



# ANDORRA

## Secondary legislation

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**Decree of 2 August 2017 approving the Regulations of Law 19/2016, of 30 November, of automatic exchange of information in tax matters**

Catalan [https://www.bopa.ad/bopa/029038/Pagines/GR20170608\\_16\\_32\\_06.aspx](https://www.bopa.ad/bopa/029038/Pagines/GR20170608_16_32_06.aspx)

English See below

**More information on the AEOI portal:** <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/crs-by-jurisdiction/>

## **Decree of 2-8-2017 approving the Regulations of Law 19/2016, of 30 November, of automatic exchange of information in tax matters**

### Preamble

On 30 November 2016, the Consell General approved Law 19/2016, of 30 November, on automatic exchange of information in tax matters, implementing within the Principality of Andorra the OECD Standard for Automatic Exchange of Financial Account Information in Tax Matters (Common Reporting Standard or CRS) with a view to improving international tax compliance on the basis of a reciprocal automatic exchange of information subject to confidentiality and other protections, including provisions limiting the use of the information exchanged thereunder and applying the respective data protection laws and practices to the processing of personal data exchanged.

These Regulations are intended to develop the Law, according to the developing provisions set forth in its provisions. In particular, these Regulations develop certain reporting and due diligence obligations of Andorran financial institutions.

These Regulations contain six articles, two additional provisions, one transitional provision, one final provision and six annexes.

Article 2 develops the mandate contained in article 6 of the Law on the manner, place and time of the automatic reporting of information. Thus, such reporting will be made by electronic means by 30 June of the calendar year following the year to which the information relates, through the sending of computer messages, in accordance with the procedure, format and design provided for in Annex I of these Regulations, containing the technical manual for the presentation of the CRS report. This manual, already published on the website of the Ministry of Finance, is included as Annex I of the Regulations to make it legally binding.

Article 3 implements the mandate contained in the second paragraph of article 5(1)(a)(ii) of the Law. The Law requires Andorran reporting financial institutions to submit an annual report to the Ministry of Finance declaring the total amount of contributions made to the excluded accounts regulated in article 5(1)(a)(ii). To this end, the informative declaration on the contributions made to insurance contracts or any other contractual arrangement for pension plans and other social welfare instruments is approved.

With regard to these accounts, and in order to enhance compliance by financial institutions, the Law requires the submission of a report of an external auditor. Article 4 of the Regulations sets out that the report will be enclosed with the informative declaration and will express an opinion as to the correctness and soundness of the amounts disclosed as well as on the compliance with the provisions of the Law.

Article 5, in accordance with paragraph 4 of the first final provision of the Law, publishes the list of states with which information is automatically exchanged pursuant to the OECD Standard for Automatic Exchange of Financial Account Information in Tax Matters. Article 6, in turn, publishes the list of participating states for the purposes of paragraph D.5 of Section VIII of the Annex I of the Law.

The first additional provision completes the regulatory framework of the automatic exchange of information by establishing that the OECD Commentaries on the Common Reporting Standard are a source of interpretation of the provisions contained in the Law and in these Regulations.

The second additional provision gives effect to the mandate contained in article 3(3) of the Law and seeks to address duplications in the reporting of information. Thus, this provision regulates the case of participations in collective investment schemes subject to Andorran law deposited in Andorran banking entities, in which the reporting obligation could fall on both the fund management company and the custodial institution.

#### Article 1. Subject-matter and scope

These Regulations develop the reporting and due diligence obligations with respect to financial accounts information set out by Law 19/2016, of 30 November, on automatic exchange of information in tax matters.

#### Article 2. Annual informative declaration of financial accounts within the framework of the OECD Standard on reporting and due diligence rules

The report referred to in Section I of Annex I of Law 19/2016, of 30 November, on automatic exchange of information in tax matters shall be made by electronic means by 30 June of the calendar year following the year to which the information relates, through the sending of computer messages, in accordance with the procedure, format and design provided for in Annex I of these Regulations, containing the technical manual for the presentation of the CRS report.

#### Article 3. Informative declaration on the contributions made to insurance contracts or any other contractual arrangement for pension plans and other social welfare instruments

1. The second paragraph of article 5(1)(a)(ii) of Law 19/2016, of 30 November, on automatic exchange of information in tax matters sets out that the Andorran reporting financial institutions shall report annually to the Ministry of Finance the total amount of contributions made to these accounts

2. Form number IF001 is approved, included as Annex II of these Regulations, for the informative declaration on the total contributions made to insurance contracts or any other contractual arrangement for pension plans and other social welfare instruments, which shall be submitted by Andorran reporting financial institutions.

3. The declaration shall be submitted annually by electronic means no later than 30 June of the calendar year following the year to which the information relates.

4. The Ministry of Finance may require additional information and clarifications as it deems appropriate on the informative declaration governed by this article.

#### Article 4. External auditor report

1. Law 19/2016, of 30 November, on automatic exchange of information in tax matters, requires the submission of external auditor reports in the following cases:

a) Report on the total contributions made to insurance contracts or any other contractual arrangement for pension plans and other social welfare instruments, in the

terms provided for in article 24 of the Implementing Regulations of Law 5/2014, of 24 April, on personal income tax [article 5(1)(a)].

b) Report regarding compliance with the obligations provided for in the Law [article 9(2)].

This legal mandate may be complied with by submitting a single auditor report covering the issues required by the Law. Form number IF002 is approved, included as Annex III of these Regulations, on the submission of the external auditor report.

2. The report shall express an opinion on the correctness and soundness of the amounts disclosed as well as on the compliance with the provisions of the Law and, in particular, on the contributions made to the excluded accounts. The report shall be original and signed by the auditors.

3. With regard to the financial entities with external accounts, the report may be made by their own external auditors, with the prior approval of the Ministry of Finance. The request for prior approval is made through the submission of form number IF0003 during the month of January of the year following the year to which the information relates. Form number IF003 is approved, included as Annex IV of these Regulations, on the prior approval of the external auditing entity.

The Ministry of Finance has one month to accept or refuse the appointment of the auditing entity. This period begins from the day after the date on which the form is submitted.

If this period elapses without a response from the Ministry of Finance, the entity referred to in the form shall be deemed approved.

If the Ministry of Finance refuses the appointment of the reported auditing entity, the Andorran reporting financial institution shall appoint a different auditing entity to prepare the report.

4. The Ministry of Finance may request and review additional information and clarifications as it deems appropriate on the content of the report of the auditing entity.

5. The report shall be submitted during the second calendar semester following the deadline established by article 7 of Law 19/2016, of 30 November, on automatic exchange of information in tax matters, for the automatic exchange of information of financial accounts.

Article 5. Lists of states with which information is automatically exchanged pursuant to the OECD Standard for Automatic Exchange of Financial Account Information in Tax Matters

Pursuant to paragraph 4 of the first final provision of Law 19/2016, of 30 November, on automatic exchange of information in tax matters, the list of states with which information is automatically exchanged pursuant to the OECD Standard for Automatic Exchange of Financial Account Information is published as Annex V.

Article 6. List of participating states pursuant to paragraph D.5 of Section VIII of the Annex I of Law 19/2016, of 30 November, on automatic exchange of information in tax matters

Pursuant to paragraph D.5 of Section VIII of the Annex I of Law 19/2016, of 30 November, on automatic exchange of information in tax matters, the list of participating states is published as Annex VI.

First additional provision. Interpretation according to the OECD Commentaries

The provisions of Law 19/2016, of 30 November, on automatic exchange of information in tax matters and of these Regulations shall be interpreted in accordance with the Commentaries to the OECD Standard for Automatic Exchange of Financial Account Information in Tax Matters (Common Reporting Standard).

Second additional provision. Collective investment undertakings

Collective investment undertakings subject to Andorran law regulated in Law 10/2008, of 12 June, regulating the collective investment undertakings subject to Andorran law qualify as exempt collective investment vehicles in the terms set out by paragraph B.9 of Section VIII of Annex I of Law 19/2016, of 30 November, on automatic exchange of information in tax matters, provided that all of the interests in the collective investment vehicle are deposited in custodial accounts of Andorran reporting financial institutions.

In this case, the subjects required to review, identify and, if applicable, report information with regard to this type of financial accounts will be the Andorran reporting financial institutions holding the custodial accounts in which the interests in the collective investment vehicle are deposited.

Sole transitional provision. Deadline for the first automatic reporting of information and for the submission of the auditor report

1. The declarations referred to in articles 2 and 3 of these Regulations shall be submitted for the first time in the terms set out in the sole transitional provision of Law 19/2016, of 30 November, on automatic exchange of information in tax matters.

2. The report of the external auditing entity referred to in article 4 of these Regulations shall be submitted for the first time in the semester following the deadlines established by the sole transitional provision of Law 19/2016, of 30 November, on automatic exchange of information in tax matters.

Sole final provision. Entry into force

These Regulations will enter into force on the day following their publication in the Official Gazette of the Principality of Andorra. Decree of 2-8-2017 approving the Regulations of Law 19/2016, of 30 November, on automatic exchange of information in tax matters

*Annex I. Technical manual for the presentation of the CRS report*

CRS – Common Reporting Standard  
*Technical manual for the presentation of the CRS  
report*

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## 1. Introduction

International exchange of tax information falls within the scope of administrative cooperation. It has its legal basis in international conventions, which can be bilateral or multilateral, depending on the number of signatory states. The conventions can be either specifically in relation to mutual assistance (e.g., information exchange agreements) or part of an international double taxation convention. The competent authority performs the information exchange function and is centralised in the Finance Ministry, so as to ensure the necessary cooperation and consistency in relation to the information exchange policy.

There are three types of information exchange – on request, automatic and spontaneous – which often are complementary. These three forms of exchange are provided for within the framework of the Multilateral Convention on Mutual Administrative Assistance in Tax Matters (the “Multilateral Convention”) developed by the Council of Europe and the Organisation for Economic Co-operation and Development (OECD).

The Global Forum on Transparency and Exchange of Information for Tax Purposes (the “Global Forum”) is an OECD body that plays a key role in setting the standards to be followed in the preparation and application of international rules on the exchange of information for tax purposes between states. It prepares, interprets and updates these standards and ensures their implementation in all the states through a global monitoring and peer review process. So far, Andorra has been the subject of two peer reviews under the Global Forum’s ordinary programme.

The first review (phase 1) carried out by the Global Forum examined the conditions and the legal and regulatory framework for mutual administrative assistance in relation to the exchange of information on request. The second review (phase 2) analysed the way in which information exchange in tax matters was put into practice. The peer reviews are based on Terms of Reference relating to a list of items.

Andorran Law 19/2016 of 30 November on the automatic exchange of information in tax matters (the “AEOI Act”) implements in Andorra the OECD’s common standard on reporting and due diligence for financial account information, with the aim of improving international tax compliance through reciprocal automatic exchange of information subject to confidentiality and other safeguards, including provisions that limit the use of the information exchanged and applying data protection laws and practices in the processing of personal data.

The AEOI Act was passed by the Andorran parliament in its session on 30 November 2016 and was published in Issue 77 of the Official Gazette of Andorra (*Butlletí Oficial del Principat d’Andorra*), dated 22 December 2016. The Act came into force on 1 January 2017.

The AEOI Act contains ten articles, one transitional provision, one repealing provision, two final provisions, and two annexes containing the OECD Standard for Automatic Exchange of Financial Account Information (Common Reporting Standard) and the complementary standards on reporting and due diligence for financial account information.

The act regulates the automatic exchange of financial account information between Andorra and other states on the basis of applicable international agreements and conventions. The first such convention is the Agreement between the European Union and Andorra on the automatic exchange of financial account information in order to improve international tax compliance. This agreement provides for automatic exchange of information between European Union Member States and Andorra, applying the OECD’s Common Reporting Standard.

The AEOI Act also regulates the automatic exchange of information on the basis of other international conventions or agreements, provided those other conventions or agreements apply the OECD's common standard on reporting and due diligence for financial account information. Thus, the act provides that the multilateral instrument for automatic exchange of information with states participating in the Multilateral Convention will be the Multilateral Competent Authority Agreement (MCAA), which is based on article 6 of the Multilateral Convention.

The MCAA implements the standard for automatic exchange of tax information. On 3 December 2015 Andorra signed the MCAA, becoming the 75th jurisdiction to do so.

In addition, outside the multilateral MCAA, the Finance Ministry may, subject to approval by the Andorran parliament, enter into bilateral agreements with other states that are parties to the Multilateral Convention. Automatic information exchange under bilateral agreements also requires that the participating states meet the requirements stated in the first final provision of the AEOI Act.

The present document specifies the format and design of the computer messages the reporting financial institutions must send to the Government of Andorra in order for these institutions to meet their obligations in relation to the automatic exchange of information. These messages are based on the OECD's native XML design, which is how each tax authority must forward them to the other countries or jurisdictions with which information is to be exchanged.

## 2. General information on the reporting of information

The reference documents consulted in creating this guide are those published by the OECD in relation to the Common Reporting Standard (CRS). These documents are listed below:

Document title	Document link	Date
Standard for Automatic Exchange of Financial Account Information in Tax Matters	<a href="http://www.oecd.org/tax/automatic-exchange/common-reporting-standard/standard-for-automatic-exchange-of-financial-account-information-for-tax-matters-9789264216525-en.htm">http://www.oecd.org/tax/automatic-exchange/common-reporting-standard/standard-for-automatic-exchange-of-financial-account-information-for-tax-matters-9789264216525-en.htm</a>	07-2014
Standard for Automatic Exchange of Financial Account Information in Tax Matters. The CRS Implementation Handbook	<a href="http://www.oecd.org/ctp/exchange-of-tax-information/implementation-handbook-standard-for-automatic-exchange-of-financial-information-in-tax-matters.pdf">http://www.oecd.org/ctp/exchange-of-tax-information/implementation-handbook-standard-for-automatic-exchange-of-financial-information-in-tax-matters.pdf</a>	08-2015
Common Reporting Standard Status Message XML Schema: User Guide for Tax Administrations	<a href="http://www.oecd.org/tax/exchange-of-tax-information/common-reporting-standard-status-message-xml-schema-user-guide-for-tax-administrations.pdf">http://www.oecd.org/tax/exchange-of-tax-information/common-reporting-standard-status-message-xml-schema-user-guide-for-tax-administrations.pdf</a>	07-2016

Reporting financial institutions must file their reports, for each year and each receiving country, with the Government of Andorra within the specified time. The Government has to aggregate all the information in a single block and forward it to the pertinent receiving countries or jurisdictions.

The reporting financial institution has to use as many computer messages as may be necessary to produce these reports. The messages must contain, separately and independently, the information about customers (both natural and legal persons) who are resident in a country or jurisdiction other than Andorra. The country or jurisdiction of residence will be the recipient of the account reports. Therefore, the reporting financial institution must generate a computer message for each country or jurisdiction in which it has customers with products that are affected by the standard, indicating, in the *MessageType* field, whether the exchange of information with that country or jurisdiction is carried out under EU CRS or under a multilateral agreement.

The system generates an automatic response for each message sent, indicating whether the report has been accepted (no error has been detected in the information transmitted), partially accepted (some records have been accepted) or rejected (none of the records has been accepted).

In addition, reporting financial institutions may also subsequently receive requests from the tax administrations of the countries or jurisdictions receiving the information, asking them to correct or amend the information provided.

#### a. Type of report

There are two categories of message, distinguished by the *DocTypeIndic* element. Messages can either create new records, corresponding to new accounts (*DocTypeIndic* OECD1); or they can correct (OECD2) or delete (OECD3) records created previously. For more details on entering new data and correcting and deleting data, see the section of this document titled [Adding new records and correcting and deleting records](#).

A message that contains a new record (with *DocTypeIndic* OECD1) can only be used to present more new records, i.e. you cannot have new records (OECD1) in the same message with corrections (OECD2) or deletions (OECD3). However, corrections and deletions can be presented together in the same message.

#### b. Message format

The common format of the messages is the XML standard. The XML tags are organised to form information containers for each account record, whether relating to an reportable individual, a reportable entity or an entity with reportable controlling persons. Each account record will be uniquely identified by a *DocRefId* element.

#### c. Reporting via sFTP

Reports must be filed via an sFTP service. The URL to access the service is:

<https://aeoi.govern.ad/>

The service is to be available via the Internet using any browser. During the test period, each financial institution will have a username and a password provided, upon prior request, by the Government of Andorra.

After the test period, each financial institution will be asked to obtain a digital certificate in order to authenticate itself in the sFTP service.

After authentication, a directory will have to be created for each of the reporting financial institutions, in which the XML files with the reported information are to be stored. Financial institutions must deposit each XML reporting file in the *IN* directory. After that, a process will be launched to validate the file, store the information it contains and copy the processed file to the *Processed* directory. An XML response file giving details of the result of the process will be saved to the *OUT* directory.

The file generated as a result of the process will contain any incidents detected in the records that generated errors. This will be an XML file with the same name as the request file sent by the reporting financial institution, with “\_OUT” added to the end of the name so as to avoid duplication. Once the response file has been generated, a notification email will be sent to the reporting financial institution to advise it that the response file is available for download. This notification message will be broadly as follows:

---

**From:** Govern d'Andorra [<mailto:testaeoi@govern.ad>]  
**Sent:** jueves, 26 de enero de 2017 11:59  
**Subject:** [AEOI]: Notificació de processament

## Notificació de processament

Aquest correu és un missatge de notificació per informar que s'ha dut a terme el processament del següent arxiu:

- Nom de l'arxiu XML: CRS2014ADA123456B20170113000982.xml
- Estat de processament: REJT

Per veure els detalls del processament, consulti l'arxiu XML de resposta que trobarà al directori 'OUT' de l'[sFTP](#) de l'entitat:

- Nom de l'arxiu XML de resposta: CRS2014ADA123456B20170113000982\_OUT.xml

Cordialment,

Govern d'Andorra

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Figure 1. Example of notification e-mail sent after a file has been processed

The directories available in this sFTP service are as follows:

- IN directory

Folder in which each reporting financial institution may deposit the files to be presented in order to create new records, make corrections of information already presented or delete records created previously.

- OUT directory

Directory in which the response files will be received after the files uploaded by reporting financial institutions to the IN directory have been processed.

- PROCESSED directory

Directory in which the processed files from the IN folder will be deposited.

The following diagram shows a simulation of the sending of a reporting message:

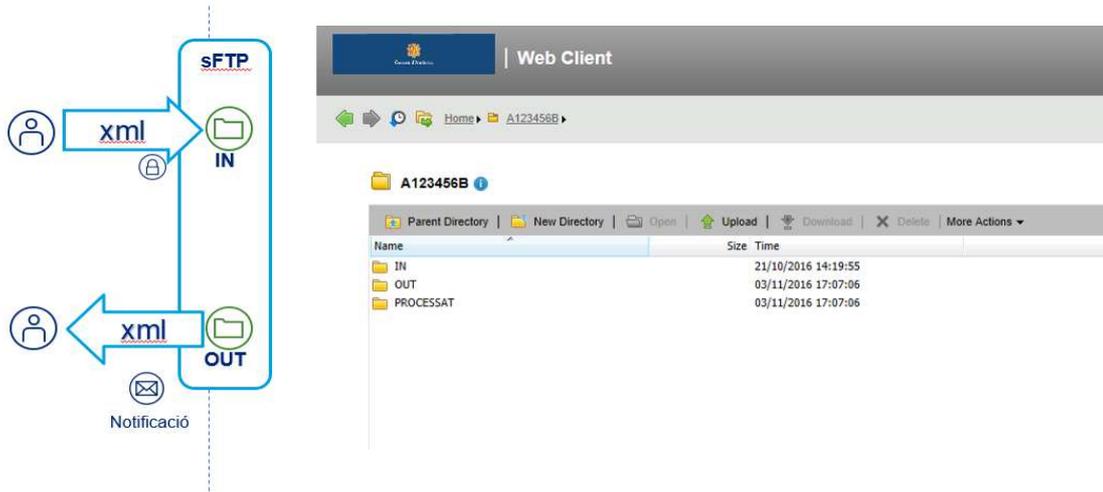


Figure 2. Information flow diagram and screen for a fictitious financial institution A123456B in the sFTP service for AEOI

#### d. Test period

Before the official exchange of tax data starts, there will be a period in which participating financial institutions will be able to test the system. In performing their tests, they must take the following points into consideration:

1. Access to the sFTP service must be by means of a username and a password, which will be provided by the Government of Andorra.
2. During the test period, financial institutions will have a support service to resolve problems and answer questions about the files sent and the responses to them. As the assistants need to have access to the files sent in order to be able to identify and resolve any problems, the files must not be encrypted. This has one very important consequence: **data privacy** could be compromised. Entities are therefore asked to **mask the data**, so that the real data are not at risk. For example:
  - a. Numeric values (such as account balances or payment amounts) can be transformed by multiplying them by a random number (larger than 1, so that the masking does not conflict with the field validations)
  - b. Character strings can be transformed by replacing each character with another one according to some rule. For example, all As to be replaced by Qs and so on.
  - c. Dates (such as the birth date) can be replaced with the date of the message.

Although they contain masked data, the files must remain consistent with the requirements and the business rules for generating such files.

3. The computer system does not yet meet all the security requirements, i.e., the system administrator will have access to the recorded data.

### 3. Technical characteristics of the XML file

The XML file to be presented must satisfy a number of technical requirements that facilitate file processing and validation. This section specifies the requirements and how they are implemented.

#### a. File name

The name of each XML file must follow a specific format. It is important not to submit a file with a name that has been used previously or to replace a file that already exists, as the file will be ignored and will not be processed.

The reporting file name must have a length of 35 characters (including “.xml”) in the following format:

*<CRS><Year><Receiving Country><NRT><UniqueIdentifier>.xml*

where:

- *<CRS>* refers to the type of standard, i.e. CRS
- *<Year>* is the year to which the data presented relate, in the format YYYY
- *<ReceivingCountry>* is the ISO 3166-1 Alpha 2 code for the country that is the intended recipient of the data
- *<NRT>* is the tax register number of the financial institution responsible for the submission
- *<UniqueIdentifier>* is an identifier that ensures the uniqueness of the file. It is suggested that this identifier be a timestamp (of file generation, for example)

A possible example would be as follows:

*CRS2015FRA123456B20170116113429.xml*

where:

- *CRS* indicates that this is a message under the CRS standard
- *2015* is the year to which the data relate
- *FR* indicates that the data is to be sent to France
- *A123456B* is the tax register number of the reporting financial institution
- *20170116113429* is the timestamp that ensures uniqueness. In this case, 2017-01-16 11:34:29

#### b. Permitted and prohibited characters

The information that reporting financial institutions present in the files must comply with good practice recommendations for XML schemas as regards prohibited characters.

#### Non-optional references

If an XML document contains any of the following characters in the content of its elements, the data will be rejected and an error message will be generated (Invalid XML format). The following characters are not permitted by XML syntax rules and must be replaced by the references shown in the table:

Character	Description	Reference
&	Ampersand	&amp;
<	Less than	&lt;

#### Optional references

If an XML file contains any of the following characters, it will not cause an error message; but in order to adhere to XML schema best practice, the characters should be replaced by the references shown in the table:

Character	Description	Reference
>	More than	&gt;
'	Apostrophe	&apos;
"	Quotes	&quot;

#### Validation of SQL injection

If an XML document contains any of the combinations of characters shown below, the data will be rejected and an error message will be generated. To avoid error messages, none of the following combinations should be used.

Character	Description	Reference
--	Double hyphen	N/A
/*	Forward slash and asterisk	N/A
&#	Ampersand and hash	N/A

#### c. Numeric values

Some of the numeric items presented in the XML files must follow a specific format in order to be accepted as valid. If the specified format is not followed, an error message will be generated during validation of the XML file structure. The items that require special attention are:

- *CRS/ReportingGroup/AccountReport/AccountBalance* (balance of the reported account)
- *CRS/ReportingGroup/AccountReport/Payment/PaymentAmnt* (payments in the reported account)

In both cases, the amount must be recorded (if it is recorded) to 2 decimal places, using the "." (point) character as the decimal separator. Example: `<AccountBalance currCode="EUR">333.33</AccountBalance>`

#### d. Specification of the *SchemaLocation* in the XML file

Each reporting file is subjected to a structural validation to check that no mandatory elements are missing, that valid values have been entered for elements that have a restricted set of possible values, and so on. The validation must be performed using the schema provided for creating the XML files (*FI\_CRS\_v0.xsd*). The system for sharing information with the reporting

financial institutions therefore requires that the location of this schema (*SchemaLocation*) be specified in the XML header. Accordingly, the following value for *SchemaLocation* must be included in the message header:

***xsi:schemaLocation="urn:FICRSSchema:v0  
/LANSA\_Composer\_cmppgmlib/lic/AEOI\_Andorra/Schemes\_AD/FI\_CRS/FI\_CRS\_v0.xsd"***

```
<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oeod:ties:commontypesfatcaers:v1"
xmlns:crsad="urn:oeod:ties:crs:v1" xmlns:isc="urn:oeod:ties:isocrstypes:v1"
xmlns:stf="urn:oeod:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" version="0.1"
xsi:schemaLocation="urn:FICRSSchema:v0 /LANSA_Composer_cmppgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
  <PresentationHeader>
    <PresentationCode>CRS201400000000005</PresentationCode>
    <NationalITIN>M123456R</NationalITIN>
```

Figure 3. Detail of a CRS XML file showing the *SchemaLocation* declaration in the header

## 4. Functional specification of the messages

In what follows we describe the structure of the reporting messages and of the response messages generated by the system.

### a. Reporting message

The structure of the reporting message is as follows:

	Description	Req.	Content	
Header	PresentationCode	M	Identifier of the reporting	
	NationalTIN	M	NRT of the financial institution responsible for the reporting	
	ReceivingCountry	M	Country or jurisdiction that is the intended recipient of the message	
	MessageType	M	Type of message	
	Year	M	Year	
	PresentationType	M	Normal/Simulation	
	DataQuality	M	Medium/Maximum	
	MessageTypeIndic	M	Indicator of the type of report	
Presenter	<b>ReportingFI (1)</b>	M	Details of the reporting financial institution	
Accounts-account holder	<b>DocSpec (2)</b>	M	DocSpec structure that identifies each account-account holder	
	Account	AccountType	O	Account type identifier
		AccountNumber	M	Account number
		Undocumented Account	O	Indicator of undocumented account
		Closed Account	O	Indicator of account closed during the year
		Dormant Account	O	Indicator of dormant account
	AccountHolder	<b>Individual (3)</b>	O (M.)	Structure for natural person
		<b>Organisation (4)</b>	O (M.)	Details of the entity account holder
	ControllingPerson	AcctHolderType	O	Type of account holder
		<b>Individual (3)</b>	O	Structure for controlling persons
		CtrlgPerson Type	O	Indicator of the type of controlling person
		AccountBalance	M	Balance of the account
		AccountBalance currCode	M	Currency of the account balance
		Payment Type	M	Type of payment

	PaymentAmnt		M	Amount of payment
	Payment currCode		M	Currency of payment amount
1.ReportingFI	ResCountryCode		M	Country of residence
	TIN		M	TIN
	issuedBy		O	Code of the country that issued the TIN
	Name		M	Legal name
	<b>Address (5)</b>		M	Address structure
	<b>DocSpec (2)</b>		M	DocSpec structure
2.DocSpec	DocTypeIndic		M	Reporting type
	DocRefId		M	Unique identifier
	CorrDocRefId		O	Unique identifier to be corrected
3. Individual/ ControllingPerson	ResCountryCode		O	Country of residence
	TIN		O	Tax identification number
	issuedBy		O	Country that issued the TIN
	FirstName		M	First name
	MiddleName		O	Middle name
	LastName		M	Last name(s)
	<b>Address (5)</b>		M	Address structure
	BirthDate		M	Date of birth
	Place of birth	City	O	City of birth
		CitySubentity	O	District of birth
		CountryCode	O	Country of birth
		FormercountryCode	O	Obsolete name of the country of birth
4. Organisation	ResCountryCode		M	Country of residence
	TIN		M	Tax identification number
	issuedBy		O	Country that issued the TIN
	Name		M	Legal name
	<b>Address (5)</b>		M	Address structure
5. Address	CountryCode		M	Code of address country
	Address Fix	Street	O	Name of street or road
		BuildingIdentifier	O	Number
		SuiteIdentifier	O	Floor, entrance or stairway
		FloorIdentifier	O	Floor or door
		DitricName	O	District or neighbourhood

	POB	O	Post office box
	PostCode	O	Postal code/ZIP code
	City	M	City or municipality
	CountrySubentity	O	Province, region or state
Address Free		O	Address in free format

**REQ. (Requirement):** (M) Mandatory, (O) Optional

## b. Response message

Each message presented via sFTP will have a response associated with it, which will be generated after the reporting file has been processed and validated. The response will show any errors that have been detected, whether in the file name, structure or business rules.

The response message is made up of various differentiated parts. First, there is a header, which specifies the overall result of the validation, the response identifier and some data from the original message that has been validated. Second, there are the details of the validation, which specify any errors detected in the file that was presented.

The structure of the response message is as follows:

Description	Range	Req.	Content
ReceiptHeader		M	Container for the header
result		M	Overall result of the validation (ACPT, PACT, REJT)
Presentation		M	Container for the response information
Reference		M	Response reference
Timestamp		O	Date and time of the response
OriginalFileName		M	Name of the original file to which the response refers
OriginalFileTransmissionTS		M	Timestamp of the start of processing of the original file
PresentationCode		O	Identifier of the original report
NationalTIN		M	NRT of the financial institution responsible for the report
SponsorTIN		O	Not applicable for CRS
Year		M	Year
ValidationDetails	1..n	M	Container for the validations
NoErrorFound		O (ch)	Indicator that no error was found in the report

	<b>Error (1.)</b>		O (ch)	Error caused by an element or reason that does not belong to any DocRefId
	DocRefId+Error		O (ch)	Error and the DocRefId that caused it
	DocRefId		M	Unique identifier
	result		M	Result of the validation: NOK
	<b>Error (1.)</b>	0..n	R	Specification of the error
1. Error	FieldPathInError		O	Path of the field that gives the error in the XML file
	ErrorType		M	Type of error: REJT, BLOC or WARN
	ErrorCode		M	Code of the error
	ErrorDetails		M	Description of the error
	ActionSuggested		M	Suggested action to resolve the error

## 5. Characteristics of the fields of the reporting message

The general reporting message for each jurisdiction is made up of a series of information containers.

First, all messages have a header, which includes a report identifier, the TIN of the reporting financial institution and the country of the intended recipient of the information. Additionally, the header indicates whether the message is a simulation or a normal report. This header is repeated in all the messages the reporting financial institution sends to each country or jurisdiction.

### a. Specification of the *PresentationHeader* structure

The formats and relationships involved in the *PresentationHeader* fields are as follows:

- *PresentationCode*
  - a. Max length: 29 characters
  - b. Format: *<CRS><Year><NRT><UniqueIdentifier>*
    - *<Year>* is the year to which the data presented belong.
    - *<NRT>* is the tax register number of the reporting financial institution.
    - *<UniqueIdentifier>* is a code that ensures the uniqueness of the record in space and time. It is recommended that this be a timestamp. Example: 20170101123456, which would correspond to the timestamp 2017-01-01 12:34:56.
  - c. Example: *CRS2014A123456B20170101123456*
- *NationalTIN*
  - a. Max length: 8 characters
  - b. Format: *<Letter><6 numbers><Letter>*
  - c. This is the NRT of the reporting financial institution. On no account should the NRT of the presenter be given.
- *ReceivingCountry*
  - a. Contains the country or jurisdiction that is the intended recipient of the message. It is reported based on ISO 3166-1 Alpha-2 and must coincide with the country indicated in the filename.
- *MessageType*
  - a. Permitted values: “DAC2” for exchanges with EU countries and “CRS” for countries with which there is a multilateral agreement (MCAA).
- *PresentationType*
  - a. Permitted values: “Normal” or “Simulation”.
- *DataQuality*
  - a. Permitted values: “Medium” or “Maximum”.
- *MessageTypeIndic*
  - a. Permitted values: “CRS701”, “CRS702” or “CRS703”.

The *PresentationType* and *DataQuality* fields of the message header are analysed in detail below:

i. Characteristics of the *PresentationType* field

This field is useful for specifying whether the file that is being processed is a simulation or a normal report. When it is a simulation, the system will process the file, perform all the validations and generate a response file, as with a normal report, with the only difference that the data in the file will not be written to the database (and so will not be available for subsequent correction or deletion). This type of report is useful for performing tests and validations on the reporting file.

As it is a simulation, the *DocRefId* associated with the *ReportingFI* and *AccountReport* records can be repeated from previous reports. Even so, each file must still have a unique *PresentationCode* and filename.

ii. Characteristics of the *DataQuality* field

Validation may detect data which while not invalid is nevertheless inconsistent with best practice. When that happens, a warning message is issued ("WARN").

The function of the *DataQuality* element with respect to these warnings is to treat them either as errors or as mere warnings, depending on whether *DataQuality* takes the value "Maximum" or "Medium".

If the parameter takes the value "Maximum", any records that have WARN type messages associated with them will not be accepted.

Below is an example of a response message with some WARN records but with the general message status of "ACPT".

```
<?xml version="1.0" encoding="UTF-8"?>
<Receipt xmlns="urn:FI_Respuesta_FATCA_CRS:v0">
  <ReceiptHeader result="ACPT">
    <Presentation>
      <Reference>RPT2017000000241</Reference>
      <Timestamp>2017-01-19T15:50:10.474</Timestamp>
    </Presentation>

    <OriginalFileName>CRS2014ESA123456B20170113000006.xml</OriginalFileName>

    <OriginalFileTransmissionTS>2017-01-19T15:49:36.325</OriginalFileTransmissionTS>

    <PresentationCode>CRS201400000000006</PresentationCode>

    <NationalTIN>A123456B</NationalTIN>
```

```
<Year>2014</Year>

</ReceiptHeader>

<ValidationDetails>

  <Error>

<FieldPathInError>FI_CRS/PresentationBody/ReportingFI/Address/Address
Fix/SuiteIdentifier</FieldPathInError>

  <ErrorType>WARN</ErrorType>

  <ErrorCode>W98006</ErrorCode>

  <ErrorDetails>Not all the elements of the structured
address have been provided</ErrorDetails>

  <ActionSuggested>Review the elements and resend the file,
if possible</ActionSuggested>

  </Error>

  <Error>

<FieldPathInError>FI_CRS/PresentationBody/ReportingFI/Address/Address
Fix/FloorIdentifier</FieldPathInError>

  <ErrorType>WARN</ErrorType>

  <ErrorCode>W98006</ErrorCode>

  <ErrorDetails>Not all the elements of the structured
address have been provided</ErrorDetails>

  <ActionSuggested>Review the elements and resend the file,
if possible</ActionSuggested>

  </Error>

  <Error>

<FieldPathInError>FI_CRS/PresentationBody/ReportingFI/Address/Address
Fix/DistrictName</FieldPathInError>

  <ErrorType>WARN</ErrorType>

  <ErrorCode>W98006</ErrorCode>

  <ErrorDetails>Not all the elements of the structured
address have been provided</ErrorDetails>

  <ActionSuggested>Review the elements and resend the file,
if possible</ActionSuggested>

  </Error>

  <Error>

<FieldPathInError>FI_CRS/PresentationBody/ReportingFI/Address/Address
Fix/POB</FieldPathInError>
```

```

        <ErrorType>WARN</ErrorType>
        <ErrorCode>W98006</ErrorCode>
        <ErrorDetails>Not all the elements of the structured
address have been provided</ErrorDetails>
        <ActionSuggested>Review the elements and resend the file,
if possible</ActionSuggested>
    </Error>
    <DocRefId result="OK">AD2014ES-A123456B0000004</DocRefId>
</ValidationDetails>
<ValidationDetails>
    <NoErrorFound>The XML file was validated
successfully</NoErrorFound>
</ValidationDetails>
</Receipt>

```

## b. *DocSpec* specification

Below are details of the formats and possible values for the fields of the *DocSpec* structure, which are used to uniquely identify the data of the reported accounts (*AccountReport*) and the reporting financial institution (*ReportingFI*) and to add, correct or delete records:

- *DocRefId*
  - a. Max length: max. 64 characters.
  - b. Format: <AD><Year><ReceivingCountry><AR/FI>-<NRT><UniquelIdentifier>
    - *AD* is the country that issued the information.
    - <Year> is the year to which the data presented belong, in the format YYYY.
    - <ReceivingCountry> is the ISO 3166-1 Alpha 2 code for the country that is the intended recipient of the data.
    - *AR/FI*: AR when the DocRefId is an AccountReport and FI when it is a ReportingFI.
    - <NRT> is the tax register number of the reporting financial institution.
    - <UniquelIdentifier> is an identifier that ensures the uniqueness of the *DocRefId*.
  - c. Example: AD2015FIFR-A123456B20170101123456
- *DocTypeIndic*
  - a. Permitted values: "OECD0", "OECD1", "OECD2" or "OECD3"
    - OECD1 new account records
    - OECD2 corrections
    - OECD3 deletions

The value OECD0 is used for the ReportingFI when corrections or deletions are made to account records but the details of the ReportingFI remain unchanged.
- *CorrDocRefId*

- a. Permitted values: this element can only take the value of a *DocRefId* presented previously.

The message body contains the elements relating to the reporting financial institution (or ReportingFI) and the records relating to each of the reported accounts (or AccountReport).

### c. Specification of the *ReportingFI* structure

This section of the schema contains all the information on the reporting financial institution, including its address, country of residence and Tax Register Number, as well as its unique identifier.

### d. Specification of the *AccountReport* structure

Immediately after the information on the reporting financial institution come all the records relating to accounts and account holders required for the receiving country or jurisdiction.

The information on accounts and account holders must match the following instructions:

#### AccountType

The following codes may be used to indicate the type of account number:

- "OECD601" (IBAN)
- "OECD602" (another BAN)
- "OECD603" (ISIN)
- "OECD604" (another SIN)
- "OECD605" (another type of account number)

#### AccountNumber

If the financial institution does not have a unique identifier for the reported financial account, use NANUM for "no account number".

#### ResCountryCode

Enter the country code(s) for the country(ies) of residence of the person or entity being reported on, using the ISO 3166-1 Alpha 2 code.

#### TIN

TIN fields cannot be empty. If the TIN is not known, the TIN element must not be included in the XML file.

#### IssuedBy

This element specifies the jurisdiction that issued the tax identification number of the account holder or controlling person.

#### AcctHolderType

Use one of the following codes to identify the type of account holder:

- CRS101: If the account holder is a Passive Non-Financial Entity with one or more controlling persons resident in a reportable country or jurisdiction.
- CRS102: If the account holder is a reportable person.
- CRS103: If the account holder is a passive NFE that is a reportable person.

#### CtrlgPersonType

The following codes can be used to identify the type of each controlling person (“CP”):

- 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

#### Payment Type

The type of payment will be given by one of the following codes:

- CRS501: total gross amount of dividends generated with respect to the assets held in the account, paid or credited to the account (or with respect to the account) during the calendar year.
- CRS502: total gross amount of interest paid or credited to the account (or with respect to the account) during the calendar year.
- CRS503: total gross proceeds of maturities and redemptions received by the account holder during the calendar year. Also included are the total gross proceeds from the sale or redemption of financial assets paid or credited to the account during the calendar year with respect to which the reporting financial institution acted as a custodian, broker, nominee, or otherwise as an agent for the account holder.
- CRS504: total gross amount of other reportable income.

#### CurrCode

Three character code of the currency in which the account balance is expressed, based on the ISO 4217 Alpha 3 standard.

#### FirstName

If the Reporting FI does not have the complete first name of the account holder or controlling person, an initial may be used here. If no information on the first name of this natural person is available, NFN (“No First Name”) should be used.

### MiddleName

If the Reporting FI does not have the complete middle name of the account holder or controlling person, an initial may be used here.

### BirthDate

The data format for the date of birth is YYYY-MM-DD, i.e. a four-digit year, a two-digit month (from 01 to 12) and a two-digit day (from 01 to 31).

### CountryCode

This mandatory element consists of the two-digit country code associated with the address, based on the ISO 3166-1 Alpha 2 standard. In the case of undocumented accounts, the country of residence of the financial institution may be used.

### Address

The address information must be entered in a structured format. If the Reporting FI is unable to present the information in the sections of the structured format, all the address information will have to be input in free text.

#### e. General considerations

All the countries that appear in the report must be reported using the ISO 3166-1 Alpha 2 standard (for example, Andorra takes the value "AD"), except the *FormerCountryName* element in *BirthInfo*, which requires a character string, as this element serves to indicate the name of the country of birth when it is an obsolete 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.

## 6. Adding new records and correcting and deleting records

During the annual reporting period, reporting financial institutions may present their files, using different messages to create new records and to correct or delete records created previously (both the Reporting FI information and the Account Report information).

To illustrate the different types of reporting that can be made with the files and how each type is implemented, the following table shows the type of report and the values that certain elements of the report must take in order to achieve the desired result. If these rules are not followed, the data validator will generate a validation error.

The most important elements in these processes will be the *MessageTypeIndic*, the *DocTypeIndic* and the *DocRefId* and *CorrDocRefId*, and whether or not these fields are completed.

XML type	Description	MessageTypeIndic	Provide ReportingFI	DocTypeIndic (RepFI)	CorrDocRefID (RepFI)	Provide AccRep	DocTypeIndic possible AccRep	CorrDocRefID (AccRep)
1	Empty report	CRS703	YES	OECD1	NO	NO	∅	∅
2	New report	CRS701	YES	OECD1	NO	YES	OECD1	NO
3	Add accounts to a RepFI	CRS701	YES	OECD0	NO	YES	OECD1	NO
4	Correct/Delete accounts	CRS702	YES	OECD0	NO	YES	OECD2 and OECD3	YES
5	Correct RepFI	CRS702	YES	OECD2	YES	NO	∅	∅
6	Delete RepFI	CRS702	YES	OECD3	YES	NO	∅	∅

### a. Nil return

If the reporting financial institution has no financial account to report to any country, it must file a nil return (*NilReport*). The steps to be followed to file a nil return are as follows:

- First, in the file name (see [File name](#) section), “AD” must be used as the receiving country. Thus, the file name *CRS2015ADA123456B20160101123456.xml* indicates that this is a *NilReport*.
- In the file header, the *MessageTypeIndic* must be “CRS703”.

- The *ReceivingCountry* must take the value “AD”, as in the file name, and “AD” must be used throughout file wherever there is a reference to the receiving country.

Similarly, the *DocRefId* of the *ReportingFI* will have “AD” as the receiving country.

Therefore, *AD2014ADFI-A123456B20160101123456* would be a *DocRefId* for a *NilReport*.

- Besides completing the above elements correctly, the details of the reporting financial institution must be provided by filling out all the fields of the *ReportingFI* structure. However, no ***AccountReport*** need be provided.

Each year in which a reporting financial institution has no data to report, it must send a *NilReport*.

#### b. New report

A new report is used to report new accounts for a given year and receiving country.

For this type of message:

- The *MessageTypeIndic* must be “CRS701”.
- All of the file’s *DocTypeIndic* elements must take the value “OECD1”.
- The *ReportingFI* must be provided and at least one *AccountReport*.
- All the elements must follow the formats and possible values described in the previous sections and in the schema diagrams.

#### c. Add accounts to a *ReportingFI*.

A reporting institution may wish to add accounts to a previous report. For this type of report:

- The *MessageTypeIndic* must be “CRS701”.
- The *DocTypeIndic* of *ReportingFI* must take the value “OECD0”.
- The *DocRefId* of *ReportingFI* must be the same as that of the previous report to which the new account information is to be added.
- The *CorrDocRefId* of *ReportingFI* must be left blank.
- The *ReportingFI* must remain the same, i.e., any changes made to the details of the *ReportingFI* will not be reflected in the final report; the original values will prevail.
- Each new *AccountReport* must have a new unique *DocRefId* and all of them must have the *DocTypeIndic* “OECD1”.

Special care must be taken if a *NilReport* has previously been filed for the same year:

- Delete the previous *NilReport* by sending a message with a *DocTypeIndic* that indicates a deletion of a *ReportingFI*.

- File a new report with the appropriate year and receiving country for the accounts to be reported. The year must therefore coincide with the year indicated in the *NilReport*.

Note that this type of report is also the type to be used in order to **amend an Account Report that was found to be invalid** during the validation. In other words, if a new report was sent with a *ReportingFI* and *AccountReport* records, each with its unique *DocRefId*, and some of the *AccountReport* records are invalid (i.e., the “result” element in the header of the response file takes the value “PACT”), the reporting financial institution will have to file another report that adds accounts to the *ReportingFI* sent previously. This report will contain the **AccountReport records** with the amended details, each with a **new DocRefId**. **The “correction” (OECD2) or “deletion” (OECD3) document types should never be used** to amend data that have been qualified as invalid when subjected to validation.

#### d. Correct or delete accounts

Just as accounts can be added to a previous report, it is also possible to correct and delete accounts from a report filed previously.

For this type of message:

- The *MessageTypeIndic* must be “CRS702”.
- The *DocTypeIndic* of *ReportingFI* must take the value “OECD0”.
- The *DocRefId* of *ReportingFI* must be the same as that of the element to be corrected or deleted.
- The *CorrDocRefId* of *ReportingFI* must be left blank.
- The *ReportingFI* must remain the same, i.e., any changes made to the details of the *ReportingFI* will not be reflected in the final report; the original values will prevail.
- If the purpose is to correct or amend account information, the *DocTypeIndic* must be “OECD2”. If the purpose is to delete an account, the *DocTypeIndic* must be “OECD3”. In both cases, the account to be corrected or deleted must be specified by the *CorrDocRefId* element, which will take the value of the *DocRefId* of the account to be corrected or deleted.
- Each *AccountReport* in these messages must have a new *DocRefId*.

It is important to bear in mind that:

- No corrections can be made to accounts that have previously been deleted.
- It is possible to make successive corrections, provided the *CorrDocRefId* references the most recent correction.

#### e. Correct a *ReportingFI*

It is possible to correct the financial institution details given in previous reports. The correction applies exclusively to the *ReportingFI*, so the associated accounts remain unchanged. For that reason, **no new accounts and no corrections or deletions of accounts** are permitted in messages of this type.

For this type of report:

- The *MessageTypeIndic* must be "CRS702".
- The *DocTypeIndic* of *ReportingFI* must take the value "OECD2".
- The *CorrDocRefId* must reference the *DocRefId* of the *ReportingFI* that is to be corrected.
- The *ReportingFI* of this document has to have a new *DocRefId*.
- *AccountReport* must be omitted.

It is important to bear in mind that:

- No corrections can be made to a *ReportingFI* that has previously been deleted.
- It is possible to make successive corrections, provided the *CorrDocRefId* references the latest correction.

#### f. Delete a *ReportingFI*

This type of message deletes both the *ReportingFI* **and all the related Account Reports**. Once again, **no additions, corrections or deletion of accounts** are permitted in this type of file.

For this type of report:

- The *MessageTypeIndic* must be "CRS702".
- The *DocTypeIndic* of *ReportingFI* must take the value "OECD3".
- The *CorrDocRefId* must reference the *DocRefId* of the *ReportingFI* that is to be deleted (along with all its related accounts) and the *DocRefID* must be that of the latest correction.
- The *ReportingFI* must have a new unique *DocRefId* for traceability.
- *AccountReport* must be omitted.

It is important to bear in mind that:

- No deletions can be made to a *ReportingFI* that has been deleted previously.
- The **deletion** of a *ReportingFI* is **permanent** and entails the deletion of all the data it contains, including the related account information. Therefore, special care must be taken in using this type of message, as the deleted data cannot be recovered.

#### g. General considerations

- The *CorrDocRefId* of corrections (OECD2) or deletions (OECD3) of a *ReportingFI* or *AccountReport* must be always the *DocRefId* of the latest correction.
- An account cannot be corrected or deleted more than once in the same message, i.e., in the same XML file, otherwise the report will be rejected (REJT).

## 7. Examples of messages

Below are some examples of the different types of message.

### a. Nil return (*NilReport*)

The following code is an example of a report by a FI with NRT: A123456B, identified with DocRefId: **AD2016ADFI-A123456B0000001**, to report a *NilReport* **CRS703**

```
<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacrsv1"
xmlns:crsad="urn:oe.cd:ties:crsv1" xmlns:iso="urn:oe.cd:ties:isocrstypesv1"
xmlns:stf="urn:oe.cd:ties:stfv4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1" xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmppgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
  <PresentationHeader>
    <PresentationCode>CRS201600000000001</PresentationCode>
    <MessageType>CRS</MessageType>
    <NationalTIN>A123456B</NationalTIN>
    <Year>2016</Year>
    <PresentationType>Normal</PresentationType>
    <DataQuality>Maximum</DataQuality>
    <ReceivingCountry>AD</ReceivingCountry>
    <MessageTypeIndic>CRS703</MessageTypeIndic>
  </PresentationHeader>
  <PresentationBody>
    <crsad:ReportingFI>
      <crsad:ResCountryCode>AD</crsad:ResCountryCode>
      <crsad:IN issuedBy="AD">A123456B</crsad:IN>
      <crsad:Name>BANC NILREPORT</crsad:Name>
      <crsad:Address>
        <cfc:CountryCode>AD</cfc:CountryCode>
        <cfc:AddressFix>
          <cfc:Street>Street</cfc:Street>
          <cfc:BuildingIdentifier>1</cfc:BuildingIdentifier>
          <cfc:PostCode>1234</cfc:PostCode>
          <cfc:City>Andorra la Vella</cfc:City>
        </cfc:AddressFix>
      </crsad:Address>
      <crsad:DocSpec>
        <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
        <stf:DocRefId>AD2016ADFI-A123456B0000001</stf:DocRefId>
      </crsad:DocSpec>
    </crsad:ReportingFI>
  </PresentationBody>
</FI_CRS>
```

```

        </crsad:DocSpec>
    </crsad:ReportingFI>
    <crsad:ReportingGroup>
    </crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>

```

## b. New report

The following code is an example of a report by a FI with NRT: A123456B, identified with DocRefId: **AD2016ESFI-A123456B0000002**. This message presents two *AccountReports*, identified by the *DocRefIds* **AD2016ESAR-A123456B9000001** and **AD2016ESAR-A123456B9000002**.

```

<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacr:s:v1"
xmlns:crsad="urn:oe.cd:ties:crs:v1" xmlns:iso="urn:oe.cd:ties:isocrstypes:v1"
xmlns:stf="urn:oe.cd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1" xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmppgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
    <PresentationHeader>
        <PresentationCode>CRS201600000000002</PresentationCode>
        <MessageType>CRS</MessageType>
        <NationalTIN>A123456B</NationalTIN>
        <Year>2016</Year>
        <PresentationType>Normal</PresentationType>
        <DataQuality>Maximum</DataQuality>
        <ReceivingCountry>ES</ReceivingCountry>
        <MessageTypeIndic>CRS701</MessageTypeIndic>
    </PresentationHeader>
    <PresentationBody>
        <crsad:ReportingFI>
            <crsad:ResCountryCode>AD</crsad:ResCountryCode>
            <crsad:IN issuedBy="AD">A123456B</crsad:IN>
            <crsad:Name>BANCO DE ANDORRA, S.A.</crsad:Name>
            <crsad:Address>
                <cfc:CountryCode>AD</cfc:CountryCode>

```

```
<cfc:AddressFix>
  <cfc:Street>Carrer Prat de la creu</cfc:Street>
  <cfc:BuildingIdentifier>20</cfc:BuildingIdentifier>
  <cfc:PostCode>99999</cfc:PostCode>
  <cfc:City>Andorra la Vella</cfc:City>
  <cfc:CountrySubentity>Andorra la Vella</cfc:CountrySubentity>
</cfc:AddressFix>
</crsad:Address>
<crsad:DocSpec>
  <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
  <stf:DocRefId>AD2016ESFI-A123456B0000002</stf:DocRefId>
</crsad:DocSpec>
</crsad:ReportingFI>
<crsad:ReportingGroup>
  <crsad:AccountReport>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
      <stf:DocRefId>AD2016ESAR-A123456B9000001</stf:DocRefId>
    </crsad:DocSpec>
    <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false">AD9837982792872900000000</crsad:AccountNumber>
  <crsad:AccountHolder>
    <crsad:Organisation>
      <crsad:ResCountryCode>CA</crsad:ResCountryCode>
      <crsad:Name>Organisation1</crsad:Name>
      <crsad:Address>
        <cfc:CountryCode>CA</cfc:CountryCode>
        <cfc:AddressFix>
          <cfc:Street>Street</cfc:Street>
          <cfc:BuildingIdentifier>1</cfc:BuildingIdentifier>
          <cfc:SuiteIdentifier>B</cfc:SuiteIdentifier>
          <cfc:FloorIdentifier>2</cfc:FloorIdentifier>
          <cfc:DistrictName>District</cfc:DistrictName>
          <cfc:PostCode>1234</cfc:PostCode>
          <cfc:City>City</cfc:City>
          <cfc:CountrySubentity>Region</cfc:CountrySubentity>
        </cfc:AddressFix>
      </crsad:Address>
    </crsad:Organisation>
```

```
<crsad:AcctHolderType>CRS101</crsad:AcctHolderType>
</crsad:AccountHolder>
<crsad:ControllingPerson>
  <crsad:Individual>
    <crsad:ResCountryCode>ES</crsad:ResCountryCode>
    <crsad:TIN issuedBy="ES">12345678A</crsad:TIN>
    <crsad:Name>
      <crsad:FirstName>Nom1</crsad:FirstName>
      <crsad:LastName>Cognom1</crsad:LastName>
    </crsad:Name>
    <crsad:Address>
      <cfc:CountryCode>ES</cfc:CountryCode>
      <cfc:AddressFix>
        <cfc:Street>Street</cfc:Street>
        <cfc:BuildingIdentifier>1</cfc:BuildingIdentifier>
        <cfc:SuiteIdentifier>A</cfc:SuiteIdentifier>
        <cfc:FloorIdentifier>6</cfc:FloorIdentifier>
        <cfc:DistrictName>District</cfc:DistrictName>
        <cfc:PostCode>9876</cfc:PostCode>
        <cfc:City>City</cfc:City>
        <cfc:CountrySubentity>Region</cfc:CountrySubentity>
      </cfc:AddressFix>
    </crsad:Address>
    <crsad:BirthInfo>
      <crsad:BirthDate>1974-07-01</crsad:BirthDate>
    </crsad:BirthInfo>
  </crsad:Individual>
  <crsad:CtrlgPersonType>CRS801</crsad:CtrlgPersonType>
</crsad:ControllingPerson>
<crsad:ControllingPerson>
  <crsad:Individual>
    <crsad:ResCountryCode>ES</crsad:ResCountryCode>
    <crsad:TIN issuedBy="ES">87654321Z</crsad:TIN>
    <crsad:Name>
      <crsad:FirstName>FirstName2</crsad:FirstName>
      <crsad:LastName>LastName2</crsad:LastName>
    </crsad:Name>
    <crsad:Address>
      <cfc:CountryCode>ES</cfc:CountryCode>
```

```
<cfc:AddressFix>
  <cfc:Street>Street</cfc:Street>
  <cfc:BuildingIdentifier>123</cfc:BuildingIdentifier>
  <cfc:SuiteIdentifier>D</cfc:SuiteIdentifier>
  <cfc:FloorIdentifier>5</cfc:FloorIdentifier>
  <cfc:DistrictName>District</cfc:DistrictName>
  <cfc:PostCode>000</cfc:PostCode>
  <cfc:City>City</cfc:City>
  <cfc:CountrySubentity>Region</cfc:CountrySubentity>
</cfc:AddressFix>
</crsad:Address>
<crsad:BirthInfo>
  <crsad:BirthDate>1981-05-05</crsad:BirthDate>
</crsad:BirthInfo>
</crsad:Individual>
<crsad:CtrlgPersonType>CRS801</crsad:CtrlgPersonType>
</crsad:ControllingPerson>
<crsad:AccountBalance currCode="EUR">333.33</crsad:AccountBalance>
</crsad:AccountReport>
<crsad:AccountReport>
  <crsad:DocSpec>
    <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
    <stf:DocRefId>AD2016ESAR-A123456B9000002</stf:DocRefId>
  </crsad:DocSpec>
  <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false">AD9837982792872900000001</crsad:AccountNumber>
  <crsad:AccountHolder>
    <crsad:Individual>
      <crsad:ResCountryCode>ES</crsad:ResCountryCode>
      <crsad:Name>
        <crsad:FirstName>FirstName3</crsad:FirstName>
        <crsad:LastName>LastName3</crsad:LastName>
      </crsad:Name>
      <crsad:Address>
        <cfc:CountryCode>ES</cfc:CountryCode>
        <cfc:AddressFix>
          <cfc:Street>Street</cfc:Street>
          <cfc:BuildingIdentifier>987</cfc:BuildingIdentifier>
          <cfc:DistrictName>District</cfc:DistrictName>
```

```

        <cfc:PostCode>12345</cfc:PostCode>
        <cfc:City>City</cfc:City>
        <cfc:CountrySubentity>000</cfc:CountrySubentity>
    </cfc:AddressFix>
</crsad:Address>
<crsad:BirthInfo>
    <crsad:BirthDate>1967-03-03</crsad:BirthDate>
</crsad:BirthInfo>
</crsad:Individual>
</crsad:AccountHolder>
    <crsad:AccountBalance currCode="EUR">136012.00</crsad:AccountBalance>
</crsad:AccountReport>
</crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>

```

### c. Add accounts to a *ReportingFI*

The following code is an example of a message that adds an *AccountReport*, identified by *DocRefId: AD2016ESAR-A123456B9000003*, to a *ReportingFI* with NRT: A123456B, identified with *DocRefId: AD2016ESFI-A123456B0000002*.

```

<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacrsv1"
xmlns:crsad="urn:oe.cd:ties:crsv1" xmlns:iso="urn:oe.cd:ties:isocrstypesv1"
xmlns:stf="urn:oe.cd:ties:stfv4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1" xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmppgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
    <PresentationHeader>
        <PresentationCode>CRS201600000000003</PresentationCode>
        <MessageType>CRS</MessageType>
        <NationalTIN>A123456B</NationalTIN>
        <Year>2016</Year>
        <PresentationType>Normal</PresentationType>
        <DataQuality>Maximum</DataQuality>
        <ReceivingCountry>ES</ReceivingCountry>
        <MessageTypeIndic>CRS701</MessageTypeIndic>
    </PresentationHeader>
    <PresentationBody>
        <crsad:ReportingFI>
            <crsad:ResCountryCode>AD</crsad:ResCountryCode>

```

```
<crsad:IN issuedBy="AD">A123456B</crsad:IN>
<crsad:Name>BANCO DE ANDORRA, S.A.</crsad:Name>
<crsad:Address>
  <cfc:CountryCode>AD</cfc:CountryCode>
  <cfc:AddressFix>
    <cfc:Street>Carrer Prat de la creu</cfc:Street>
    <cfc:BuildingIdentifier>20</cfc:BuildingIdentifier>
    <cfc:PostCode>99999</cfc:PostCode>
    <cfc:City>Andorra la Vella</cfc:City>
    <cfc:CountrySubentity>Andorra la Vella</cfc:CountrySubentity>
  </cfc:AddressFix>
</crsad:Address>
<crsad:DocSpec>
  <stf:DocTypeIndic>OECD0</stf:DocTypeIndic>
  <stf:DocRefId>AD2016ESFI-A123456B0000002</stf:DocRefId>
</crsad:DocSpec>
</crsad:ReportingFI>
<crsad:ReportingGroup>
  <crsad:AccountReport>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
      <stf:DocRefId>AD2016ARES-A123456B9000003</stf:DocRefId>
    </crsad:DocSpec>
    <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false">AD1234567891234567890000</crsad:AccountNumber>
  <crsad:AccountHolder>
    <crsad:Organisation>
      <crsad:ResCountryCode>FR</crsad:ResCountryCode>
      <crsad:Name>Organisation3</crsad:Name>
      <crsad:Address>
        <cfc:CountryCode>FR</cfc:CountryCode>
        <cfc:AddressFix>
          <cfc:Street>Street</cfc:Street>
          <cfc:BuildingIdentifier>135</cfc:BuildingIdentifier>
          <cfc:SuiteIdentifier>3A</cfc:SuiteIdentifier>
          <cfc:FloorIdentifier>3</cfc:FloorIdentifier>
          <cfc:DistrictName>District</cfc:DistrictName>
          <cfc:PostCode>75800</cfc:PostCode>
          <cfc:City>City</cfc:City>
```

```
        <cfc:CountrySubentity>Region</cfc:CountrySubentity>
    </cfc:AddressFix>
</crsad:Address>
</crsad:Organisation>
<crsad:AcctHolderType>CRS101</crsad:AcctHolderType>
</crsad:AccountHolder>
<crsad:ControllingPerson>
    <crsad:Individual>
        <crsad:ResCountryCode>ES</crsad:ResCountryCode>
        <crsad:TIN issuedBy="ES">12121212A</crsad:TIN>
        <crsad:Name>
            <crsad:FirstName>First name</crsad:FirstName>
            <crsad:LastName>Last name</crsad:LastName>
        </crsad:Name>
        <crsad:Address>
            <cfc:CountryCode>ES</cfc:CountryCode>
            <cfc:AddressFix>
                <cfc:Street>Street</cfc:Street>
                <cfc:BuildingIdentifier>975</cfc:BuildingIdentifier>
                <cfc:SuiteIdentifier>AB</cfc:SuiteIdentifier>
                <cfc:FloorIdentifier>11</cfc:FloorIdentifier>
                <cfc:DistrictName>District</cfc:DistrictName>
                <cfc:PostCode>01923</cfc:PostCode>
                <cfc:City>City</cfc:City>
                <cfc:CountrySubentity>Region</cfc:CountrySubentity>
            </cfc:AddressFix>
        </crsad:Address>
        <crsad:BirthInfo>
            <crsad:BirthDate>1975-12-12</crsad:BirthDate>
        </crsad:BirthInfo>
    </crsad:Individual>
    <crsad:CtrlgPersonType>CRS801</crsad:CtrlgPersonType>
</crsad:ControllingPerson>
    <crsad:AccountBalance currCode="EUR">1002849.96</crsad:AccountBalance>
</crsad:AccountReport>
</crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>
```

d. Correction and deletion of accounts associated with a *ReportingFI*

The following code is an example of a report by a reporting financial institution with NRT: A123456B, identified with *DocRefId*: **AD2016ESFI-A123456B0000002**. This message presents a correction (OECD2), with the new *DocRefId*: **AD2016ESAR-A123456B9000004**, of the *AccountReport* identified by *CorrDocRefId*: **AD2016ARES-A123456B9000003**. It also presents a deletion (OECD3), with the new *DocRefId*: **AD2016ESAR-A123456B9000005**, of the *AccountReport* identified by *CorrDocRefId*: **AD2016ESAR-A123456B9000002**.

```
<?xml version="1.0" encoding="UTF-8"?>

<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacs:v1"
xmlns:crsad="urn:oe.cd:ties:crs:v1" xmlns:iso="urn:oe.cd:ties:isocrstypes:v1"
xmlns:stf="urn:oe.cd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1" xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmppgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">

  <PresentationHeader>

    <PresentationCode>CRS201600000000004</PresentationCode>

    <MessageType>CRS</MessageType>

    <NationalTIN>A123456B</NationalTIN>

    <Year>2016</Year>

    <PresentationType>Normal</PresentationType>

    <DataQuality>Maximum</DataQuality>

    <ReceivingCountry>ES</ReceivingCountry>

    <MessageTypeIndic>CRS702</MessageTypeIndic>

  </PresentationHeader>

  <PresentationBody>

    <crsad:ReportingFI>

      <crsad:ResCountryCode>AD</crsad:ResCountryCode>

      <crsad:IN issuedBy="AD">A123456B</crsad:IN>

      <crsad:Name>BANCO DE ANDORRA, S.A.</crsad:Name>

      <crsad:Address>

        <cfc:CountryCode>AD</cfc:CountryCode>

        <cfc:AddressFix>

          <cfc:Street>Carrer Prat de la creu</cfc:Street>

          <cfc:BuildingIdentifier>20</cfc:BuildingIdentifier>

          <cfc:PostCode>99999</cfc:PostCode>

          <cfc:City>Andorra la Vella</cfc:City>

          <cfc:CountrySubentity>Andorra la Vella</cfc:CountrySubentity>

        </cfc:AddressFix>

      </crsad:Address>

    </crsad:ReportingFI>

  </PresentationBody>

</FI_CRS>
```

```

<crsad:DocSpec>
  <stf:DocTypeIndic>OECD0</stf:DocTypeIndic>
  <stf:DocRefId>AD2016ESFI-A123456B0000002</stf:DocRefId>
</crsad:DocSpec>
</crsad:ReportingFI>
<crsad:ReportingGroup>
  <crsad:AccountReport>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD2</stf:DocTypeIndic>
      <stf:DocRefId>AD2016ESAR-A123456B9000004</stf:DocRefId>
      <stf:CorrDocRefId>AD2016ESAR-A123456B9000003</stf:CorrDocRefId>
    </crsad:DocSpec>
    <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false">AD1234567891234567890000</crsad:AccountNumber>
    <crsad:AccountHolder>
      <crsad:Organisation>
        <crsad:ResCountryCode>ES</crsad:ResCountryCode>
        <crsad:Name>BANC Espanyol</crsad:Name>
        <crsad:Address>
          <cfc:CountryCode>ES</cfc:CountryCode>
          <cfc:AddressFix>
            <cfc:Street>Plaça Catalunya</cfc:Street>
            <cfc:BuildingIdentifier>1</cfc:BuildingIdentifier>
            <cfc:SuiteIdentifier>1</cfc:SuiteIdentifier>
            <cfc:FloorIdentifier>1</cfc:FloorIdentifier>
            <cfc:DistrictName>Centre</cfc:DistrictName>
            <cfc:PostCode>08000</cfc:PostCode>
            <cfc:City>Barcelona</cfc:City>
            <cfc:CountrySubentity>ES</cfc:CountrySubentity>
          </cfc:AddressFix>
        </crsad:Address>
      </crsad:Organisation>
      <crsad:AcctHolderType>CRS101</crsad:AcctHolderType>
    </crsad:AccountHolder>
    <crsad:ControllingPerson>
      <crsad:Individual>
        <crsad:ResCountryCode>ES</crsad:ResCountryCode>
        <crsad:TIN issuedBy="ES">12121212A</crsad:TIN>
        <crsad:Name>

```

```
<crsad:FirstName>First name</crsad:FirstName>
<crsad:LastName>Last name</crsad:LastName>
</crsad:Name>
<crsad:Address>
  <cfc:CountryCode>ES</cfc:CountryCode>
  <cfc:AddressFix>
    <cfc:Street>Street</cfc:Street>
    <cfc:BuildingIdentifier>47</cfc:BuildingIdentifier>
    <cfc:SuiteIdentifier>C</cfc:SuiteIdentifier>
    <cfc:FloorIdentifier>3</cfc:FloorIdentifier>
    <cfc:DistrictName>District</cfc:DistrictName>
    <cfc:PostCode>00000</cfc:PostCode>
    <cfc:City>City</cfc:City>
    <cfc:CountrySubentity>Region</cfc:CountrySubentity>
  </cfc:AddressFix>
</crsad:Address>
<crsad:BirthInfo>
  <crsad:BirthDate>1975-12-12</crsad:BirthDate>
</crsad:BirthInfo>
</crsad:Individual>
<crsad:CtrlgPersonType>CRS801</crsad:CtrlgPersonType>
</crsad:ControllingPerson>
<crsad:AccountBalance currCode="EUR">1002849.96</crsad:AccountBalance>
</crsad:AccountReport>
<crsad:AccountReport>
  <crsad:DocSpec>
    <stf:DocTypeIndic>OECD3</stf:DocTypeIndic>
    <stf:DocRefId>AD2016ESAR-A123456B9000005</stf:DocRefId>
    <stf:CorrDocRefId>AD2016ESAR-A123456B9000002</stf:CorrDocRefId>
  </crsad:DocSpec>
  <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false">AD9837982792872900000001</crsad:AccountNumber>
  <crsad:AccountHolder>
    <crsad:Individual>
      <crsad:ResCountryCode>ES</crsad:ResCountryCode>
      <crsad:Name>
        <crsad:FirstName>First name</crsad:FirstName>
        <crsad:LastName>Last name</crsad:LastName>
      </crsad:Name>
    </crsad:Individual>
  </crsad:AccountHolder>
</crsad:AccountReport>
</crsad:AccountReport>
```

```

        <crsad:Address>
            <cfc:CountryCode>ES</cfc:CountryCode>
            <cfc:AddressFix>
                <cfc:Street>Street</cfc:Street>
                <cfc:BuildingIdentifier>125</cfc:BuildingIdentifier>
                <cfc:DistrictName>District</cfc:DistrictName>
                <cfc:PostCode>08000</cfc:PostCode>
                <cfc:City>BARCELONA</cfc:City>
                <cfc:CountrySubentity>000</cfc:CountrySubentity>
            </cfc:AddressFix>
        </crsad:Address>
        <crsad:BirthInfo>
            <crsad:BirthDate>1935-03-03</crsad:BirthDate>
        </crsad:BirthInfo>
    </crsad:Individual>
</crsad:AccountHolder>
    <crsad:AccountBalance currCode="EUR">160112.00</crsad:AccountBalance>
</crsad:AccountReport>
</crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>

```

#### e. Correction of a *ReportingFI*

The following code is an example of a correction (OECD2), with the new *DocRefId*: **AD2016ESFI-A123456B9000003**, of a *ReportingFI* identified by *CorrDocRefId*: **AD2016ESFI-A123456B0000002**.

```

<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacrsv1"
xmlns:crsad="urn:oe.cd:ties:crsv1" xmlns:iso="urn:oe.cd:ties:isocrstypesv1"
xmlns:stf="urn:oe.cd:ties:stfv4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1" xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmpgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
    <PresentationHeader>
        <PresentationCode>CRS201600000000005</PresentationCode>
        <MessageType>CRS</MessageType>
        <NationalTIN>A123456B</NationalTIN>
        <Year>2016</Year>
    </PresentationHeader>

```

```

<PresentationType>Normal</PresentationType>
<DataQuality>Maximum</DataQuality>
<ReceivingCountry>ES</ReceivingCountry>
<MessageTypeIndic>CRS702</MessageTypeIndic>
</PresentationHeader>
<PresentationBody>
  <crsad:ReportingFI>
    <crsad:ResCountryCode>AD</crsad:ResCountryCode>
    <crsad:IN issuedBy="AD">A123456B</crsad:IN>
    <crsad:Name>BANCO DE ANDORRA, S.A.</crsad:Name>
    <crsad:Address>
      <cfc:CountryCode>AD</cfc:CountryCode>
      <cfc:AddressFix>
        <cfc:Street>Carrer Prat de la creu</cfc:Street>
        <cfc:BuildingIdentifier>40</cfc:BuildingIdentifier>
        <cfc:PostCode>99990</cfc:PostCode>
        <cfc:City>Andorra la Vella</cfc:City>
        <cfc:CountrySubentity>Andorra la Vella</cfc:CountrySubentity>
      </cfc:AddressFix>
    </crsad:Address>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD2</stf:DocTypeIndic>
      <stf:DocRefId>AD2016ESFI-A123456B0000003</stf:DocRefId>
      <stf:CorrDocRefId>AD2016ESFI-A123456B0000002</stf:CorrDocRefId>
    </crsad:DocSpec>
  </crsad:ReportingFI>
  <crsad:ReportingGroup>
  </crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>

```

#### f. Deletion of a *ReportingFI*

The following code is an example of a deletion (OECD3), with the new *DocRefId*: **AD2016ESFI-A123456B9000004**, of a *ReportingFI* identified with *CorrDocRefId*: **AD2016ESFI-A123456B0000002**.

```
<?xml version="1.0" encoding="UTF-8"?>

<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacs:v1"
xmlns:crsad="urn:oe.cd:ties:crs:v1" xmlns:iso="urn:oe.cd:ties:isocrstypes:v1"
xmlns:stf="urn:oe.cd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1" xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmpgplib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">

  <PresentationHeader>

    <PresentationCode>CRS2016000000006</PresentationCode>

    <NationalTIN>A123456B</NationalTIN>

    <MessageType>CRS</MessageType>

    <Year>2016</Year>

    <PresentationType>Normal</PresentationType>

    <DataQuality>Maximum</DataQuality>

    <ReceivingCountry>ES</ReceivingCountry>

    <MessageTypeIndic>CRS702</MessageTypeIndic>

  </PresentationHeader>

  <PresentationBody>

    <crsad:ReportingFI>

      <crsad:ResCountryCode>AD</crsad:ResCountryCode>

      <crsad:IN issuedBy="AD">A123456B</crsad:IN>

      <crsad:Name>BANCO DE ANDORRA, S.A.</crsad:Name>

      <crsad:Address>

        <cfc:CountryCode>AD</cfc:CountryCode>

        <cfc:AddressFix>

          <cfc:Street> Carrer Prat de la Creu </cfc:Street>

          <cfc:BuildingIdentifier>40</cfc:BuildingIdentifier>

          <cfc:PostCode>99990</cfc:PostCode>

          <cfc:City>Andorra la Vella</cfc:City>

          <cfc:CountrySubentity>Andorra la Vella</cfc:CountrySubentity>

        </cfc:AddressFix>

      </crsad:Address>

      <crsad:DocSpec>

        <stf:DocTypeIndic>OECD3</stf:DocTypeIndic>

        <stf:DocRefId>AD2016ESFI-A123456B0000004</stf:DocRefId>

        <stf:CorrDocRefId>AD2016ESFI-A123456B0000003</stf:CorrDocRefId>

      </crsad:DocSpec>

    </crsad:ReportingFI>

    <crsad:ReportingGroup>

  </crsad:ReportingGroup>

  </PresentationBody>

</FI_CRS>
```



## 8. Specific cases based on the account holder to be reported

### a. Reportable account holder

If the account holder (be it a natural or a legal person) has more than one jurisdiction of tax residence, the account will have to be presented in more than one XML message, one for each jurisdiction of residence of the holder. Moreover, each XML file will have to include all the jurisdictions of residence of the holder: in the field *ResCountryCode*, which accepts more than one entry. This way, each jurisdiction will know that the account holder also resides in one or more other jurisdictions.

Thus, if the account holder is tax resident in jurisdictions A and B, the procedure will be as follows:

- a file with *ReceivingCountry* equals jurisdiction A, containing all the information about the holder, whether a natural or a legal person (including their tax residence in jurisdiction B); and additionally,
- a file with *ReceivingCountry* equals jurisdiction B, containing all the information about the holder, whether a natural or a legal person (including their tax residence in jurisdiction A).

If the account holder is a passive NFE resident in a reportable country or jurisdiction and the NFE has controlling persons who are also resident in reportable jurisdictions, several reports will have to be filed for the same account.

Below are two XML files to illustrate the situations described above. The aim is to report the holder of a reportable account that is resident for tax purposes in jurisdictions A and B. The first is a message to jurisdiction A reporting the account holder (with the two tax residences). The second reports the same account holder to jurisdiction B, to which the holder must also be reported.

#### XML report A

```
<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacs:v1"
xmlns:crsad="urn:oe.cd:ties:crs:v1" xmlns:iso="urn:oe.cd:ties:isocrstypes:v1"
xmlns:stf="urn:oe.cd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1"
xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmpgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
  <PresentationHeader>
    <PresentationCode>CRS20140000000007</PresentationCode>
    <MessageType>CRS</MessageType>
    <NationalTIN>A123456B</NationalTIN>
    <Year>2014</Year>
```

```
<PresentationType>Normal</PresentationType>
<DataQuality>Medium</DataQuality>
<ReceivingCountry>AA</ReceivingCountry>
<MessageTypeIndic>CRS701</MessageTypeIndic>
</PresentationHeader>
<PresentationBody>
  <crsad:ReportingFI>
    <crsad:ResCountryCode>AD</crsad:ResCountryCode>
    <crsad:IN issuedBy="AD">A123456B</crsad:IN>
    <crsad:Name>BANC 1</crsad:Name>
    <crsad:Address>
      <cfc:CountryCode>AD</cfc:CountryCode>
      <cfc:AddressFix>
        <cfc:Street>Carrer Prat de la Creu</cfc:Street>
        <cfc:BuildingIdentifier>62-64</cfc:BuildingIdentifier>
        <cfc:PostCode>AD560</cfc:PostCode>
        <cfc:City>Andorra la Vella</cfc:City>
        <cfc:CountrySubentity>Parròquia d'Andorra la
Vella</cfc:CountrySubentity>
      </cfc:AddressFix>
    </crsad:Address>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
      <stf:DocRefId>AD2014AAFI-A123456B0000005</stf:DocRefId>
    </crsad:DocSpec>
  </crsad:ReportingFI>
  <crsad:ReportingGroup>
    <crsad:AccountReport>
      <crsad:DocSpec>
        <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
        <stf:DocRefId>AD2014AAAR-A123456B9000006</stf:DocRefId>
      </crsad:DocSpec>
      <crsad:AccountNumber AcctNumberType="OECD601"
UndocumentedAccount="false" ClosedAccount="false"
DormantAccount="false">AD99999999999999999999999999999999</crsad:AccountNumber>
      <crsad:AccountHolder>
        <crsad:Individual>
          <crsad:ResCountryCode>AA</crsad:ResCountryCode>
          <crsad:ResCountryCode>BB</crsad:ResCountryCode>
          <crsad:TIN issuedBy="AA">12 34 567 890 123</crsad:TIN>
```

```

<crsad:TIN issuedBy="BB">99999999A</crsad:TIN>
<crsad:Name>
  <crsad:FirstName>First Name</crsad:FirstName>
  <crsad:LastName>Last Name</crsad:LastName>
</crsad:Name>
<crsad:Address>
  <cfc:CountryCode>AA</cfc:CountryCode>
  <cfc:AddressFix>
    <cfc:Street>Example Street</cfc:Street>
    <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
    <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
    <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
    <cfc:DistrictName>Example District</cfc:DistrictName>
    <cfc:PostCode>Example Postal Code</cfc:PostCode>
    <cfc:City>Example City</cfc:City>
    <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
  </cfc:AddressFix>
</crsad:Address>
</crsad:Individual>
</crsad:AccountHolder>
  <crsad:AccountBalance currCode="EUR">333.33</crsad:AccountBalance>
</crsad:AccountReport>
</crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>

```

### **XML Report to France**

```

<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacs:v1"
xmlns:crsad="urn:oe.cd:ties:crs:v1" xmlns:iso="urn:oe.cd:ties:isocrstypes:v1"
xmlns:stf="urn:oe.cd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1"
xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmppgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
  <PresentationHeader>
    <PresentationCode>CRS201400000000008</PresentationCode>

```

```

<MessageType>CRS</MessageType>
<NationalTIN>A123456B</NationalTIN>
<Year>2014</Year>
<PresentationType>Normal</PresentationType>
<DataQuality>Medium</DataQuality>
<ReceivingCountry>BB</ReceivingCountry>
<MessageTypeIndic>CRS701</MessageTypeIndic>
</PresentationHeader>
<PresentationBody>
  <crsad:ReportingFI>
    <crsad:ResCountryCode>AD</crsad:ResCountryCode>
    <crsad:IN issuedBy="AD">A123456B</crsad:IN>
    <crsad:Name>BANC 1</crsad:Name>
    <crsad:Address>
      <cfc:CountryCode>AD</cfc:CountryCode>
      <cfc:AddressFix>
        <cfc:Street>Carrer Prat de la Creu</cfc:Street>
        <cfc:BuildingIdentifier>62-64</cfc:BuildingIdentifier>
        <cfc:PostCode>AD560</cfc:PostCode>
        <cfc:City>Andorra la Vella</cfc:City>
        <cfc:CountrySubentity>Parròquia d'Andorra la Vella
</cfc:CountrySubentity>
      </cfc:AddressFix>
    </crsad:Address>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
      <stf:DocRefId>AD2014BBFI-A123456B0000005</stf:DocRefId>
    </crsad:DocSpec>
  </crsad:ReportingFI>
  <crsad:ReportingGroup>
    <crsad:AccountReport>
      <crsad:DocSpec>
        <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
        <stf:DocRefId>AD2014BBAR-A123456B9000006</stf:DocRefId>
      </crsad:DocSpec>
      <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false"
DormantAccount="false">AD99999999999999999999999999999999</crsad:AccountNumber>
      <crsad:AccountHolder>
        <crsad:Individual>

```

```

<crsad:ResCountryCode>AA</crsad:ResCountryCode>
<crsad:ResCountryCode>BB</crsad:ResCountryCode>
<crsad:TIN issuedBy="AA">12 34 567 890 123</crsad:TIN>
<crsad:TIN issuedBy="BB">99999999A</crsad:TIN>
<crsad:Name>
  <crsad:FirstName>First name</crsad:FirstName>
  <crsad:LastName>Last name</crsad:LastName>
</crsad:Name>
<crsad:Address>
  <cfc:CountryCode>AA</cfc:CountryCode>
  <cfc:AddressFix>
    <cfc:Street>Example Street</cfc:Street>
    <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
    <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
    <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
    <cfc:DistrictName>Example District</cfc:DistrictName>
    <cfc:PostCode>Example postal code</cfc:PostCode>
    <cfc:City>Example City</cfc:City>
    <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
  </cfc:AddressFix>
</crsad:Address>
</crsad:Individual>
</crsad:AccountHolder>
<crsad:AccountBalance currCode="EUR">333.33</crsad:AccountBalance>
</crsad:AccountReport>
</crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>

```

## b. Passive NFE

If the account holder is a reportable passive NFE and the NFE has controlling persons who are resident in a reportable country or jurisdiction, several reports will have to be filed for the same account. On the one hand, a record with the information on the reportable passive NFE (specifying *AccHolderType* CRS103) must be presented in XML messages to the NFE's jurisdictions of residence. On the other hand, records for the controlling persons must be

included in as many XML messages as there are reportable jurisdictions of residence of the controlling persons (specifying *AcctHolderType* CRS101).

If the jurisdiction of residence of the reportable passive NFE is the same as that of the controlling person or persons, two separate records must be presented. In this case, both records would go in the same XML message.

For example, let's take the case of a passive NFE resident in jurisdiction A and two controlling persons, resident in jurisdictions B and C, respectively, all three of which are reportable jurisdictions. This account would be reported as follows:

- The entity would be reported to jurisdiction A as an account holder type CRS103. In this message, the NFE would have no controlling person associated with it.
- The first controlling person would be reported to jurisdiction B as an account holder type CRS101 (passive NFE with reportable controlling persons), with all the NFE's identifying information reported in an *Organisation* element and the details of the controlling person reported in the *Individual* element of a *ControllingPerson* element.
- Lastly, the second controlling person would be reported in the same way as the first controlling person, as an account holder type CRS101, but to jurisdiction C.

The following XML messages illustrate the case described above. The first message reports the NFE to jurisdiction A as an *AccountHolder* that is an *Organisation*, with *AcctHolderType* CRS103, i.e. without any controlling persons, as the controlling persons are not reportable to the receiving country of this message. In the second message, the first controlling person (with tax residence in jurisdiction B) is reported to jurisdiction B with *AcctHolderType* CRS101, as in this case the account holder is a passive NFE with a reportable controlling person. Lastly, the second controlling person (with tax residence in jurisdiction C), is reported to jurisdiction C, also with *AcctHolderType* CRS101, for the same reason.

```
<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacs:v1"
xmlns:crsad="urn:oe.cd:ties:crs:v1" xmlns:iso="urn:oe.cd:ties:isocrstypes:v1"
xmlns:stf="urn:oe.cd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1"
xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmppgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
  <PresentationHeader>
    <PresentationCode>CRS201400000000009</PresentationCode>
    <MessageType>CRS</MessageType>
    <NationalTIN>A123456B</NationalTIN>
    <Year>2014</Year>
    <PresentationType>Normal</PresentationType>
    <DataQuality>Medium</DataQuality>
    <ReceivingCountry>AA</ReceivingCountry>
    <MessageTypeIndic>CRS701</MessageTypeIndic>
  </PresentationHeader>
  <PresentationBody>
    <crsad:ReportingFI>
      <crsad:ResCountryCode>AD</crsad:ResCountryCode>
      <crsad:IN issuedBy="AD">A123456B</crsad:IN>
      <crsad:Name>BANC 1</crsad:Name>
      <crsad:Address>
        <cfc:CountryCode>AD</cfc:CountryCode>
        <cfc:AddressFix>
          <cfc:Street>Carrer Prat de la Creu</cfc:Street>
          <cfc:BuildingIdentifier>62-64</cfc:BuildingIdentifier>
          <cfc:PostCode>AD560</cfc:PostCode>
          <cfc:City>Andorra la Vella</cfc:City>
        </cfc:AddressFix>
      </crsad:Address>
    </crsad:ReportingFI>
  </PresentationBody>
</FI_CRS>
```

```

        <cfc:CountrySubentity>Parròquia d'Andorra la Vella
</cfc:CountrySubentity>
        </cfc:AddressFix>
</crsad:Address>
        <crsad:DocSpec>
        <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
        <stf:DocRefId>AD2014AAFI-A123456B0000002</stf:DocRefId>
        </crsad:DocSpec>
</crsad:ReportingFI>
<crsad:ReportingGroup>
        <crsad:AccountReport>
        <crsad:DocSpec>
        <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
        <stf:DocRefId>AD2014AAAR-A123456B9000099</stf:DocRefId>
</crsad:DocSpec>
        <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false"
DormantAccount="false">AD1234567891234567891234</crsad:AccountNumber>
        <crsad:AccountHolder>
        <crsad:Organisation>
        <crsad:ResCountryCode>AA</crsad:ResCountryCode>
        <crsad:Name>Organisation 1</crsad:Name>
        <crsad:Address>
        <cfc:CountryCode>AA</cfc:CountryCode>
        <cfc:AddressFix>
        <cfc:Street>Example Street</cfc:Street>
        <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
        <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
        <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
        <cfc:DistrictName>Example District</cfc:DistrictName>
        <cfc:PostCode>Example Postal Code</cfc:PostCode>
        <cfc:City>Example City</cfc:City>
        <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
        </cfc:AddressFix>
</crsad:Address>
        </crsad:Organisation>
        <crsad:AcctHolderType>CRS103</crsad:AcctHolderType>
</crsad:AccountHolder>
        <crsad:AccountBalance currCode="EUR">333.33</crsad:AccountBalance>
</crsad:AccountReport>
</crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>

```

```

<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacs:v1"
xmlns:crsad="urn:oe.cd:ties:crs:v1" xmlns:iso="urn:oe.cd:ties:isocrstypes:v1"
xmlns:stf="urn:oe.cd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1"
xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmpgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
  <PresentationHeader>
    <PresentationCode>CRS20140000000010</PresentationCode>
    <MessageType>CRS</MessageType>
    <NationalTIN>A123456B</NationalTIN>
    <Year>2014</Year>
    <PresentationType>Normal</PresentationType>
    <DataQuality>Medium</DataQuality>
    <ReceivingCountry>BB</ReceivingCountry>
    <MessageTypeIndic>CRS701</MessageTypeIndic>
  </PresentationHeader>
  <PresentationBody>
    <crsad:ReportingFI>
      <crsad:ResCountryCode>AD</crsad:ResCountryCode>
      <crsad:IN issuedBy="AD">A123456B</crsad:IN>
      <crsad:Name>BANC 1</crsad:Name>
      <crsad:Address>
        <cfc:CountryCode>AD</cfc:CountryCode>

```

```

        <cfc:AddressFix>
          <cfc:Street>Carrer Prat de la Creu</cfc:Street>
          <cfc:BuildingIdentifier>62-64</cfc:BuildingIdentifier>
          <cfc:PostCode>AD560</cfc:PostCode>
          <cfc:City>Andorra la Vella</cfc:City>
          <cfc:CountrySubentity>Parròquia d'Andorra la Vella
</cfc:CountrySubentity>
        </cfc:AddressFix>
      </crsad:Address>
    </crsad:DocSpec>
    <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
    <stf:DocRefId>AD2014BBFI-A123456B000002</stf:DocRefId>
  </crsad:DocSpec>
</crsad:ReportingFI>
<crsad:ReportingGroup>
  <crsad:AccountReport>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
      <stf:DocRefId>AD2014BBAR-A123456B9000001</stf:DocRefId>
    </crsad:DocSpec>
    <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false"
DormantAccount="false">AD1234567891234567891234</crsad:AccountNumber>
    <crsad:AccountHolder>
      <crsad:Organisation>
        <crsad:ResCountryCode>AA</crsad:ResCountryCode>
        <crsad:Name>Organisation 1</crsad:Name>
        <crsad:Address>
          <cfc:CountryCode>AA</cfc:CountryCode>
          <cfc:AddressFix>
            <cfc:Street>Example Street</cfc:Street>
            <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
          </cfc:AddressFix>
          <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
          <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
          <cfc:DistrictName>Example District</cfc:DistrictName>
          <cfc:PostCode>Example Postal Code</cfc:PostCode>
          <cfc:City>Example City</cfc:City>
          <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
        </crsad:Organisation>
      </crsad:AccountHolderType>CRS101</crsad:AccountHolderType>
    </crsad:AccountHolder>
    <crsad:ControllingPerson>
      <crsad:Individual>
        <crsad:ResCountryCode>BB</crsad:ResCountryCode>
        <crsad:TIN issuedBy="BB">12 34 567 890 123</crsad:TIN>
        <crsad:Name>
          <crsad:FirstName>First NameBB</crsad:FirstName>
          <crsad:LastName>Last NameBB</crsad:LastName>
        </crsad:Name>
        <crsad:Address>
          <cfc:CountryCode>BB</cfc:CountryCode>
          <cfc:AddressFix>
            <cfc:Street>Example Street</cfc:Street>
            <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
          </cfc:AddressFix>
          <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
          <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
          <cfc:DistrictName>Example District</cfc:DistrictName>
          <cfc:PostCode>Example Postal Code</cfc:PostCode>
          <cfc:City>Example City</cfc:City>
          <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
        </crsad:Individual>
      <crsad:CtrlgPersonType>CRS801</crsad:CtrlgPersonType>

```

```

        </crsad:ControllingPerson>
        <crsad:AccountBalance currCode="EUR">333.33</crsad:AccountBalance>
    </crsad:AccountReport>
</crsad:ReportingGroup>
</PresentationBody>
</FI_CR>

```

```

<?xml version="1.0" encoding="UTF-8"?>
<FI_CR> xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oecd:ties:commontypesfatcacs:v1"
xmlns:crsad="urn:oecd:ties:crs:v1" xmlns:iso="urn:oecd:ties:isocrstypes:v1"
xmlns:stf="urn:oecd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1"
xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmpgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CR/FI_CR_v0.xsd">
    <PresentationHeader>
        <PresentationCode>CRS20140000000011</PresentationCode>
        <MessageType>CRS</MessageType>
        <NationalTIN>A123456B</NationalTIN>
        <Year>2014</Year>
        <PresentationType>Normal</PresentationType>
        <DataQuality>Medium</DataQuality>
        <ReceivingCountry>CC</ReceivingCountry>
        <MessageTypeIndic>CRS701</MessageTypeIndic>
    </PresentationHeader>
    <PresentationBody>
        <crsad:ReportingFI>
            <crsad:ResCountryCode>AD</crsad:ResCountryCode>
            <crsad:IN issuedBy="AD">A123456B</crsad:IN>
            <crsad:Name>BANC 1</crsad:Name>
            <crsad:Address>
                <cfc:CountryCode>AD</cfc:CountryCode>
                <cfc:AddressFix>
                    <cfc:Street>Carrer Prat de la Creu</cfc:Street>
                    <cfc:BuildingIdentifier>62-64</cfc:BuildingIdentifier>
                    <cfc:PostCode>AD560</cfc:PostCode>
                    <cfc:City>Andorra la Vella</cfc:City>
                    <cfc:CountrySubentity>Parròquia d'Andorra la Vella
                </cfc:CountrySubentity>
                </cfc:AddressFix>
            </crsad:Address>
            <crsad:DocSpec>
                <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
                <stf:DocRefId>AD2014CCFI-A123456B0000002</stf:DocRefId>
            </crsad:DocSpec>
        </crsad:ReportingFI>
        <crsad:ReportingGroup>
            <crsad:AccountReport>
                <crsad:DocSpec>
                    <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
                    <stf:DocRefId>AD2014CCAR-A123456B9000001</stf:DocRefId>
                </crsad:DocSpec>
                <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
                UndocumentedAccount="false"
                DormantAccount="false">AD1234567891234567891234</crsad:AccountNumber>
                <crsad:AccountHolder>
                    <crsad:Organisation>
                        <crsad:ResCountryCode>AA</crsad:ResCountryCode>
                        <crsad:Name>Organisation 1</crsad:Name>
                        <crsad:Address>
                            <cfc:CountryCode>AA</cfc:CountryCode>
                            <cfc:AddressFix>
                                <cfc:Street>Example Street</cfc:Street>
                                <cfc:BuildingIdentifier>Example
                                Building</cfc:BuildingIdentifier>
                                <cfc:SuiteIdentifier>Example
                                Entrance</cfc:SuiteIdentifier>
                                <cfc:FloorIdentifier>Example
                                Floor</cfc:FloorIdentifier>
                                <cfc:DistrictName>Example District</cfc:DistrictName>
                                <cfc:PostCode>Example Postal Code</cfc:PostCode>
                                <cfc:City>Example City</cfc:City>

```

```

        <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
        </cfc:AddressFix>
        </crsad:Address>
        </crsad:Organisation>
        <crsad:AcctHolderType>CRS101</crsad:AcctHolderType>
</crsad:AccountHolder>
<crsad:ControllingPerson>
  <crsad:Individual>
    <crsad:ResCountryCode>CC</crsad:ResCountryCode>
    <crsad:TIN issuedBy="CC">ABCDEF12G34H567I</crsad:TIN>
    <crsad:Name>
      <crsad:FirstName>First NameCC</crsad:FirstName>
      <crsad:LastName>Last NameCC</crsad:LastName>
    </crsad:Name>
    <crsad:Address>
      <cfc:CountryCode>CC</cfc:CountryCode>
      <cfc:AddressFix>
        <cfc:Street>Example Street</cfc:Street>
        <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
        <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
        <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
        <cfc:DistrictName>Example District</cfc:DistrictName>
        <cfc:PostCode>Example Postal Code</cfc:PostCode>
        <cfc:City>Example City</cfc:City>
        <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
        </cfc:AddressFix>
        </crsad:Address>
        <crsad:BirthInfo>
          <crsad:BirthDate>1970-01-01</crsad:BirthDate>
        </crsad:BirthInfo>
        </crsad:Individual>
        <crsad:CtrlgPersonType>CRS801</crsad:CtrlgPersonType>
        </crsad:ControllingPerson>
        <crsad:AccountBalance currCode="EUR">333.33</crsad:AccountBalance>
        </crsad:AccountReport>
      </crsad:ReportingGroup>
    </PresentationBody>
  </FI_CRS>

```

If there were a controlling person resident in jurisdiction A (the same as the NFE), the NFE and the controlling person would have to be reported in the same way, in two different records (even though both have the same receiving jurisdiction):

- one record of type CRS101 (with jurisdiction A as the receiving country), containing the details of the controlling person; and
- one record of type CRS103 (also with jurisdiction A as the receiving country), containing the details of the NFE.

The following XML message illustrates this case. The *AccountReport* with *AccountHolderType* CRS103 shows only the details of the passive NFE that is tax resident in jurisdiction A; and the *AccountReport* with *AccountHolderType* CRS101 gives details of the controlling persons of that same account that are tax resident in jurisdiction A.

```

<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oecd:ties:commontypesfatcacs:v1"
xmlns:crsad="urn:oecd:ties:crs:v1" xmlns:iso="urn:oecd:ties:isocrstypes:v1"
xmlns:stf="urn:oecd:ties:stf:v4" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
version="0.1"

```

```

xsi:schemaLocation="urn:FICRSSchema:v0
/LANSA_Composer_cmppgmlib/lic/AEOI_Andorra/Schemes_AD/FI_CRS/FI_CRS_v0.xsd">
  <PresentationHeader>
    <PresentationCode>CRS20140000000012</PresentationCode>
    <MessageType>CRS</MessageType>
    <NationalTIN>A123456B</NationalTIN>
    <Year>2014</Year>
    <PresentationType>Normal</PresentationType>
    <DataQuality>Medium</DataQuality>
    <ReceivingCountry>AA</ReceivingCountry>
    <MessageTypeIndic>CRS701</MessageTypeIndic>
  </PresentationHeader>
  <PresentationBody>
    <crsad:ReportingFI>
      <crsad:ResCountryCode>AD</crsad:ResCountryCode>
      <crsad:IN issuedBy="AD">A123456B</crsad:IN>
      <crsad:Name>BANC 1</crsad:Name>
      <crsad:Address>
        <cfc:CountryCode>AD</cfc:CountryCode>
        <cfc:AddressFix>
          <cfc:Street>Carrer Prat de la Creu</cfc:Street>
          <cfc:BuildingIdentifier>62-64</cfc:BuildingIdentifier>
          <cfc:PostCode>AD560</cfc:PostCode>
          <cfc:City>Andorra la Vella</cfc:City>
          <cfc:CountrySubentity>Parròquia d'Andorra la Vella
        </cfc:CountrySubentity>
        </cfc:AddressFix>
      </crsad:Address>
      <crsad:DocSpec>
        <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
        <stf:DocRefId>AD2014AAFI-A123456B0000003</stf:DocRefId>
      </crsad:DocSpec>
    </crsad:ReportingFI>
    <crsad:ReportingGroup>
      <crsad:AccountReport>
        <crsad:DocSpec>
          <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
          <stf:DocRefId>AD2014AAAR-A123456B9000088</stf:DocRefId>
        </crsad:DocSpec>
        <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false"
DormantAccount="false">AD9988776655443322110099</crsad:AccountNumber>
        <crsad:AccountHolder>
          <crsad:Organisation>
            <crsad:ResCountryCode>AA</crsad:ResCountryCode>
            <crsad:Name>Organisation 1</crsad:Name>
            <crsad:Address>
              <cfc:CountryCode>AA</cfc:CountryCode>
              <cfc:AddressFix>
                <cfc:Street>Example Street</cfc:Street>
                <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
                <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
                <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
                <cfc:DistrictName>Example District</cfc:DistrictName>
                <cfc:PostCode>Example Postal Code</cfc:PostCode>
                <cfc:City>Example City</cfc:City>
                <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
              </cfc:AddressFix>
            </crsad:Address>
          </crsad:Organisation>
          <crsad:AcctHolderType>CRS103</crsad:AcctHolderType>
        </crsad:AccountHolder>
        <crsad:AccountBalance currCode="EUR">333.33</crsad:AccountBalance>
      </crsad:AccountReport>
    </crsad:AccountReport>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
      <stf:DocRefId>AD2014AAAR-A123456B9000077</stf:DocRefId>
    </crsad:DocSpec>
    <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false"
DormantAccount="false">AD9988776655443322110099</crsad:AccountNumber>
    <crsad:AccountHolder>

```

```

        <crsad:Organisation>
          <crsad:ResCountryCode>AA</crsad:ResCountryCode>
          <crsad:Name>Organisation 1</crsad:Name>
          <crsad:Address>
            <cfc:CountryCode>AA</cfc:CountryCode>
            <cfc:AddressFix>
              <cfc:Street>Example Street</cfc:Street>
              <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
            <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
            <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
              <cfc:DistrictName>Example District</cfc:DistrictName>
              <cfc:PostCode>Example Postal Code</cfc:PostCode>
              <cfc:City>Example City</cfc:City>
              <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
            </cfc:AddressFix>
          </crsad:Address>
        </crsad:Organisation>
        <crsad:AcctHolderType>CRS101</crsad:AcctHolderType>
</crsad:AccountHolder>
<crsad:ControllingPerson>
  <crsad:Individual>
    <crsad:ResCountryCode>AA</crsad:ResCountryCode>
    <crsad:TIN issuedBy="AA">12345678Z</crsad:TIN>
    <crsad:Name>
      <crsad:FirstName>First NameAA</crsad:FirstName>
      <crsad:LastName>Last NameAA</crsad:LastName>
    </crsad:Name>
    <crsad:Address>
      <cfc:CountryCode>AA</cfc:CountryCode>
      <cfc:AddressFix>
        <cfc:Street>Example Street</cfc:Street>
        <cfc:BuildingIdentifier>Example
Building</cfc:BuildingIdentifier>
      <cfc:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>
      <cfc:FloorIdentifier>Example
Floor</cfc:FloorIdentifier>
        <cfc:DistrictName>Example District</cfc:DistrictName>
        <cfc:PostCode>Example Postal Code</cfc:PostCode>
        <cfc:City>Example City</cfc:City>
        <cfc:CountrySubentity>Example
Region</cfc:CountrySubentity>
      </cfc:AddressFix>
    </crsad:Address>
    <crsad:BirthInfo>
      <crsad:BirthDate>1960-01-23</crsad:BirthDate>
    </crsad:BirthInfo>
  </crsad:Individual>
  <crsad:CtrlgPersonType>CRS801</crsad:CtrlgPersonType>
</crsad:ControllingPerson>
  <crsad:AccountBalance currCode="EUR">333.33</crsad:AccountBalance>
</crsad:AccountReport>
</crsad:ReportingGroup>
</PresentationBody>
</FI_CRS>

```

In the case of a reportable controlling person resident in jurisdiction A and a passive NFE resident in Jurisdiction D, which does not participate in the CRS, only a report with *AcctHolderType* CRS101 would be needed. Conversely, if the controlling person were resident in a non-participating jurisdiction, the reporting financial institution would only file a report with *AcctHolderType* CRS103.

If a controlling person is resident in more than one jurisdiction, a separate report will have to be filed in a separate XML message for each jurisdiction. Each message will have to include all the jurisdictions of residence of the controlling person.



# Annexe I: Schema diagrams

## a. Schema diagram of the reporting file

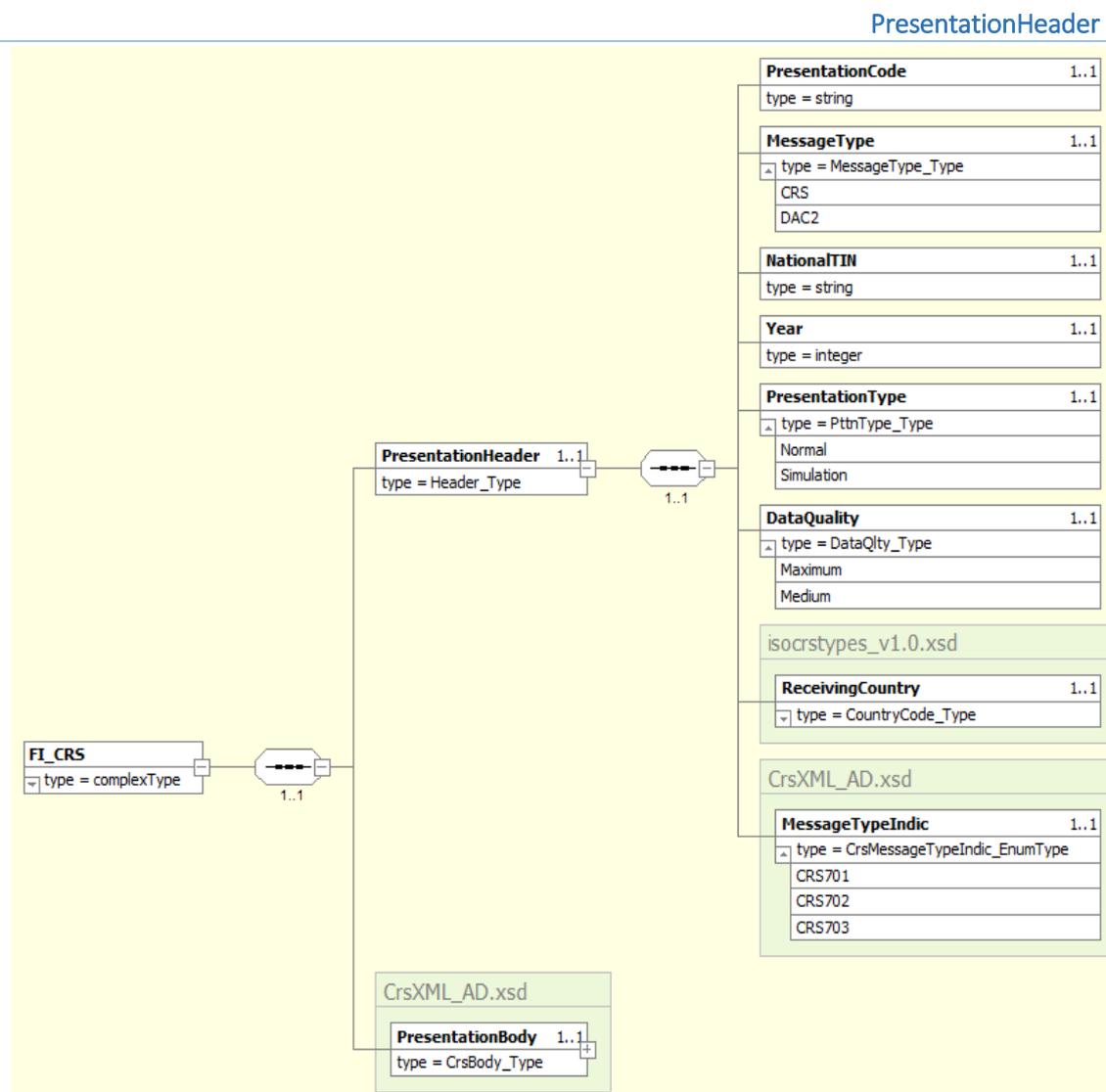


Figure 1. Detail of the schema diagram of the reporting file, showing the header elements.

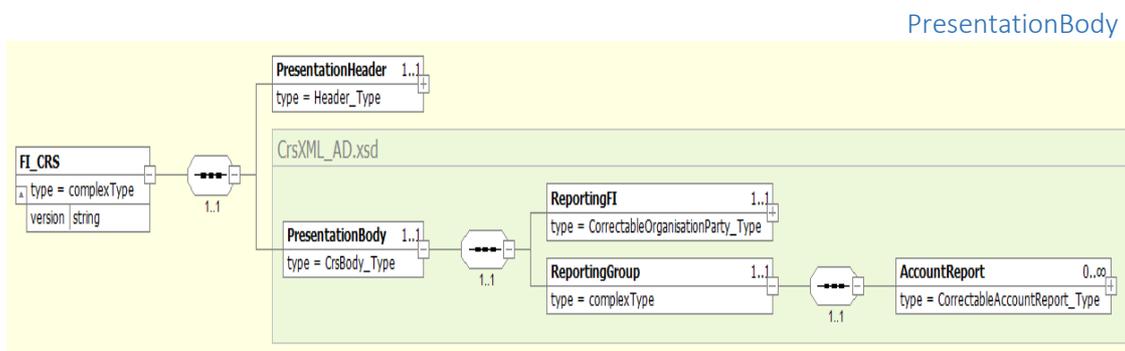


Figure 2. Detail of the schema diagram of the reporting file, showing the main body of the report: the ReportingFI and the AccountReport.

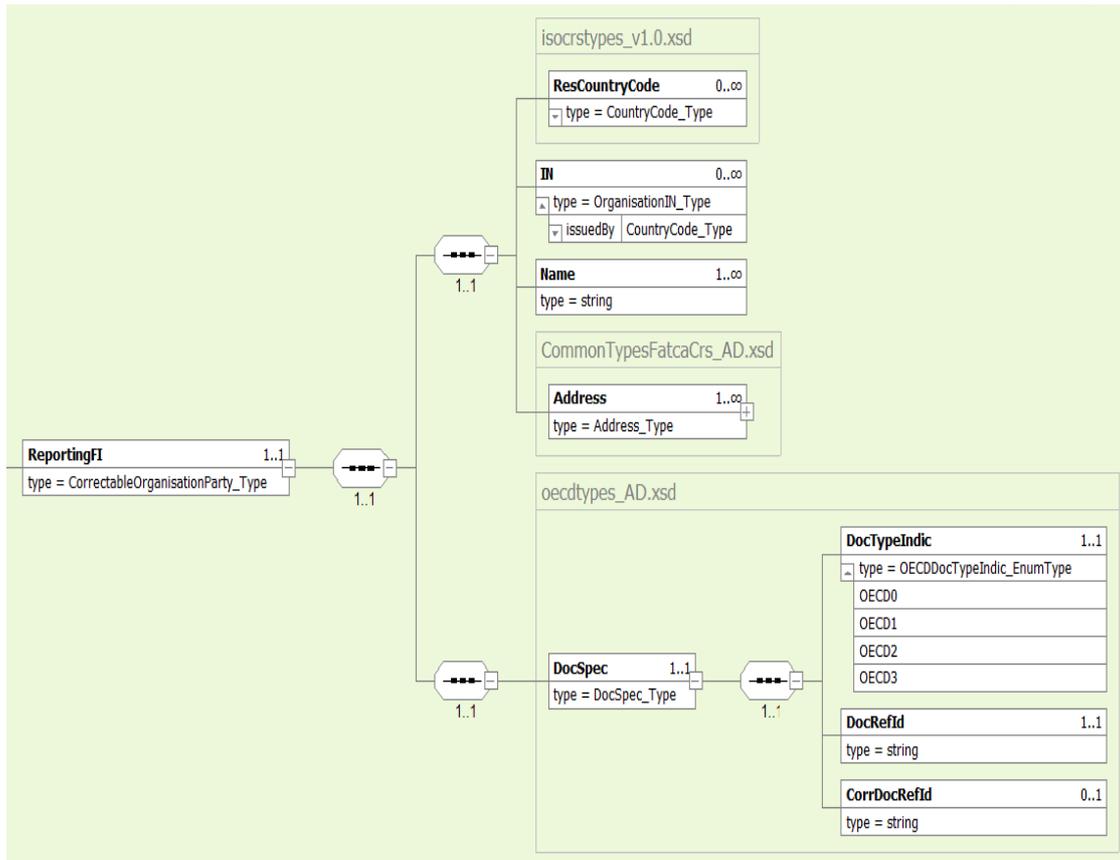
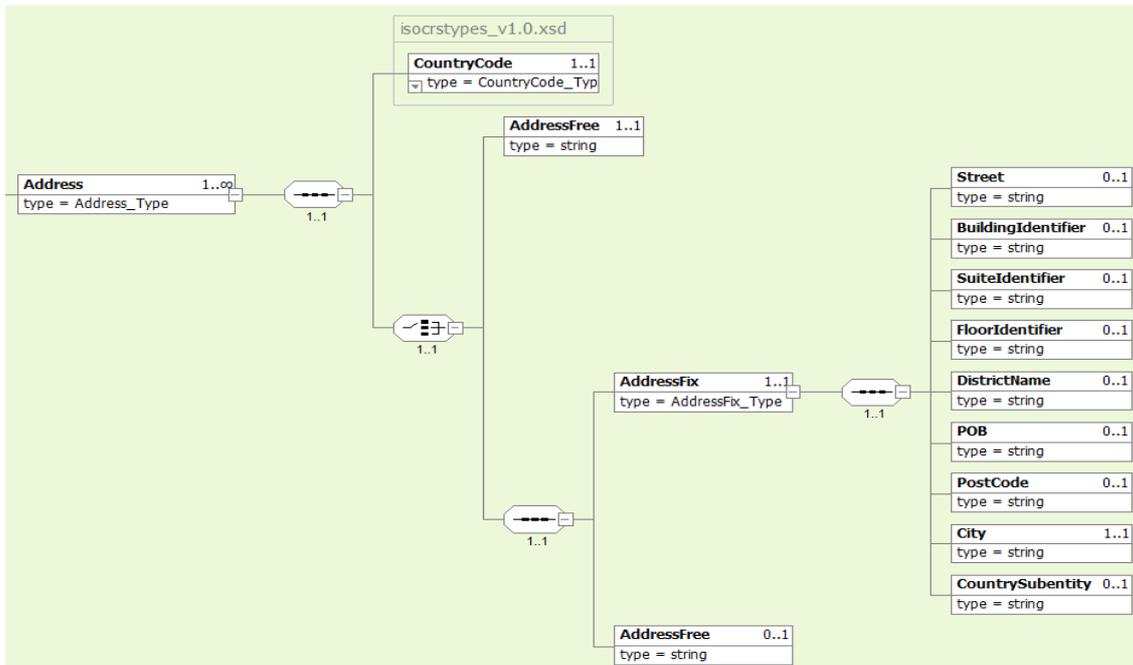


Figure 3. Detail of the schema diagram of the reporting file, showing the main elements of the ReportingFI. The Address structure will be shown later, as it is used several times in the schema.



## AccountReport

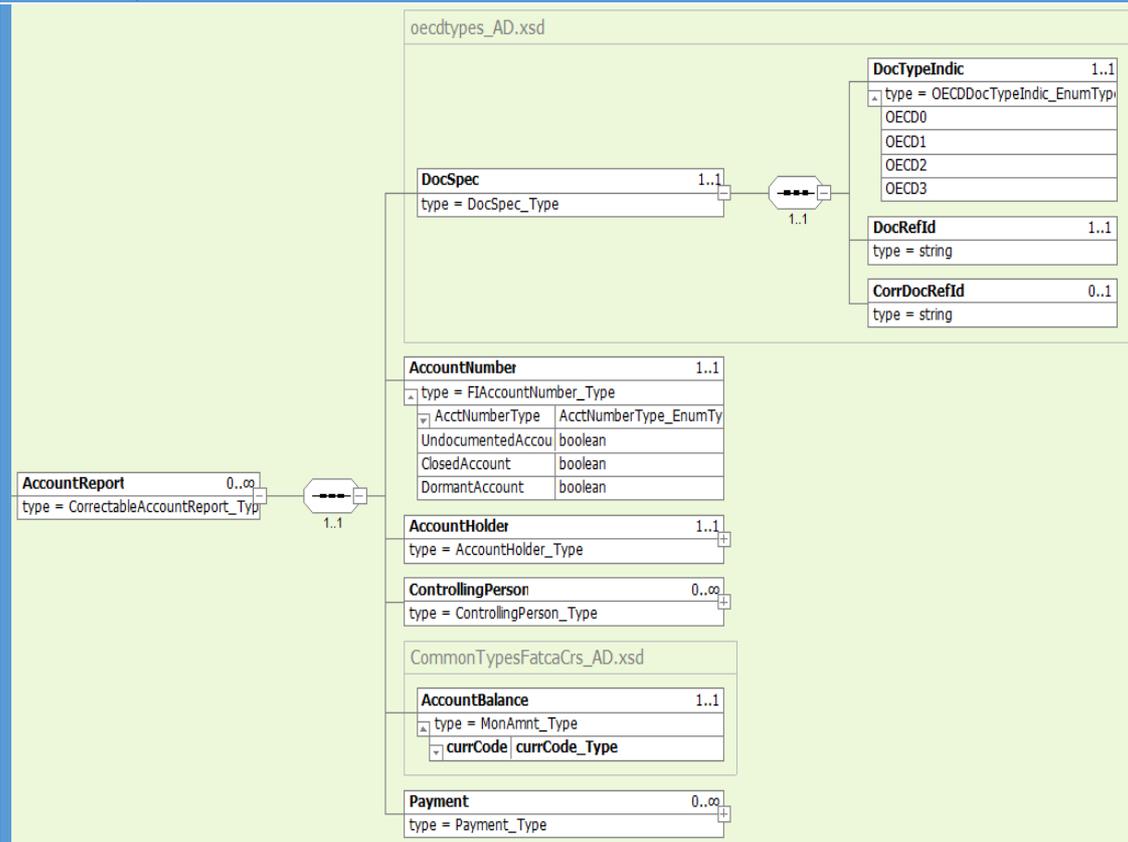
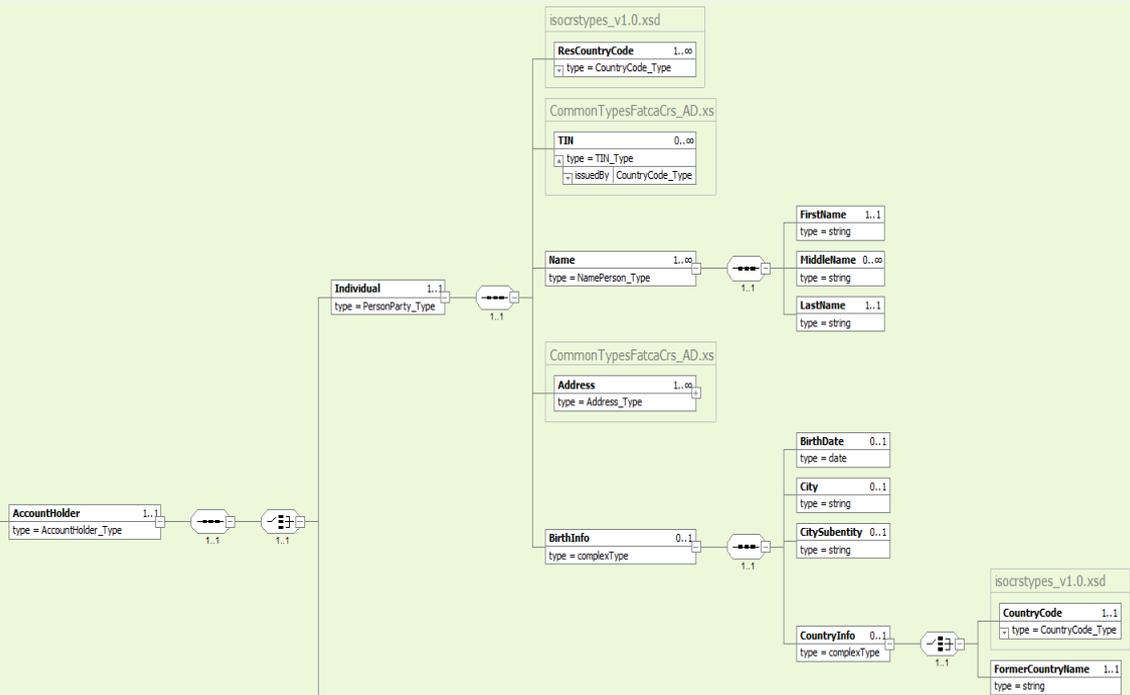
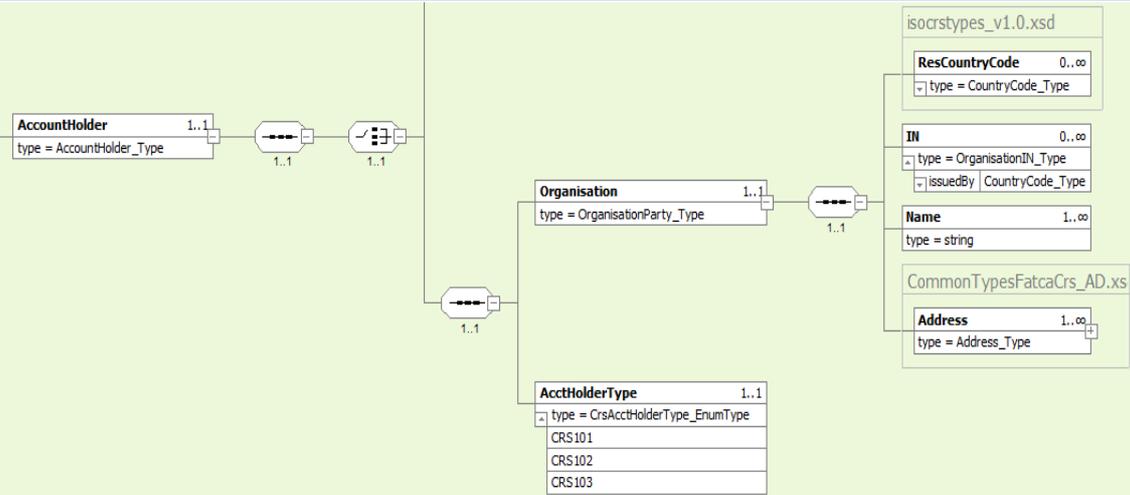


Figure 4. Detail of the schema diagram of the reporting file, showing the main elements and structures of the AccountReport.

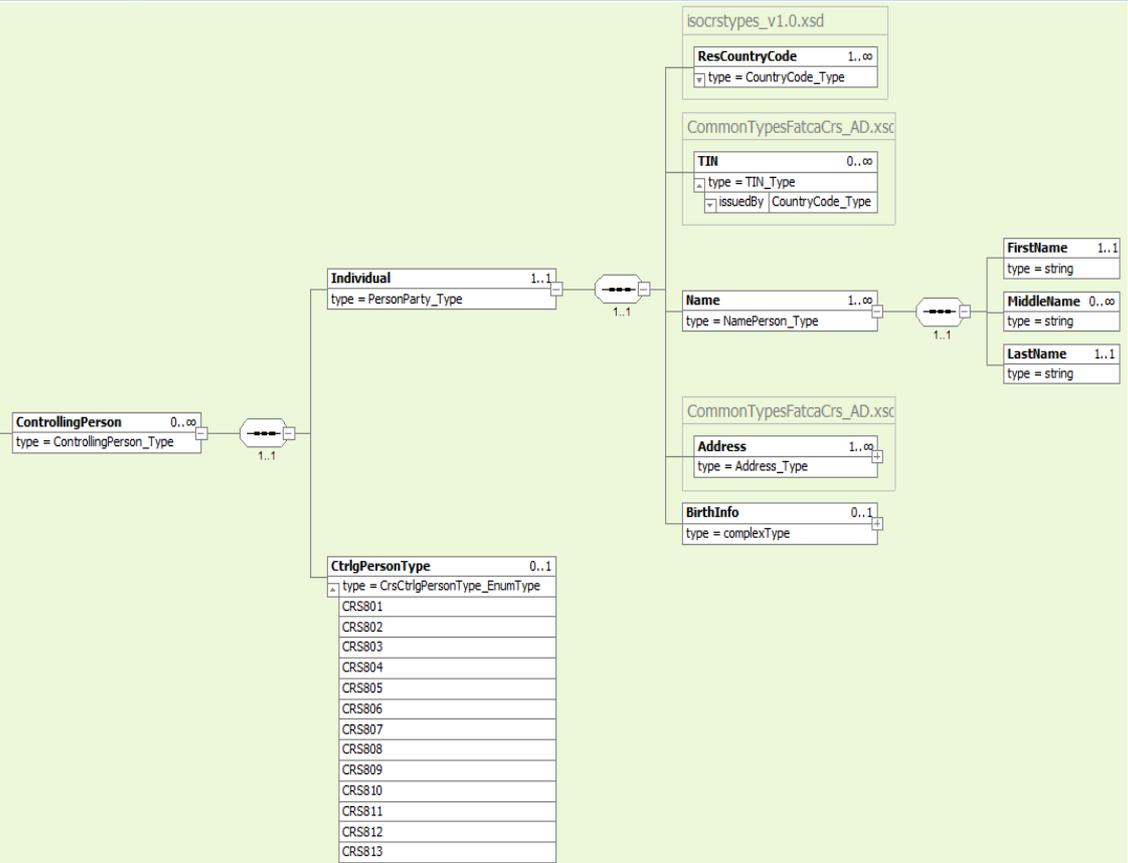
## AccountHolder - Individual



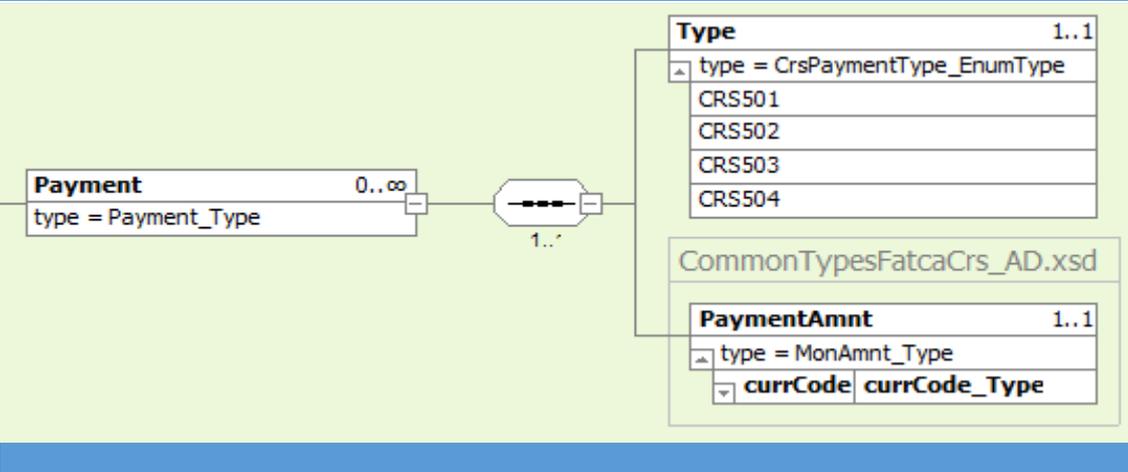
## AccountHolder - Organisation



## ControllingPerson



## Payment





## Annexe II: List of error codes

The following table shows the errors that can appear in the response files as result of the validation of the files presented. The first column shows the error code. The second shows the error type (REJT, which means the record is rejected; BLOC, which means that the whole report is rejected; WARN, which means that the information has been validated with warnings and that the record will be rejected or not depending on the *DataType*). The third column gives a description of the error and the fourth indicates the suggested actions to resolve the error.

Code	Type	Description	Suggested action
E60000	REJT	The Account Number must follow the IBAN structured number format when the Account Number type = OECD601 – IBAN	Check the elements mentioned in DetailsError
E60001	REJT	The Account Number must follow the ISIN structured number format when the Account Number type = OECD603 – ISIN	Check the elements mentioned in DetailsError
E60002	REJT	The account balance entered was less than zero. This amount must be greater than or equal to zero.	Check the elements mentioned in DetailsError
E60004	REJT	Name type selected is invalid, i.e. corresponds to the value not used for CRS: OECD201 = SMFAliasOrOther	Check the elements mentioned in DetailsError
E60005	REJT	When the Account Holder is an Organisation and the “Account Holder Type” is CRS102 or CRS103, the “Controlling Person Type” must be omitted. (CRS 102= CRS Reportable Person; CRS 103= Passive Non-Financial Entity that is a CRS Reportable Person)	Check the elements mentioned in DetailsError
E60006	REJT	When the Account Holder is an Organisation and the “Account Holder Type” is CRS101, the “Controlling Person Type” must be provided. (CRS101= Passive Non-Financial Entity with one or more controlling person that is a Reportable Person)	Check the elements mentioned in DetailsError
E60007	BLOC	The Reporting Group cannot be repeated.	Only one ReportingGroup must be provided in each report

E60009	BLOC	Intermediary cannot be provided	Delete the Intermediary group
E60010	BLOC	Pool Report cannot be provided.	Delete the Pool Report group
E60011	REJT	When the Person is a Controlling Person or an Individual Account Holder, at least one of the according ResCountryCodes must match the Message Receiving Country Code.	Check the elements mentioned in DetailsError
E60012	BLOC	At least one of either the Entity Account Holder ResCountryCode or Controlling Person ResCountryCode must match the Message Receiving Country Code.	Check the elements mentioned in DetailsError
E60013	BLOC	ReportingFLResCountryCode should always be provided and it must match the Message Sending Country Code.	Check the elements mentioned in DetailsError
E60014	REJT	Date of birth should be in a valid range (e.g. not before 1900 and not after the current year)	Check the elements mentioned in DetailsError
E60015	BLOC	AccountReport can only be omitted if ReportingFI is being corrected/deleted or, in the case of domestic reporting, if there is nil reporting. If the ReportingFI indicates new data or resent, then AccountReport must be provided.	Check the elements mentioned in DetailsError
E70000	BLOC	Message.MessageRefID is a Validation field	The content of this field must not be an empty value or a blank space
E70001	REJT	Individual Account Holder. The TIN field is a mandatory field	The content of this field must not be an empty value or a blank space
E70002	REJT	Individual Account Holder. Name. FirstName is a Validation field	The content of this field must not be an empty value or a blank space. If the name cannot be provided, use NFN
E70003	REJT	Individual Account Holder. Name. LastName is a Validation field	The content of this field must not be an empty value or a blank space. If the name cannot be provided, use NFN
E70004	REJT	Individual Account Holder. Address. AddressFix.City is a Validation field	The content of this field must not be an empty value or a blank space
E70005	REJT	Individual Account Holder. Address. AddressFree is a Validation field if AddressFree is selected	The content of this field must not be an empty value or a blank space
E70006	REJT	Controlling Person. The TIN field is a mandatory field	The content of this field must not be an empty value or a blank space

E70007	REJT	Controlling Person. Name. FirstName is a Validation field	The content of this field must not be an empty value or a blank space. If the name cannot be provided, use NFN
E70008	REJT	Controlling Person. Name. LastName is a Validation field	The content of this field must not be an empty value or a blank space. If the name cannot be provided, use NFN
E70009	REJT	Controlling Person. Address. AddressFix.City is a field deValidation	The content of this field must not be an empty value or a blank space
E70010	REJT	Controlling Person. Address. AddressFree is a Validation field	The content of this field must not be an empty value or a blank space
E70011	REJT	Organisation AccountHolder.IN is a mandatory field	The content of this field must not be an empty value or a blank space
E70012	REJT	Organisation AccountHolder.Name is a Validation field	The content of this field must not be an empty value or a blank space
E70013	REJT	Organisation Account Holder. Address. AddressFix.City is a Validation field	The content of this field must not be an empty value or a blank space
E70014	REJT	Organisation Account Holder. Address. AddressFree is a Validation field	The content of this field must not be an empty value or a blank space
E70015	BLOC	ReportingFI .IN is a mandatory field	The content of this field must not be an empty value or a blank space
E70016	BLOC	ReportingFI.Name is a Validation field	The content of this field must not be an empty value or a blank space
E70017	BLOC	ReportingFI. Address. AddressFix.City is a Validation field	The content of this field must not be an empty value or a blank space
E70018	BLOC	ReportingFI. Address. AddressFree is a Validation field	The content of this field must not be an empty value or a blank space
E70019	REJT	AccountNumber is a Validation field	The content of this field must not be an empty value or a blank space. If the account number cannot be provided, use NANUM
E80000	REJT	The DocRefID is already used for another record	Make sure that the DocRefID is unique
E80001	REJT	The structure of the DocRefID is not in the correct format, as set out in the User Guide.	The structure of the DocRefID should be <AD><Year><ReceivingCountry><AR/FI>-<NRT><UniqueIdentifier>
E80002	REJT	The CorrDocRefId refers to an unknown record.	Make sure that the CorrDocRefId refers to a DocRefID that has already been sent.

E80003	REJT	The corrected record is no longer valid (it has been invalidated or outdated by a previous correction message). Therefore, no further information on this version of the record should have been received.	The <i>CorrDocRefId</i> must reference an available <i>DocRefID</i> (i.e., a record to be deleted or corrected).
E80004	REJT	The initial element specifies a <i>CorrDocRefId</i> .	When the <i>DocTypeIndic</i> specifies a corrected or amended record, the <i>CorrDocRefId</i> must be provided
E80005	REJT	The corrected element does not specify any <i>CorrDocRefId</i> .	When the <i>DocTypeIndic</i> specifies a new record, the <i>CorrDocRefId</i> must not be provided.
E80006	REJT	The <i>CorrMessageRefID</i> is forbidden within the <i>DocSpec_Type</i> .	This element must not be provided in the CRS report
E80007	BLOC	The <i>CorrMessageRefID</i> is forbidden within the Message Header.	This element must not be provided in the CRS report
E80008	REJT	The Resend option may only be used with respect to the Reporting FI element.	Check the elements mentioned in <i>DetailsError</i>
E80009	BLOC	The Reporting FI cannot be deleted without deleting all related Account Reports.	To delete a Reporting FI, all the related <i>DocRefIDs</i> must be deleted.
E80010	BLOC	A message can contain either new records (OECD1) or corrections/deletions (OECD2 and OECD3), but should not contain a mixture of both.	Check the elements mentioned in <i>DetailsError</i>
E80011	REJT	The same <i>DocRefID</i> cannot be corrected or deleted twice in the same message.	Make sure that each <i>CorrDocRefId</i> provided in the report appears only once.
E80012	BLOC	A message must not contain data for two different Reporting Periods.	Make sure that the reporting period of each record corresponds to the same year
E90000	REJT	The TIN structure is invalid.	Check the elements mentioned in <i>DetailsError</i>
E90001	REJT	The TIN algorithm is invalid.	Check the elements mentioned in <i>DetailsError</i>
E90002	REJT	The TIN does not have a valid semantic.	Check the elements mentioned in <i>DetailsError</i>
E98001	BLOC	The message contains prohibited characters or their structure is invalid.	Make sure that the message does not contains any of the following characters: &, <, #, >, /*. Make sure that the message follows the schema structure.
E98002	BLOC	The <i>PresentationCode</i> has not been provided.	A <i>PresentationCode</i> must be provided in each message

E98003	BLOC	PresentationCode invalid or repeated.	The PresentationCode must be structured as follows: <CRS><Year><NRT><UniqueIdentifier>
E98004	BLOC	The year that appears in the PresentationCode does not match the year shown in the Year field or other references in other records	Check the elements mentioned in DetailsError
E98005	BLOC	The NationalTIN has not been provided.	This value must not be omitted. The content of this field must not be an empty value or a blank space
E98006	BLOC	NationalTIN invalid because the format does not correspond with that of an Andorran TIN	The NationalTIN must be structured as follows: <Letter><6 numbers><Letter> when issuedBy is AD. For example: A123456B
E98008	BLOC	The NationalTIN must be the same as the one that appears in the ReportingFI	Check the elements mentioned in DetailsError
E98009	BLOC	The NationalTIN is not the same as the one that appears in other references	Check the elements mentioned in DetailsError
E98013	BLOC	Year not provided or format invalid	Check the elements mentioned in DetailsError
E98014	BLOC	Year is after the current year of the report	Year must be before the current year
E98015	BLOC	The Year is not the same as the one that appears in the PresentationCode or in other references	Check the elements mentioned in DetailsError
E98016	BLOC	PresentationType not provided or value invalid	This element must not be omitted. The content of this element must not be an empty value or a blank space.
E98017	BLOC	DataQuality not provided or value invalid	This value must not be omitted. The content of this field must not be an empty value or a blank space. The valid values are Medium or Maximum
E98019	BLOC	ReportingFI.TIN not provided	This value must not be omitted. The content of this field must not be an empty value or a blank space
E98024	BLOC	The ReportingFI.TIN is not the same as the one that appears in other references	Check the elements mentioned in DetailsError
E98030	BLOC	The ReportingFI.TIN.issuedBy must be the same as the ReportingFI.ResCountryCode	Check the elements mentioned in DetailsError

E98045	REJT	AccountReport.DocSpec.CorrDocRefId has an invalid format (CRS message)	The format of this element must be: <AD><Year><ReceivingCountry><AR/FI>-<NRT><UniqueIdentifier>
E98048	BLOC	ReportingFI.DocSpec.DocRefId has an invalid format (CRS message)	The format of this element must be: <AD><Year><ReceivingCountry><AR/FI>-<NRT><UniqueIdentifier>
E98049	REJT	AccountReport.DocSpec.DocRefId has an invalid format (CRS message)	The format of this element must be: <AD><Year><ReceivingCountry><AR/FI>-<NRT><UniqueIdentifier>
E98052	REJT	AcctNumberType is invalid (CRS message)	The only permitted values for AcctNumberType are: OECD601... OECD605
E98057	REJT	AccountReport - The UndocumentedAccount attribute does not have a valid value or does not apply to the type of report presented	Check the elements and resend the file
E98058	REJT	AccountReport - The ClosedAccount attribute does not have a valid value or does not apply to the type of report presented	Check the elements and resend the file
E98059	REJT	AccountReport - The balance amount does not have a valid format or has not been provided	Check the elements and resend the file
E98061	REJT	AccountReport - The balance currency does not have a valid format or has not been provided	Check the elements and resend the file
E98062	REJT	AccountReport - The payment type provided does not have a valid format	Check the elements and resend the file
E98063	REJT	AccountReport - each payment type can only be reported once for the same reference	Check the elements and resend the file
E98064	REJT	AccountReport - For each payment type the amount and the currency must be provided	Check the elements and resend the file
E98065	REJT	AccountReport - The payment amount does not have a valid format	Check the elements and resend the file
E98066	REJT	AccountReport - The payment currency does not have a valid format	Check the elements and resend the file
E98067	REJT	ControllingPerson – The substantial owner type provided is invalid for the report made	Check the elements and resend the file

E98068	REJT	ControllingPerson – The substantial owner type must not be provided if the AccountHolderType is not CRS101	Check the elements and resend the file
E98069	REJT	AcctHolder.Organisation - A valid country of tax residence of the account holder must be provided if the AccountHolderType is CRS102 or CRS103	Check the elements and resend the file
E98070	REJT	AcctHolder.Organisation – Andorra does not share information with the country of tax residence of the holder provided	Elimini the country of tax residence of the holder provided
E98071	REJT	AcctHolder.Organisation – The country of tax residence of the holder provided must coincide with the country that issued the TIN (CRS message)	Check the elements and resend the file
E98075	REJT	AcctHolder.Organisation – The country that issued the TIN of the account holder must be provided if the AccountHolderType is CRS102 or CRS 103 (CRS message)	Check the elements and resend the file
E98076	REJT	AcctHolder.Organisation – The name of the reported account holder must be provided	Check the elements and resend the file
E98077	REJT	AcctHolder.Individual - A valid country of tax residence of the account holder must be provided. SubstantialOwner - A valid country of tax residence of the account holder must be provided	Check the elements and resend the file
E98078	REJT	AcctHolder.Individual – Andorra does not share information with the country of tax residence of the holder provided. SubstantialOwner – Andorra does not share information with the country of tax residence of the holder provided	Elimini the country of tax residence of the holder provided
E98079	REJT	AcctHolder.Individual – The country of tax residence of the holder provided must coincide with the country that issued the TIN (CRS message). SubstantialOwner – The country of tax residence of the holder provided must coincide with the country that issued the TIN (CRS message)	Check the elements and resend the file

E98083	REJT	AcctHolder.Individual - The country that issued the TIN of the account holder must be provided (CRS message). SubstantialOwner - The country that issued the TIN of the account holder must be provided (CRS message)	Check the elements and resend the file
E98084	REJT	AcctHolder.Individual - Neither the TIN attributed by the US tax authorities nor the date of birth of the account holder or of its controlling person have been provided	Check the elements and resend the file
E98088	REJT	AcctHolder.Individual - Format of country of birth invalid. SubstantialOwner - format of country of birth invalid	Check the elements and resend the file
E98089	REJT	AccountReport – A valid AccountHolderType has not been provided	Check the elements and resend the file
E98090	REJT	AcctHolder.Organisation – AccountHolderType must be provided if the account holder is an entity	Check the elements and resend the file
E98095	BLOC	ReportingFI – The address must be provided in structured format	Check the elements and resend the file
E98097	BLOC	ReportingFI – The city address must be provided	Check the elements and resend the file
E98098	REJT	AcctHolder.Individual - The country address has not been provided or does not have a valid format. AcctHolder.Organisation - The country address has not been provided or does not have a valid format. SubstantialOwner - The country address has not been provided or does not have a valid format	Check the elements and resend the file
E98099	BLOC	ReportingFI – The country address must be AD	Check the elements and resend the file
E98101	REJT	AcctHolder.Individual - A valid indicator of pre-existing account holder has not been provided. AcctHolder.Organisation - A valid indicator of pre-existing account holder has not been provided. SubstantialOwner - A valid indicator of	Check the elements and resend the file

pre-existing account holder has not been provided

E98102	REJT	DocRefID not provided	Fill out the DocRefID field
E98106	REJT	acctNumberType - This attribute must not be provided when the AccountNumber is NANUM	Delete the AccountNumber field
E98107	REJT	Organisation - Format of TIN is invalid	Check the elements and resend the file
E98108	REJT	Individual - Format of TIN is invalid	Check the elements and resend the file
E98109	BLOC	ReportingFI - The issuedBy attribute of the TIN must be provided	Enter the issuedBy attribute
E98110	BLOC	ReportingFI - the CountryCode must be provided	Check the elements and resend the file
E98111	REJT	DocTypeIndic not provided	Enter the DocTypeIndic field
E98976	BLOC	The DocRefId does not reference a DocRefId of a ReportingFI provided previously, when OECD0	Make sure that the DocRefId of the ReportingFI refers to a pre-existing DocRefId
E98977	BLOC	The DocRefId provided has already been used in another file	Check the elements and resend the file
E98978	REJT	AccountReport.DocTypeIndic - The only valid values are OECD1, OECD2 and OECD3	Check the elements and resend the file
E98979	BLOC	AccountReport.DocTypeIndic - The only valid values are OECD0, OECD1, OECD2 and OECD3	Check the elements and resend the file
E98980	REJT	AccountReport.CorrDocRefId - The corrected record is no longer valid (invalidated or superseded by a previous correction). Therefore, no further information on this version of the record should have been received.	The <i>CorrDocRefId</i> must reference an available <i>DocRefID</i> (i.e., a record to be deleted or corrected).
E98981	REJT	AccountReport.CorrDocRefId - The CorrDocRefId refers to an unknown record	Make sure that the CorrDocRefId refers to a DocRefID that has already been sent.
E98982	BLOC	ReportingFI.CorrDocRefId - The corrected record is no longer valid (invalidated or superseded by a previous correction). Therefore, no	The <i>CorrDocRefId</i> must reference an available <i>DocRefID</i> (i.e., a record to be deleted or corrected).

further information on this version of the record should have been received.

E98983	BLOC	ReportingFI.CorrDocRefId - The CorrDocRefId refers to an unknown record	Make sure that the CorrDocRefId refers to a DocRefID that has already been sent
E98984	REJT	AccountReport.CorrDocRefId - The corrected element does not specify a CorrDocRefId.	When the DocTypeIndic specifies a new record, the CorrDocRefId must not be provided.
E98985	REJT	AccountReport.CorrDocRefId - The initial element specifies a CorrDocRefId	When the DocTypeIndic specifies a corrected or amended record, the CorrDocRefId must be provided
E98986	BLOC	ReportingFI.CorrDocRefId - The corrected element does not specify a CorrDocRefId	When the DocTypeIndic specifies a new record, the CorrDocRefId must not be provided.
E98987	BLOC	ReportingFI.CorrDocRefId - The initial element specifies a CorrDocRefId	When the DocTypeIndic specifies a corrected or amended record, the CorrDocRefId must be provided
E98988	BLOC	At least one AccountReport must be provided when the ReportingFI.DocTypeIndic is OECD0 or OECD1 with MessageTypeIndic CRS701	Check the elements and resend the file
E98989	BLOC	No AccountReport must be provided when the ReportingFI.DocTypeIndic is OECD2 or OECD3	Check the elements and resend the file
E98990	BLOC	No AccountReport must be provided when the MessageTypeIndic is CRS703 (NilReport)	Check the elements and resend the file
E98991	BLOC	ReportingFI.DocTypeIndic - The DocTypeIndic of a ReportingFI can only take the value OECD1 when the MessageTypeIndic is CRS703	Check the elements and resend the file
E98992	BLOC	An AccountReport has not been provided, when the MessageTypeIndic is CRS701	If the MessageTypeIndic is CRS701, at least AccountReport must be provided
E98993	REJT	AccountReport.DocTypeIndic - This field must not take the values OECD2 or OECD3 when the MessageTypeIndic is CRS701	Check the elements and resend the file

E98994	REJT	AccountReport.DocTypeIndic - This field must not take the value OECD1 when the MessageTypeIndic is CRS702	Check the elements and resend the file
E98995	BLOC	ReportingFI.DocTypeIndic - This field must not take the value OECD1 when the MessageTypeIndic is CRS702	Check the elements and resend the file
E98996	BLOC	ReportingFI.DocTypeIndic - This field must not take the values OECD2 or OECD3 when the MessageTypeIndic is CRS701	Check the elements and resend the file
E98997	BLOC	MessageTypeIndic - The value provided is not permitted	Make sure that the value of this field is CRS701, CRS702 or CRS703
E98998	BLOC	ReceivingCountry - The receiving country is invalid	Make sure that the receiving country is one of the signatories of the information exchange agreement
E98999	BLOC	The name of the XML file has an invalid format or is repeated	The structure of the file name must be: <FAT/CRS><Year><NationalTIN><Timestamp>.xml. The name must be unique
W98001	WARN	Organisation - Provide the country of tax residence, if any, of the account holder	Check the elements and resend the file, if possible
W98002	WARN	Organisation - Provide the TIN, if any, of the account holder	Check the elements and resend the file, if possible
W98003	WARN	Individual - Provide the country of tax residence, if any, of the account holder. SubstantialOwner - Provide the country of tax residence, if any, of the account holder	Check the elements and resend the file, if possible
W98004	WARN	Individual - Provide the TIN, if any, of the account holder. SubstantialOwner - Provide the TIN, if any, of the account holder	Check the elements and resend the file, if possible
W98005	WARN	Individual - Provide the date of birth, if any, of the account holder. SubstantialOwner - Provide the date of birth, if any, of the account holder	Check the elements and resend the file, if possible
W98006	WARN	Not all the elements of the structured address have been provided	Check the elements and resend the file, if possible
W98007	WARN	Provide, if possible, the structured address	Check the elements and resend the file, if possible

Annex II. Form number IF001. Informative declaration on the contributions made to insurance contracts or any other contractual arrangement for pension plans and other social welfare instruments

Number: **IF001**

### Automatic exchange of information – Contributions to excluded accounts

Informative declaration on the total contributions made to insurance contracts or any other contractual arrangement for pension plans and other social welfare instruments

#### 1. Data of the financial institution

Name and last name or company name: Number/NRT:	Census
Name and last name of the legal representative:	NRT:
Passport/DNI:	Nationality:

#### 2. Reporting period

Year:	Number of the period:
Additional declaration:	N. of the original declaration:

#### 3. Contributions made to the excluded accounts (set forth in art 5.1.a of Law 19/2016, of 30 November)

Concept	Number of contributors	Total contributions
Accounts linked to insurance contracts	.....	..... €
Accounts linked to other contractual arrangements	.....	..... €
<b>Total contributions</b>	.....	..... €

#### 4. Declaration, date and signature

The signatory of this declaration states that the data contained in this informative declaration have been calculated in accordance with the legal provisions on due diligence and reporting set out by Law 19/2016, of 30 November.

Place and date:

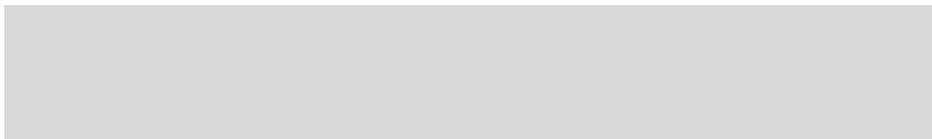
Signature of the person submitting the declaration

Company stamp

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### **Space reserved to the Administration**

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### **Applicable provisions**

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- Qualified Law on data protection, of 18 December 2003.
- Agreement of 4 December 2013 regulating the personal data file of the Registry of Tax Data of the Ministry of Finance.
  - Law 19/2016, of 30 November, on automatic exchange of information in tax matters.
- Decree of 02-08-2017 approving the Regulations of Law 19/2016, of 30 November, on automatic exchange of information in tax matters.

Number: **IF002**

**Automatic exchange of information – Contributions to excluded accounts**  
Report external auditor – Year .....

**1. Data reported**

Initial submission  Amendment

**2. Data of the reporting financial institution**

Name and last name or company name: Number/NRT:	Census
Name and last name of the legal representative:	NRT:
Passport/DNI:	Nationality:

**3. Data of the auditor**

Company name:  
Tax Identification Number / *Núm. de registre tributari* (NRT):  
Country:

Name and last name of the auditors signing the report	NRT Passport/DNI
.....	.....
.....	.....
.....	.....
.....	.....

**4. Date and signature**

Place and date:  
Signature of the person submitting the declaration  
Company stamp

**Documentation attached**

Auditing report

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### **Applicable provisions**

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- Qualified Law on data protection, of 18 December 2003.
- Agreement of 4 December 2013 regulating the personal data file of the Registry of Tax Data of the Ministry of Finance.
- Law 19/2016, of 30 November, on automatic exchange of information in tax matters.
- Decree of 02-08-2017 approving the Regulations of Law 19/2016, of 30 November, on automatic exchange of information in tax matters.

Number: **IF003**

**Automatic exchange of information – Contributions to excluded accounts**

Approval of the external auditor

**1. Data reported**

Request  Amendment

**2. Data of the reporting financial institution**

Name and last name or company name: \_\_\_\_\_ Census  
Number/NRT: \_\_\_\_\_

Name and last name of the legal representative: \_\_\_\_\_ NRT: \_\_\_\_\_

Passport/DNI: \_\_\_\_\_ Nationality: \_\_\_\_\_

**3. Data of the auditor**

Company name: \_\_\_\_\_

NRT/Tax Identification Number: \_\_\_\_\_

Address: \_\_\_\_\_ N.: \_\_\_\_\_

Building: \_\_\_\_\_ Floor: \_\_\_\_\_ Block: \_\_\_\_\_ Stairway: \_\_\_\_\_  
Door: \_\_\_\_\_

Postal code and city: \_\_\_\_\_ Country: \_\_\_\_\_

Additional information: \_\_\_\_\_

Email: \_\_\_\_\_

Telephone/Mobile: \_\_\_\_\_

**4. Date and signature**

Place and date: \_\_\_\_\_

Signature of the person submitting the declaration

Company stamp

**Applicable provisions**

- Qualified Law on data protection, of 18 December 2003.

- 
- Agreement of 4 December 2013 regulating the personal data file of the Registry of Tax Data of the Ministry of Finance.
  - Law 19/2016, of 30 November, on automatic exchange of information in tax matters.
  - Decree of 02-08-2017 approving the Regulations of Law 19/2016, of 30 November, on automatic exchange of information in tax matters.
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Annex V. *List of states with which information is automatically exchanged pursuant to the OECD Standard for Automatic Exchange of Financial Account Information in Tax Matters*

State	Date of entry into force
1. Germany	01.01.2017
2. Austria	01.01.2017
3. Belgium	01.01.2017
4. Bulgaria	01.01.2017
5. Croatia	01.01.2017
6. Denmark	01.01.2017
7. Slovakia	01.01.2017
8. Slovenia	01.01.2017
9. Spain	01.01.2017
10. Estonia	01.01.2017
11. Finland	01.01.2017
12. France	01.01.2017
13. Gibraltar (United Kingdom)	01.01.2017
14. Greece	01.01.2017
15. Hungary	01.01.2017
16. Ireland	01.01.2017
17. Italy	01.01.2017
18. Latvia	01.01.2017
19. Lithuania	01.01.2017
20. Luxembourg	01.01.2017
21. Malta	01.01.2017
22. The Netherlands	01.01.2017
23. Poland	01.01.2017
24. Portugal	01.01.2017
25. United Kingdom	01.01.2017
26. Czech Republic	01.01.2017
27. Romania	01.01.2017
28. Sweden	01.01.2017
29. Cyprus	01.01.2017

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Annex VI. *List of participating states pursuant to paragraph D.5 of Section VIII of the Annex I of Law 19/2016, of 30 November, on automatic exchange of information in tax matters*

State	Date of entry into force
1. Germany	01.01.2017
2. Austria	01.01.2017
3. Belgium	01.01.2017
4. Bulgaria	01.01.2017
5. Croatia	01.01.2017
6. Denmark	01.01.2017
7. Slovakia	01.01.2017
8. Slovenia	01.01.2017
9. Spain	01.01.2017
10. Estonia	01.01.2017
11. Finland	01.01.2017
12. France	01.01.2017
13. Gibraltar (United Kingdom)	01.01.2017
14. Greece	01.01.2017
15. Hungary	01.01.2017
16. Ireland	01.01.2017
17. Italy	01.01.2017
18. Latvia	01.01.2017
19. Lithuania	01.01.2017
20. Luxembourg	01.01.2017
21. Malta	01.01.2017
22. The Netherlands	01.01.2017
23. Poland	01.01.2017
24. Portugal	01.01.2017
25. United Kingdom	01.01.2017
26. Czech Republic	01.01.2017
27. Romania	01.01.2017
28. Sweden	01.01.2017
29. Cyprus	01.01.2017

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