - OECD304 = registered office - OECD305 = unspecified
Cardinality	0..1
Format	Xsd:string (only one value from the Allowed values field below)
Size	
Allowed values	De waarden zijn: OECD301, OECD302, OECD303, OECD304, OECD305.

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Individual - Address –CountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/CountryCode
Description	The country code of the country where the AccountHolder resides.
Requirement	Mandatory (will be validated on the use of the ISO-3166-1 standard)
Explanation	-
Cardinality	1..1
Format	xsd:string
Size	2 characters
Allowed values	Values in accordance with the ISO-3166-1 standard

Elements of AddressFix are Street, BuildingIdentifier, SuiteIdentifier, FloorIdentifier, DistrictName, POB, PostCode, City and CountrySubentity. AddressFree can be added optionally for additional information. CRS prefers addresses in the form of an AddressFix format. Only if there is no other option, an address in AddressFree format is allowed

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Individual - Address – AddressFix – Street
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/AddressFix/Street
Description	The street name of the AccountHolder address
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody-ReportingGroup–AccountReport - AccountHolder-Individual– Address –AddressFix–BuildingIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/AddressFix/BuildingIdentifier
Description	Building identifier of the AccountHolder address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody-ReportingGroup–AccountReport-AccountHolder - Individual – Address – AddressFix – SuiteIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/AddressFix/SuiteIdentifier
Description	Suite identifier of the AccountHolder address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody-ReportingGroup-AccountReport - AccountHolder - Individual – Address – AddressFix – FloorIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/AddressFix/FloorIdentifier
Description	Floor identifier of the AccountHolder address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody-ReportingGroup-AccountReport- AccountHolder - Individual – Address – AddressFix – Districtname
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/AddressFix/DistrictName
Description	District name of the AccountHolder address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Address – AddressFix – POB
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/ AddressFix/POB
Description	P.O. box number of the AccountHolder address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Address – AddressFix – PostCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/ AddressFix/PostCode
Description	Postal code of the AccountHolder address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:stringMax200
Size	
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Individual – Address – AddressFix – City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/ AddressFix/City
Description	The City the AccountHolder resides in
Requirement	Mandatory
Explanation	The city is mandatory and will be validated
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody-ReportingGroup-AccountReport-AccountHolder-Individual– Address – AddressFix – CountrySubentity
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/AddressFix/CountrySubentity
Description	Country subentity of the AccountHolder address (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

AddressFree consists of one element (xsd:string).

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Individual - Address – AddressFree
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Address/AddressFree
Description	Free text description of the address of the AccountHolder
Requirement	Optional
Explanation	- AddressFree is only used when other elements of the AddressFix element cannot be provided for the address of the AccountHolder address. - AddressFree is optionally used as an addition to information in the AddressFix format.
Cardinality	0..1
Format	xsd:string
Size	Max4000
Allowed values	Can contain a maximum of 4000 characters

The following element holds the **nationality** of the AccountHolder. This element is needed for delivery (neither for FATCA or CRS).

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – Nationality
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/Nationality
Description	
Requirement	Optional (Not needed for delivery)
Explanation	The manual "Standard for Automatic Exchange of Financial Account Information in Tax Matters" of the OECD states (on page 241) 'This data element is not required voor CRS and should not be completed'. FATCA utilizes this element in the same manner.
Cardinality	0..0 (not used)
Format	xsd:string
Size	-
Allowed values	-

The following elements form the data set containing birth information of the AccountHolder. Fatca utilizes only the birth date

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – BirthInfo – BirthDate
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/BirthInfo/BirthDate
Description	Birth date of the AccountHolder
Requirement	(Optional) mandatory
Explanation	It is permitted to leave the birth date empty if the Account is an existing one and the financial institution can't seem to find this information.
Cardinality	0..1
Format	YYYY-MM-DD
Size	
Allowed values	Must be a date in the past

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – BirthInfo – City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/BirthInfo/City
Description	Birth place of the AccountHolder
Requirement	Optional (and not used for FATCA)
Explanation	Birth place may be left empty
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

One of the two following elements should be filled in if the (birthplace) city or (birthplace) city **and** district are filled in :

- Current jurisdiction (country code in accordance with the ISO-3166-1 standard in BirthInfo/CountryInfo/CountryCode)
- A previous jurisdiction (Name of the country in in BirthInfo/CountryInfo/FormerCountryName).

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – BirthInfo – CountryInfo – CountryCode
Xpath(XML)	FATCA_CRS/MessageBody//ReportingGroup/AccountReport/AccountHolder/Individual/BirthInfo/CountryInfo/CountryCode
Description	Country of birth of the AccountHolder
Requirement	Optional (and not used for FATCA)
Explanation	Country code of the country of birth of the AccountHolder (The district can be added if applicable)
Cardinality	0..1
Format	xsd:string
Size	2 characters
Allowed values	Country code in accordance wit the ISO-3166-1 standard

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – BirthInfo – CountryInfo – FormerCountryName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/BirthInfo/CountryInfo/FormerCountryName
Description	Country of birth of the AccountHolder
Requirement	Optional (and not used for FATCA)
Explanation	The FormerCountryName element consists of a character string. This element serves to indicate the name of the country of birth when it is an obsolete(outdated) name. For example, if the place of birth were Prussia, there would be no code for it in the ISO 3166-1 Alpha 2 standard, so the name "Prussia" would have to be entered in the FormerCountryName field.
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

4.1.16 AccountHolder - Organisation

If an AccountHolder is a non-natural person, the Organisation data group is provided, consisting of:

- **ResCountryCode (s)**
- **TIN** (identification Number) within each ResCountryCode, consisting of:
 - o the identification as such,
 - o IssuedBy
- **Name or names** of the non-natural person as AccountHolder (at least one name is required and several names are possible), consisting of:
 - o the name as such
 - o a type designation of that name
- **Address (es)** of the non-natural person as AccountHolder (at least one address and several are possible), consisting of:
 - o the country code
 - o a type designation of the address
 - o the address as such
 - in a fixed format (Optional supplemented with AddressFree for addition) with attributes:
 - street
 - building identification
 - suite identification
 - floor identification
 - district name
 - mailbox
 - Postal Code
 - city
 - land component
 - or free format (AddressFree)
 - the address as xsd: stringMax4000

Cardinality is shown for the situation that the AccountHolder is not a natural person.

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Organisation – ResCountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/ResCountryCode
Description	The Country code of Tax residence of the US-Person of the AccountHolder
Requirement	The element ResCountryCode will be present for every occurrence of the 'Jurisdiction(s) of Residence' and/or 'US-person' element.
Explanation	<p>The ResCountryCode element indicates for which countries this Account is of importance. For each MCAA country that has a Jurisdiction of Residence for the account holder (CRS) and/or US-person (FATCA), a ResCountryCode element is included:</p> <ul style="list-style-type: none"> • if it is a US person, then a ResCountryCode element is filled with 'US' • if the jurisdiction of residence of the Account holder is Italy for example, then a ResCountryCode element is filled with 'IT'.
Cardinality	1..N
Format	xsd:string
Size	2 characters
Allowed values	2-letter country code in accordance with the ISO-3166-1 standard

The following elements form the Identification Number (TIN) of the AccountHolder

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Organisation – TIN
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/TIN
Description	<p>TIN (Tax Identification Number) of the AccountHolder Organisation in the country for which the data is intended (USA or an MCAA country). For every ResCountryCode a TIN should be added (if it is known). If the TIN is not available in the administration of the financial institution for a MCAA country then the element (and TIN @ IssuedBy) does not have to be delivered. However, a notification that the TIN is mandatory will be returned to the MCAA country.</p> <p>Since fiscal year 2016, the TIN, applicable in the USA, is mandatory for FATCA.</p> <p>The correct format for a TIN in the US is:</p> <ul style="list-style-type: none"> - 999999999 (a combination of nine digits) or - 999-99-9999 (a combination of three digits, two digits and four digits with a hyphen between them) or - 99-9999999 (a combination of two digits and seven digits with a hyphen between them) <p>The IRS checks these formats and sends back a notification if one of the formats is not met. If the TIN is not known at all, filling with '000000000' (nine zeroes) is the best alternative.</p>
Requirement	(Optional) Mandatory
Explanation	<p>For FATCA that is the TIN in the USA</p> <p>For CRS, it is the TIN in the relevant Jurisdiction of Residence (more than one is possible)</p> <p>The elements TIN and TIN @ IssuedBy belong together (and are optional). If TIN is delivered then TIN @ IssuedBy is required:</p> <ul style="list-style-type: none"> • in the case of a US person, the elements must be filled with TINinUS and US; • in case of jurisdiction of residence for CRS Italy, the elements "the TIN in Italy" and "IT" must be filled. <p>In the case of several jurisdictions of residence in the context of CRS and / or US person, an element must be entered for each jurisdiction or residence. TIN @ IssuedBy must be one of the country codes in ResCountryCode of the AccountHolder Organisation.</p> <p>For an account that already existed before it became a reportable account, TINs are not required if it is not necessary under local law. A financial institution can reasonably be expected to make the TIN available for existing accounts in the second calendar year following the first year in which the account is reportable.</p>
Cardinality	0..N
Format	xsd:string
Size	Max200

Allowed values	A maximum of 200 characters are allowed
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Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Organisation - TIN – IssuedBy
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/TIN@IssuedBy
Description	A description of the jurisdiction that has issued the TIN number
Requirement	Mandatory if the TIN number is filled
Explanation	The country code of the country where the TIN number was issued
Cardinality	1..1
Format	xsd:string
Size	2 characters
Allowed values	The country code must be in accordance with the ISO-3166-1 standard and must be one of the ResCountryCodes of the AccountHolder.

In the FATCA CRS XML message schema, the TIN attribute 'INType' is not yet added to OrganisationParty_Type. In the CRS message schema, INType appears as an optional attribute of IN. For an AccountHolder Organisation, one name is mandatory, but multiple names can be added. The following elements form the Name of AccountHolder Organisation (not natural person).

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Organisation - Name
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Name
Description	The legal name of the AccountHolder.
Requirement	Mandatory
Explanation	-
Cardinality	1..N
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Organisation - NameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Name@NameType
Description	A classification of the name of the AccountHolder (Not used in the FATCA-CRS message)
Requirement	Optional
Explanation	This element is used for CRS deliveries, but not for FATCA deliveries. OECD201 is not used (it is reserved for SMFaliasOrOther) .
Cardinality	0..0 (not used)
Format	xsd:string (values in the Allowed values field below)
Size	

Allowed values	Waardebereik is: OECD202, OECD203, OECD204, OECD205, OECD206, OECD207, OECD208
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Element Name	MessageBody-ReportingGroup–AccountReport-AccountHolder-Organisation - Address – AddressType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address@AddressType
Description	This element describes the Address type of the AccountHolder.
Requirement	Optional
Explanation	The following address types are possible: - OECD301 = residential or business - OECD302 = residential - OECD303 = business - OECD304 = registered office - OECD305 = unspecified
Cardinality	0..1
Format	xsd:string (only one value form the Allowed values field below)
Size	
Allowed values	The allowed values are: OECD301, OECD302, OECD303, OECD304, OECD305.

Element Name	MessageBody-ReportingGroup–AccountReport-AccountHolder-Organisation - Address – CountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/CountryCode
Description	The country code of the country where the AccountHolder resides.
Requirement	Mandatory
Explanation	-
Cardinality	1..1
Format	xsd:string (in accordance with the ISO-3166-1 standard)
Size	2 characters
Allowed values	Values in accordance with the ISO-3166-1 standard

Elements of AddressFix are Street, BuildingIdentifier, SuiteIdentifier, FloorIdentifier, DistrictName, POB, PostCode, City and CountrySubentity. AddressFree can be added optionally for additional information. CRS prefers addresses in the form of an AddressFix format. Only if there is no other option, an address in AddressFree format is allowed

Element Name	MessageBody-ReportingGroup–AccountReport-AccountHolder-Organisation-Address–AddressFix–Street
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/AddressFix/Street
Description	The street name in the address of the AccountHolder
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Organisation – Address – AddressFix – BuildingIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/AddressFix/BuildingIdentifier
Description	Building identifier in the address of the AccountHolder Organisation
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Organisation – Address – AddressFix – SuiteIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/AddressFix/SuiteIdentifier
Description	Suite identifier in the address of theAccountHolder
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Organisation – Address – AddressFix – FloorIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/AddressFix/FloorIdentifier
Description	Floor identifier in the address of AccountHolder
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Organisation – Address – AddressFix – Districtname
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/AddressFix/DistrictName
Description	Name of the district of the AccountHolder
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Organisation – Address – AddressFix – POB
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/ AddressFix/POB
Description	P.O.box number of the AccountHolder
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Organisation – Address -AddressFix – PostCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/ AddressFix/PostCode
Description	The Postal code of the AccountHolder (if applicable)
Requirement	Optional
Explanation	The Postal code of the AccountHolder(if applicable)
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Organisation – Address – AddressFix – City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/ AddressFix/City
Description	The city of the AccountHolder
Requirement	Mandatory
Explanation	The city is mandatory and is required for schema validation
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Organisation – Address – AddressFix – CountrySubentity
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/ AddressFix/CountrySubentity
Description	The Country subentity of the AccountHolder (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	A maximum of 200 characters are allowed

AddressFree consists of one element (xsd:string).

Element Name	MessageBody - ReportingGroup – AccountReport - AccountHolder - Organisation - Address – AddressFree
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Organisation/Address/AddressFree
Description	Free text description of the address of the AccountHolder
Requirement	Optional
Explanation	<ul style="list-style-type: none"> - AddressFree is only used when other elements of the AddressFix element cannot be provided for the address of the AccountHolder address. - AddressFree is optionally used as an addition to information in the AddressFix format.
Cardinality	0..1
Format	xsd:string
Size	Max4000
Allowed values	Maximal 4000 karakters

4.1.17 AccountHolder – AcctHolderTypeCRS

FATCA and CRS have different AccountHolder-Organisation types. Because of this, the FATCA-CRS message has two elements for AcctHolderType, namely AcctHolderTypeFATCA and AcctHolderTypeCRS. These are only allowed within the AccountHolder tag, if the AccountHolder is an Organisation element.

Depending on the ResCountryCodes at AccountHolder - Organisation, one of the two, or both are mandatory.

AcctHolderTypeCRS is mandatory if the AccountHolder has at least 1 non-US ResCountryCode (any MCAA jurisdiction).

Element Name	MessageBody-ReportingGroup – AccountReport – AccountHolder – AcctHolderTypeCRS
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/AcctHolderTypeCRS
Description	Type of AccountHolder for CRS deliveries. Allowed values are: <ul style="list-style-type: none"> - CRS101 = Passive Non-Financial Entity with one or more controlling persons that is a Reportable Person -CRS102 = CRS Reportable Person -CRS103 = Passive Non-Financial Entity that is a CRS Reportable Person
Requirement	(Optional) mandatory
Explanation	Since fiscal year 2017 the AcctHolderTypeCRS field is mandatory if the Accountholder has one or more countries as jurisdiction of residence.
Cardinality	0..1
Format	xsd:string (only one value from the Allowed values field below is allowed)
Size	

Allowed values	The allowed values are: CRS101, CRS102, CRS103.
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4.1.18 AccountHolder - AcctHolderTypeFATCA

Please review the previous section for an introduction on AcctHolderType.

AcctHolderTypeFATCA is mandatory if the AccountHolder - Organisation has a US ResCountryCode.

Element Name	MessageBody-ReportingGroup–AccountReport–AccountHolder – AcctHolderTypeFATCA
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/AcctHolderTypeFATCA
Description	Type of AccountHolder for FATCA deliveries. Allowed values are: - FATCA101 = Owner-Documented FI with specified US owner(s) - FATCA102 = Passive Non-Financial Entity with substantial US owner(s) - FATCA103 = Non-participating FFI - FATCA104 = Specified US Person - FATCA105 = Direct Reporting NFFE
Requirement	(Optional) mandatory
Explanation	AcctHolderTypeFATCA is mandatory if the AccountHolder is a US-person. If the AccountHolder is not a US-person then this field is omitted.
Cardinality	0..1
Format	xsd:string (only one value from the Allowed values field below is allowed)
Size	
Allowed values	The allowed values are: FATCA101, FATCA102, FATCA103, FATCA104, FATCA105.

Since fiscal year 2016 the IRS also recognizes FATCA106, but this is 'for US government use only'. Therefore, it is not one of the allowed values for AcctHolderTypeFATCA in the FATCA CRS XML schema 2.2.

4.1.19 AccountReport - SubstantialOwner (only for FATCA data deliveries)

For FATCA, it is mandatory to indicate for certain AcctHolderTypeFATCA who the SubstantialOwner(s) are. SubstantialOwners are not applicable for deliveries under the CRS.

SubstantialOwner (s) must be delivered for the FATCA delivery, if there is:

- specified US owner (s) or
- a 'documented FI' or
- substantial US owner (s) or controlling US person (s) of a passive NFFE.

SubstantialOwners are required as AcctHolderTypeFATCA in AccountReport = FATCA101 or FATCA102.

No delivery of this data group in the case of a nonparticipating FFI or a 'specified US person'.

The following information is provided for each SubstantialOwner Individual:

- **ResCountryCode**
- **TIN** (Tax Identification Number) consisting of:
 - o the identification as such,
 - o IssuedBy

- **Name or names** of the SubstantialOwner Individual (at least one name is mandatory and several are possible), consisting of:

- o a type designation of that name
- o Preliminary Title
- o Title
- o First name
- o Insertino
- o Prefix
- o Surname
- o Generation identification
- o Suffix
- o General Suffix

- **Address (es)** of the SubstantialOwner Individual (at least one address and several are possible), consisting of:

- o the country code
- o a type designation of the address
- o the address as such
- in a fixed format (Optional supplemented with AddressFree for replenishment) with attributes:

- street
- building identification
- suite identification
- floor identification
- district name
- mailbox
- Postal Code
- city
- land component
- or free format (AddressFree)
 - the address as xsd: stringMax4000

- **Nationality** (will not be used)

- **Birth date** of the SubstantialOwner

For each SubstantialOwner Organisation, the following information is provided:

- **ResCountryCode**

- **TIN** (identification Number) consisting of:

- o the identification as such,
- o IssuedBy

- **Name or names** of the SubstantialOwner Organisation (at least one name is mandatory and multiple names are possible) consisting of:

- o the name as such
- o a type designation of that name

- **Address (es)** of the SubstantialOwner Organisation (at least one and several are possible) consisting of:

- o the country code
- o a type designation of the address
- o the address as such

- in a fixed format (Optional supplemented with AddressFree for replenishment) with attributes:

- street
- building identification
- suite identification
- floor identification
- district name
- mailbox
- Postal Code
- city
- land component

- or free format (AddressFree)

- the address as xsd: stringMax4000

The following fields are used when a SubstantialOwner individual is part of the delivered data:

Element Name	MessageBody - ReportingGroup – AccountReport - SubstantialOwner - Individual - ResCountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/ResCountryCode
Description	The Country code of Tax residence of the Individual SubstantialOwner
Requirement	For FATCA it is mandatory to have a Substantial owner (see paragraph 4.1.16).
Explanation	The SubstantialOwner Individual is a US-person and the tax residence is set to 'US'.
Cardinality	1..1
Format	xsd:string (filled with 'US')
Size	2 characters
Allowed values	2-letter country code in accordance with the ISO-3166-1 standard

The following elements form the Tax Identification Number (TIN) of the SubstantialOwner Individual.

Element Name	MessageBody - ReportingGroup – AccountReport - SubstantialOwner - Individual – TIN
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/TIN
Description	The TIN (Identification number) of the Substantial Owner in de USA. The Substantial Owner element is only used for FATCA deliveries.
Requirement	Mandatory
Explanation	A SubstantialOwner Individual has exactly one TIN, because SubstantialOwner Individual only has "US" as TIN @ Issued_By.
Cardinality	1..1
Format	xsd:string (The TIN format for the US is : 999999999 of 999-99-9999 of 99-9999999)
Size	Max200

Allowed values	Can contain a maximum of 200 characters
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Element Name	MessageBody - ReportingGroup – AccountReport - SubstantialOwner - Individual - TIN –IssuedBy
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/TIN@IssuedBy
Description	A description of the jurisdiction that has issued the TIN number
Requirement	Mandatory if the TIN number is filled
Explanation	The TIN@IssuedBy is always 'US' because the Substantial Owner is only applicable for FATCA deliveries.
Cardinality	1..1 (Mandatory if the TIN number is present, otherwise the TIN@IssuedBy is omitted)
Format	xsd:string
Size	2 characters
Allowed values	Country code must be in accordance with the ISO-3166-1 standard (The country code is always 'US')

For a SubstantialOwner Individual, one name (with attributes) is mandatory and multiple names (with attributes) are possible. The elements below form the name of the SubstantialOwner Individual.

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Name - NameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name@NameType
Description	Name type. The following values are allowed: - OECD202 = indiv - OECD203 = alias - OECD204 = nick - OECD205 = aka (also known as) - OECD206 = dba (does business as) - OECD207 = legal - OECD208 = name at birth
Requirement	Optional
Explanation	This element is not used for FATCA deliveries. The Substantial Owner individual is a FATCA data set.
Cardinality	0..1
Format	xsd:string (not used for SubstantialOwner Individual)
Size	
Allowed values	The allowed values are : OECD202, OECD203, OECD204, OECD205, OECD206, OECD207, OECD208

Element Name	MessageBody-ReportingGroup-AccountReport-SubstantialOwner-Individual - Name – PrecedingTitle
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/PrecedingTitle
Description	Preceding title
Requirement	Optional
Explanation	For example ‘His Excellency’
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Name - Title
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/Title
Description	Title
Requirement	Optional
Explanation	For example ‘Mr.’
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Name – FirstName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/FirstName
Description	First name
Requirement	Mandatory
Explanation	This element is mandatory for SubstantialOwner Individual since fiscal year 2016. If the first name of the SubstantialOwner Individual is not known then the value ‘NFN’ should be entered.
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport – SubstantialOwner - Individual – Name – FirstName – xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/FirstName@xnlNameType
Description	xnlNameType gives a classification tot he FirstName.Voorbeelden zijn: Examples are : - given name - forename - Christian name - father’s name - etc. In some countries the Firstname can be a family name or last name
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody- ReportingGroup - AccountReport - SubstantialOwner - Individual - Name - MiddleName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/MiddleName
Description	Middle name
Requirement	Optional
Explanation	The Middle name is an important part of a name for many nationalities
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual – Name – MiddleName – xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/MiddleName@xnlNameType
Description	The MiddleName xnlNameType classifies the MiddleName. Examples are: - first name - middle name - maiden name - father’s name - given name - etc.

Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody- ReportingGroup - AccountReport - SubstantialOwner - Individual - Name – NamePrefix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/NamePrefix
Description	Name prefix
Requirement	Optional
Explanation	Examples are 'van de' of 'von'
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual – Name – NamePrefix – xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/NamePrefix@xnlNameType
Description	The NamePrefix xnlNameType classifies the NamePrefix. Examples are: - de - van - van de -von - etc.
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Name – LastName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/LastName
Description	Last name
Requirement	Mandatory

Explanation	The last name is mandatory for the SubstantialOwner Individual.
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Name - LastName - xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/LastName@xnlNameType
Description	The LastName xnlNameType classifies the LastName. Examples are: - father's name - family name - last name - mother's name - etc.
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Name - GenerationIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/GenerationIdentifier
Description	A generation identifier for the SubstantialOwner individual
Requirement	Optional
Explanation	Examples are 'III' of 'Third'
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Name - Suffix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/Suffix
Description	Name suffix
Requirement	Optional

Explanation	An example is 'PhD'
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody-ReportingGroup-AccountReport - SubstantialOwner - Individual - Name – GeneralSuffix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Name/GeneralSuffix
Description	General suffix
Requirement	Optional
Explanation	An example is 'retired'
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

At least one address must be provided but it is possible to add multiple addresses. An address is provided:

- as AddressFix (the address is then displayed in several elements) with optional use of AddressFree for addition to the AddressFix elements
- as AddressFree (free text in one element)

In both cases the address must be provided with country code (CountryCode) and address type (AddressType).

Element Name	MessageBody-ReportingGroup– AccountReport - SubstantialOwner - Individual - Address – AddressType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address@AddressType
Description	This element describes the Address type of the SubstantialOwner Individual
Requirement	Optional
Explanation	The following address types are used: <ul style="list-style-type: none"> - OECD301 = residential or business - OECD302 = residential - OECD303 = business - OECD304 = registered office - OECD305 = unspecified
Cardinality	0..1
Format	xsd:string (only one value from the Allowed values field below is allowed)
Size	
Allowed values	The allowed values are :OECD301, OECD302, OECD303, OECD304, OECD305.

Element Name	MessageBody-ReportingGroup– AccountReport - SubstantialOwner - Individual - Address – CountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address/CountryCode
Description	The country code of the country where the SubstantialOwner Individual resides.
Requirement	Mandatory
Explanation	-
Cardinality	1..1
Format	xsd:string
Size	2 characters
Allowed values	2-letter country code in accordance with the ISO-3166-1 standard

Elements of AddressFix are Street, BuildingIdentifier, SuiteIdentifier, FloorIdentifier, DistrictName, POB, PostCode, City and CountrySubentity. AddressFree can be added optionally for additional information. CRS prefers addresses in the form of an AddressFix format. Only if there is no other option, an address in AddressFree format is allowed

Element Name	MessageBody-ReportingGroup–AccountReport-SubstantialOwner- Individual-Address–AddressFix–Street
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address/AddressFix/Street
Description	The street name in the address of SubstantialOwner Individual
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – AccountReport - SubstantialOwner - Individual - Address – AddressFix – BuildingIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address/ AddressFix/BuildingIdentifier
Description	Building identifier in the address of the SubstantialOwner Individual (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200

Allowed values	Can contain a maximum of 200 characters
Element Name	MessageBody - ReportingGroup – AccountReport - SubstantialOwner - Individual - Address – AddressFix – SuiteIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address/ AddressFix/SuiteIdentifier
Description	Suite identifier in the address of the SubstantialOwner Individual (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Address – AddressFix – FloorIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport /SubstantialOwner/Individual/Address/AddressFix/FloorIdentifier
Description	Floor identifier in the address of the SubstantialOwner Individual (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Address – AddressFix - Districtname
Xpath(XML)	FATCA_CRS/MessageBody//ReportingGroup/AccountReport/ SubstantialOwner/Individual/Address/AddressFix/DistrictName
Description	Name of the district of the SubstantialOwner Individual (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual – AddressFix – POB
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address /AddressFix/POB
Description	P.O.box number of the SubstantialOwner Individual (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Address – AddressFix – PostCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address/AddressFix/PostCode
Description	The Postal code of the SubstantialOwner Individual (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – AccountReport - SubstantialOwner - Individual - Address – AddressFix – City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address /AddressFix/City
Description	The city of the SubstantialOwner Individual
Requirement	Mandatory
Explanation	The city is mandatory and is required for schema validation
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - Address – AddressFix – CountrySubentity
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address /AddressFix/CountrySubentity
Description	The Country subentity of the SubstantialOwner Individual (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

AddressFree consists of one element (xsd:string).

Element Name	MessageBody - ReportingGroup – AccountReport - SubstantialOwner - Individual - Address – AddressFree
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Address/AddressFree
Description	Free text description of the address of the SubstantialOwner Individual
Requirement	Optional
Explanation	- AddressFree is only used when other elements of the AddressFix element cannot be provided for the address of the SubstantialOwner. (CRS prefers addresses in the AddressFix format) - AddressFree is optionally used as an addition to information in the AddressFix format.
Cardinality	0..1
Format	xsd:string
Size	Max4000
Allowed values	Can contain a maximum of 4000 characters

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual – Nationality
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/Nationality
Description	Nationality of the SubstantialOwner Individual – not used (see explanation)
Requirement	Optional (not delivered)
Explanation	In "Standard for Automatic Exchange of Financial Account Information in Tax Matters" of the OECD (page 241) is states 'This data element is not required voor CRS and should not be completed'. FATCA uses this data in the same way. This is the reason why the Manual states that the data does not have to be delivered.
Cardinality	0..0 (not used)
Format	xsd:string

Size	-
Allowed values	-

The birth date of the SubstantialOwner Individual is enough as information of birth for FATCA deliveries.

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual - BirthInfo – BirthDate
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/BirthInfo/BirthDate
Description	Birth date of the SubstantialOwner Individual
Requirement	(Optional) mandatory
Explanation	It is permitted to leave the birth date field empty if the Account is an existing one and the financial institution can't seem to find this information.
Cardinality	0..1
Format	YYYY-MM-DD
Size	
Allowed values	Must be a date in the past

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual – BirthInfo – City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/BirthInfo/City
Description	Birth place of the SubstantialOwner Individual
Requirement	Optional (and not used for FATCA deliveries)
Explanation	Birth place can be left empty
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

One of the two elements below is filled as (1)place of birth or (2)place of birth and district. It could be:

- current jurisdiction (country code according to ISO-3166-1 standard in BirthInfo / CountryInfo / CountryCode) or
- an earlier jurisdiction (name of the country in BirthInfo / CountryInfo / FormerCountryName).

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual – BirthInfo – CountryInfo – CountryCode
Xpath(XML)	FATCA_CRS/MessageBody//ReportingGroup/AccountReport/SubstantialOwner/Individual/BirthInfo/CountryInfo/CountryCode
Description	The country code of the country where the Substantial owner resides.
Requirement	Optional (and not used for FATCA deliveries)
Explanation	Country code of SubstantialOwner (The district can be added if applicable)
Cardinality	0..1
Format	xsd:string
Size	2 characters
Allowed values	2-letter contry code in accordance with the ISO-3166-1 standard.

Element Name	MessageBody - ReportingGroup - AccountReport - SubstantialOwner - Individual – BirthInfo – CountryInfo – FormerCountryName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/SubstantialOwner/Individual/BirthInfo/CountryInfo/FormerCountryName
Description	Country of birth of theSubstantialOwner Individual
Requirement	Optional (and not used for FATCA)
Explanation	The FormerCountryName element consists of a character string. This element serves to indicate the name of the country of birth when it is an obsolete(outdated) name. For example, if the place of birth were Prussia, there would be no code for it in the ISO 3166-1 Alpha 2 standard, so the name "Prussia" would have to be entered in the FormerCountryName field.
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

The following elements are used when delivering information for a SubstantialOwner Organisation:

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation - ResCountryCode
Xpath(XML)	FATCA_CRS/ MessageBody/ReportingGroup/SubstantialOwner/Organisation/ResCountryCode
Description	The Country code of Tax residence of the SubstantialOwner Organisation
Requirement	A Substantial owner is registered (see paragraph 4.1.16).
Explanation	The SubstantialOwner is a US-person and the tax residence is 'US'.
Cardinality	1..1
Format	xsd:string (filled with 'US')
Size	-
Allowed values	2-letter country code in accordance with the ISO-3166-1 standard

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation – TIN
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/TIN
Description	The TIN (Identification number) of the Substantial Owner in de USA. The Substantial Owner element is only used for FATCA deliveries.
Requirement	Mandatory
Explanation	A SubstantialOwner Individual has exactly one TIN, because SubstantialOwner Individual only has "US" as TIN @ Issued_By.
Cardinality	1..1 (applicable if there is a SubstantialOwner Organisation)
Format	xsd:string (The TIN format for the US is : 999999999 of 999-99-9999 of 99-9999999)
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation - TIN – IssuedBy
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/TIN@IssuedBy
Description	A description of the jurisdiction that has issued the TIN number
Requirement	Mandatory if the TIN number is filled
Explanation	SubstantialOwner is only applicable for FATCA deliveries. If the TIN is present then the TIN_IssuedBy is 'US'.
Cardinality	1..1 (Mandatory if the TIN number is filled; otherwise it is omitted)
Format	xsd:string
Size	2 characters
Allowed values	The country code is always 'US'

In FATCA CRS XML message schema version 2.2, TIN attribute "INType" is not included with OrganisationParty_Type. In the CRS message scheme, INType is an optional attribute of IN.

For a SubstantialOwner Organisation one name is mandatory, but it is possible to have more names. The elements below form the name of a ReportingFI.

Element Name	MessageBody - ReportingGroup - SubstantialOwner - Organisation – Name
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Name
Description	The legal name of the SubstantialOwner Organisation
Requirement	Mandatory
Explanation	-
Cardinality	1..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation – Name – NameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Name@NameType
Description	A Classification of the name of the SubstantialOwner Organisation
Requirement	Optional
Explanation	<p>This element is used for CRS and since tax year 2016 it is also used for FATCA data deliveries.</p> <p>OECD201 is reserved for SMFAliasOrOther and is not used.</p> <p>The following classifications are used:</p> <ul style="list-style-type: none"> -OECD202 = individual -OECD203 = alias -OECD204 = nick (nickname) -OECD205 = AKA (also known as) -OECD206 = DBA (doing business as) -OECD207 = legal -OECD208 = Name at birth
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	Allowed values are : OECD202, OECD203, OECD204, OECD205, OECD206, OECD207, OECD208

At least one address must be provided but it is possible to add multiple addresses. An address is provided:

- as AddressFix (the address is then displayed in several elements) with optional use of AddressFree for addition to the AddressFix elements
- as AddressFree (free text in one element)

In both cases the address must be provided with country code (CountryCode) and address type (AddressType).

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation - Address – AddressType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address@AddressType
Description	This element describes the Address type of the SubstantialOwner Organisation
Requirement	Optional
Explanation	The following address types are used: - OECD301 = residential or business - OECD302 = residential - OECD303 = business - OECD304 = registered office - OECD305 = unspecified
Cardinality	0..1
Format	xsd:string (only one value from the Allowed values field below is allowed)
Size	
Allowed values	The allowed values are :OECD301, OECD302, OECD303, OECD304, OECD305.

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation - Address – CountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/CountryCode
Description	The country code of the country where the SubstantialOwner Organisation resides.
Requirement	Mandatory
Explanation	The 2-letter code of the country where the SubstantialOwner Organisation resides
Cardinality	1..1
Format	xsd:string (value in accordance with the ISO-3166-1 standaard)
Size	
Allowed values	Value in accordance with the ISO-3166-1 standaard. Will be validated

Elements of AddressFix are Street, BuildingIdentifier, SuiteIdentifier, FloorIdentifier, DistrictName, POB, PostCode, City and CountrySubentity. AddressFree can be added optionally for additional information. CRS prefers addresses in the form of an AddressFix format. Only if there is no other option, an address in AddressFree format is allowed

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation - Address – AddressFix – Street
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/Street
Description	The Street name in the Address of the SubstantialOwner Organisation
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody – ReportingGroup – SubstantialOwner – Organisation – Address – AddressFix –BuildingIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/BuildingIdentifier
Description	Building identifier in the address of the SubstantialOwner Organisation (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation – Address– AddressFix - SuiteIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/SuiteIdentifier
Description	Suite identifier in the address of the SubstantialOwner Organisation (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - SubstantialOwner - Organisation – Address – AddressFix - FloorIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/FloorIdentifier
Description	Floor identifier in the address of the SubstantialOwner Organisation (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - SubstantialOwner - Organisation – Address – AddressFix - Districtname
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/DistrictName
Description	Name of the district of the SubstantialOwner Organisation (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - SubstantialOwner - Organisation – Address – AddressFix -POB
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/POB
Description	P.O.box number of the SubstantialOwner Organisation (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - SubstantialOwner - Organisation – Address – AddressFix - PostCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/PostCode
Description	The Postal code of the SubstantialOwner Organisation (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation – Address – AddressFix – City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/City
Description	The city of theSubstantialOwner Organisation
Requirement	Mandatory
Explanation	The city is mandatory and is required for schema validation
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody-ReportingGroup-SubstantialOwner-Organisation–Address–AddressFix-CountrySubentity
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFix/CountrySubentity
Description	The Country subentity of the SubstantialOwner Organisation (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

AddressFree consists of one element (xsd:string).

Element Name	MessageBody - ReportingGroup – SubstantialOwner - Organisation - Address – AddressFree
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/SubstantialOwner/Organisation/Address/AddressFree
Description	Free text description of the address of the SubstantialOwner Organisation
Requirement	Optional
Explanation	<ul style="list-style-type: none"> - AddressFree is only used when other elements of the AddressFix element cannot be provided for the address of the ReportingFI. (CRS prefers addresses in the AddressFix format) - AddressFree is optionally used as an addition to information in the AddressFix format.
Cardinality	0..1
Format	xsd:string
Size	Max4000
Allowed values	Can contain a maximum of 4000 characters

4.1.20 AccountReport – ControllingPerson (Only for CRS data deliveries)

ControllingPerson is not used for FATCA. It can only be used for AccountReports with CRS data. Controlling Person(s) is (are) required if AcctHolderTypeCRS in AccountReport equals CRS101; the Accountholder Organisation is a Passive NFE9. If there are several ControllingPersons then all ControllingPersons must be reported.

ControllingPerson(s) is (are) to be understood as the natural person(s) who exercises (exercise) control over an entity. In the case of a Trust, this may be the founder, the trustee, the protector, the beneficiary or group of beneficiaries and other natural persons, who effectively exercise full control over the Trust for a Passive NFE. In the case of a statutory provision other than a Trust, this can be a person or persons in a comparable or similar position(s).

If the ControllingPerson is not a resident of the country of residence of the Entity, the information about the account must still be provided.

The following information is provided for each ControllingPerson:

- **ResCountryCode (s)**
- **TIN** (Tax Identification Number) within each ResCountryCode, consisting of:
 - o the identification as such,
 - o IssuedBy
- **Name or names** of the ControllingPerson (at least one name is required and several names are possible), consisting of:
 - o a type designation of that name
 - o Preceding Title
 - o Title
 - o First name
 - o Middle name
 - o Prefix

- o Last name
- o Generation identifier
- o Suffix
- o General Suffix
- **Address (es)** of the ControllingPerson (at least one address and several are possible), consisting of:
 - o the country code
 - o a type designation of the address
 - o the address as such
 - in a fixed format (Optional supplemented with AddressFree for replenishment) with attributes:
 - street
 - building identifier
 - suite identifier
 - floor identifier
 - district name
 - mailbox
 - Postal Code
 - city
 - country subentity
 - or free format (AddressFree)
 - the address as xsd: string
- **Nationality** (will not be used)
- **Personal data** of the ControllingPerson, consisting of:
 - o Date of birth
 - o Birth city
 - o Birth city subentity
 - o Country of birth information
 - Country of birth (code) in case current jurisdiction is the country of birth
 - Country of birth (name) in case current jurisdiction is not the country of birth

Element Name	MessageBody - ReportingGroup – AccountReport - ControllingPerson - Individual – ResCountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/ResCountryCode
Description	The Country code of Tax residence of the ControllingPerson
Requirement	In case of a Passive NFE there is one or more Controlling Persons. For each jurisdiction of residence the account details of the Passive NFE are delivered with all Controlling Persons with the same jurisdiction of residence.
Explanation	An accountReport with account information of the Passive NFE and other related data is provided per jurisdiction of residence of one or more Controlling Persons. This only applies to CRS deliveries. A Controlling Person can have more than one jurisdiction or residence.
Cardinality	1..N
Format	xsd:string (2 positions)
Size	2 characters
Allowed values	2-letter country code in accordance with the ISO-3166-1 standard

The following elements form the Tax Identification Number (TIN) of the ControllingPerson:

Element Name	MessageBody - ReportingGroup – AccountReport - ControllingPerson - Individual – TIN
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/TIN
Description	Controlling person wordt gebruikt in geval van levering van CRS-gegevens. The Tax identification number as provided by the Jurisdiction of Residence of the ControllingPerson. For each ResCountryCode a TIN should be filled in (if available in the administration of the financial institution)
Requirement	(optional) Mandatory (Mandatory if available in the administration of the financial institution)
Explanation	-
Cardinality	0..N (if available in the administration of the financial institution)
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – AccountReport - ControllingPerson - Individual - TIN – IssuedBy
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/TIN@IssuedBy
Description	A description of the jurisdiction that has issued the TIN number
Requirement	Mandatory if the TIN number is filled
Explanation	-
Cardinality	1..1 (Mandatory if the TIN number is filled; If there is no TIN then the TIN@IssuedBy is omitted)
Format	xsd:string
Size	2 characters
Allowed values	Country code must be in accordance with the ISO-3166-1 standard

For a ControllingPerson one name (with attributes) is mandatory, but multiple names are allowed. The following elements form the name of the ControllingPerson

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name – NameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name@NameType
Description	A Classification of the name of the ControllingPerson Type naam met als mogelijke waarden: The following classifications are used: -OECD202 = individual -OECD203 = alias -OECD204 = nick (nickname) -OECD205 = AKA (also known as) -OECD206 = DBA (doing business as) -OECD207 = legal -OECD208 = Name at birth
Requirement	Mandatory
Explanation	Element wordt gebruikt voor CRS en wordt niet gebruikt voor FATCA. Controlling Person is een CRS-gegevensgroep. OECD201 (gereserveerd voor SMFAliasOrOther) wordt niet gebruikt. This element is used for CRS deliveries. Not for FATCA deliveries. Controlling Person is a CRS data set. OECD201 is not used (reserved for SMFAliasOrOther) .
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	Allowed values are : OECD202, OECD203, OECD204, OECD205, OECD206, OECD207, OECD208

Element Name	MessageBody-ReportingGroup-AccountReport-ControllingPerson-Individual – Name – PrecedingTitle
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/PrecedingTitle
Description	Preceding title
Requirement	Optional
Explanation	For example 'His Excellency'
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name - Title
Xpath(XML)	FATCA_CRS/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/Title
Description	Title
Requirement	Optional

Explanation	For example 'Mr.'
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name – FirstName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/FirstName
Description	First name
Requirement	Firstname is mandatory for a Controlling Person. If the first name of an ControllingPerson is not known then the value 'NFN' should be entered.
Explanation	Geen
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport – ControllingPerson - Individual – Name – FirstName – xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/FirstName@xnlNameType
Description	xnlNameType gives a classification tot he FirstName. Examples are : - given name - forename - Christian name - father's name - etc. In some countries the Firstname can be a family name or last name
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody-ReportingGroup - AccountReport - ControllingPerson - Individual – Name – MiddleName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/MiddleName
Description	Middle name
Requirement	Optional
Explanation	The Middle name is an important part of a name for many nationalities
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name – MiddleName – xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/MiddleName@xnlNameType
Description	The MiddleName xnlNameType classifies the MiddleName. Examples are: - first name - middle name - maiden name - father’s name - given name - etc.
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name – NamePrefix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/NamePrefix
Description	Name prefix
Requirement	Optional
Explanation	Examples are ‘van de’ of ‘von’
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name – NamePrefix – xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/NamePrefix@xnlNameType
Description	The NamePrefix xnlNameType classifies the NamePrefix. Examples are: - de - van - van de -von - etc.
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name – LastName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/LastName
Description	Last name
Requirement	Mandatory
Explanation	The last name is mandatory for the AccountHolder the ControllingPerson
Cardinality	1..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name – LastName xnlNameType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/LastName@xnlNameType
Description	The LastName xnlNameType classifies the LastName. Examples are: - father’s name - family name - last name - mother’s name - etc. In some countries the last name can be a given name or a first name.
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	
Allowed values	See description

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name - GenerationIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/GenerationIdentifier
Description	A generation identifier for the ControllingPerson
Requirement	Optional
Explanation	Examples are ‘III’ of ‘Third’
Cardinality	0..N
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Name - Suffix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/Suffix
Description	Name suffix
Requirement	Optional
Explanation	An example is ‘PhD’
Cardinality	0..N
Format	xsd:string
Size	Max200

Allowed values	Can contain a maximum of 200 characters
Element Name	MessageBody-ReportingGroup-AccountReport - ControllingPerson - Individual – Name – GeneralSuffix
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Name/GeneralSuffix
Description	General suffix
Requirement	Optional
Explanation	An example is 'retired'
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

At least one address must be provided but it is possible to add multiple addresses. An address is provided:

- as AddressFix (the address is then displayed in several elements) with optional use of AddressFree for addition to the AddressFix elements
- as AddressFree (free text in one element)

In both cases the address must be provided with country code (CountryCode) and address type (AddressType).

Element Name	MessageBody-ReportingGroup–AccountReport-ControllingPerson - Individual - Address – AddressType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address@AddressType
Description	This element describes the Address type of the ControllingPerson
Requirement	Optional
Explanation	The following address types are used: - OECD301 = residential or business - OECD302 = residential - OECD303 = business - OECD304 = registered office - OECD305 = unspecified
Cardinality	0..1
Format	xsd:string (only one value from the Allowed values field below is allowed)
Size	
Allowed values	The allowed values are : OECD301, OECD302, OECD303, OECD304, OECD305.

Element Name	MessageBody-ReportingGroup–AccountReport-ControllingPerson - Individual - Address – CountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/CountryCode
Description	The country code of the country where the ControllingPerson resides.
Requirement	Mandatory (will be validated)
Explanation	-
Cardinality	1..1
Format	xsd:string
Size	2 characters
Allowed values	2-letter code in accordance with the ISO-3166-1 standard

Elements of AddressFix are Street, BuildingIdentifier, SuiteIdentifier, FloorIdentifier, DistrictName, POB, PostCode, City and CountrySubentity. AddressFree can be added optionally for additional information. CRS prefers addresses in the form of an AddressFix format. Only if there is no other option, an address in AddressFree format is allowed

Element Name	MessageBody - ReportingGroup – AccountReport - ControllingPerson - Individual - Address – AddressFix – Street
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/ AddressFix/Street
Description	The streetname in the address ControllingPerson
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – AccountReport - ControllingPerson - Individual – Address – AddressFix – BuildingIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/AddressFix/BuildingIdentifier
Description	Building identifier in the address of the ControllingPerson (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – AccountReport - ControllingPerson - Individual – Address – AddressFix – SuiteIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/AddressFix/SuiteIdentifier
Description	Suite identifier in the address of the ControllingPerson (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Address – AddressFix – FloorIdentifier
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/ AddressFix/FloorIdentifier
Description	Floor identifier in the address of the ControllingPerson (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Address – AddressFix – Districtname
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/ AddressFix/DistrictName
Description	Name of the district of the ControllingPerson (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Address – AddressFix – POB
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/ AddressFix/POB
Description	P.O.box number of the ControllingPerson (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Address – AddressFix – PostCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/ AddressFix/PostCode
Description	The Postal code of the ControllingPerson (if applicable)
Requirement	Optional
Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody-ReportingGroup–AccountReport-ControllingPerson-Individual–Address–AddressFix–City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/ AddressFix/City
Description	The city of the ControllingPerson
Requirement	Mandatory
Explanation	The city is mandatory and is required for schema validation
Cardinality	1..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – Address – AddressFix - CountrySubentity
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/AddressFix/CountrySubentity
Description	The Country subentity of the ControllingPerson (if applicable)
Requirement	Optional

Explanation	-
Cardinality	0..1
Format	Xsd:string
Size	Max 200
Allowed values	A maximum of 200 characters are allowed

Element Name	MessageBody - ReportingGroup – AccountReport - ControllingPerson - Individual – Address – AddressFree
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Address/AddressFree
Description	Free text description of the address of the ControllingPerson
Requirement	Optional
Explanation	<ul style="list-style-type: none"> - AddressFree is only used when other elements of the AddressFix element cannot be provided for the address of the ReportingFI. (CRS prefers addresses in the AddressFix format) - AddressFree is optionally used as an addition to information in the AddressFix format.
Cardinality	0..1
Format	Xsd:string
Size	Max 4000
Allowed values	A maximum of 4000 characters are allowed

The following element contains information about the nationality of the ControllingPerson. This element is not used for FATCA or CRS data deliveries. Therefore, it is not required to provide this field in the data delivery.

Element Name	MessageBody- ReportingGroup - AccountReport - ControllingPerson - Individual – Nationality
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/Nationality
Description	The nationality of the ControllingPerson (Not used)
Requirement	Optional (Not to be used in data delivery)
Explanation	The manual "Standard for Automatic Exchange of Financial Account Information in Tax Matters" of the OECD states (on page 241) 'This data element is not required voor CRS and should not be completed'. FATCA utilizes this element in the same manner.
Cardinality	0..0 (Not used)
Format	Xsd:string
Size	
Allowed values	-

The following elements contain data of the birth the Controlling Person

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – BirthInfo – BirthDate
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/BirthInfo/BirthDate
Description	The birth date of the AccountHolder
Requirement	(Optional) mandatory
Explanation	It is permitted to leave the birth date empty if the Account is an existing one and the financial institution can't seem to find this information.
Cardinality	0..1
Format	YYYY-MM-DD
Size	
Allowed values	Must be a date in the past

Element Name	MessageBody - ReportingGroup - AccountReport - AccountHolder - Individual – BirthInfo – City
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountHolder/Individual/BirthInfo/City
Description	The birth place of the AccountHolder (natuurlijk persoon)
Requirement	Optional (not used for FATCA deliveries)
Explanation	The birth place can be left empty
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

One of the two elements below is filled as birth city or birth city subentuty. It could be:

- current jurisdiction (country code according to ISO-3166-1 standard in BirthInfo/ CountryInfo/ CountryCode) or
- an earlier jurisdiction (name of the country in BirthInfo / CountryInfo / FormerCountryName).

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – BirthInfo– CountryInfo – CountryCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/BirthInfo/CountryInfo/CountryCode
Description	The country of birth of the ControllingPerson
Requirement	Optional (and not used for FATCA deliveries)
Explanation	The country of birth of the ControllingPerson.
Cardinality	0..1
Format	xsd:string
Size	2 characters
Allowed values	2-letter country code in accordance with the ISO-3166-1 standard

Element Name	MessageBody - ReportingGroup - AccountReport - ControllingPerson - Individual – BirthInfo – CountryInfo – FormerCountryName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/Individual/BirthInfo/CountryInfo/FormerCountryName
Description	Country of birth of the ControllingPerson
Requirement	Optional (and not used for FATCA deliveries)
Explanation	The FormerCountryName element consists of a character string. This element serves to indicate the name of the country of birth when it is an obsolete(outdated) name. For example, if the place of birth were Prussia, there would be no code for it in the ISO 3166-1 Alpha 2 standard, so the name "Prussia" would have to be entered in the FormerCountryName field.
Cardinality	0..1
Format	xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup – AccountReport - ControllingPerson - CtrlgPersonType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/ControllingPerson/CtrlgPersonType
Description	This element can be used to classify the ControllingPerson
Requirement	(Optional) mandatory
Explanation	The following controlling person types are allowed: - CRS801 - CP of a legal person – ownership - CRS802 - CP of a legal person – other means - CRS803 - CP of a legal person – senior managing official - CRS804 - CP of a trust – settlor - CRS805 - CP of a trust – trustee - CRS806 - CP of a trust – protector - CRS807 - CP of a trust – beneficiary - CRS808 - CP of a trust – other - CRS809 - CP of a legal arrangement – settlor-equivalent - CRS810 - CP of a legal arrangement (non-trust) – trustee-equivalent - CRS811 - CP of a legal arrangement (non-trust) – protector-equivalent - CRS812 - CP of a legal arrangement (non-trust) – beneficiary-equivalent - CRS813 - CP of a legal arrangement (non-trust) – other-equivalent
Cardinality	0..1 (This element is mandatory if there is a Controlling person available)
Format	xsd:string (one value from the Allowed values field below)
Size	-
Allowed values	The allowed values are : CRS801, CRS802, CRS803, CRS804, CRS805, CRS806, CRS807, CRS808, CRS809, CRS810, CRS811, CRS812, CRS813.

4.1.21 AccountReport - AccountBalance

Account Balance per 31-12 of the year reported on.

Element Name	MessageBody - ReportingGroup - AccountReport – AccountBalance
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountBalance
Description	Balance or value per ReportingPeriod end date (often that is 31-12)
Requirement	Mandatory (will be validated)
Explanation	<p>Definition of AccountBalance depends on the type of account:</p> <ul style="list-style-type: none"> • for depository and custodial accounts: balance or value per 31-12. • for cash value and annuity contracts: cash value insurance or the annuity contract as at 31-12. • for debt or equity accounts: value of debt or equity interest, the account holder has in the financial institution <p>If the account has been terminated during the ReportingPeriod, please provide the balance as it applied just before the account was terminated. The termination of the Account is indicated at AccountNumber @ ClosedAccount.</p> <p>MDES provides correct dispensing to USA (IRS) and MCAA countries:</p> <ul style="list-style-type: none"> • if an Account has been terminated during the year: <ul style="list-style-type: none"> o then the Inspection provides the IRS with the Account Balance and the Payments as Account Balance > \$ 50,000. In addition, AccountClosed = 'true' is provided. o then the Inspectorate provides MCAA countries with Account Balance = 0 and the Payments. Also AccountNumber@ClosedAccount = 'true' will be provided. • if there is an AccountBalance at 31-12: <ul style="list-style-type: none"> o then the Inspection provides the IRS Account Balance and the payments provided as the Account Balance > \$ 50,000. If this is not the case, nothing will be delivered. <p>the Inspectorate will then provide Account balances and payments to MCAA countries, regardless of the level of the Account balance.</p>
Cardinality	1..1
Format	<p>A Numeric value with 2 decimals. The format is ..999.99 (a point as a separator).</p> <p>Maximum value no greater than 1 with 16 zeros in front of the point (delimiter character instead of decimals).</p>
Size	-
Allowed values	-

Element Name	MessageBody - ReportingGroup - AccountReport - AccountBalance – AccountBalance - CurrCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AccountBalance/AccountBalance@CurrCode
Description	Currency code
Requirement	Mandatory
Explanation	Three-character code of the currency in which the account balance is expressed, based on the ISO 4217 Alpha 3 standard.
Cardinality	1..1
Format	Xsd:string
Size	3 characters
Allowed values	All currency codes in the ISO-4217 Alpha 3 standard

4.1.22 AccountReport - Payment

Revenues in the reported year.

For FATCA (see IGA article 2), the following Payment details must be submitted per tax year:

tax year 2014: no Payment data

tax year 2015: dividend and interest income (CRS501 and CRS502 as PaymentType)

tax year 2016 and following tax years: dividend, interest, sales and redemption (CRS501 through CRS504 as PaymentType)

In the framework of the CRS, as from tax year 2017, account holders must pay dividend, interest, sales and redemption payments (CRS501 through CRS504 as PaymentType) for accountholders with jurisdiction of residence in a MCAA country.

Payment can occur 0..N times. If Payment occurs, then it must be filled as:

- PaymentType,
- PaymentAmnt,
- PaymentAmnt @ CurrCode.

Element Name	MessageBody - ReportingGroup - AccountReport - Payment - PaymentType
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/Payment/PaymentType
Description	The following PaymentType values are allowed - CRS501 = Dividends -CRS502 = Interest - CRS503 = Gross Proceeds/Redemptions - CRS504 = Other - CRS. (Example: other income generated with respect to the assets held in the account)
Requirement	Mandatory for each payment in the data delivery
Explanation	For subsequent deliveries for US-persons (FATCA) the following rules apply per fiscal year: -fiscal year 2014: Don't deliver payments

	<p>-fiscal year r 2015: only PaymentTypes CRS501 and CRS502</p> <p>-fiscal year 2016 and subsequent fiscal years: all Payment types (CRS501 t/m CRS504)</p> <p>For deliveries for account holders with a jurisdiction of residence in a MCAA-country the following applies:</p> <p>-Fiscal year 2017 and subsequent fiscal years: all Payment types (CRS501 t/m CRS504)</p>
Cardinality	1..1 (mandatory for each payment; payment can be linked as 0..N)
Format	xsd:string
Size	
Allowed values	The allowed values are : CRS501, CRS502, CRS503, CRS504

Element Name	MessageBody - ReportingGroup - AccountReport - Payment - PaymentAmnt
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/Payment/PaymentAmnt
Description	Proceeds in the e ReportingPeriod for the Account
Requirement	Mandatory for each payment in de data delivery
Explanation	<p>Proceeds (Payment) depend on the type of account:</p> <ul style="list-style-type: none"> -For depository accounts: aggregated gross amount of interest paid or credited to the account during the ReportingPeriod. -For custodial accounts: <ul style="list-style-type: none"> o aggregated gross amount of dividends paid or credited to the account during the ReportingPeriod. o aggregated gross amount of interest paid or credited to the account during the ReportingPeriod. o aggregate gross proceeds from sale or redemption of a property paid or credited to the account during the ReportingPeriod with respect to that part for which ReportingFI acts as custodian, broker, nominee or otherwise as an agent. o aggregated gross amount of all other income paid or credited to the account during the ReportingPeriod. -For debt or equity accounts: aggregated gross amount of payments or credits on the account during the ReportingPeriod. -For cash value insurance and annuity contract accounts: aggregated gross amount of payments or credits including repayment on the account during the ReportingPeriod. <p>In 'PaymentType explanation' is described which Payments must be delivered for the different tax years.</p>
Cardinality	1..1 (mandatory for each payment; payment can be linked as 0..N)
Format	<p>A Numeric value with 2 decimals. The format is ..999.99 (a point as a separator).</p> <p>Maximum value no greater than 1 with 16 zeros in front of the point (delimiter character instead of decimals).</p>
Size	2 decimals

Allowed values	-
Element Name	MessageBody - ReportingGroup - AccountReport - Payment – PaymentAmnt - CurrCode
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/Payment/PaymentAmnt@CurrCode
Description	Currency code
Requirement	Mandatory of each payment in the data delivery
Explanation	If a payment amount is filled in, then the CurrCode is mandatory (a CurrCode for eacht payment)
Cardinality	1..1 (mandatory for each payment; payment can appear as 0..N)
Format	Xsd:string
Size	3 characters
Allowed values	All currency codes in the ISO-4217 Alpha 3 standard

4.1.23 Additional Data

Additional data is newly added in the FATCA CRS XML schema from version 2.0. It was added because the FATCA schema version 2.0 contained this new data set.

Additional data contains additional information within the AccountReport data set, and it is optional. Additional data consists of a few attributes called Additional Item. An Additional Item consists of:

- ItemName and
- ItemContent

Element Name	MessageBody - ReportingGroup - AccountReport – Additional Data – AdditionalItem - ItemName
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AdditionalData/AdditionalItem/ItemName
Description	The name of the Additional Item
Requirement	Mandatory if chosen to add an Additional Item as part of Additional Data (a maximum of 100 Additional Items can be added)
Explanation	-
Cardinality	1..1
Format	Xsd:string
Size	Max200
Allowed values	Can contain a maximum of 200 characters

Element Name	MessageBody - ReportingGroup - AccountReport – Additional Data – AdditionalItem - ItemContent
Xpath(XML)	FATCA_CRS/MessageBody/ReportingGroup/AccountReport/AdditionalData/AdditionalItem/ItemContent
Description	The content of the Additional Item
Requirement	Mandatory if chosen to add an Additional Item as part of Additional Data (a maximum of 100 Additional Items can be added)
Explanation	-
Cardinality	1..1
Format	Xsd:string
Size	Max4000
Allowed values	Can contain a maximum of 4000 characters