VH/859/00.01.00/2026

Translation into English

CRS and DAC2 annual information returns

Technical instructions

The Tax Administration

Version 1.1
2 November 2026

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VERSION HISTORY

Version	Date	Content and notes
V.1.1	2 November 2026	Use of DocTypeIndic in the structure ReportingFI has been clarified. Checks by Ilmoitin.fi have been clarified and added as follows: #115: The correction return's Timestamp must be later than the timestamp in the original report. #416: All Address structures are checked in the same way. #424: Reference to element ControllingPerson/SelfCert has been removed. It forms a separate check #445. #427: The check only applies to the values of AccountHolder/SelfCert. #436: The check applies to reporting the value AccountHolder/SelfCert. #403: Reference to the checking of the EU module has been removed. #445: New check of the values in the element ControllingPerson/SelfCert. #446: New check of the attribute DormantAccount. #447–449: New check routines of elements marked Not used in the structure BirthInfo. #450: New check of the attribute Organisation/IN IssuedBy. #451–455: New check routines of elements marked Not used in the structure Name.
V 1.0	6 July 2026	The CRS schema replaces the previous TAXFI schema as of 1 January 2027, when the information returns for the 2026 reporting year are submitted using the new schema. Changes were introduced to the way corrections are made: no replacement filings will be submitted, and the only method is the OECD process of making corrections.

1 CRS AND DAC2 ANNUAL INFORMATION RETURNS, TECHNICAL INSTRUCTIONS

The CRS and DAC2 return is for giving the Tax Administration the information referred to in § 17 c of the act on assessment procedure (Laki verotusmenettelystä (1558/1995)) and in § 104 and § 105 of the act on the reporting obligations of financial institutions in the field of taxation (Laki raportoivien finanssilaitosten tiedonantovelvollisuudesta verotuksen alalla (1042/2025)). Separate “FATCA” return forms are in use for complying with the provisions of § 17 a of the act on assessment procedure concerning account holders in the U.S.A. and the FATCA rules. The information you have provided on a FATCA return must not be repeated on the CRS and DAC2 filings discussed in this memorandum.

The technical instructions regarding the annual information return are based on the Common Reporting Standard guidance by the OECD and the AEOI DAC2 – Technical Specifications issued by the European Commission.

Your annual CRS and DAC2 reporting is expected to comply with the Tax Administration’s instructions on how to apply the provisions of the act on the reporting obligations of financial institutions in the field of taxation (1042/2025).

This memorandum has an appendix on vero.fi containing XML schema validations and examples of XML files that fulfil the Tax Administration requirements including “Required/Optional” (P/V). When submitting the information return, you need to apply the current Schema version. Ilmoitin.fi only applies one Schema per information flow. For more information, see the General description for electronic filing of information returns (vero.fi > About us > IT developers > Data format specifications > Electronic filing of information returns, general description).

These instructions apply to annual information returns submitted after 1 January 2027. When fulfilling the information-reporting requirement, the Tax Administration’s instructions must be followed. This memorandum supplements the existing reporting guidance. It gives filers the technical instructions on how the CRS and DAC2 reporting schema released by the Tax Administration should be applied.

The structures, elements, Ilmoitin.fi check processes and submitting procedure described below will be valid as of 3 November 2026 in the test environment on the Ilmoitin.fi website. In the production environment, the structures, elements and Ilmoitin.fi checks will be valid from 1 January 2027.

1.1 How to read this memorandum

The technical guidance is primarily for people who are in charge of the production of CRS and DAC2 returns.

The characters in the lower right-hand corner of each element carry the following meanings:

– 0...∞: the element can be repeated from 0 to n times.

– 1…∞: the element can be repeated from 1 to n times.

Elements inside a solid frame are mandatory elements, which must always be included in the report. A dotted line indicates elements to be included on a voluntary

basis. However, a voluntary element can be mandatory in certain situations, in which case the element must carry information. As a result, the existence and contents of the element will be checked by Ilmoitin.

2 THE ILMOITIN.FI E-SERVICE

CRS and DAC2 annual reports can only be submitted electronically, via Ilmoitin.fi. User interfaces are available as a browser-based version and as a Web Services interface. Ilmoitin.fi conducts checks (validating the content) that are directed toward the structures and the format of your submittal. After the checking, Ilmoitin.fi will send back a message outlining the detected errors/other notes and observations, if any. For descriptions of the check processes, see sections 7 and 8 below.

You can enter into a test environment or the live environment of the Ilmoitin eService. The address of the test environment on the web is https://testi.ilmoitin.fi/. The address of the live (="production") environment is www.ilmoitin.fi. Send e-mail to tamo.tk@vero.fi to ask for the addresses of WebServices interfaces.

To upload records, you must log in first. The only options for login are the Suomi.fi authentication and Suomi.fi authorisations. For more information on Suomi.fi authentication and authorisations, click the links below:

- Suomi.fi authorisations: https://www.suomi.fi/e-authorizations
- For further information on authorisation mandates, visit: https://www.suomi.fi/instructions-and-support/information-on-eauthorizations
- How to grant a Suomi.fi authorisation for tax matters: https://www.vero.fi/en/About-us/contact-us/efil/authorisations/

Check the required method of sign-in and the required role here.

At present, a CRS/DAC2 annual return doesn't require additional Suomi.fi roles or rights. Suomi.fi e-identification is sufficient for submitting the returns.

2.1 The naming convention for files

You need to name the message you send via Ilmoitin.fi according to its MessageRefid: (for the MessageRefid CRSDAC2-1234567-8-2026-001, the file name must be CRSDAC2-1234567-8-2026-001.xml). Ilmoitin will check the filename's adherence to the file naming convention, additionally reviewing that the MessageRefId included in the filename is the same as the MessageRefId in the message itself. Ilmoitin will add a data item indicating the channel you are using and a timestamp to show when the file arrived. The following is an example of a full file name: V_20270131_101010_CRSDAC2-1234567-8-2026-001.xml.

2.2 Technical requirements for the files to be submitted

Maximum file size is 100MB. If you create a file larger than 100MB in size, you must divide it into several smaller files that stay below the 100MB-limit. If you deliver such a file, consisting of several parts, each one of the parts must have a unique MessageRefId. It is recommended that consecutive numbering be used for the MessageRefId and DocRefId.

Encoding is UTF-8. To safeguard interoperability, you must use the ISO8859-1 character set where characters are encoded as per UTF-8. This also means that characters of the Cyrillic alphabet are not allowed. No Byte Order Mark (BOM) is allowed.

Special characters (especially the & and <) in your data will have to be converted, to present them as shown in the table below.

Table 1. Format of special characters in the data

Character	Description	Required format
&	the ampersand	must be presented as &
<	less than	must be presented as <
>	greater than	must be presented as >
’	the apostrophe	must be presented as '
”	quotation mark	must be presented as "
--	the double dash	Does not exist; cannot appear in an XML file
/*	the slash, the asterisk	Does not exist; cannot appear in an XML file
&#	the ampersand the hash	Does not exist; cannot appear in an XML file

3 FILING A RETURN

In accordance with the official decision of the Tax Administration, the deadline for reporting the CRS and DAC2 information for the previous calendar year is the end of January every year. One return cannot include information for more than one Financial Institution.

All the required CRS and DAC2 details can be filed on one single return.

4 FILING A “NIL” RETURN

If your Reporting Financial Institution has no reportable CRS and DAC2 information (as set out by § 17 c of the act on assessment procedure), it is enough if you just file a nil return for that year.

The nil return is filed by submitting the annual return data and the Reporting financial institution’s identifying information and contact information in the MessageSpec structure, and the value CRS703 for the MessageTypeIndic element.

The Reporting financial institution’s identifying information is also submitted in the ReportingFI structure.

When you are filing a nil return, Ilmoitin.fi will run a check to make sure no AccountReport structures are included.

5 MAKING CORRECTIONS

A CRS and DAC2 annual information return can be corrected by submitting a correction message CRS702 in the MessageTypeIndic element. When you make corrections, always make sure to use the schema valid at the time of the correction. You need to file both the original annual information return and the corrections to it through Ilmoitin.fi.

You can make corrections in accordance with a procedure where specific structures are corrected one-by-one. Each one of the ‘independent’ structures (ReportingFI, AccountReport) has its DocRefId element and DocTypeIndic element, and additionally for corrections, its own CorrDocRefId. Your correction or deletion will always have to refer to the earlier DocRefId that was the most recent.

Each correction message must have a unique MessageRefId. In a correction message, the MessageTypeIndic is CRS702. No CorrMessageRefId is used in the MessageSpec and DocSpec structures.

The unique DocRefId of the information to be corrected, referring to the most recent information, is indicated in the CorrDocRefId element. The correction/deletion must have a new unique DocRefId. To identify and to correct a message and a single data record, the MessageRefId and DocRefId must be unique. This means that the same identification information cannot be used in other messages or their parts.

Rules on DocTypeIndic values when submitting corrections:

- OECD0: Re-sent data
  - This is only used in the ReportingFI element when, after the first report, new reports are filed or when individual structural parts using CRS702 as the value for MessageTypeIndic are corrected or deleted.
  - This is used when correcting or deleting the structure AccountReport, and the ReportingFI information has already been submitted before, and it is not changed.
    In this case, the DocRefId is the same as in the previously submitted report, and the information reported earlier is resubmitted. No CorrDocRefId is provided.
- OECD1: New data
  - To be used whenever new data is being reported, i.e. data that have previously not been reported or that had previously been deleted.
- OECD2: Corrected data
  - To be used whenever previously submitted data are being corrected.
- OECD3: Deletion of data
  - To be used whenever previously submitted data are being deleted.

You can either include new information (DocTypeIndic=OECD1) or corrections and deletions (OECD2 and OECD3) in a message. DocTypeIndic values ‘OECD2’ and ‘OECD3’ are only allowed when making corrections (MessageTypeIndic=CRS702). You cannot enter in new information with the DocTypeIndic value OECD1 with a CRS702 correction message.

When correcting or deleting information under a single structure, the entire structure must be submitted again, also regarding the elements located under the same structure whose information is not corrected. The new corrected or deleted structure replaces the entire structure to be corrected, including all its elements. This way, if you only want to remove individual AccountReport structures, enter the value OECD0 in the DocTypeIndic element of the ReportingFI structure (and do not include a CorrDocRefID for this structure), and enter in OECD3 for the DocTypeIndic element of the AccountReport structures that are to be removed.

The DocTypeIndic of the ReportingFI structure cannot be OECD2, unless there had been an error in ReportingFI and this error is being remedied. The only situation where you can remove (OECD3) the ReportingFI structure is that you want to remove the entire previously submitted return.

If more than one report is filed for the same reporting period, the ReportingFI structure of the first report has the DocTypeIndic value OECD1.
In later new reports or correction reports the ReportingFI structure has DocTypeIndic value OECD0.

If you need to replace a ResCountryCode entry of account holders or controlling persons (for example, your previous filing contained SE as someone’s ResCountryCode but it should be DE), you need to submit a deletion first (OECD3) in

order to remove the previous filing's entry. After the original is deleted, you can submit a new return that contains the country code as it should be (OECD1).

If you need to add a ResCountryCode entry concerning an account holder or controlling person because it is missing (for example, your previous filing contained SE as someone's ResCountryCode but DE should also be included), you need to submit a deletion first (OECD3) in order to remove the previous filing's entry. After the original is deleted, you can submit a new return that contains all the country codes as they should be (OECD1).

If you send a correction message to completely remove a previously sent annual information return, all the components must be removed with the DocTypeIndic value "OECD3" so that all the data are removed from the receiving countries.

The Reporting Financial Institutions are under a duty to remedy errors – as needed – in their reporting for the five preceding reporting years.

6 STRUCTURE OF THE XML SCHEMA

This section describes the elements of Schema and presents them one by one, also discussing the check runs by Ilmoitin.fi that are external to the xml Schema.

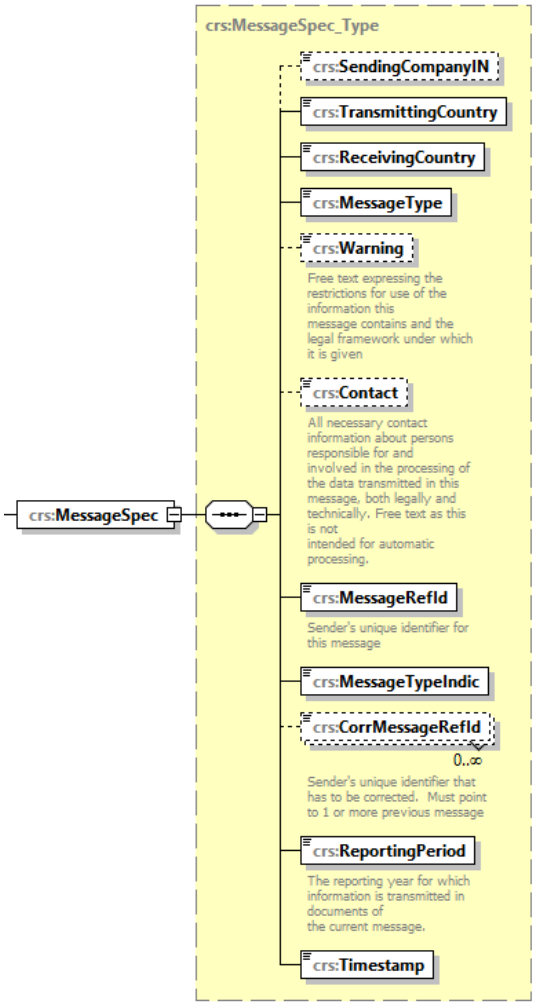
The namespace used in the schema is "crs". This is not for presenting the namespace globally; instead, it is intended to be used together with element names.

The CRS and DAC2 return consists of the following main structures, listed in the following order:

- MessageSpec, containing the unique identity information both for the annual information return and the reporting financial institution including contact information.
- ReportingFI, where more details are given on the reporting financial institution (= the filer).
- ReportingGroup, which contains the AccountReport structure. There may be 0–n AccountReport structures, and each AccountReport contains the reportable account and account holder information.

6.1 MessageSpec

MessageSpec contains information identifying the annual return and the filer, including filer's name and contact information in matters having to do with CRS and DAC2.



Element	Type	P/V
SendingCompanyIN	stf:StringMin1Max200_Type	P

- The filer's Finnish Business ID
    - Note: The filer i.e. the 'reporting financial institution' term refers to the entity relevant for the annual information return (ReportingFI)
- The format of the Business ID is automatically checked by Ilmoitin.
- The Business ID found in MessageRefID must be the same.
- If the filer has no Finnish Business ID, the Tax Administration must be contacted.

Element	Type	P/V
TransmittingCountry	iso:CountryCode_Type	P

- The 2-letter code denoting the country (Country Code) (ISO-3166 Alpha 2 standard)
- Ilmoitin will perform a check to ensure that annual returns always indicate "FI" (Finland)

Element	Type	P/V
ReceivingCountry	iso:CountryCode_Type	P

- The 2-letter code denoting the country (Country Code) (ISO-3166 Alpha 2 standard)
- Ilmoitin will perform a check to ensure that annual returns always indicate "FI" (Finland)

Element	Type	P/V
MessageType	crs:MessageType_EnumType	P

- Indicates the type of the return being filed.
- The value is always "CRS".

Element	Type	P/V
Warning		

- – Not used.

Element	Type	P/V
Contact	stf:StringMin1Max4000_Type	P

- The last name and first name of the person to contact, if further information about the filed return is needed, plus their phone number and e-mail and/or their team's shared e-mail address.
  - The telephone number must be entered with the area code in international format.
  - Separate the name, phone number and e-mail address with commas (,).
  - If several contact people or details are entered, they must be separated by a semicolon (;). Example: Robert Holden, +358912345678, robert.holden@domain.com; teamrobert.holden@domain.com
- Ilmoitin will run a check to ensure this element is entered and it contains information.
- Ilmoitin will also check that the phone number is in the international format.

Element	Type	P/V
MessageRefId	stf:StringMin1Max170_Type	P

- The unique Identifying Number created by the filer.
- It is the filer's responsibility to make sure that no returns are filed under the same MessageRefId as a previously filed annual information return.
- The following components make up the MessageRefId: Return type (CRSDAC2), the Finnish Business ID of the filer, the reporting year, and a sequential number. Example:
  - Originally filed return: CRSDAC2-6606611-7-2026-1
  - Correction message: CRSDAC2-6606611-7-2026-2
- Ilmoitin.fi runs a check on the formats of the Business ID – year – sequential running digit.
- The Business ID found in SendingCompanyIN must be the same.
- Ilmoitin displays an error message if the identifier is the same as in any CRS/DAC2 or FATCA information return previously filed by the filer.

Element	Type	P/V
MessageTypeIndic	crs:CrsMessageTypeIndic_EnumType	P

- The element indicates the type of the message being sent:
  - CRS701: The message contains new information.
  - CRS702: The message contains corrections/deletions for previously sent information.
  - CRS703: The message advises there is no data to report. Use only when reporting the information that there are no accounts subject to reporting (no CRS and DAC2 data). When you are filing a "nil return", Ilmoitin will check to make sure no AccountReport structures are included.

Element	Type	P/V
CorrMessageRefId		

- – Not used.

Element	Type	P/V
ReportingPeriod	xs:date	P

- The calendar year of reporting.
- Use the YYYY-12-31 format for the year's end date, in other words, enter 2026-12-31 for December 31, 2026.

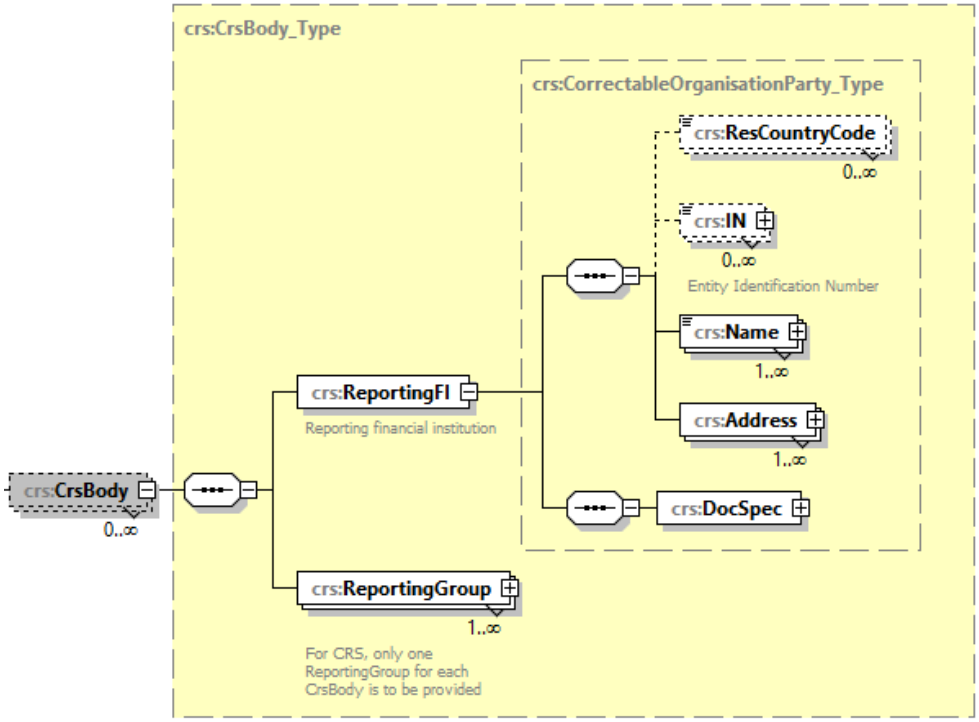
- You the filer must ensure that the return is submitted for the right year using the right schema.

Element	Type	P/V
Timestamp	xs:dateTime	P

- The filer's timestamp to indicate the date and hour of the filed return, for example: 2027-01-17T09:30:45 or 2027-01-17T09:30:45.123
- Ilmoitin will make sure that the year of the timestamp is the current year.
- Note: The timestamp on a correction must be later than the timestamp of the previously submitted message.

6.2 ReportingFI

This element contains the details of the reporting financial institution concerned. A return can only include a single CrsBody structure.



Element	Type	P/V
ResCountryCode	iso:CountryCode_Type	P

- The filer's country of location. For financial institutions in Finland, the value is "FI", for Finland.
- The 2-letter code denoting the country of residence (Country Code) (ISO-3166 Alpha 2)

Element	Attribute	Type	P/V
IN		crs:OrganisationIN_Type	P
	issuedBy	iso:CountryCode_Type	P
	INType	stf:StringMin1Max200_Type	P

- The IN of the filer.
  - This is a mandatory element also for nil-return filings.

- The selection is the GIIN if the filer has one. If there is no GIIN, give the Finnish Business ID. If the filer has no GIIN nor a Business ID, you must contact the Tax Administration.
- The Business ID found in SendingCompanyIN must be the same.

– The issuedBy attribute:
- Country of issue of the IN, either “US” or “FI”
- The country code, 2 letters

– The INType attribute:
- The type of the IN, indicating IN type. Permissible values:
  - US GIIN
  - TIN (when giving a Finnish Business ID)

Element	Attribute	Type	P/V
Name		crs:NameOrganisation_Type	P
	nameType	stf:OECDNameType_EnumType	V

- The reporting financial institution’s name, registered officially
- The nameType attribute:
  - OECD201 - SMFAliasOrOther
  - OECD202 - indiv (individual)
  - OECD203 - alias (alias)
  - OECD204 - nick (nickname)
  - OECD205 - aka (also known as)
  - OECD206 - dba (doing business as)
  - OECD207 - legal (legal name)
  - OECD208 - atbirth (name at birth)
- OECD207 – legal is used in Finland.
- Ilmoitin will check that OECD207 is given if the attribute is used.

Element	Type	P/V
Address	cfc:Address_Type	P

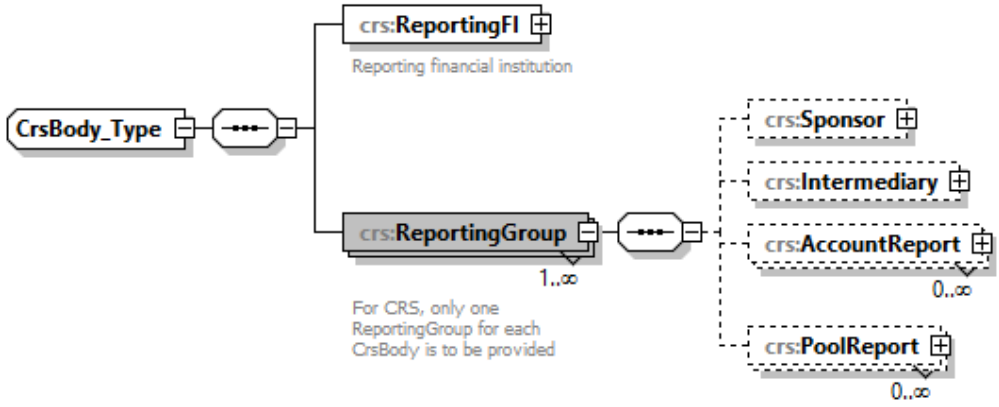
- For Address structures, go to 6.4.2 Address structures

Element	Type	P/V
DocSpec	stf:DocSpec_Type	P

- For contents of the DocSpec structure, go to 6.4.3. DocSpec structures

6.3 ReportingGroup

The financial account data, subject to reporting, of the financial institution concerned.



6.3.1 Sponsor

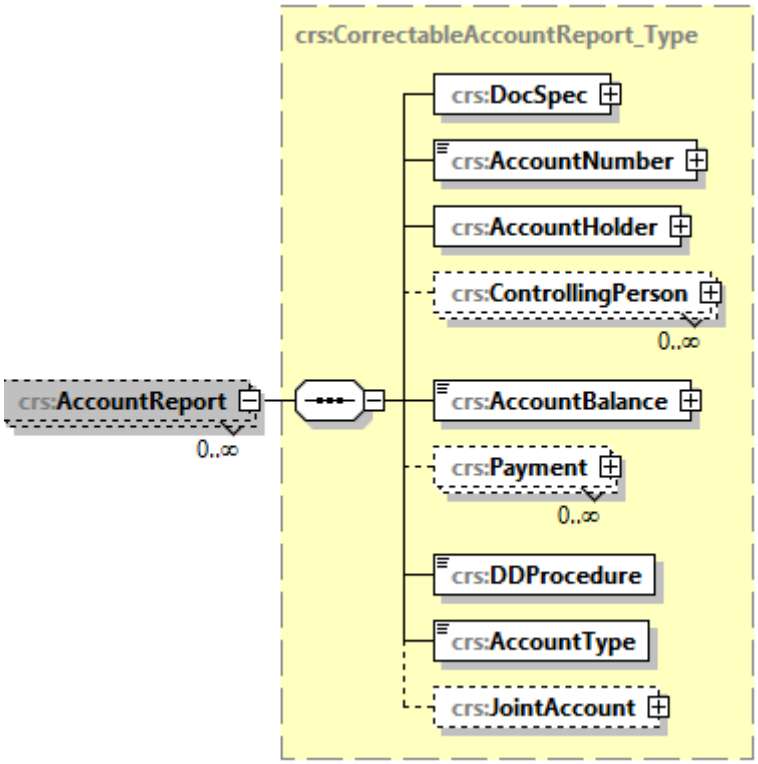
Not used. Ilmoitin will check that the structure hasn't been used.

6.3.2 Intermediary

Not used. Ilmoitin will check that the structure hasn't been used.

6.3.3 AccountReport

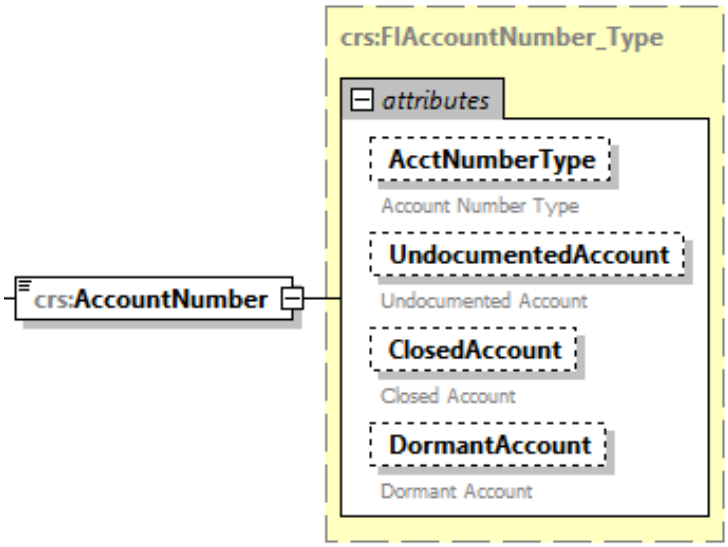
This structure is for giving details on the account holder, the financial accounts and balance amounts.



Element	Type	P/V
DocSpec	stf:DocSpec_Type	P

- For contents of the DocSpec structure, go to 6.4.3. DocSpec structures

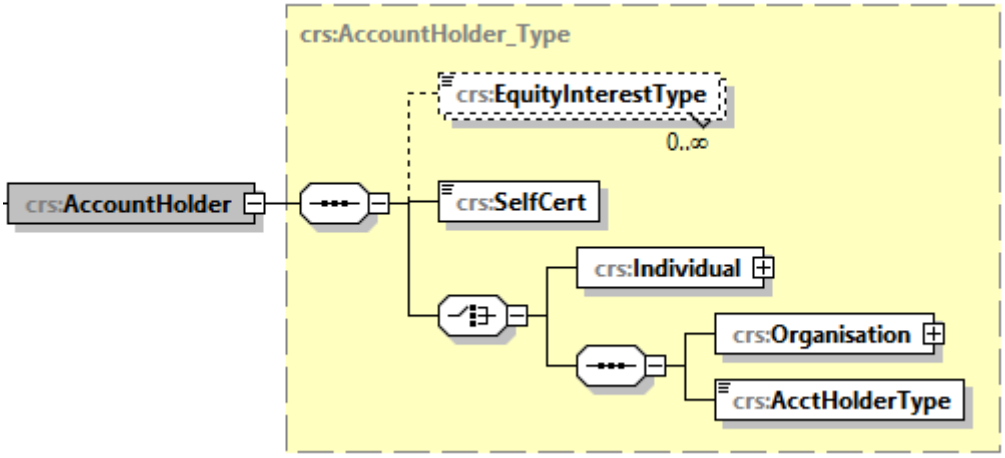
6.3.3.1 AccountNumber



Element	Attribute	Type	P/V
AccountNumber		crs:FIAccountNumber_Type	P
	AcctNumberType	cfc:AcctNumberType_EnumType	V
	UndocumentedAccount	xsd:boolean	V
	ClosedAccount	xsd:boolean	V
	DormantAccount	xsd:boolean	V

- The account holder's bank account number
- Ilmoitin runs a check for formal correctness when the type of the bank account number is IBAN (OECD601) or ISIN (OECD603).
- If no conventional account number is available, you must give the Customer Code that the filer uses for business purposes in order to itemise the account holder's assets.
    - This may be an insurance policy number, a code number for the contract, an accounts payable number, the account's name in words, etc.
- The following specific attributes are used:
    - The type of the account number (AccountNumberType):
        - OECD601 IBAN International Bank Account Number
        - OECD602 OBAN Other Bank Account Number
        - OECD603 ISIN International Securities Information Number
        - OECD604 OSIN Other Securities Information Number
        - OECD605 Other account number type e.g. an identifier of an insurance contract
        - OECD606 Electronic money product
    - An undocumented account (UndocumentedAccount)
        - You need to indicate whether the reportable account is undocumented (true) or not (false).
        - This information is mandatory, in the event that the account is undocumented.
    - A closed account (ClosedAccount)
        - You need to indicate whether the reportable account is closed or transferred away (true) or not (false) during the calendar year.
        - When the account is a closed account, Ilmoitin runs a check to make sure its balance is 0.00 (zero).
        - This information is mandatory, in the event that the account is closed.
    - A dormant account (DormantAccount)
        - Not in use in Finland

6.3.3.2 AccountHolder structures



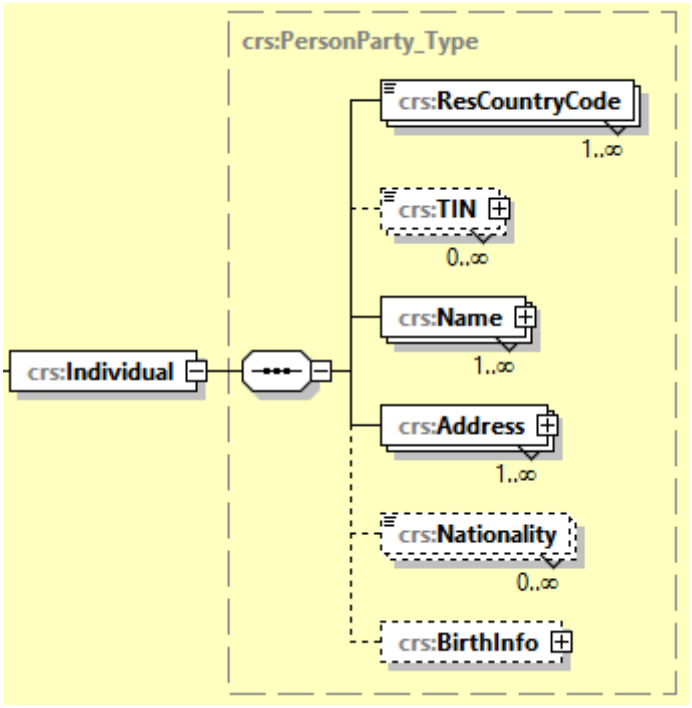
Element	Type	P/V
EquityInterestType	crs:EquityInterestType_EnumType	V/P

- This element is for indicating the reportable person's role as a shareholder in an entity that owns assets and property, taking account of the legal arrangement type (like a trust, etc.).
- For financial accounts opened prior to 1 January 2027 and for reporting periods ending in the second calendar year after that date: the Reporting Financial Institution should give details on these financial accounts only if the data are available in electronically searchable form.
- If EquityInterestType is given, Ilmoitin will check that the value for the type of the account (AccountType) is CRS1104.
- Values:
    - CRS401 CP of legal arrangement - trust - settlor
    - CRS402 CP of legal arrangement - trust – trustee
    - CRS403 CP of legal arrangement - trust – protector
    - CRS404 CP of legal arrangement - trust – beneficiary
    - CRS405 CP of legal arrangement - trust – other
    - CRS406 CP of legal arrangement - other - settlor-equivalent
    - CRS407 CP of legal arrangement - other - trustee-equivalent
    - CRS408 CP of legal arrangement - other - protector-equivalent
    - CRS409 CP of legal arrangement - other - beneficiary-equivalent
    - CRS410 CP of legal arrangement - other - other-equivalent

Element	Type	P/V
SelfCert	crs:CrsSelfCert_EnumType	P

- Use this to indicate whether the reporting financial institution has received a reliable and valid self-certification on which the reporting is based.
- Values:
    - CRS901 = A valid self-certification on which the reporting is based has been received regarding the account.
    - CRS902 = No valid self-certification has been received regarding the account.
    - CRS900 = Not reported. To be used only for making corrections to annual returns for 2025 or earlier.

6.3.3.3 AccountHolder structures/Individual



Element	Type	P/V
ResCountryCode	iso:CountryCode_Type	P

- Required information
    - The 2-letter code denoting the country of residence (Country Code) (ISO-3166 Alpha 2 standard)
- The reportable natural person's country of fiscal residence (who may be the Account Holder or the Controlling Person). If the country of residence for tax purposes of the pre-existing account's holder is not known to the filer, please fill in the country for which an indicium is identified
- Indicate all the countries if the natural person has multiple countries of tax residence.
- If, within the meaning of the CRS or the Directive, the financial account is undocumented and the country of residence of the natural person is therefore not known to the filer, or if the account holder is (a tax nomad) identified as a person with no country of residence, enter in "FI" for the residence country code.
- If the account holder's Country issuing the TIN is not on the list of country codes, please contact the Tax Administration to agree upon how you should provide the data on this account holder.

Element	Attribute	Type	P/V
TIN		cfc:TIN_Type	P
	issuedBy	iso:CountryCode_Type	V

TIN:

- This identifies the Tax Identification Number (TIN) of the account holder or controlling person, issued by the country of tax residence
    - The TIN is required for each new account.
    - For pre-existing financial accounts, the TIN is required if the filer has the TIN of the account holder/controlling person.
- In the case of multiple countries of residence, the TIN of each country of residence must be included.
- If the TIN of the country of residence is not known to the financial institution, a Finnish personal ID must be reported instead.
- If the party has no TIN and no Finnish identifier, an identifier of another type, issued by the foreign country is used (TIN).
- If the financial institution has no knowledge of a tax identifier, then nine zeroes (000000000) must be entered instead.
- Maximum length 100 characters.
- Ilmoitin will check that the TIN is in the valid format if the TIN is issued by an EU Member State.
- Ilmoitin will check that the element is included. The return cannot be submitted if no TIN is included.

IssuedBy:

- Country (countries) of issue of the TIN
- This is a mandatory item if a TIN is included
    - If the TIN element is padded with 9 zeroes, you must leave this attribute blank
- The 2-letter code denoting the country (Country Code) (ISO-3166 Alpha 2)
- If the account holder's Country issuing the TIN is not on the list of country codes, please contact the Tax Administration to agree upon how you should provide the data on this account holder.

Element	Type	P/V
Name	cfc:NameOrganisation_Type	P

- For more information on Name structures, go to 6.4.1 Name structures

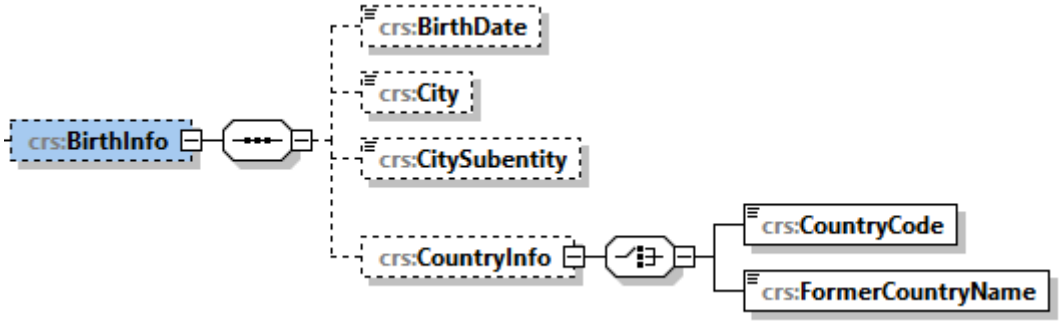
Element	Type	P/V
Address	cfc:Address_Type	P

- For Address structures, go to 6.4.2 Address structures

Element	Type	P/V
Nationality		

- – Not used.

6.3.3.3.1 BirthInfo



The BirthInfo structure and its content details must always be included.

Element	Type	P/V
BirthDate	xsd:date	P

- Account holder's / Controlling person's date of birth
- This element is mandatory if the date is known to the filer The filer should in reality have knowledge of the date of birth always, when a received self-provided certificate (the SelfCert element's value is CRS901) had been given regarding the financial account.
- Enter the date in the YYYY-MM-DD format, as in 1975-01-21

Element	Type	P/V
City	stf:StringMin1Max200_Type	V

- Account holder's place of birth
- This element is mandatory if the place is known to the filer

Element	Type	P/V
CitySubentity		

- – Not used.

Element	Type	P/V
CountryInfo		

- – Not used.

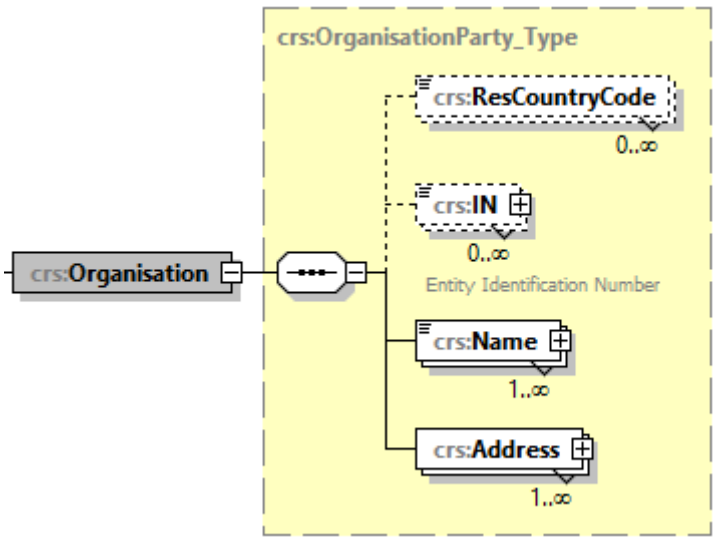
Element	Type	P/V
CountryCode		

- – Not used.

Element	Type	P/V
FormerCountryName		

- – Not used.

6.3.3.4 AccountHolder structures/Structures



Element	Type	P/V
ResCountryCode	iso:CountryCode_Type	P

- The entity's country of tax residence
- The 2-letter code denoting the country of residence (Country Code) (ISO-3166 Alpha 2)
- Required information
- If the filer is in doubt, and the information is controversial on the entity's country of residence, you must list all the countries involved
    - Example: an entity is registered as a limited company in country 'X'. However, its addresses and contacts are always in country 'Y', and no reliable information on the country of tax residence has been received
- If the account holder's Country issuing the TIN is not on the list of country codes, please contact the Tax Administration to agree on how you should provide the data on this account holder.

Element	Attribute	Type	P/V
IN		crs:OrganisationIN_Type	P
	issuedBy	iso:CountryCode_Type	V
	INType	stf:StringMin1Max200_Type	V

IN:

- Account holder's tax identification number(s) (IN) in the country (countries) of residence
    - This element is always mandatory for new accounts
    - For pre-existing financial accounts, this element is mandatory if the filer is aware of the IN of the account holder
- If the account holder is resident in more than one countries, you must list all the tax identification numbers for all the countries involved
- If the filer does not have any IN available for the account holder or controlling person, enter nine zeroes "000000000"
- Ilmoitin will check that the element is included. The return cannot be submitted if no IN is included.

issuedBy:

- Country (or countries) issuing the identification number (the IN)
- This is a mandatory data element if an IN is included
- If the IN element is padded with 9 zeroes, you must leave this attribute blank
- The 2-letter code denoting the country (Country Code) (ISO-3166 Alpha 2)

- If the account holder's Country issuing the TIN is not on the list of country codes, please contact the Tax Administration to agree upon how you should provide the data on this account holder.

INType:

- The INType attribute indicates the type of the identification number. Commonly used types include:
  - TIN
  - US GIIN
  - EIN
  - LEI
- This is a mandatory data element if the type of the IN is known to the filer.
-

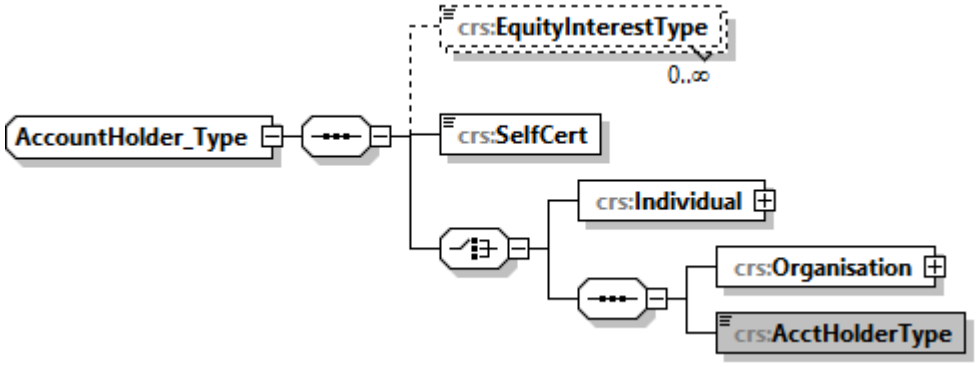
Element	Attribute	Type	P/V
Name		crs:NameOrganisation_Type	P
	nameType	stf:OECDNameType_EnumType	V

- Legal registered name of the account holder
- The nameType attribute:
  - OECD201 - SMFAliasOrOther
  - OECD202 - indiv (individual)
  - OECD203 - alias (alias)
  - OECD204 - nick (nickname)
  - OECD205 - aka (also known as)
  - OECD206 - dba (doing business as)
  - OECD207 - legal (legal name)
  - OECD208 - atbirth (name at birth)
- OECD207 – legal is used in Finland.
- Ilmoitin will check that OECD207 is given if the attribute is used.

Element	Type	P/V
Address	cfc:Address_Type	P

- For Address structures, go to 6.4.2 Address structures

6.3.3.5 AccountHolder structures/AcctHolderType

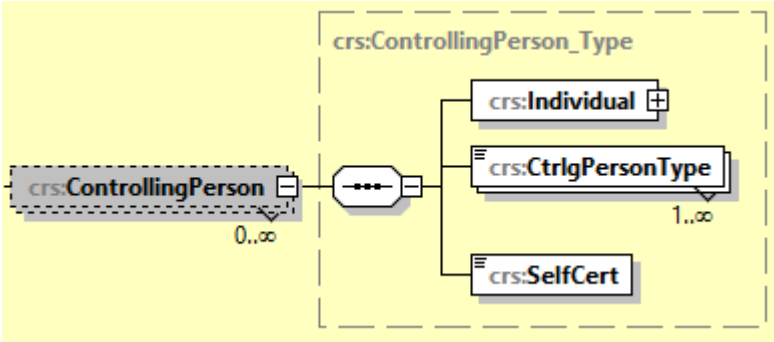


Element	Type	P/V
AcctHolderType	crs:CrsAcctHolderType_EnumType	P

- The account holder's type
  - CRS101 Passive Non-Financial Entity with one or more controlling person that is a Reportable Person (regardless of whether the entity itself is a Reportable Person)
  - CRS102 Reportable Person
  - CRS103 Passive Non-Financial Entity that is a Reportable Person

- This is a mandatory data element if the account holder is not an individual (the account is an entity account)
- If the account holder has a controlling person that is a Reportable Person, you must invariably use CRS101
    - Ilmoitin runs a check to make sure that the account holder has at least one controlling person (ControllingPerson structure)
- If the account holder is an active Non-Financial Entity, you must use CRS102
    - Ilmoitin runs a check to make sure the account holder has not reported a controlling person (ControllingPerson structure)
- Always use CRS103 if the account holder is a passive Non-Financial Entity residing in a reportable country (not Finland) regardless of whether they have Reportable Controlling Persons or not.
    - If a passive Non-Financial Entity residing in a reportable country has one or more people who are Reportable Controlling Persons, you also have to submit CRS101, the type of account holder, in addition to CRS103.
    - This means that in this case, you must report the account both as CRS101 and also as CRS103.
    - If the account holder is a Finnish-resident passive Non-Financial Entity and it has Reportable Controlling Persons, you must use CRS101 only.

6.3.3.6 ControllingPerson



- The same elements as those for the AccountHolder/Individual. To see the structure, go to 6.3.3.3 AccountHolder structures/Individual
    - This data element is mandatory only if it is known to the financial institution that there are Controlling Persons who are Reportable as regards the entity account (in other words, controlling persons with another country than Finland as the country of residence, as evidenced either by self-certification or by indicia).
    - Information must be included in the ControllingPerson structure only when an account holder is being reported, having an AcctHolderType = CRS101 i.e. "the account holder is a passive Non-Financial Entity and it has one, or more than one, Reportable Controlling Persons".For every “CRS101 account” being reported, you must include all the individuals whom you have identified as Reportable Controlling Persons
        - give complete details on gross assets and all transactions for each.
    - If the account holder is a passive Non-Financial Entity that has no Controlling Persons with country of residence other than Finland, do not use code CRS101 to report this account holder, and consequently, do not report any controlling persons.
    - If the passive Non-Financial Entity that you reported under code CRS101 also is a Reportable Person (in other words, the Entity’s country of residence is other than Finland), you must additionally use code CRS103 to report this account holder specifically. This way, you must in these circumstances report this account both under CRS101 and under CRS103.
    - The information on controlling persons must contain the CtrlgPersonType element
        - You must use the classification in the next element in order to give details on how the Controlling Person has control over the entity or unit

Element	Type	P/V
CtrlgPersonType	crs:controllingPersonType_EnumType	V

- This data element allows the identification of the type of the Controlling Person. This information must be provided if it is available to the filer.
    - However, a transitional rule is in effect for the period 1 January 2026–31 December 2027:
        - If the information is not available in the financial institution's searchable databases, then the element can be left out.
- This indicates the Controlling Person's status as follows:
    - CRS801 = CP of legal person – ownership
    - CRS802 = CP of legal person – other means
    - CRS803 = CP of legal person – senior managing official
- Fill in the following values as appropriate, when you provide data on the controlling persons of a reportable trust or other legal arrangement.
    - CRS804 = CP of legal arrangement – trust – settlor
    - CRS805 = CP of legal arrangement – trust – trustee
    - CRS806 = CP of legal arrangement – trust – protector
    - CRS807 = CP of legal arrangement – trust – beneficiary
    - CRS808 = CP of legal arrangement – trust – other
    - CRS809 = CP of legal arrangement – other – settlor-equivalent
    - CRS810 = CP of legal arrangement – other – trustee-equivalent
    - CRS811 = CP of legal arrangement – other – protector-equivalent
    - CRS812 = CP of legal arrangement – other – beneficiary-equivalent
    - CRS813 = CP of legal arrangement – other – other-equivalent
    - CRS800 = Not reported. To be used only for making corrections to annual returns for 2025 or earlier.

Element	Type	P/V
SelfCert	crs:CrsSelfCertforCtrlgPersonType_EnumType	P

- Use this to indicate whether the reporting financial institution has received a reliable and valid self-certification on which the reporting is based.

- Values:
    - CRS1001 = Reporting is based on a valid self-certification.
    - CRS1002 = The account does not have a valid self-certification.
    - CRS1000 = Not reported. To be used only for making corrections to annual returns for 2025 or earlier.

6.3.3.7 AccountBalance

Element	Attribute	Type	P/V
AccountBalance		cfc:MonAmnt_Type	P
	currCode	iso:currCode_Type	P

- Account balance
  - For a financial account that is closed, Ilmoitin runs a check to make sure its balance is 0.00 (zero)
- Please fill in the calendar-year-ending balance.
- Please fill in the financial account's agreed currency and the amount in that currency.
- If account balance is 0 or negative, enter 0.00
- Ilmoitin.fi prevents negative values
- The amount is given in two decimals. The separator character must be the "dot": for one thousand euros, write 1000.00
- The currCode attribute indicates the name of the foreign currency of account balance

6.3.3.8 Payment

Examples on different categories of income:

- **Depository accounts**:
  The total gross amount deposited in, or interest paid in or credited, to the account during the calendar year.
- **Custodial accounts**:
  The total gross amount deposited in, or interest paid in or credited, to the account during the calendar year.
- The amount paid for the sale or other transfer of an asset during the calendar year, where the financial institution acted as a custodian, broker, representative, or otherwise as an agent of the account holder; and
  The total gross amount deposited in, or otherwise paid in or credited, of all other income types, into the account during the calendar year.
- **Payments with respect to an Equity Interest or a Debt Interest**:
  The total gross paid-in amount or credited amount into the account during the calendar year, including fees for redemption, if any.
- **Cash value insurance contracts, and annuity contracts**:
  The total gross paid-in amount or credited amount into the account during the calendar year (or other appropriate reporting period), including redemption fees.

Element	Type	P/V
Type	crs:CrsPaymentType_EnumType	V (P)

- Category of the reportable income
  - CRS501 = dividends
  - CRS502 = interest
  - CRS503 = selling price or redemption price of an asset
  - CRS504 = other income
- *If you are reporting payments with respect to an Equity Interest or a Debt Interest, a Cash Value Insurance Contract or an Annuity Contract, you need to itemize all income categories involved (CRS501-CRS503)*
- If the filer is not aware of the category or categories, you can report a lump sum (CRS504)

Element	Attribute	Type	P/V
PaymentAmnt		cfc:MonAmnt_Type	P
	currCode	iso:currCode_Type	P

- Amount of money, transferred into the account

- The amount is given in two decimals. The separator character must be the “dot”: for one thousand euros, write 1000.00
- The currCode attribute is for the name of the foreign currency used when receiving money into the account

6.3.3.9 DDProcedure

Element	Type	P/V
DDProcedure	crs:OpeningDate_EnumType	P

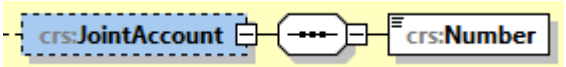
- Indicate whether the Reportable Account is a Pre-existing or a New Account.
- Values:
  - CRS1201 = New Account
  - CRS1202 = Pre-existing account
  - CRS1200 Not reported. To be used only for making corrections to annual returns for 2025 or earlier.

6.3.3.10 AccountType

Element	Type	P/V
AccountType	crs:CrsAccountType_EnumType	P

- This element indicates the type of the reportable account
  - A mandatory element if the Financial Institution’s data system contains the information
- Values:
  - CRS1101 Depository Account
  - CRS1102 Custodial Account
  - CRS1103 Cash value insurance or annuity contract
  - CRS1104 Debt or Equity in Investment Entity
  - CRS1100 = Not reported. To be used only for making corrections to annual returns for 2025 or earlier.
- Ilmoitin will run check processes as follows:
  - The value for AccountType must be CRS1101 if the type of the account number (AcctNumberType) is OECD601 (IBAN) or OECD606 (Electronic money product)
  - The AccountType may only be CRS1103 if the AcctNumberType is OECD605 (Other Account Number Type).
  - The value for AccountType must be CRS1104 if EquityInterestType is reported.
  - When the AccountType is CRS1101 (Deposit Account), the Payment/Type must be CRS502 (Interest).
  - When the AccountType is CRS1104 (Debt or Equity Interest in Investment Entity), the Payment/Type must be CRS503 (Selling price or redemption price of an asset) or CRS504 (Other).
  - When the AccountType is CRS1103 (Deposit Account), the Payment/Type must be CRS503 (Selling price or redemption price of an asset) or CRS504 (Other).

6.3.3.11 JointAccount



Element	Type	P/V
JointAccount		V
Number	xsd:integer	V

- Include this element only for a joint financial account
- The Number element indicates how many account holders are sharing the joint account

6.3.4 PoolReport

Not used. Ilmoitin will check that the structure hasn't been used.

6.4 Shared structures

This section discusses the structures that are shared by the different parts of the Schema. Reference is made to them wherever shared structures are used.

6.4.1 Name structures

Element	Attribute	Type	P/V
Name	nameType	stf:OECDNameType_EnumType	V

- The type of a natural person's name
- The nameType attribute:
  - OECD201 - SMFAliasOrOther
  - OECD202 - indiv (individual)
  - OECD203 - alias (alias)
  - OECD204 - nick (nickname)
  - OECD205 - aka (also known as)
  - OECD206 - dba (doing business as)
  - OECD207 - legal (legal name)
  - OECD208 - atbirth (name at birth)
- OECD207 – legal is used in Finland.
- Ilmoitin.fi will check that OECD207 is given if the attribute is used.

Element	Type	P/V
PrecedingTitle		

- – Not used.

Element	Type	P/V
Title		

- – Not used.

Element	Type	P/V
FirstName	stf:StringMin1Max200_Type	P

- The Account holder's/Controlling person's first name.
- If there is no value available, fill in "NFN" (No First Name).

Element	Type	P/V
MiddleName	stf:StringMin1Max200_Type	V

- The Account holder's/Controlling person's middle name or names.

Element	Type	P/V
NamePrefix	stf:StringMin1Max200_Type	V

- The Account holder's/Controlling person's last name may have a "prefix" such as van, von, de, von de, etc.

- Alternatively, include the prefix in the LastName element.

Element	Type	P/V
LastName	stf:StringMin1Max200_Type	P

- Account holder's / Controlling person's last name
- All the family names (= last names) of a natural person are to be written into this field
- In situations where the filer does not know the account holder's first name, or does not know which one of the account holder's names is/are first name(s), please write all the names into the LastName element and "NFN" (No First Name) into the FirstName element

Element	Type	P/V
GenerationIdentifier		

- – Not used.

Element	Type	P/V
Suffix		

- – Not used.

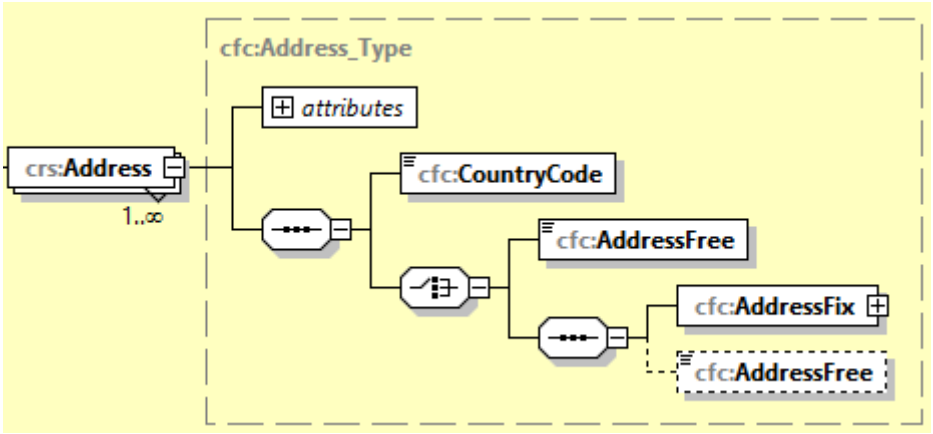
Element	Type	P/V
GeneralSuffix		

- – Not used.

6.4.2 Address structures

Because the address is a mandatory element, either the AddressFix structure or the AddressFree structure must contain it. You must utilize the AddressFix fields when creating your filing if the input information is available to you.

If an order of non-disclosure for personal safety reasons is on record with the Finnish population information system – the order may be in force in Finland or in other countries – no address of the individual Account Holder or a Controlling Person of a Passive Non-Financial Entity must be included in the usual way. Instead, you need to enter some other address, which is considered safe for the individual beneficiary. In the circumstances prevailing in Finland the commonly used address type to facilitate contact is any address which is deemed sufficiently safe and which may thus be on record in the DVV's register system. The contact address can be for example a P.O. Box address either in the municipality of residence of the person or in some other municipality. You can find further guidance in section 6.4.2.2 AddressFree.



Element	Attribute	Type	P/V
Address			P
	legalAddressType	stf:OECDLegalAddressType_EnumType	V

- Permissible entries are:
  - OECD301= residential or office
  - OECD302= residential
  - OECD303= office
  - OECD304= registered place of business
  - OECD305= unspecified

Element	Type	P/V
CountryCode	iso:CountryCode_Type	P

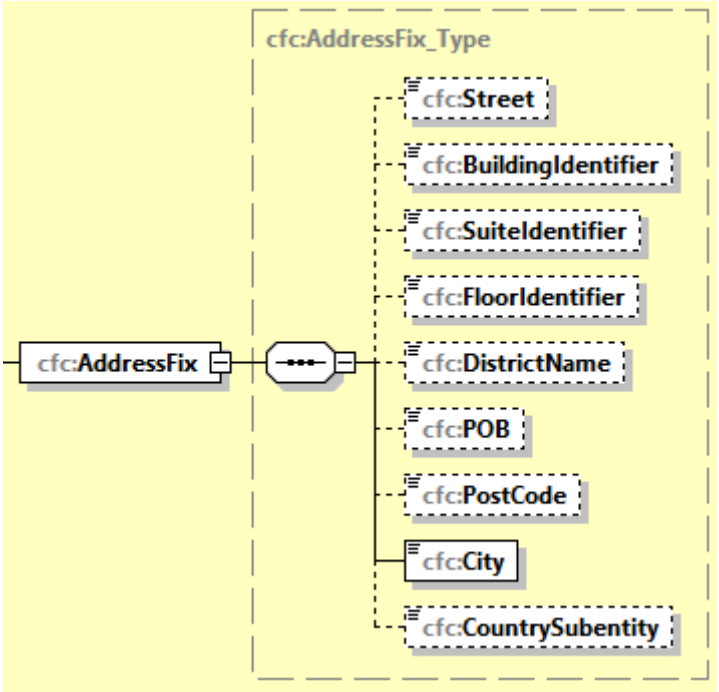
- Address's country of location
- The 2-letter code denoting the country of residence (Country Code) (ISO-3166 Alpha 2 standard)

6.4.2.1 AddressFix

If you are using AddressFix to facilitate address reporting, you must enter at least the following details in this structure, if they are available to the financial institution:

- City (for the City element)
- Postal code (for the PostCode element)
- A federal state, etc. (for the CountrySubentity element)

In addition, the full street address must be reported in the relevant elements, but it is also allowed to enter the street address in the AddressFree structure, while above listed details are entered in the AddressFix structure. Please see more details in 6.4.2.2 AddressFree.



Element	Type	P/V
Street	stf:StringMin1Max200_Type	V

- Street Name
- This element is mandatory if the street is known to the filer

Element	Type	P/V
BuildingIdentifier	stf:StringMin1Max200_Type	V

- House/building number

- This element is mandatory if the value is known to the filer

Element	Type	P/V
SuiteIdentifier	stf:StringMin1Max200_Type	V

- Number denoting the Unit/Apartment/Suite
- This element is mandatory if the value is known to the filer

Element	Type	P/V
FloorIdentifier	stf:StringMin1Max200_Type	V

- Floor or level where the apartment is located
- This element is mandatory if the value is known to the filer

Element	Type	P/V
DistrictName	stf:StringMin1Max200_Type	V

- Section, neighbourhood or district of the city
- This element is mandatory if the value is known to the filer

Element	Type	P/V
POB	stf:StringMin1Max200_Type	V

- P.O. Box
- Required if the address is a P.O. Box

Element	Type	P/V
PostCode	stf:StringMin1Max200_Type	V

- Postal code
- This element is mandatory if the value is known to the filer

Element	Type	P/V
City	stf:StringMin1Max200_Type	P

- City/municipality
- Required information

Element	Type	P/V
CountrySubentity	stf:StringMin1Max200_Type	V

- A federal state, etc.
- This element is mandatory if the value is known to the filer

6.4.2.2 AddressFree

Used if the address cannot be submitted in the AddressFix structure. It is permissible to give the entire street address in this structure and use the AddressFix structure for City, Postal Code and Country Sub-Entity in situations where the filer's database does not specify the street address as expected by the AddressFix structure. If you are giving the address using both the AddressFix and the AddressFree structures, both structures are reported in one Address structure, not in two separate structures.

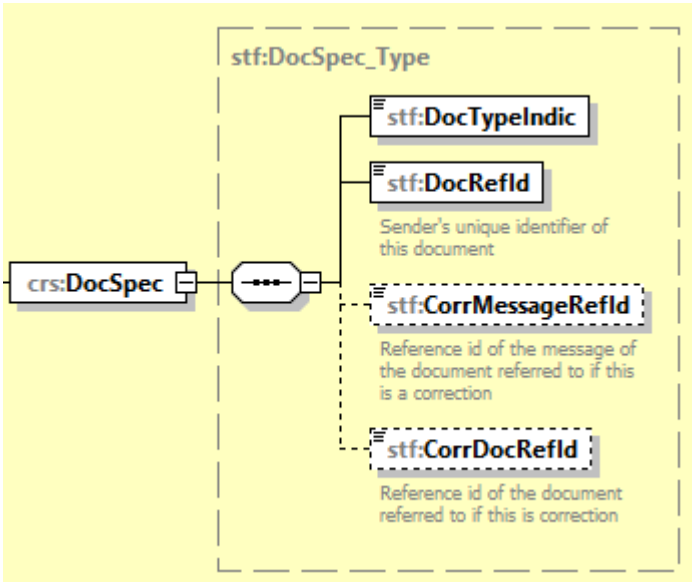
Element	Type	P/V
AddressFree	crs:StringMin1Max4000_Type	V

- This is a free-text field for entering an address.
- It is recommended that the address be entered in format: street, city/town and postal code.
- Secondary to AddressFix
    - If your AddressFix structure contains all the necessary addresses, you should leave out AddressFree from the annual information return.

- However, this is a mandatory element if no address has been given in the AddressFix structure.
- The address is mandatory and it must always be reported if the Financial Institution has the address information
    - If the Financial Institution does not have any current address or previously valid address on file, it can be reported as “Not known” in the AddressFree element.
        - This means that the filer has declared and affirmed that it does not know the address, and that applicable law does not require that it should know the address
    - In case an individual Account Holder or a Controlling Person of a Passive Non-Financial Entity has been recorded a non-disclosure for personal safety reasons in the Population Information System, and the reporting financial institution has no information of a public contact address or other safe address for the customer, the AddressFree element should include the following text: “Non-disclosure for personal safety reasons based on domestic legislation”.

6.4.3 DocSpec structures

The DocSpec contains information on the type of the report being filed (DocTypeIndic), ID information (DocRefId) and the IDs of any filings (CorrDocRefId) to be corrected.



Element	Type	P/V
DocTypeIndic	stf:OECDDocTypeIndic_EnumType	P

- Type of report
- Allowable entries are:
    - OECD0 = Resend CRS or DAC2 Data
    - OECD1 = New CRS or DAC2 Data
    - OECD2 = Corrected CRS or DAC2 Data
    - OECD3 = Deletion of CRS or DAC2 Data

Element	Type	P/V
DocRefId	stf:StringMin1Max200_Type	P

- The ID code for the filing, maximum length 180 characters.
- The reporting financial institution must make sure that there is no identical DocRefID in the annual information return, nor in any previous returns
- The DocRefId is compiled of the following parts:

  - Type of return (CRSDAC2)
  - Hyphen (-), Business ID
  - Hyphen (-), Tax year
  - Hyphen (-), Unique entry such as the tax year concerned, simple numbering, e.g. 001-002
- For example, the following is a DocRefId in full: CRSDAC2-6606611-7-2026-001-002.
- The Business ID must match the SendingCompanyIN
- Ilmoitin will check the DocRefId, up to the tax year.

Element	Type	P/V
CorrMessageRefId		

- – Not used.

Element	Type	P/V
CorrDocRefId	stf:StringMin1Max200_Type	V

- Use this when making a correction and DocTypeIndic is OECD2 or OECD3.
- The DocRefId of the report being corrected.
- This element is only for purposes of making corrections to an earlier filing.
- Ilmoitin makes a check on this entry when DocTypeIndic = OECD2 or OECD3.

7 CHECKS MADE BY ILMOITIN.FI

These checks prevent the return from being sent if an error or omission is found.

The check process was added (If the check was added after x.x .2026, month/year are shown)	No.	Data item	Description
	10	All records	The file is not identified as a CRS/DAC2 annual return. Check that XML complies with the schema. #Tiedosto [] ei sisällä hyväksyttävää aineistoa. The check routine cannot be run. Attachments to income tax returns are submitted through the Attachment files page.
	11	All records	#Aineisto pitää sisällään kiellettyjä merkkejä tai merkkiyhdistelmiä (--,&#,' tai /*)
	12	Encoding	The required encoding for XML files is UTF-8. This must be indicated at the start of the XML file: <?xml version="1.0" encoding="UTF-8"?>
	13	ReportingPeriod	The deadline date for the annual information return is checked #Ilmoituksia ei oteta enää vastaan vuodelta 2019 tai sitä edeltäviltä vuosilta.
	100	SendingCompanyIN	The format of the Business ID is automatically checked by Ilmoitin. The Business ID must match the Business ID found in MessageRefID.
	101	TransmittingCountry	Ilmoitin will perform a check to ensure that annual returns always indicate "FI" (Finland)
	102	ReceivingCountry	Ilmoitin will perform a check to ensure that annual returns always indicate "FI" (Finland)
	103	MessageType	The value is always “CRS”.
	104	Contact	Ilmoitin will run a check to ensure this element is entered and it contains information. #Elementti 'MessageSpec/Contact' on annettu tyhjänä, anna siinä tieto #Elementin 'Contact' nimen, puhelinnumeron ja sähköpostiosoitteen välissä on oltava pilkut #Puhelinnumero pitää antaa kansainvälisessä muodossa (+NNN)
	105	MessageRefId	The business ID found in MessageRefID must be the same as that in the SendingCompanyIN element. #Elementin 'MessageRefId' y-tunnus ei vastaa elementin 'SendingCompanyIN' y-tunnusta
	106	MessageRefId	The MessageRefID must be unique. Checking, to ensure that no return with the same MessageRefId had been filed before.
	107	MessageRefId	Do not enter any identity codes found in the example files into your real reports. #Esimerkkisanomilla olevaa y-tunnusta [] ei saa käyttää varsinaisilla sanomilla.
	108	SendingCompanyIN MessageRefId	Ilmoitin checks the format of the Business ID #Virheellinen ytunnus [] elementissä []

	109	SendingCompanyIN MessageRefId	Do not enter any identity codes found in the example files into your real reports. #Esimerkkisanomilla olevaa y-tunnusta [] ei saa käyttää varsinaisilla sanomilla.
	110	MessageRefId	Ilmoitin runs a check on the format of the Type-of-message, the Business ID – year – sequential running digit. #Elementti [] ei ole oikean muotoinen
	111	Warning	Ilmoitin makes a check to ensure that this element is not included.
	112	DocSpec/ CorrMessageRefId	Ilmoitin makes a check to ensure that this is not included. #Elementti '…/DocSpec/CorrMessageRefId' ei ole käytössä
	113	ReportingPeriod	Ilmoitin checks that the ReportingPeriod is the calendar-year end date, as it should be in the format YYYY-12-31.
	114	Timestamp	A check is made to make sure that the value of the year in the element is the current year.
	115	Timestamp	The correction return's MessageSpec/Timestamp is checked to make sure it is later than the timestamp in the original return. #The correction return's Timestamp must be later than the timestamp in the original report.
	200	CrsBody	The message may contain only a single CrsBody.
	201	AccountReport	If the return is a "nil" return, Ilmoitin will run a check to make sure no AccountReport structures are included #Nollailmoituksella ei saa antaa AccountReport -tietoja
	202	AccountReport	If the return is not a "nil" return (CRS701), Ilmoitin.fi will check that at least one AccountReport structure would be included #Jos kyseessä ei ole nollailmoitus, on ilmoitettava vähintään yksi AccountReport-rakenne
	203	ReportingFI/ ResCountryCode	The value of ReportingFI/ResCountryCode must be 'FI' in all circumstances. To leave it blank or to not include this element is not allowed. #ReportingFI/ResCountryCode elementin arvo ei ole 'FI' tai elementti puuttuu ilmoitukselta.
	204	ReportingFI/IN	Ilmoitin will check that this data element has a value. The issuedBy attribute must be "US" or "FI". The INType attribute must be 'US GIIN' or 'TIN'
	205	ReportingFI/IN	If the InType value of the attribute is US GIIN, the correct format of the GIIN is checked #Virheellinen US GIIN '[]' elementissä ReportingFI/IN
	206	ReportingFI/IN	If the value of InType is TIN, it is checked that it is a formally correct Finnish Business ID. #Virheellinen Y-tunnus '[]' elementissä ReportingFI/IN
	207	ReportingFI/IN	ReportingFI/IN is a required data element #ReportingFI/IN elementti puuttuu. Jos GIIN-tunnusta ei ole, on ilmoitettava suomalainen y-tunnus. Jos ei ole kumpaakaan, on otettava yhteys Verohallintoon. GIIN

			tunnusta käytettäessä INType attribuutin arvo tulee olla 'US GIIN'. Y-tunnusta käytettäessä INType attribuutin arvo tulee olla 'TIN'
	208	ReportingFI/IN SendingCompanyIN	If you are providing a Finnish Business ID, it must the one found in SendingCompanyIN. #Elementissä IN ilmoitetty y-tunnus ei vastaa elementin 'SendingCompanyIN' y-tunnusta
	209	ReportingFI/IN/@issued By	The value of the ReportingFI/IN issuedBy attribute must be either ‘FI’ or ‘US’. The value of ReportingFI/IN INType must be 'US GIIN' if the value of issuedBy is 'US'. The value of ReportingFI/IN INType must be ‘TIN' if the value of issuedBy is ‘FI'. #ReportingFI/IN issuedBy attribuutin arvo ei täsmää INType tiedon kanssa. INType arvo tulee olla 'US GIIN' jos issuedBy on 'US'. INType arvo tulee olla 'TIN' jos issuedBy on 'FI'
	209	ReportingFI/Name	Ilmoitin will check that this data element has a value.
	300	ReportingGroup/Sponso r	Ilmoitin makes a check to ensure this is not included.
	301	ReportingGroup/Interme diary	Ilmoitin makes a check to ensure this is not included.
	302	ReportingGroup/PoolRe port	Ilmoitin makes a check that the structure is not included.
	400	AccountReport/Account Number	The “ClosedAccount” attribute: When the account is a closed account, Ilmoitin runs a check to make sure its balance is 0.00 (zero) (AccountBalance)
	401	AccountNumberType AccountNumber	Enter the correct format of the bank account number for IBAN accounts (AccountNumberType=OECD601) or ISIN accounts (AccountNumberType=OECD603) No blankspace is allowed before and/or after an IBAN or ISIN account number. #Virheellinen IBAN-/ISIN-numero '[]' elementissä AccountNumber
	402	AccountReport/Account number	#Jos /AccountReport/Accountnumber-elementti löytyy ilmoitukselta, se ei saa olla tyhjä.
	403	AccountReport/Account Holder/Individual/TIN	Ilmoitin.fi checks that the TIN element is included. The return cannot be submitted if no TIN is included.
	404	AccountHolder/Individua l/TIN	The TIN element in the AccountHolder structure includes the questionmark character (?) or the hyphen character (-) AND the financial account category is a “new account”, DDProcedure =CRS1201. The TIN is required for each new account. #TIN on pakollinen tieto aina uuden tilin osalta. Arvo '?' ei ole sallittu elementissä 'Individual/TIN' #TIN on pakollinen tieto aina uuden tilin osalta. Arvo '-' ei ole sallittu elementissä 'Individual/TIN'
	405	AccountHolder/Individua l/TIN ControllingPerson/Indivi dual/TIN	#TIN-elementin pituus on rajoitettu 100 merkkiin. DocRefId:[DocRefId]
	406	AccountHolder/Individua l	There cannot be a “controlling person” for an individual, i.e. a natural person. #Elementti /AccountHolder/Individual ei voi sisältää ControllingPerson rakennetta
	407	AccountHolder/Individua l/TIN/@IssuedBy	If the '000000000’ dummy value is filled in for the TIN, you must not enter an IssuedBy attribute

		ControllingPerson/Individual/TIN/@IssuedBy	#Jos ''Individual/TIN' on ilmoitettu keinoarvolla '000000000', attribuuttia 'Individual/TIN/@IssuedBy' ei saa ilmoittaa.
	408	AccountHolder/Organisation/IN/@IssuedBy	This attribute is required if the IN is other than the '000000000' dummy value. #Pakollinen attribuutti 'AccountHolder/Organisation/IN/@IssuedBy' puuttuu.
	409	AccountHolder/Individual/TIN/@IssuedBy ControllingPerson/Individual/TIN/@IssuedBy	This attribute is required if the TIN is other than the '000000000' dummy value. #Pakollinen attribuutti 'Individual/TIN/@IssuedBy' puuttuu.
	410	Individual/Nationality	Ilmoitin.fi makes a check to ensure that this element is not included.
	411	The nameType attribute:	As an attribute, this is optional in the schema. When using this attribute, only the "OECD207 - legal (legal name)" value is allowed. # Attribuuttia käytettäessä vain "OECD207 - legal (legal name)" arvo on sallittu.
	412	Name/FirstName	The element cannot be blank or consist of blankspaces only (1-n) #Elementti ../Name/FirstName arvo ei voi olla tyhjä tai sisältää vain välilyöntejä
	413	FirstName	#FirstName elementti ei voi sisältää pelkkiä välilyöntejä.
	414	LastName	#LastName elementti ei voi sisältää pelkkiä välilyöntejä.
	415	AccountHolder/Indvdual/BirhInfo/BirthDate	Year of birth must be a year between 1900 and the current year #Elementin 'Individual/BirthInfo/BirthDate' arvo ei ole sallituissa rajoissa (1900-01-01 - <kuluva vuosi>-12-31)
	416	Address	If the AddressFree structure is reported, it cannot be left blank #Jos /AddressFree-elementti löytyy ilmoitukselta, se ei saa olla tyhjä.
	417	AccountHolder/Organisation/IN	Ilmoitin will check that the element is included. The return cannot be submitted if no IN is included.
	418	AccountHolder/Organisation/IN	The IN element in the AccountHolder structure includes the questionmark character (?) or the hyphen character (-) AND the financial account category is a "new account", DDProcedure =CRS1201. The IN is required for each new account. #IN on pakollinen tieto aina uuden tilin osalta. Arvo '?' ei ole sallittu elementissä 'Organisation/IN' #TIN on pakollinen tieto aina uuden tilin osalta. Arvo '-' ei ole sallittu elementissä 'Organisation/IN'
	419	AccountHolder/Organisation/IN/@IssuedBy	If the '000000000' dummy value is filled in for the IN, you must not enter an IssuedBy attribute. #Jos ''AccountHolder/Organisation/IN' on ilmoitettu keinoarvolla '000000000', attribuuttia 'AccountHolder/Organisation/IN/@IssuedBy' ei saa ilmoittaa.
	420	OrganisationParty_Type/Name	#Name elementti ei voi sisältää pelkkiä välilyöntejä.

	421	AccountReport/AccountHolder/AcctHolderType	Ilmoitin will check that CRS101 is included if there are controlling person(s) included.
	422	ControllingPerson	When the organisation's AccountHolderType is CRS101, there must be at least one Controlling Person. #Jos elementin 'AcctHolderType' arvo on 'CRS101' on tilinhaltijan raportoitava myös 'ControllingPerson' -tiedot.
	423	ControllingPerson	For AcctHolderType values CRS102 and CRS103, no controlling persons can be included. #Jos elementin 'AcctHolderType' arvo on 'CRS102' tai 'CRS103' ei tilinhaltija saa raportoida 'ControllingPerson' tietoja.
	424	AccountReport/AccountHolder/SelfCert AccountReport/ControllingPerson/SelfCert	Ilmoitin.fi checks that the element is included and contains an allowed value. #DocRefId: Information on self-certification is mandatory
	425	AccountReport/AccountHolder/SelfCert	Ilmoitin will run a check to make sure that no CRS900 value for the element is included for the 2026 reporting year or years thereafter. CRS900 To be used only for making corrections to annual returns for 2025 or earlier.
	426	AccountReport/ControllingPerson/SelfCert	Ilmoitin will run a check to make sure that no CRS1000 value for the element is included for the 2026 reporting year or years thereafter. #CRS1000 Käytössä vain vuoden 2025 tai sitä aiemman vuosi-ilmoituksen korjausilmoituksissa.
	427	AccountReport/AccountHolder/SelfCert AccountReport/ControllingPerson/SelfCert	If self-certification was received (SelfCert == CRS901), then the date of birth is required. #DocRefId: If self-certification was received (SelfCert == CRS901), then the date of birth is required.
	428	AccountBalance	The value cannot be negative, and the value must contain 2 decimals #Elementin 'AccountReport/AccountBalance' arvo ei saa olla negatiivinen #Elementin 'AccountReport/AccountBalance' arvo on ilmoitettava kahdella desimaalilla
	429	AccountBalance	When the bank account is a closed account (AccountNumber/ClosedAccount=" True" or ClosedAccount="1"), its balance must be equal to 0.00 (zero). #Jos attribuutin 'AccountNumber/@ClosedAccount' arvo on true, ei elementin 'AccountBalance' arvo voi olla yli 0.
	430	AccountNumber/UndocumentedAccount AccountHolder/SelfCert	If an undocumented account is indicated (UndocumentedAccount == true), no provided self-certification can be reported (SelfCert == CRS901). #DocRefId: If an undocumented account is indicated (UndocumentedAccount == true), no provided self-certification can be reported (SelfCert == CRS901).
	431	AccountNumber/UndocumentedAccount AccountHolder/Induvidual/ResCountryCode	If the UndocumentedAccount attribute is "True" in the AccountNumber element, the value can only be "FI" #Elementti 'AccountHolder/Individual/ResCountryCode'. If the UndocumentedAccount attribute is "True" in the

			AccountReport/AccountNumber element, the value can only be "FI"
	432	Payment	The value cannot be negative, and the value must contain 2 decimals #Elementin 'Payment/PaymentAmnt' arvo ei saa olla negatiivinen #Elementin 'AccountReport/Payment/PaymentAmnt' arvo on ilmoitettava kahdella desimaalilla
	433	Payment/Type	Ilmoitin runs a check to ensure that a single AccountReport does not have the same Payment_Type value more than once.
	434	DDProcedure	Ilmoitin.fi checks that the element is included and contains an allowed value. #Elementti 'ReportingGroup/AccountReport/DDProcedure on ilmoitettava
	435	DDProcedure	Ilmoitin will run a check to make sure that no CRS1200 value for the element is included for the 2026 reporting year or years thereafter. #CRS1200 Käytössä vain vuoden 2025 tai sitä aiemman vuosi-ilmoituksen korjausilmoituksissa.
	437	AccountType	Ilmoitin.fi checks that the element is included and contains an allowed value. #Elementti 'ReportingGroup/AccountReport/AccuntType' on ilmoitettava
	438	AccountType AcctNumberType	Ilmoitin will check that the value of AccountType is CRS1101, if AcctNumberType is OECD601 or OECD606. #AccountType on oltava CRS1101 jos AcctNumberType on OECD601 tai OECD606.
	439	AccountType AcctNumberType	Ilmoitin will check that the value of AcctNumberType is OECD605, if AccountType is CRS1103. #AccountType voi olla CRS1103 vain, jos AcctNumberType on OECD605
	440	AccountType EquityInterestType	Ilmoitin will check that the value of AccountType is CRS1104, if EquityInterestType is included. #AccountType on oltava CRS1104, jos EquityInterestType on ilmoitettu
	441	AccountType Payment/Type	Ilmoitin will check that the value of Payment/Type is CRS502, when AccountType = CRS1101 #Payment/Type on oltava CRS502, kun AccountType = CRS1101
	442	AccountType Payment/Type	Ilmoitin will check that the value of Payment/Type is CRS503 or CRS504, when AccountType = CRS1103 or CRS1104 #Payment/Type on oltava CRS503 tai CRS504, kun AccountType = CRS1103 tai CRS1104
	443	AccountType	Ilmoitin will run a check to make sure that no CRS1100 value for the element is included for the 2026 reporting year or years thereafter. #CRS1100 Käytössä vain vuoden 2025 tai sitä aiemman vuosi-ilmoituksen korjausilmoituksissa.
	444	Address/AddressFix/City	If the /Address/AddressFix/ structure is included, then the /AddressFix/City element will be mandatory, it cannot be blank or consist of blankspaces only.

			# …/Address/AddressFix/City-elementti ei saa olla tyhjä tai sisältää pelkkiä välilyöntejä
	445	AccountReport/ControllingPerson/SelfCert	If self-certification was received (SelfCert == CRS1001), then the date of birth is required. #DocRefId: If self-certification was received (SelfCert == CRS1001), then the date of birth is required.
	446	Attribute AccountNumber/DormantAccount	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	447	BirthInfo/CitySubentity	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	448	BirthInfo/CountryInfo/CountryCode	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	449	BirthInfo/CountryInfo/FormerCountryName	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	450	Attribute AccountHolder/Organisation/IN IssuedBy	If the IN element contains a value other than ”000000000”, Ilmoitin checks that the issuedBy attribute has been reported. #If the value of element IN is not 000000000, the attribute IssuedBy is mandatory. #Attribuutti IssuedBy on pakollinen, jos IN elementin arvo ei ole 000000000
	451	Name/PrecedingTitle	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	452	Name/Title	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	453	Name/GenerationIdentifier	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	454	Name/Suffix	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	455	Name/GeneralSuffix	Ilmoitin.fi makes a check to ensure that the attribute has not been submitted.
	500	DocRefId	Ilmoitin runs a check on the format of the Type-of-message, the Business ID – year – sequential running digit. #Elementti [] ei ole oikean muotoinen
	501	DocRefId	Checking, to ensure the DocRefId has not been used in previous annual information returns or in the same information return. #Olet lähettämässä ilmoitusta jo aiemmin käytetyllä DocRefId:llä:*[DocRefId]*
	502	CorrDocRefId	Required, when DocTypeIndic = OECD2 or OECD3. #Elementti 'ReportingFI/DocSpec/CorrDocRefId' on ilmoitettava, kun raportin tyyppi on 'OECD2' tai 'OECD3'

	503	ReportingFI/DocSpec/DocTypeIndic ReportingFI/DocSpec/DocRefId	When the value of DocTypeIndic in ReportingFI is OECD0, the value of DocRefId must be found in a previously filed return. #DocRefId tunnusta ei löydy aikaisemmin annetulta ilmoitukselta (ReportingFI OECD0)
	504	DocTypeIndic CorrDocRefId	When DocTypeIndic is OECD2 or OECD3, the value of CorrDocRefId must be found in previously submitted filings. #Annettua CorrDocRefId:tä ei löydy aiemmin lähetetyistä aineistoista:*[CorrDocRefId]* #CorrDocRefId *[CorrDocRefId]* on korjattu/poistettu jo aiemmin #CorrDocRefId *[CorrDocRefId]* on korjattu jo aiemmin
	505	DocRefId CorrDocRefId SendingCompanyIN	The Finnish Business ID in DocRefId and CorrDocRefId must match with that of the SendingCompanyIN element. #Elementin ’DocRefId’ tai ’CorrDocRefId’ y-tunnus ei vastaa elementin 'SendingCompanyIN' y-tunnusta
	506	DocTypeIndic	A correction return may not contain both new data (DocTypeIndic=OECD1) and corrections (OECD2) and deletions (OECD3). #Jos 'MessageTypeIndic' on CRS701 ei sanomalla saa olla tietoja joiden 'DocTypeIndic' on OECD2 eikä OECD3. In the same way, if the value of 'MessageTypeIndic' is CRS702, the filing cannot contain data with 'DocTypeIndic' value OECD1.
	507	DocTypeIndic MessageTypeIndic	The value of DocTypeIndic "OECD1" can only be used on your original return filing (MessageTypeIndic = "CRS701"). #Jos 'MessageTypeIndic' on CRS701 ei sanomalla saa olla tietoja joiden 'DocTypeIndic' on OECD2 eikä OECD3. In the same way, if the value of 'MessageTypeIndic' is CRS702, the filing cannot contain data with 'DocTypeIndic' value OECD1.
	508	DocTypeIndic MessageTypeIndic	The values of DocTypeIndic "OECD2” and “OECD3” can only be used on a correction message (MessageTypeIndic = "CRS702"). #Jos 'MessageTypeIndic' on CRS701 ei sanomalla saa olla tietoja joiden 'DocTypeIndic' on OECD2 eikä OECD3. In the same way, if the value of 'MessageTypeIndic' is CRS702, the filing cannot contain data with 'DocTypeIndic' value OECD1.
	509	MessageRefId DocRefId CorrDocRefId ReportingPeriod	The year in the MessageRefId, DocRefId and CorrDocRefId elements matches with the year of the ReportingPeriod element.
	510	DocTypeIndic ReportingFI	The DocTypeIndic value ‘OECD0’ is only allowed in the ReportingFI structure.

8 MESSAGES FROM ILMOITIN.FI

The messages below do not prevent the return from being sent. The messages call the filer's attention to specific issues that are worth checking before the filer sends the return.

The message was added (month and year are shown if added after 1 Jan 2027)	No.	Data item	Description of the message
	900	SendingCompanyIN	Ilmoitin will show the message if the Business ID, found in the SendingCompanyIN element, had already been on the original report for the same year, and the value of ReportingFI TIN/IN is different from the previously filed report (GIIN/Business ID is different). #Y-tunnuksella on jo annettu vuodelle [vuosi] ilmoitus, jossa ReportingFI -osiossa eri tunnus
	901	ReportingFI/IN The InType attribute	If the value of the ReportingFI/IN InType attribute is 'TIN', then a message appears prompting the Filer to give the GIIN if the Filer has a GIIN. #Jos ilmoittajalla on GIIN tunnus niin ilmoita se y-tunnuksen sijasta. GIIN tunnusta käytettäessä ReportingFI/IN attribuutin INType arvona tulee käyttää US GIIN
	902	ReportingFI/DocSpec/ DocTypeIndic	If the value of ReportingFI/DocSpec/DocTypeIndic is OECD2 or OECD3, the following message will appear in Ilmoitin: #Olet poistamassa tai korjaamassa ReportingFI-rakennetta. ReportingFI-rakenteen DocTypeIndic saa olla OECD2 vain, jos ReportingFI-rakenteessa on huomattu virhe, jota ollaan korjaamassa. ReportingFI-rakenteen saa poistaa (OECD3) ainoastaan jos tarkoitus on kokonaisuudessaan poistaa aikaisemmin annettu ilmoitus. #Jos ReportingFI-rakenteessa ei ole korjattavaa, ilmoita ReportingFI/DocSpec/DocRefId-kohdassa aikaisemmalla ilmoituksella käytetty ReportingFI:n DocRefId-tunnus ja ilmoita ReportingFI/DocSpec/DocTypeIndic arvona OECD0. Tällöin ReportingFI/DocSpec-rakenteessa ei ilmoiteta CorrDocRefId-elementtejä.
	903	AccountHolder/Individual/TIN	The TIN must be entered in the exact format for all EU countries' TINs (including the Finnish personal identity code, and those of other EU countries). The "000000000" value is permissible as well.

			#Virheellinen TIN '[]' elementissä *Individual/TIN' #Virheellinen issuedBy attribuutti 'Individual/TIN' #TIN tunnusta ei pystytty tarkistamaan elementissä 'Individual/TIN'.
	904	AccountHolder/Individual/TIN	The AccountHolder structure has 9 zeroes for the TIN element value, AND the financial account is submitted as a new account, i.e. DDProcedure =CRS1201. The TIN is required for each new account. #TIN on pakollinen tieto aina uuden tilin osalta. Arvo '000000000' ei ole sallittu elementissä 'Individual/TIN'
	905	AccountHolder/Organisation/IN	The AccountHolder structure has 9 zeroes for the IN element value, AND the financial account is submitted as a new account, i.e. DDProcedure =CRS1201. The IN is required for each new account. #IN on pakollinen tieto aina uuden tilin osalta. No ‘000000000' is allowed for a value of the ‘Organisation/IN’ element
	906	AccountHolder/Individual/ResCountryCode	If the value is “FI”, the message appears in Ilmoitin: “please re-check that the country of residence is correct". This is to make sure that users only enter “FI” in circumstances where it is appropriate as per instructions #Varmista verotuksen asuinvaltion oikeellisuus: [maakoodi]
	907	AccountHolder/Individual/Name/FirstName	If the value of AccountHolder/Individual/Name/FirstName is 'NFN', the following message will appear in Ilmoitin #Arvo 'NFN' on sallittu vain, jos tilinhaltijalla ei ole etunimeä tai finanssilaitos ei tiedä tilinhaltijan etunimeä.
	908	ControllingPerson/Individual/Name/FirstName	If the value of ControllingPerson/Individual/Name/FirstName is 'NFN', the following message appears in Ilmoitin #Arvo 'NFN' on sallittu vain, jos kontrolloivalla henkilöllä ei ole etunimeä tai finanssilaitos ei tiedä kontrolloivan henkilön etunimeä.
	910	ReportingPeriod	A message is displayed if a report is submitted during the reporting period. #Olette antamassa ilmoitusta raportointikauden aikana