



ANDORRA

Secondary legislation

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

Catalan https://www.bopa.ad/bopa/029038/Pagines/GR20170608_16_32_06.aspx

English see below

Law 19/2018, of 26 July 2018, modifying Law 19/2016, of 30 November 2016, of automatic Exchange of information in tax matters

Catalan see below

English see below

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

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



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:

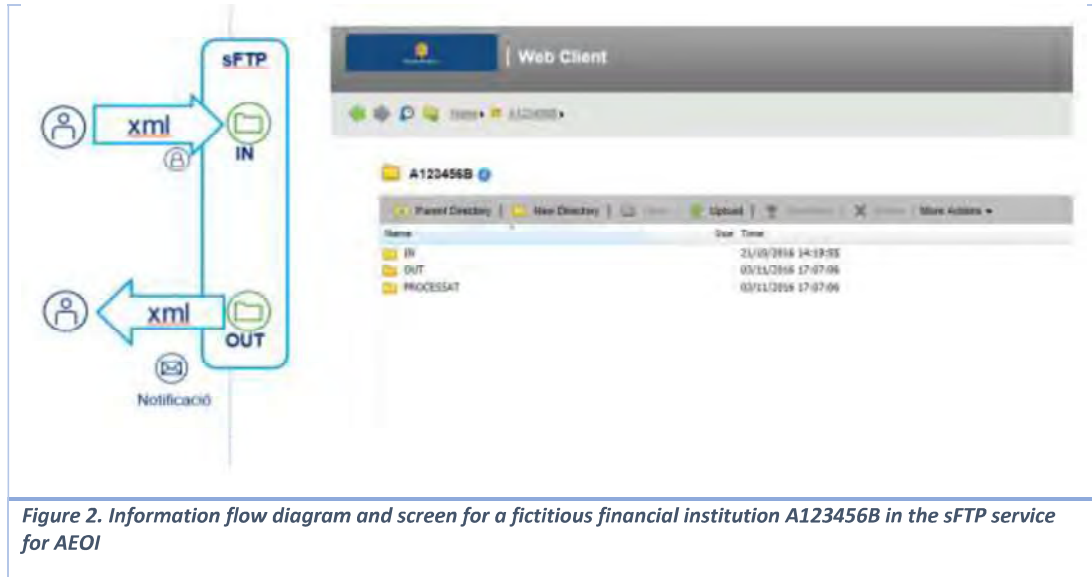


Figure 2. Information flow diagram and screen for a fictitious financial institution A123456B in the sFTP service for AEOI

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><UniquelIdentifier>.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
- *<UniquelIdentifier>* 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	&
<	Less than	<

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	>

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	ReportingFI (1)		M	Details of the reporting financial institution
Accounts-account holder	DocSpec (2)		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	Individual (3)	O (M.)	Structure for natural person
		Organisation (4)	O (M.)	Details of the entity account holder
		AcctHolderType	O	Type of account holder
	ControllingPerson	Individual (3)	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
TIN		M	TIN	
issuedBy		O	Code of the country that issued the TIN	
Name		M	Legal name	
Address (5)		M	Address structure	
DocSpec (2)		M	DocSpec structure	
2.DocSpec	DocTypeIndic		M	Reporting type
	DocRefId		M	Unique identifier
	CorrDocRefId		O	Unique identifier to be corrected
	ResCountryCode		O	Country of residence
	TIN		O	Tax identification number

3. Individual/ ControllingPerson	issuedBy		O	Country that issued the TIN
	FirstName		M	First name
	MiddleName		O	Middle name
	LastName		M	Last name(s)
	Address (5)		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
	Address (5)		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
		DistrictName	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
Error (1.)			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
Error (1.)		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><UniquelIdentifier>
 - <Year> is the year to which the data presented belong.
 - <NRT> is the tax register number of the reporting financial institution.
 - <UniquelIdentifier> 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</OriginalFileN
ame>
    <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/AddressFix/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/AddressFix/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/AddressFix/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/AddressFix/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><UniqueIdentifier>
 - 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.
 - *<UniqueIdentifier>* 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 deletionsThe 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 *CRS2015ADFI-A123456B20160101123456.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: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>CRS2016000000000001</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>
  <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: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>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-A123456B00000002</stf:DocRefId>
    </crsad:DocSpec>
</crsad:ReportingFI>
<crsad:ReportingGroup>
    <crsad:AccountReport>
        <crsad:DocSpec>
            <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
            <stf:DocRefId>AD2016ESAR-A123456B90000001</stf:DocRefId>
        </crsad:DocSpec>
        <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false">AD98379827928729000000000</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:AddressFix>
        </crsad:Address>
    </crsad:Individual>
</crsad:ControllingPerson>

```



```

        <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-A123456B90000002</stf:DocRefId>
    </crsad:DocSpec>
    <crsad:AccountNumber AcctNumberType="OECD601" ClosedAccount="false"
UndocumentedAccount="false">AD98379827928729000000001</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-A123456B90000003**, to a *ReportingFI* with NRT: A123456B, identified with *DocRefId*: **AD2016ESFI-A123456B00000002**.

```

<?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>CRS2016000000000003</PresentationCode>
        <MessageType>CRS</MessageType>
        <NationalTIN>A123456B</NationalTIN>
        <Year>2016</Year>
    </PresentationHeader>

```

```

<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:oecd:ties:commontypesfatcacrsv1"
xmlns:crsad="urn:oecd:ties:crsv1" xmlns:iso="urn:oecd:ties:isocrstypesv1"
xmlns:stf="urn:oecd: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>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: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: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:oecl:ties:commontypesfatcacrs:v1"
xmlns:crsad="urn:oecl:ties:crs:v1" xmlns:iso="urn:oecl:ties:isocrstypes:v1"
xmlns:stf="urn:oecl: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>CRS201600000000005</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>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>
</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:commontypesfatcacr: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>CRS20160000000006</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: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>CRS201400000000007</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>Parroquia 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">AD999999999999999999999999</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 cmpgmlib/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 *AcctHolderType* 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 Report A

```
<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacrs: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>CRS20140000000009</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-A123456B0000002</stf:DocRefId>
</crsad:DocSpec>
</crsad:ReportingFI>
<crsad:ReportingGroup>
  <crsad:AccountReport>
    <crsad:DocSpec>
      <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
      <stf:DocRefId>AD2014AAAR-A123456B90000099</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 Report B

```

<?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>CRS201400000000010</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-A123456B0000002</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: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>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:SuiteIdentifier>Example
Entrance</cfc:SuiteIdentifier>

```

```

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>1974-07-01</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>

```

XML Report C

```

<?xml version="1.0" encoding="UTF-8"?>
<FI_CRS xmlns="urn:FICRSSchema:v0" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacrs: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>CRS201400000000011</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-A123456B00000002</stf:DocRefId>
        </crsad:DocSpec>
    </crsad:ReportingFI>
    <crsad:ReportingGroup>
        <crsad:AccountReport>
            <crsad:DocSpec>
                <stf:DocTypeIndic>OECD1</stf:DocTypeIndic>
                <stf:DocRefId>AD2014CCAR-A123456B90000001</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.


```

        </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

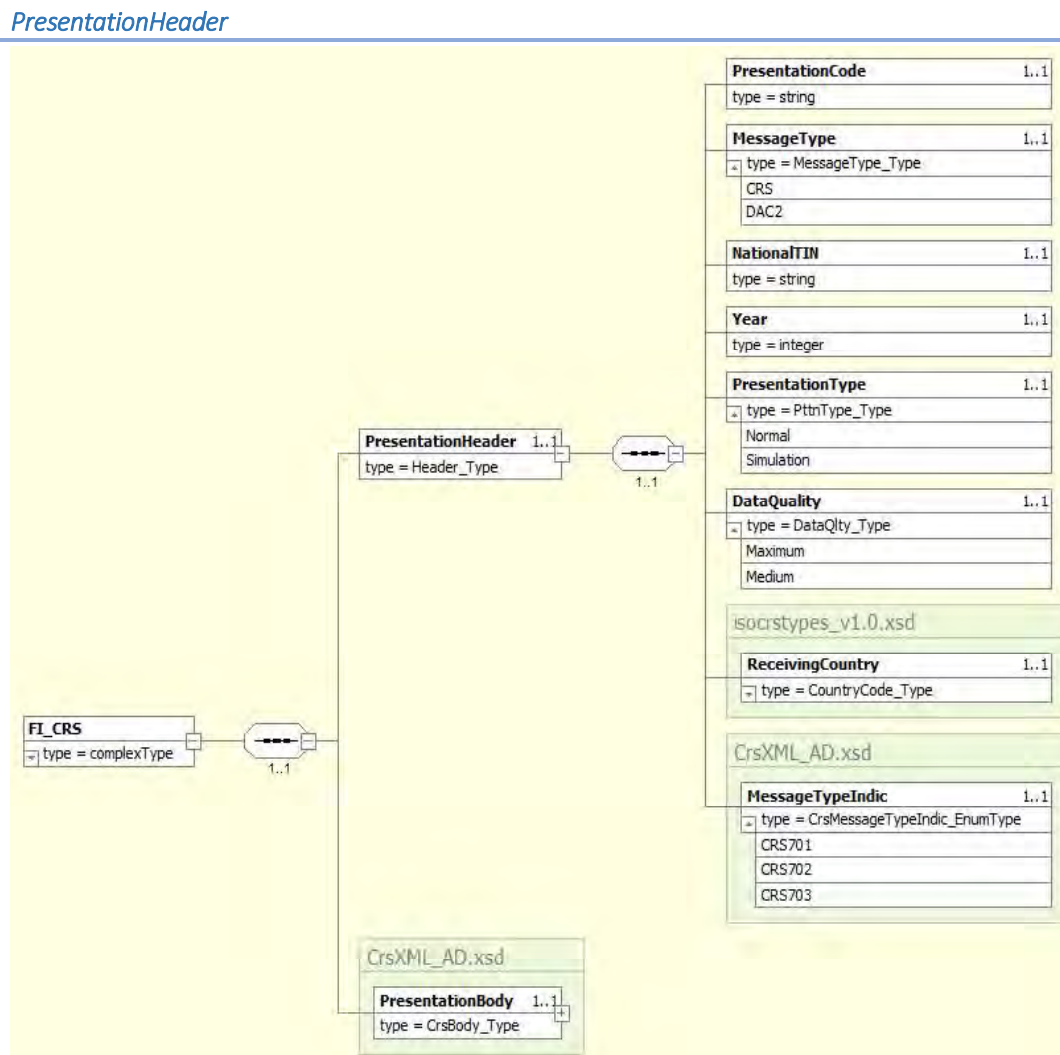


Figure 1. Detail of the schema diagram of the reporting file, showing the header elements.

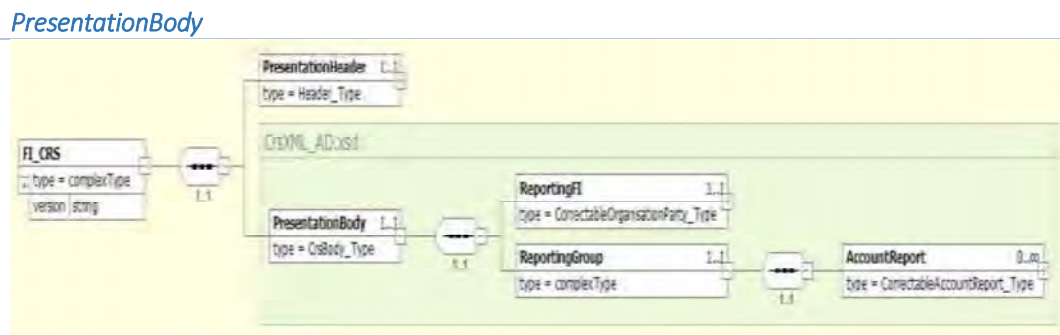


Figure 2. Detail of the schema diagram of the reporting file, showing the main body of the report: the ReportingFI and the AccountReport.

ReportingFI

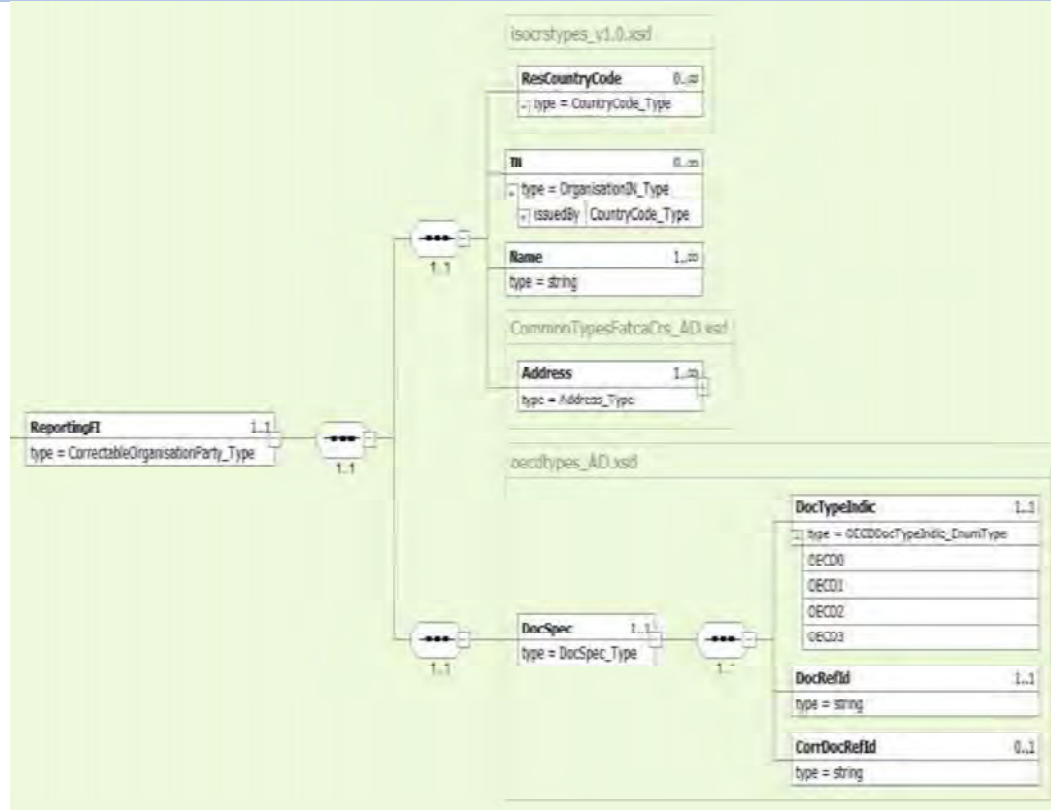
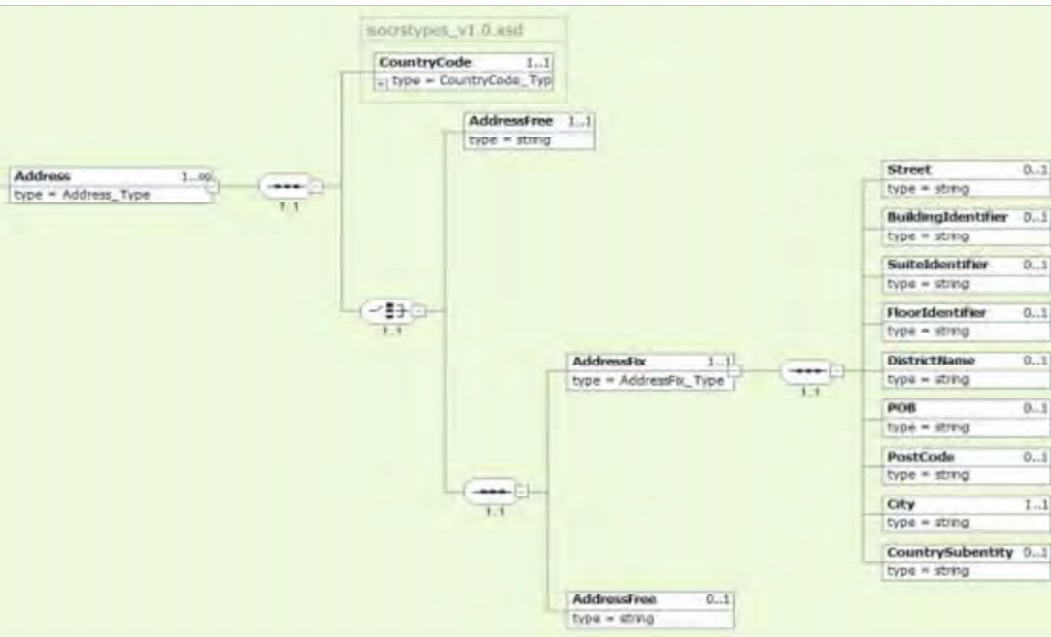


Figure 3. Detail of the schema diagram of the reporting file, showing the main elements of the ReportingFI. The Address structure will be shown later, as it is used several times in the schema.

Address



AccountReport

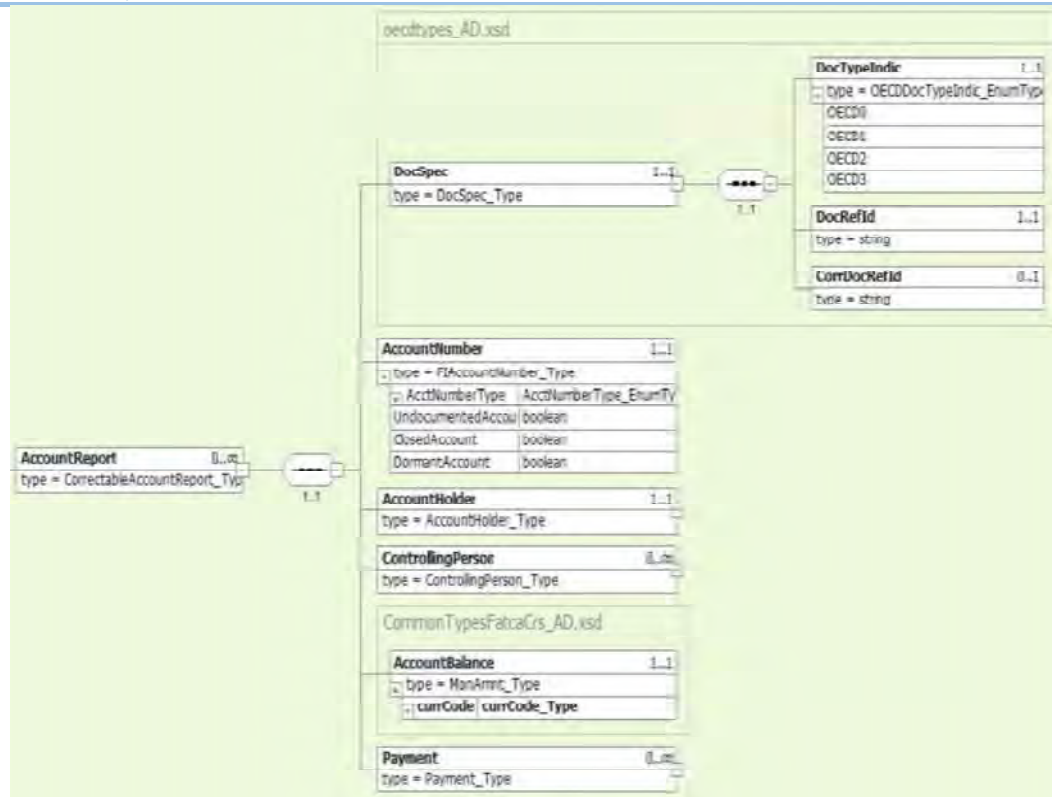
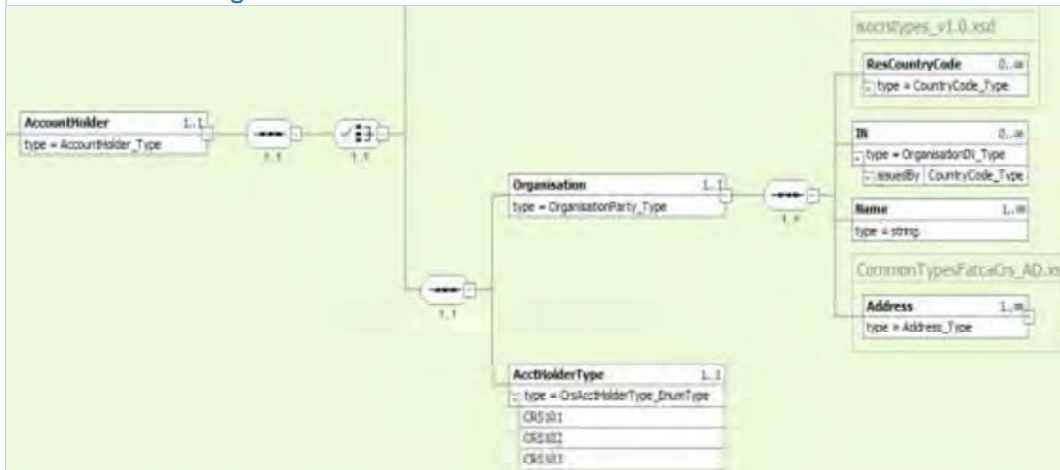


Figure 4. Detail of the schema diagram of the reporting file, showing the main elements and structures of the AccountReport.

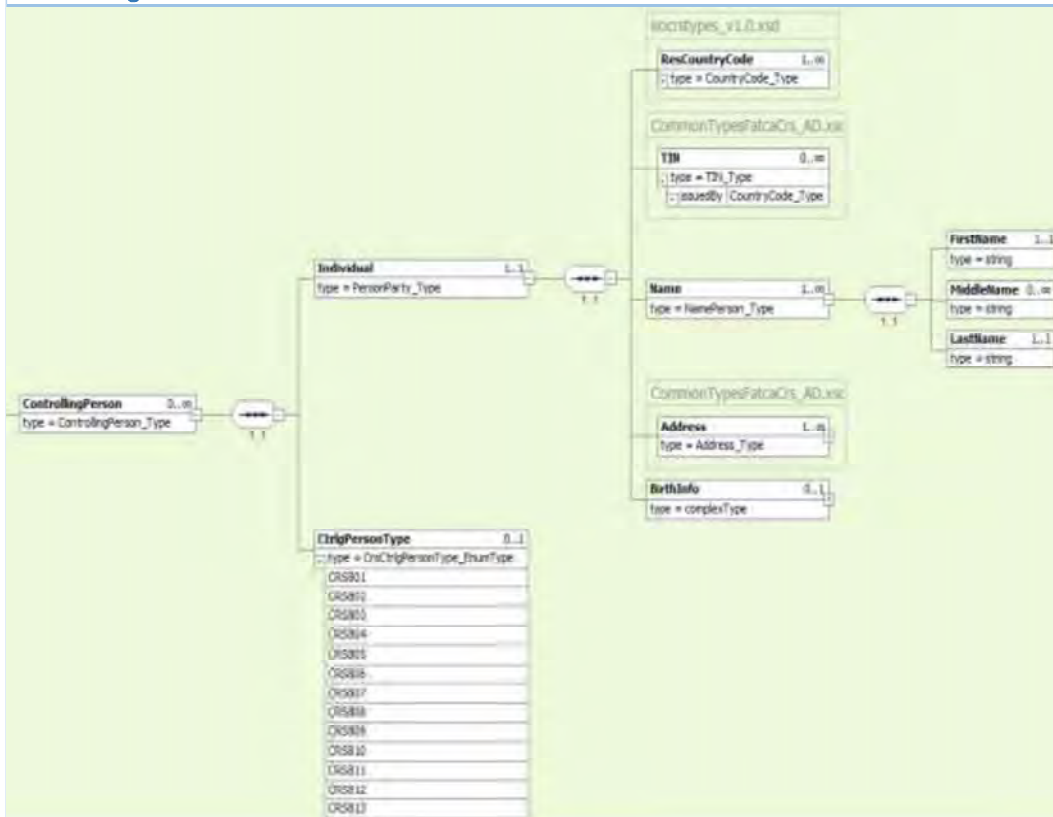
AccountHolder - Individual



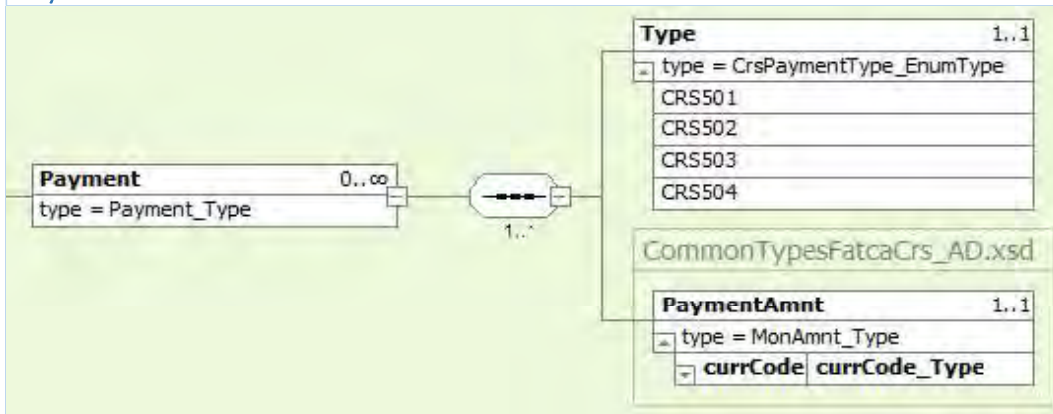
AccountHolder - Organisation



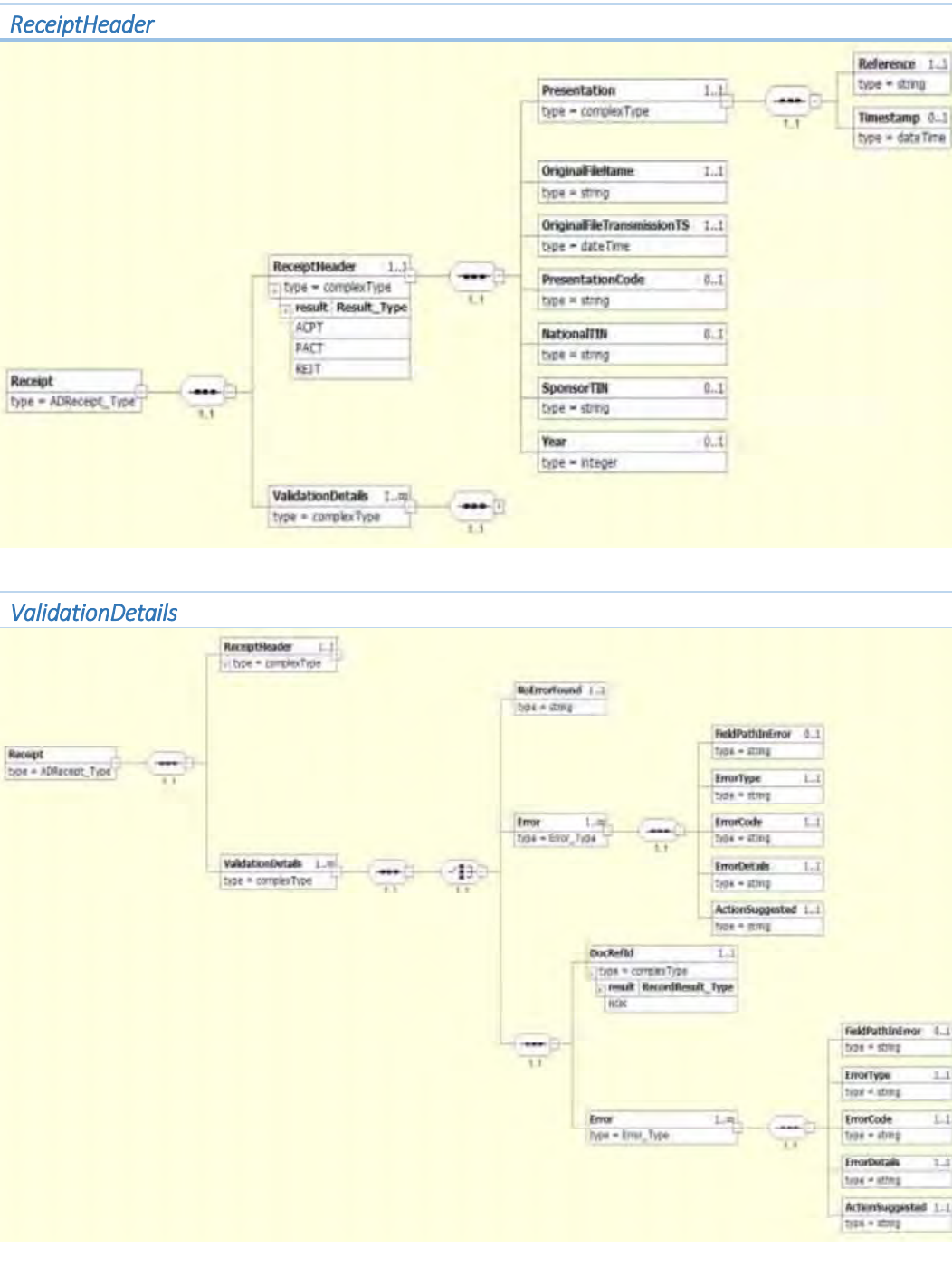
ControllingPerson



Payment



b. Schema diagram of the response file



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><UniquelIdentifier>
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 CorrDocRefId.	When the DocTypeIndic specifies a corrected or amended record, the CorrDocRefId must be provided
E80005	REJT	The corrected element does not specify any CorrDocRefId.	When the DocTypeIndic specifies a new record, the CorrDocRefId must not be provided.
E80006	REJT	The CorrMessageRefID is forbidden within the DocSpec_Type.	This element must not be provided in the CRS report
E80007	BLOC	The CorrMessageRefID 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 DetailsError
E80009	BLOC	The Reporting FI cannot be deleted without deleting all related Account Reports.	To delete a Reporting FI, all the related DocRefIDs 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 DetailsError
E80011	REJT	The same DocRefID cannot be corrected or deleted twice in the same message.	Make sure that each CorrDocRefId 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 DetailsError
E90001	REJT	The TIN algorithm is invalid.	Check the elements mentioned in DetailsError
E90002	REJT	The TIN does not have a valid semantic.	Check the elements mentioned in DetailsError
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 PresentationCode has not been provided.	A PresentationCode must be provided in each message
E98003	BLOC	PresentationCode invalid or repeated.	The PresentationCode must be structured as follows: <CRS><Year><NRT><UniquelIdentifier>
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	Check the elements and resend the file

		AccountHolderType is CRS102 or CRS103	
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	Check the elements and resend the file

		invalid.SubstantialOwner - format of country of birth invalid	
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 pre-existing account holder has not been provided	Check the elements and resend the file
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 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).
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

Lleis

Llei 19/2018, del 26 de juliol, de modificació de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal

Atès que el Consell General en la seva sessió del dia 26 de juliol del 2018 ha aprovat la següent:

Llei 19/2018, del 26 de juliol, de modificació de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal

Exposició de motius

El Consell General, en la sessió del 30 de novembre del 2016, va aprovar la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal (BOPA núm. 77, any 2016, 22 de desembre del 2016), que va entrar en vigor l'1 de gener del 2017. Aquesta llei implementa al Principat d'Andorra l'estàndard comú de l'OCDE (Organització per a la Cooperació i el Desenvolupament Econòmic) de les normes de comunicació i diligència deguda relatives a la informació sobre comptes financers amb el propòsit de millorar el compliment fiscal internacional sobre la base de l'intercanvi automàtic recíproc d'informació subjecte a confidencialitat i altres proteccions, incloent-hi disposicions que limiten l'ús de la informació intercanviada i aplicant les lleis i les pràctiques respectives de protecció de les dades personals intercanviades.

El Conveni multilateral sobre assistència administrativa mútua en matèria fiscal, resultat del treball conjunt del Consell d'Europa i l'OCDE (d'ara endavant, "Conveni multilateral de l'OCDE"), va ser ratificat per Andorra (BOPA núm. 46, any 2016, 12 d'agost del 2016) i va entrar en vigor l'1 de desembre del 2016 (BOPA núm. 56, any 2016, 5 d'octubre del 2016).

Així mateix, Andorra va signar el 3 de desembre del 2015 l'Acord multilateral d'intercanvi automàtic d'informació en matèria tributària entre autoritats competents (*Multilateral Competent Authority Agreement*; d'ara endavant, "MCAA"), que implementa l'estàndard per a l'intercanvi automàtic d'informació fiscal.

La Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal va ser modificada per la Llei 29/2017, del 30 de novembre, de modificació de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal (BOPA núm. 81, any 2017, 29 de desembre del 2017), i incorpora la llista de les 41 jurisdiccions amb les quals s'intercanviarà automàticament, l'any 2018, informació relativa a comptes financers referent a l'any 2017, en el marc de l'MCAA.

Adicionalment, la Llei 30/2017, del 30 de novembre, de modificació de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal (BOPA núm. 81, any 2017, 29 de desembre del 2017) incorpora la llista de les 32 jurisdiccions amb les quals s'intercanviarà automàticament, l'any 2019, informació relativa a comptes financers referent a l'any 2018, en el marc de l'MCAA.

Aquesta llei modifica la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal per tal d'incorporar la llista de jurisdiccions amb les quals s'intercanviarà automàticament, l'any 2020, informació relativa a comptes financers de l'any 2019, en el marc de l'MCAA. La llista de jurisdiccions, en el marc de l'MCAA, amb les quals s'intercanviarà automàticament informació l'any 2020 requereix, d'acord amb l'apartat tercer de la disposició final primera de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, l'aprovació del Consell General.

L'objectiu és intercanviar informació automàticament l'any 2020 amb les 22 jurisdiccions i estats que s'indiquen a continuació:

- Estats del G-20 (Turquia), països membres de l'OCDE (Nova Zelanda) i països membres del Global Forum on Tax Transparency (Azerbaidjan, Nauru, Pakistan, Belize, Ghana, Líban, Niue, Albània i Nigèria).
- Estats i territoris que disposen de places financeres d'importància sectorial o regional (Panamà, Saint Christopher i Nevis, Anguila, les Bahames, Bahrain, Barbados, illes Marshall, Qatar, Saint Lucia, Singapur, Saint-Martin).

Aquesta modificació també recull la necessitat d'introduir certs ajustos a la normativa existent, ja sigui per aclarir aspectes tècnics de la norma o bé per adaptar-la a l'estàndard comú de l'OCDE de les normes de comunicació i diligència deguda relatives a la informació sobre comptes financers (*Common Reporting Standard OECD-CRS*).

Article 1

En aplicació de l'apartat 3 de la disposició final primera de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, s'incorporen a la llista dels estats amb els quals s'intercanviarà automàticament informació en el marc de l'MCAA a partir del 2020, referida al 2019, els estats i territoris proposats en aquest Annex V, que passaran a formar part integral de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal.

Annex V

Llista dels estats amb els quals s'efectua l'intercanvi automàtic d'informació a partir del 2020, relativa al 2019, amb l'aplicació de l'estàndard comú OCDE de les normes de comunicació i diligència deguda relatives a la informació sobre comptes financers

Estat	Data d'entrada en vigor
23. Albània	01.01.2019
24. Anguila	01.01.2019
25. Azerbaidjan	01.01.2019
26. Bahrain	01.01.2019
27. Belize	01.01.2019
28. Barbados	01.01.2019
29. Ghana	01.01.2019
30. Illes Marshall	01.01.2019
31. Les Bahames	01.01.2019
32. Líban	01.01.2019
33. Nauru	01.01.2019
34. Nigèria	01.01.2019
35. Niue	01.01.2019
36. Nova Zelanda	01.01.2019
37. Pakistan	01.01.2019
38. Panamà	01.01.2019
39. Qatar	01.01.2019
40. Saint Christopher i Nevis	01.01.2019
41. Saint Lucia	01.01.2019
42. Singapur	01.01.2019
43. Saint-Martin	01.01.2019
44. Turquia	01.01.2019

Article 2

Es modifica l'apartat 3 de l'article 3 de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"3. Es podran desenvolupar reglamentàriament els requisits de contingut i els criteris necessaris per complir aquesta obligació d'informació."

Article 3

Es modifica l'apartat 2.a) de l'article 5 de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"2. A l'efecte del subapartat C.17 de la secció VIII de l'annex I d'aquesta Llei, tenen la consideració d'exclusos els comptes financers següents:

a) Comptes inactius amb un saldo que no excedeixi els 1.000 dòlars estatunidencs. Un compte és inactiu quan es reuneixen les condicions següents:"

Article 4

Es modifica l'apartat 2 de l'article 8 de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"2. La informació tractada de conformitat amb aquesta Llei es conserva durant un període de temps no superior al necessari per aconseguir les finalitats dels acords o convenis internacionals aplicables. En qualsevol cas, les institucions financeres han de:

a) conservar la documentació que la institució obté o crea per complir amb aquesta Llei així com les autocertificacions, les proves documentals i els registres de les actuacions fetes i qualsevol evidència relacionada amb el procediment de diligència deguda; i

b) conservar aquests documents per un període d'almenys cinc anys des de la fi del període en què la institució ha de comunicar la informació d'acord amb el que estableix aquesta Llei."

Article 5

Es modifica l'apartat 1 de l'article 10 de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"1. L'incompliment de les obligacions de comunicació i diligència deguda que estableix aquesta Llei és una infracció del deure de subministrar dades, informes o antecedents amb transcendència tributària, en els termes que estableix la lletra c) de l'apartat 2 de l'article 127 de la Llei 21/2014, del 16 d'octubre, de bases de l'ordenament tributari.

No comunicar dades a la institució financera o comunicar-li dades falses, incompletes o inexactes en les autocertificacions per identificar la residència fiscal del titular del compte o de les persones que exerceixen el control del compte constitueix una infracció en els termes que estableix la lletra a) de l'apartat 2 de l'article 127 de la Llei 21/2014, del 16 d'octubre, de bases de l'ordenament tributari.

La quantificació de les sancions es determina en els termes que estableix la lletra c) de l'apartat 2 de l'article 128 de la mateixa Llei."

Article 6

S'inclouen dos apartats més a l'article 10 de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"4. Si la institució financera no pot confirmar immediatament la credibilitat de l'autocertificació que resulta exigible al titular de comptes oberts després de l'1 de gener del 2017 o a la persona que exerceix el control d'aquests comptes, perquè aquesta tasca la duen a terme els serveis administratius de la institució financera, aquesta institució haurà de confirmar la credibilitat de l'autocertificació en els 90 dies

posteriors a l'obertura del compte. Si la credibilitat de l'autocertificació no es pot confirmar en aquest període, no s'hi efectuaran càrrecs, abonaments ni qualsevol altra operació fins que es confirmi.

5. En determinats casos, que es podran desenvolupar reglamentàriament, en el moment de l'obertura d'un compte la institució financera podrà disposar d'un període de 90 dies per obtenir i confirmar la credibilitat de l'autocertificació que resulta exigible als titulars de comptes oberts després de l'1 de gener del 2017 o a les persones que n'exerceixen el control. En aquests casos, si no s'obté i no s'acredita la credibilitat de l'autocertificació en aquest període, no s'hi efectuaran càrrecs, abonaments ni qualsevol altra operació fins que es confirmi."

Article 7

Es modifica el segon paràgraf de la disposició final segona de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"L'intercanvi d'informació amb sol·licitud prèvia que regula l'article 7 d'aquesta Llei, en aplicació de la Llei 10/2017, del 25 de maig, d'intercanvi d'informació mitjançant sol·licitud prèvia i d'intercanvi d'informació espontani en matèria fiscal, es regeix pel règim temporal que estableix la disposició final segona."

Article 8

Es modifica la Secció I.2.a) de l'Annex I, de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"1. No obstant les disposicions de l'apartat anterior, són aplicables les excepcions següents respecte a la informació a comunicar:

a) No és necessari comunicar el número de registre tributari o equivalent ni la data de naixement relatiu als comptes subjectes a comunicació d'informació que siguin comptes preexistents o als comptes financers oberts abans de convertir-se en comptes subjectes a comunicació d'informació, sempre que no constin en els registres de la institució financera obligada a comunicar informació i no sigui obligatori per a la institució segons la normativa interna. No obstant això, les institucions financeres obligades a comunicar informació han d'intentar aconseguir, fent un esforç raonable, el número de registre tributari o equivalent i la data de naixement relatiu als comptes preexistents com a molt tard al final del segon any natural següent a l'any en el qual es van identificar els comptes preexistents com a comptes subjectes a comunicació d'informació."

Article 9

S'inclou un altre apartat a la Secció IV de l'Annex I de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"D. Únicament en uns supòsits determinats, que es podran desenvolupar reglamentàriament, en el moment d'obertura del compte la institució financera pot disposar d'un període de 90 dies per obtenir i confirmar la credibilitat de l'autocertificació descrita en l'apartat A."

Article 10

Es modifica la Secció V.D.2.a) de l'Annex I de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"a. Determinació que el titular del compte és una ENF passiva

Per determinar que el titular del compte és una ENF passiva, la institució financera ha d'obtenir una autocertificació de l'entitat titular del compte en què s'estableixi la seva condició, llevat que pugui determinar de manera justificada, amb fonament en la informació de què disposi o en informació pública, que l'entitat titular del compte és una ENF activa o una institució financera distinta de l'entitat d'inversió descrita a l'apartat A.6.b) de la secció VIII que no sigui una institució financera d'un estat participant."

Article 11

S'inclou un altre apartat a la Secció VI.A de l'Annex I de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"3. Únicament en uns supòsits determinats, que es podran desenvolupar reglamentàriament, en el moment d'obertura del compte la institució financera pot disposar d'un període de 90 dies per obtenir i confirmar la credibilitat de l'autocertificació descrita en l'apartat 1."

Article 12

Es modifica la Secció VI.A.2.a) de l'Annex I de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"a) Determinació que el titular del compte és una ENF passiva

Per determinar que el titular del compte és una ENF passiva, la institució financera ha d'obtenir una autocertificació del titular del compte per establir la seva condició, llevat que pugui determinar de manera justificada, amb fonament en la informació de què disposi o en informació pública, que el titular del compte és una ENF activa o una institució financera distinta de l'entitat d'inversió descrita a l'apartat A.6.b) de la secció VIII que no sigui una institució financera d'un estat participant."

Article 13

Es modifica la Secció VIII.B.2.b) de l'Annex I de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"b) Per "entitat controlada" s'entén tota entitat formalment diferent de l'Estat andorrà o de qualsevol altre estat o que constitueix una entitat jurídicament independent, quan:

- (i) L'entitat és propietat íntegra d'una o diverses entitats públiques i és controlada exclusivament per aquesta o aquestes últimes, ja sigui directament o mitjançant altres entitats controlades;
- (ii) Els ingressos nets de l'entitat s'ingressen en el seu propi compte o en altres comptes d'una o diverses entitats públiques, sense que cap part d'aquests ingressos no pugui redundar en benefici d'un particular; i
- (iii) En el moment de la dissolució de l'entitat, els seus actius reverteixen en una o diverses entitats públiques."

Article 14

Es modifica la Secció VIII.C.1.a) de l'Annex I de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"1. Per "compte financer" s'entén un compte obert en una institució financera, i comprèn el compte de dipòsit, el compte de custòdia i:

- a) En el cas d'una entitat d'inversió, tota participació en el capital o en el deute de la institució financera. No obstant això, el concepte "compte financer" no inclou cap participació en el capital o en el deute d'una entitat que sigui una entitat d'inversió pel sol fet de (i) prestar assessorament financer a un client i actuar en nom d'aquest client, o (ii) gestionar carteres d'un client i actuar en nom d'aquest client, amb la finalitat d'invertir, gestionar o administrar actius financers dipositats a nom del client en una altra institució financera diferent de l'entitat considerada."

Article 15

Es modifica la Secció VIII.D.9.g) de l'Annex I de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, amb la redacció següent:

"g) L'activitat principal de l'ENF consisteix en el finançament i la cobertura d'operacions efectuades amb entitats vinculades que no són institucions financeres l'activitat de les quals és diferent de les de les institucions financeres i no presta aquests serveis a cap entitat que no sigui una entitat vinculada."



Article 16

S'inclou una disposició final per elaborar un text consolidat:

"Disposició final primera. Publicació del text consolidat

S'encomana al Govern que, en el termini màxim de sis mesos des de l'entrada en vigor d'aquesta Llei, publiqui al Butlletí Oficial del Principat d'Andorra el text consolidat de la Llei 19/2016, del 30 de novembre, d'intercanvi automàtic d'informació en matèria fiscal, que inclogui les modificacions introduïdes fins a l'actualitat en aquesta Llei."

Article 17

S'inclou una disposició final per l'entrada en vigor de la modificació d'aquesta llei:

"Disposició final segona. Entrada en vigor

Aquesta Llei entrarà en vigor l'endemà de publicar-se en el *Butlletí Oficial del Principat d'Andorra*."

Casa de la Vall, 26 de juliol del 2018

Vicenç Mateu Zamora
Síndic General

Nosaltres els coprínceps la sancionem i promulguem i n'ordenem la publicació en el *Butlletí Oficial del Principat d'Andorra*.

Emmanuel Macron
President de la República Francesa
Copríncep d'Andorra

Joan Enric Vives Sicília
Bisbe d'Urgell
Copríncep d'Andorra

Law 19/2018, of 26 July, on the amendment of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters

Preamble

The General Council, in its session on 30 November 2016, passed Law 19/2016, of 30 November, on the automatic exchange of information in tax matters (BOPA [*the Official Gazette of the Principality of Andorra*] no. 77, 2016, 22 December 2016), which came into force on 1 January 2017. This law implements the common standards of the OECD (Organisation for Economic Cooperation and Development) for reporting and due diligence relating to information about financial accounts in the Principality of Andorra, to improve international tax compliance on the basis of reciprocal automatic exchange of information subject to confidentiality and other protection, incorporating provisions that limit the use of the exchanged information and applying the respective laws and practices for the protection of exchanged personal data.

The multilateral Convention on Mutual Administrative Assistance in Tax Matters, the result of the joint effort of the Council of Europe and the OECD (hereinafter, “OECD multilateral Convention”) was ratified by Andorra (BOPA no. 46, 2016, 12 August 2016) and came into force on 1 December 2016 (BOPA no. 56, 2016, 5 October 2016).

Equally, on 3 December 2015, Andorra signed the multilateral agreement for the automatic exchange of information in tax matters between competent authorities (Multilateral Competent Authority Agreement, hereinafter “MCAA”), which implements the standard for the automatic exchange of tax information.

Law 19/2016, of 30 November, on the automatic exchange of information in tax matters was amended by Law 29/2017, of 30 November, amending Law 19/2016, of 30 November, on the automatic exchange of information in tax matters (BOPA no. 81, 2017, 29 December 2017), and incorporates the list of 41 jurisdictions with which, in 2018, information relating to financial accounts for 2017 will be automatically exchanged, within the framework of the MCAA.

Additionally, Law 30/2017, of 30 November, amending Law 19/2016, of 30 November, on the automatic exchange of information in tax matters (BOPA no. 81, 2017, 29 December 2017), incorporates the list of 32 jurisdictions with which, in 2019, information relating to financial accounts for 2018 will be automatically exchanged, within the framework of the MCAA.

This Law amends Law 19/2016, of 30 November, on the automatic exchange of information in tax matters to incorporate the list of jurisdictions with which, in 2020, information relating to financial accounts for 2019 will be automatically exchanged, within the framework of the MCAA. The list of jurisdictions, within the framework of the MCAA, with which information will be automatically exchanged in 2020, requires the approval of the General Council,

according to section three of the first final provision of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters.

The object is to exchange information automatically in 2020 with the 22 jurisdictions and states listed below:

- G20 States (Turkey), OECD member countries (New Zealand) and member countries of the Global Forum on Tax Transparency (Azerbaijan, Nauru, Pakistan, Belize, Ghana, Lebanon, Niue, Albania and Nigeria).

- States and territories with major sectoral or regional financial markets (Panama, Saint Kitts and Nevis, Anguilla, Bahamas, Bahrain, Barbados, Marshall Islands, Qatar, Saint Lucia, Singapore, Sint Maarten).

This amendment also reflects the need to introduce certain adjustments into existing legislation, whether to clarify technical aspects in the rules or to adapt it to the OECD common standard for reporting and due diligence relating to information about financial accounts (OECD-CRS Common Reporting Standard).

Article 1

Pursuant to section 3 of the first final provision of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters, the states and territories proposed in Appendix V below are incorporated into the list of states with which information relating to 2019 will be automatically exchanged from 2020, within the framework of the MCAA, becoming an integral part of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters.

Appendix V. List of states with which information relating to 2019 is automatically exchanged from 2020, pursuant to the OECD common standard for reporting and due diligence relating to information about financial accounts.

State		Date of entry into force
1.	Albania	01.01.2019
2.	Anguilla	01.01.2019
3.	Azerbaijan	01.01.2019
4.	Bahrain	01.01.2019
5.	Belize	01.01.2019
6.	Barbados	01.01.2019
7.	Ghana	01.01.2019
8.	Marshall Islands	01.01.2019
9.	Bahamas	01.01.2019
10.	Lebanon	01.01.2019
11.	Nauru	01.01.2019

12.	Nigeria	01.01.2019
13.	Niue	01.01.2019
14.	New Zealand	01.01.2019
15.	Pakistan	01.01.2019
16.	Panama	01.01.2019
17.	Qatar	01.01.2019
18.	Saint Kitts and Nevis	01.01.2019
19.	Saint Lucia	01.01.2019
20.	Singapore	01.01.2019
21.	Sint Maarten	01.01.2019
22.	Turkey	01.01.2019

Article 2

Section 3 of article 3 of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“3. The content requirements and criteria necessary for compliance with this reporting obligation may be developed in regulations.”

Article 3

Section 2.a) of article 5 of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“2. For the purposes of sub-section C.17 of section VIII of Appendix I of this Law, the following financial accounts are deemed excluded:

a) Dormant accounts with a balance not exceeding 1,000 US dollars. An account is dormant under the following conditions.”

Article 4

Section 2 of article 8 of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“2. Information that is processed according to this Law is held for a period no longer than necessary to achieve the objectives of the applicable international agreements or conventions. In any case, financial institutions must:

a) keep the documentation which the institution obtains or creates to comply with this Law and the self-certifications, documentary proof and records of actions done and any evidence relating to the due diligence procedure; and

b) keep these documents for a period of at least five years from the end of the period in which the institution must communicate the information according to this Law.”

Article 5

Section 1 of article 10 of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“1. Non-compliance with the reporting and due diligence obligations set out in this Law is a violation of the duty to provide data, reports or records of tax significance, on the terms set

out in letter c) of section 2 of article 127 of Law 21/2014, of 16 October, on the bases of the tax system.

The failure to communicate data to the financial institution or communicating false, incomplete or inaccurate data in self-certifications to identify the tax residence of the holder or controlling persons of the account is an offence on the terms set out in letter a) of section 2 of article 127 of Law 21/2014, of 16 October, on the bases of the tax system.

Penalties are quantified on the terms set out in letter c) of section 2 of article 128 of the same Law.”

Article 6

Two further sections are included in article 10 of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters, drafted as follows:

“4. If the financial institution cannot immediately confirm the credibility of the self-certification due from the holder of accounts opened after 1 January 2017 or the controlling person of those accounts, because this task is carried out by the administrative services of the financial institution, that institution must confirm the credibility of the self-certification within 90 days from opening the account. If the credibility of the self-certification cannot be confirmed in this period, no charges, payments or any other transaction shall be made until it is confirmed.

5. In specific cases, which may be developed in regulations, at the time of opening an account the financial institution may have 90 days to obtain and confirm the credibility of the self-certification due from holders of accounts opened after 1 January 2017 or their controlling persons. In these cases, if the credibility of the self-certification is not obtained and proven in this period, no charges, payments or any other transaction shall be made until it is confirmed.”

Article 7

The second paragraph of the second final provision of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“The exchange of information upon prior request regulated by article 7 of this Law, pursuant to Law 10/2017, of 25 May, on the exchange of information upon prior request and the spontaneous exchange of information in tax matters, is governed by the time frame set out in the second final provision.”

Article 8

Section I.2.a) of Appendix I, of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“1. Despite the provisions of the previous section, the following exceptions apply regarding reportable information:

a) It is not necessary to communicate the tax register number [*TIN*] or equivalent or the date of birth relating to reportable accounts that are pre-existing accounts or financial accounts opened before conversion into reportable accounts, whenever they do not appear in the records of the reporting financial institution and the institution is not obliged under internal rules. However, reporting financial institutions shall try to acquire, making a reasonable effort, the tax registry number or equivalent and date of birth relating to pre-existing accounts

at the latest by the end of the second calendar year following the year in which the pre-existing accounts were identified as reportable accounts.”

Article 9

Another sub-section is included in Section IV of Appendix I of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters, drafted as follows:

“D. Only in specific circumstances, which may be developed in regulations, at the time of opening the account the financial institution may have a period of 90 days to obtain and confirm the credibility of the self-certification described in section A.”

Article 10

Section V.D.2.a) of Appendix I of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“a. Determining that the account holder is a passive NFE

To determine that the account holder is a passive NFE, the financial institution must obtain a self-certification from the entity account holder establishing its status, unless it can justifiably determine, based on the information it has or public information, that the entity owning the account is an active NFE or a financial institution other than the investment entity described in sub-section A.6.b) of section VIII that is not a financial institution of a participating state.”

Article 11

Another sub-section is included in Section VI.A of Appendix I of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters, drafted as follows:

“3. Only in specific circumstances, which may be developed in regulations, at the time of opening the account the financial institution may have a period of 90 days to obtain and confirm the credibility of the self-certification described in section 1.”

Article 12

Section VI.A.2.a) of Appendix I of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“a) Determining that the account holder is a passive NFE

To determine that the account holder is a passive NFE, the financial institution must obtain a self-certification from the account holder to establish its status, unless it can justifiably determine, based on the information it has or public information, that the account holder is an active NFE or a financial institution other than the investment entity described in sub-section A.6.b) of section VIII that is not a financial institution of a participating state.”

Article 13

Section VIII.B.2.b) of Appendix I of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

“b) “Controlled entity” means any entity that is separate in form from the Andorran State or is a legally-independent entity when:

(i) The entity is wholly owned and controlled by one or more public entities, directly or through other controlled entities;

- (ii) The entity's net earnings are credited to its own account or to other accounts of one or more public entities, with no income to the benefit of any private person; and
- (iii) On dissolution of the entity, the entity's assets vest in one or more public entities."

Article 14

Section VIII.C.1.a) of Appendix I of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

"1. "Financial account" means an account open in a financial institution, and includes the depository account, custodial account and:

a) in the case of an investment entity, any capital or debt interest in the financial institution. Nevertheless, the term "financial account" does not include any capital or debt interest in an entity that is an investment entity solely because it (i) provides investment advice to a customer and acts on behalf of that customer, or (ii) manages portfolios of a customer and acts on behalf of that customer, for the purpose of investing, managing or administering financial assets deposited in the name of the customer with a financial institution other than the entity concerned."

Article 15

Section VIII.D.9.g) of Appendix I of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters is amended and drafted as follows:

"g) The principal activity of the NFE consists of financing and hedging transactions with related entities that are not financial institutions engaged in business other than that of financial institutions and does not provide these services to any entity that is not a related entity."

Article 16

A final provision is included to prepare a consolidated text:

"First final provision. Publication of the consolidated text

The Government is entrusted to publish, within six months from entry into force of this Law, in the Official Gazette of the Principality of Andorra (BOPA), the consolidated text of Law 19/2016, of 30 November, on the automatic exchange of information in tax matters, to include the amendments introduced to date in this Law."

Article 17

A final provision is included on the entry into force of the amendment of this law:

"Second final provision. Entry into force

This Law shall enter into force on the day after publication in the Official Gazette of the Principality of Andorra (BOPA)."