English translation
*VH/2023/00.01.00/2025*

# FATCA

Technical guidance

**Finnish Tax Administration**
Version 3.7
2 November 2026

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## VERSION HISTORY

| Version | Release date | Information on content updates |
|---|---|---|
| 3.7<br><br>This version's changes apply to annual information returns submitted on 1 January 2027 or later. | 2 November 2026 | Updates made to:<br><br>2.1 File names<br>Files uploaded to Ilmoitin.fi must be named in compliance with the requirements<br><br>5.1 Making corrections<br>The replacement procedure is no longer in use.<br>The Business ID in MessageRefId must be the same as SendingCompanyIN.<br>The accuracy of TransmittingCountry and ReceivingCountry will be checked.<br><br>6.3.3 AccountReport<br>The accuracy of IBAN and ISIN will be checked.<br><br>6.4.3 DocSpec structures<br>The Business ID in DocRefId must be the same as SendingCompanyIN.<br><br>In all Name structures,<br>the only allowed value for name type is OECD207.<br><br>New Ilmoitin.fi check routines were added. |
| 3.6 | 22 May 2026 | Updates made to:<br><br>7 List of automated checks made by Ilmoitin<br>A new check process was added for the attribute AccountNumber/@AcctNumberType. If the attribute value is OECD601, the bank account number must be written in the IBAN format. If the attribute value is OECD603, the account number must be written in the ISIN format.<br><br>A new rule was added: if a foreign TIN is reported, the US TIN, as defined by the IRS, must also be provided. |
| 3.5 | 3 February 2026 | Updates made to:<br><br>8 List of messages from Ilmoitin<br>Removed "An invalid US TIN '000000000' is found in the 'Individual/TIN' element"<br>Removed "An invalid US TIN 'AAAAAAAAA' is found in the 'Individual/TIN' element". |
| 3.4 | 15 September 2025 | Updates made to:<br><br>5.1 Correction information<br>An update relating to how DocTypeIndic should be used when deleting<br><br>6.3.3.1 AccountHolder structures/Individual<br>Updates relating to IRS Notice 2024-78 were made<br><br>6.4.2.1 AddressFix<br>Updates relating to IRS Notice 2024-78 were made |

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|---|---|---|
| | | 6.4.3 The DocRefId element<br>An updated format requirement for DocRefId: Business ID and tax year will now be required<br><br>7 List of automated checks made by Ilmoitin<br>AccountHolder/Individual/TIN ja SubstantialOwner/Individual/TIN – the automated check will only concern US TINs.<br><br>AccountHolder/Organisation/TIN – removed the 'AAAAAAAAA' value, which was previously a permissible value<br><br>AccountHolder/Individual/TIN/IssuedBy,<br>/SubstantialOwner/Individual/TIN/IssuedBy, – starting the 2025 reporting year, this is no longer used<br><br>8 List of messages from Ilmoitin<br>The following messages will only appear if the TIN is issued by the United States:<br>AccountHolder/Individual/TIN<br>/Individual/TIN<br>…/Individual/TIN and .../Individual/BirthInfo/BirthDate |
| 3.3 | 21 March 2025 | Updates made to:<br><br>2 The Ilmoitin.fi e-service<br><br>Removed all references to the secure sign-in system called Katso.<br><br>4 Filing a “nil” return<br><br>Location of the example file was corrected<br><br>6.3.3.1.1 BirthInfo<br><br>The BirthInfo structure is used when the Reporting Financial Institution does not have the U.S. TIN of the account holder or controlling person.<br><br>7 List of automated checks made by Ilmoitin<br><br>A new check process was added for verifying that the return should only contain elements that have the same DocTypeIndic value. |
| 3.2 | 19 March 2024 | Updates made to:<br><br>6.4.3 DocSpec structures<br><br>Data to be reported in the DocRefId element was specified. No changes to ilmoitin.fi check routines<br><br>7 Check routines run by the Ilmoitin.fi service<br><br>Text has been added about a situation where the file cannot be checked. The check routine was already included in Ilmoitin.fi, but now is has been added to the technical guidance |

| | | |
|---|---|---|
| | | Text has been added about a situation where the format of DocRefId has not been accepted. The check routine was already included in Ilmoitin.fi, but now is has been added to the technical guidance |
| 3.1 | 28 August 2023 | Updates made to:<br><br>1.1 Example files in the XML format, and 5.2 Correction examples<br><br>Instructions for opening linked files were added;<br>several XML example files were added<br><br>6.3.3.2 AccountHolder structures/Organisation<br><br>Instructions for the TIN IssuedBy attribute were updated |
| 3.0 | 28 March 2023 | Updates made to:<br><br>6.3.3.1 AccountHolder structures/Individual TIN<br><br>6.3.3.2 AccountHolder structures/Organisation TIN<br><br>7 List of automated checks made by ilmoitin |
| 2.9 | 8 September 2022 | Updates made to:<br><br>5 Making corrections |
| 2.8 | 30 March 2022 | Updates made to:<br><br>7 List of automated checks made by ilmoitin<br><br>Fixed MessageRefId element name in text. Previously MessageRefId was used in some sections |
| 2.7 | 2 December 2021 | Updates made to:<br><br>6.3.3 AccountReport - AccountClosed<br><br>In the text boolean values earlier started with a capital letter. Values changed to true or false<br><br>7 List of automated checks made by Ilmoitin - AccountHolder/Organisation/TIN |
| 2.6 | 4 November 2021 | Updates made to:<br><br>6.3.3.1 AccountHolder structures/Individual TIN<br><br>6.3.3.2 AccountHolder structures/Organisation TIN<br><br>5 Making corrections - text has been clarified<br><br>8 List of messages from ilmoitin |
| 2.5 | 8 June 2021 | We have updated the following chapters and sections: |

| | | |
|---|---|---|
| | | 6.3.3.1 AccountHolder structures/Individual<br><br>- Update to TIN field regarding individual account holders whose US TIN is unknown to the financial institution at the time of reporting. Code 777777777 added.<br><br>6.3.3.2 AccountHolder structures/Organisation<br><br>- Update to TIN field regarding US tax liable entity account holders whose US TIN is unknown to the financial institution at the time of reporting. Code 777777777 added.<br><br>6.4.2.1 AddressFix - Update to the instruction text<br><br>7 List of automated checks made by ilmoitin |
| 2.4 | 9 April 2021 | Update to 2 The Ilmoitin.fi e-Service |
| 2.3 | 30 March 2021 | We have updated the following chapters and sections:<br><br>6.3.3.1 AccountHolder structures/Individual<br><br>- Update to TIN field regarding individual account holders whose US TIN is unknown to the financial institution at the time of reporting<br><br>6.3.3.2 AccountHolder structures/Organisation<br><br>- Update to TIN field regarding US tax liable entity account holders whose US TIN is unknown to the financial institution at the time of reporting<br><br>7 List of automated checks made by ilmoitin |
| 2.2 | 4 December 2020 | Update to 2 The Ilmoitin.fi e-Service |
| 2.1 | 24 November 2020 | We have updated the following chapters and sections:<br><br>6.3.3.1 AccountHolder structures/Individual (TIN)<br><br>7. Automated check processes run by Ilmoitin<br>- An update was made to the BirthDate check: now the submittal is not rejected because of a missing Date of birth<br><br>8. The Ilmoitin.fi messages<br>Ilmoitin.fi now contains a new message:<br><br>- The system displays a message if the TIN is padded with AAAAAAAAA or 000000000 and no BirthDate is given.<br><br>9. Further information/links<br><br>The example files were transferred to section 1.1 |
| 2.0 | 19 October 2020 | Update to 6.3.3.1.1 BirthInfo |

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|---|---|---|
| | | Added information regarding non-disclosure for personal safety reasons:<br><br>6.4.2 Address structures<br><br>6.4.2.2 AddressFree<br><br>Added automatic checks and messages to sections<br><br>7 List of automated checks made by ilmoitin<br><br>8 List of messages from ilmoitin |
| 1.9 | 20 August 2020 | 6.3.3.1.1 BirthInfo ("The BirthInfo structure was in use 2014-2016" changed to "The BirthInfo structure was in use 2014-2019")<br><br>6.4.3 DocSpec structures. CorrMessageRefId element text changed from "The MessageRefId for the file containing corrections" to "The MessageRefId of the file being corrected" |
| 1.8 | 9 June 2020 | The following passages and sections have had updates:<br><br>6.1 MessageSpec Timestamp (The current year must be timestamped.)<br><br>6.2 FATCA/ReportingFI (The ResCountryCode element’s value must be "FI”.)<br><br>6.3.3.1.1 BirthInfo (The value must be 1900-01-01 or a date after that.)<br><br>6.3.3.2 The guidance regarding the TIN is updated, specifically for the AcctHolderType FATCA102 situation.<br><br>7. Automated check processes run by Ilmoitin<br><br>8. List of messages from Ilmoitin |

# 1 ANNUAL INFORMATION REPORTING AS REQUIRED BY FATCA, TECHNICAL GUIDE

Under § 17a of the act on assessment procedure (Laki verotusmenettelystä (1558/1995)), and under the Tax Administration's official decision of 3 March 2015, the FATCA annual information returns must be submitted, using the format designed for FATCA (the U.S. legal act called the Foreign Account Tax Compliance Act).

Regarding the technical characteristics of the Finnish annual information return, the Intergovernmental FATCA XML Schema v 2.0 and the Intergovernmental FATCA Schema Version 2.0 User Guide have been followed. They are released by the U.S. Internal Revenue Service, and available on https://www.irs.gov/businesses/corporations/fatca-xml-schemas-and-business-rules-for-form-8966. In addition, the format is based on the Tax Administration guideline for implementing the agreement on FATCA, signed between Finland and the United States of America. This technical guide supplements the existing materials. It gives reporting financial institutions further instructions on the procedure that filers in Finland must follow. The guide contains a description of the Tax Administration's technical requirements and information on how files can be sent via Ilmoitin.fi.

The consistent parts of the annual information return are a number of main level Structures. The first one is MessageSpec, containing the unique identity information both for the annual information return and the reporting financial institution.

ReportingFI is the next structure, where more details are given on the reporting entity (either a financial institution or a sponsored entity). After that, the next structure is ReportingGroup. ReportingGroup is comprised of the Sponsor, Intermediary, NilReport and AccountReport structures.

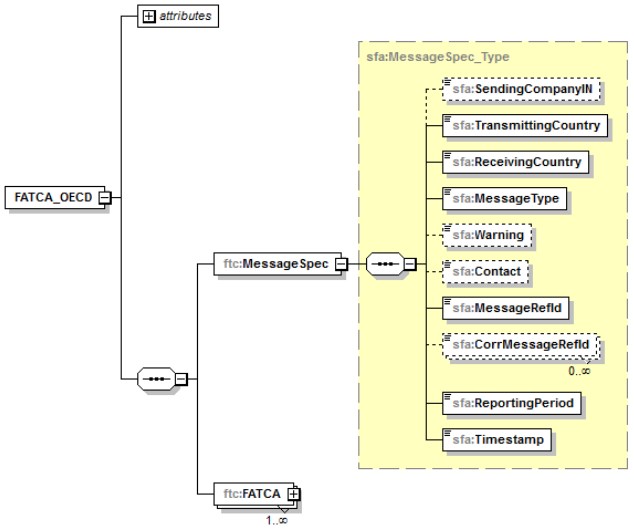
The quantity of AccountReport structures is 0-n. Each AccountReport has information on the reportable account and its account holder. If corrections need to be made, each of the structures can be treated as an independent unit when making corrections.

## 1.1 How to read this memorandum

The technical guidance is primarily for people in charge of the production of FATCA information returns.

Elements have an entry in their lower right-hand corner indicating how many times the element can be repeated: if it is "0...∞", it means up to 'n' times (or not at all). If it is "1…∞", it means the element may occur once or up to 'n' times.

If a solid frame surrounds an element, it means that the element is "Required", so it must be included in all submitted returns. Correspondingly, if a dotted line surrounds an element, it is an optional element, included on a voluntary basis. However, some of the data elements that the Schema denotes as optional are required; the check process of www. ilmoitin.fi verifies that they are included and that they have the appropriate contents.




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# 2 THE ILMOITIN.FI E-SERVICE

To e-file a FATCA annual information return you must log on to www.ilmoitin.fi. User interfaces are available as a browser-based version and as a Web Services interface. You may either run the Ilmoitin.fi eService in a test environment on https://testi.ilmoitin.fi – or log on to its live version on www.ilmoitin.fi. Send e-mail to tamo.tk@vero.fi to ask for the addresses of the WebServices interfaces.

You must log in securely to send the return. The 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

- How to grant a Suomi.fi authorisation for tax matters: http://www.vero.fi/en/About-us/contact-us/efil/authorisations/

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

At the moment filing a FATCA annual return doesn't require additional Suomi.fi roles or rights. Suomi.fi e-identification is sufficient for submitting reports.

## 2.1 FILE NAMES

A message sent via the Ilmoitin.fi service must be named according to the data flow and MessageRefID (for example, if MessageRefID is FATCA-1234567-8-2026-001, the file name must be FATCA-1234567-8-2026-001.xml). Ilmoitin.fi will check that the file name is in correct format and that the MessageRefId included in the file name is the same as the MessageRefId in the message. Ilmoitin.fi will add a data item indicating the channel and a timestamp indicating when the file was received to the beginning of the file name. 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 them must have a unique MessageRefId.

Encoding is UTF-8. In the interests of compatibility, we require the ISO8859-1 character set, with UTF-8 encoding. This means that characters of the Cyrillic alphabet are not recommended. No Byte Order Mark (BOM) is allowed.

When submitting the annual information content, the following special characters must be converted into the following formats:

| Character | Description | Required format |
|---|---|---|
| & | ampersand | & conversion is mandatory |
| < | smaller than | < conversion is mandatory |
| > | greater than | > conversion is mandatory |
| ’ | apostrophe | ' conversion is mandatory |
| ” | quotation marks | " conversion is mandatory |

Table 1. Presentation of special characters in the data

Additional requirements are shown below.

| Character | Description | Required format |
|---|---|---|
| -- | Dash×2 | This character must not appear in an XML file |
| /* | slash, asterisk | This character must not appear in an XML file |
| &# | ampersand, hash | This character must not appear in an XML file |

Table 2. Additional “IRS” restrictions and requirements

# 3 FILING A RETURN

The deadline for the FATCA information for the previous calendar year is the end of January every year, as per the Tax Administration’s official decision on the information-reporting requirement. You can only submit the annual information for one reporting financial institution on one FATCA annual information return.

# 4 FILING A “NIL” RETURN

If you have no reportable information, it is enough if you just file a nil return for that year. To file a nil return, fill out the MessageSpec structure with unique identifiers for the annual information return and the reporting financial institution. Then enter “Yes” as the value of the ReportingGroup/NilReport NoAccountToReport element. Complete the ReportingFI structure with more details to identify the reporting financial institution. If the nil return is for a sponsored entity, you must complete the ReportingGroup/Sponsor structure with the Sponsor’s unique identification.

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

# 5 MAKING CORRECTIONS

## 5.1 Correcting information

When you make corrections in accordance with the FATCA procedure, specific structures are corrected one-by-one. Each one of the ‘independent’ structures (ReportingFI, Sponsor, Intermediary, NilReport, AccountReport) has its DocRefId

element and DocTypeIndic element, and additionally for corrections, its own CorrDocRefId and CorrMessageRefId elements. When you submit corrections, they must be related to just one previous filing. This means that the CorrMessageRefId must be the same for all the structures you submit. Correction reports cannot contain new data (DocTypeIndic=FATCA1) along with corrections (FATCA2, FATCA3 or FATCA4).

Each correction message must have a unique MessageRefId.

The process of making corrections varies depending on what data elements are involved, or whether the Tax Administration requested the errors to be put right or whether the filer detected the errors independently, for example. If the Tax Administration asks you to make corrections because the IRS has notified it of problems in your report, set the value of DocTypeIndic to FATCA2 (corrected data), unless it is necessary to remove data. The FATCA2 value of DocTypeIndic may not be used in any other situation. In other situations where corrections are made, other values should be set for DocTypeIndic as described below.

If it is necessary for the filer to remove some of the accounts that were reported previously, you must have ‘FATCA3’ (void data) as the value of the DocTypeIndic element. In such cases, FATCA3 is also used in the ReportingFI structure even if only individual accounts are removed. The FATCA3 value is also used when corrections are made to the following errors based on a notification (after deleting the previous entry, giving a corrected entry (FATCA1) as a new entry:
• No TIN of Account Holder or Substantial US Owner
• Incorrect TIN of Account Holder or Substantial US Owner
• Incorrect Name of Account Holder or Substantial US Owner
• Incorrect Name and Address for Account Holder or Substantial US Owner

If you are making other corrections, DocTypeIndic should be FATCA4 (Amended Data).

If it is necessary to indicate some new reportable financial accounts that were not included in the previous return, set FATCA1 as the value of the DocTypeIndic element; and do not use the CorrMessageRefId element and the CorrDocRefId element.

If you are submitting corrections to a return that has already been corrected, i.e. you are correcting the original return for a second time (with a second correction filing), the CorrMessageRefId and CorrDocRefId elements should still contain a reference to the MessageRefId and DocRefId elements of the original return, unless the correction specifically relates to the AccountReport structure submitted in the previous correction filing.

If you need to correct the ReportingFI and/or Sponsor structure, the correction return should also contain all the AccountReport structures.

If the Sponsor structure was used in the return to be corrected, it should also be used in the correction return. In that case, CorrMessageRefId and CorrDocRefId of the Sponsor structure refer to the original return, unless the AccountReport structure to be corrected has been corrected previously. If it has been corrected previously, CorrMessageRefId and CorrDocRefId of the Sponsor structure must refer to the MessageRefId and DocRefId elements submitted in the previous correction report.

A return may contain only elements that have the same DocTypeIndic value.

When you run tests with the testi.ilmoitin.fi website, enter the FATCA1-FATCA4 values instead of the test data values FATCA11-FATCA14.

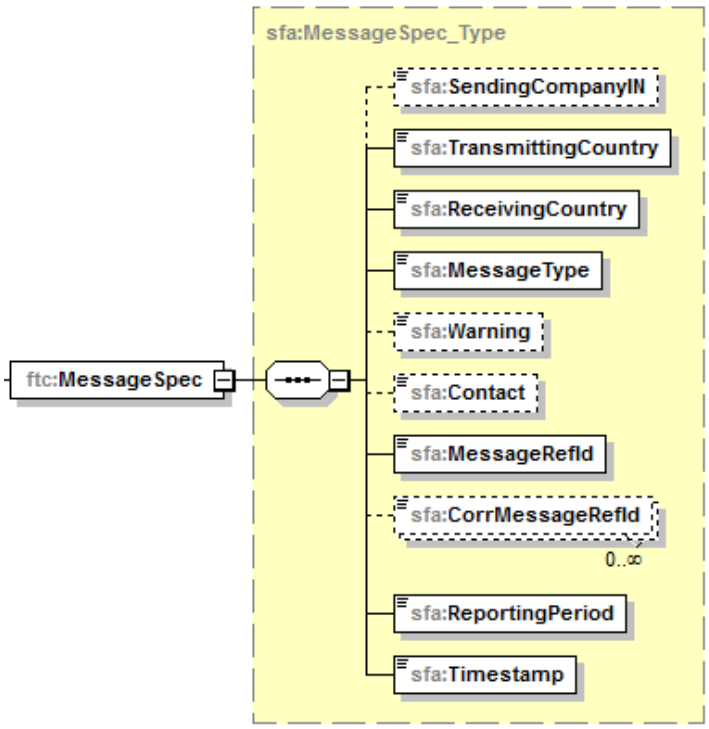
# 6 STRUCTURE OF THE XML SCHEMA

This section describes the User Guide's additional instructions for the IRS's FATCA schema, with a discussion of the check runs by Ilmoitin.fi that are external to the xml scheme.

For the full description, visit https://www.irs.gov/businesses/corporations/fatca-xml-schemas-and-business-rules-for-form-8966.

## 6.1 MessageSpec

This structure contains the unique identification of the annual information return and the financial institution, and its contact information in matters concerning FATCA.




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| SendingCompanyIN | | Unlimited | xsd:string | Mandatory |

- The reporting financial institution's Business ID
  - Note: The "reporting financial institution" term refers to the entity relevant for the annual information return (ReportingFI)
  - The sponsored entity's Business ID if sponsoring
  - This data element is required
- The Ilmoitin.fi checks the integrity of the Business ID. If the reporting financial institution has not been issued a Finnish Business ID, you must contact the Tax Administration.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| TransmittingCountry | | 2 digits | iso:CountryCode_Type | Validation |

- The country of location for the reportable account
- This data element is required
  - The 2-character Country Code (ISO-3166 Alpha 2)

- In general, for the FATCA returns, this would be “FI” (Finland)

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| ReceivingCountry | | 2 digits | iso:CountryCode_Type | Validation |

- Name of the country that receives the report
- This data element is required
  - The 2-character Country Code (ISO-3166 Alpha 2)
- For FATCA returns, the United States, “US”

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| MessageType | | | sfa:MessageType_EnumType | Validation |

- Category of the annual information return
- This is a required data element
- For FATCA returns, enter “FATCA”

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Warning | | | xsd:string | Optional |

- Not used
- Note: If you are submitting a nil return, complete the NilReport elements of the FATCA/ReportingGroup structure.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Contact | | | xsd:string | Mandatory |

- How to contact a person who can give further information. The contact person’s information is not sent on to the Internal Revenue Service (in the USA).
- **This data element is required**
- Contact person's last name, first name, and phone number including its area code; contact person’s e-mail address. The separator character between the name, phone number and e-mail address is the comma (,).
  example: Elmo the Filer, +358912345678, ilmo.ilmoittaja@financeslaitos.fi.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| MessageRefId | | | xsd:string | Validation |

- The unique identifier, generated by the reporting financial institution
- This data element is required
- You, the filer representing the reporting financial institution must make sure no FATCA annual information returns are submitted with a MessageRefId that has already been used in a previous annual information return, either FATCA or CRS/DAC2.
  - Note: however, if you are sending a correction as a replacement, use the MessageRefId you had used for the original.
- The following components make up the MessageRefId: the data flow, the reporting financial institution’s Business ID, the year of submittal, a sequential running digit. Examples of MessageRefIds:
  - Original annual information return: FATCA-6606611-7-2026-1
- Correction return: FATCA-6606611-7-2026-2Ilmoitin.fi runs a check on the format of the data flow – Business ID – year – sequential running digit.
- The Business ID must be the same as in the SendingCompanyIN element
- Ilmoitin.fi will make a check and display an error message if the ID is the same as for a CRS/DAC2 or FATCA annual return submitted in an earlier annual return.
-

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| CorrMessageRefId | | | xsd:string | Optional |

- The MessageRefId for the report containing corrections
- CorrMessageRefId must not have a value unless you are sending a correction
- Ilmoitin.fi runs a check on the format of the data flow – Business ID – year – sequential running digit.
- A correction can only refer to one previous return (to one MessageRefId).

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| ReportingPeriod | | | xsd:date | Validation |

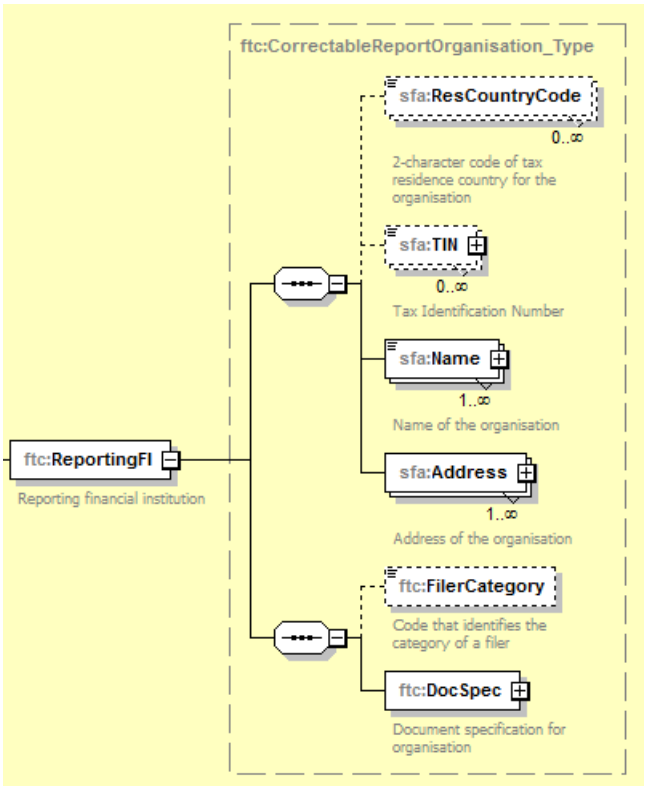
- The calendar year concerned by the annual information return
- This element is required
- Use the YYYY-12-31 format for the year's end date, in other words, enter 2018-12-31 for December 31, 2018
- The party liable to report information must see that the annual return is filed for the correct year using a valid schema

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Timestamp | | | xsd:dateTime | Validation |

- The date and time when the annual information return is filed. Example: 2019-01-17T09:30:45
- This timestamp must be added by the filer of the return
- If you are filing a replacement, its timestamp must indicate a later date/time than that of the original
- The timestamped year must be the current year
- The timestamp may not be in the future

## 6.2 FATCA/ReportingFI

This structure is for the information of the reporting entity (of the reporting financial institution, or of the sponsored entity).




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| ResCountryCode | | 2-digit | iso:CountryCode_Type | Mandatory |

- Country of location (of the reporting financial institution, or of the sponsored entity). The location for Finnish files is “FI”, for Finland.
- The location country’s 2-character Country Code (ISO-3166 Alpha 2)

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| TIN | | Min 1 char | sfa:TIN_Type | Mandatory |
| | issuedBy | 2-digit | iso:CountryCode_Type | Optional |

The TIN of a reporting financial institution (including sponsored entities):

- This element is required, also for nil returns
- The reporting financial institution’s GIIN must **in all circumstances** be entered
  - this field is not for the Finnish Business ID or a TIN issued by a foreign country. Instead, you must enter the GIIN here.
  - you must use the financial institute’s GIIN that matches the role the FI is having when submitting the annual information return
    - this way, when submitting the annual information return for themselves, financial institutions that are sponsors cannot use their “sponsor” GIIN (ending in .SP) – these FIs must use the GIIN that they are registered with (.SL, .LE, .ME)
  - if the reportable entity is a sponsored entity, the annual information return must be complete with information on the sponsor in the structure designed for the purpose (for more guidance, see 6.3.1)

In the rare cases where the reporting financial institution has no GIIN, it is necessary to contact the Tax Administration to fulfil the information-reporting requirement.

The issuedBy attribute:

- The country of issue of the TIN
- The country that issues GIINs is the United States of America
- Enter the 2-character country code “US”, or leave blank
  - If this attribute is blank, it will be assumed to indicate the issuing country is the United States

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Name | | | sfa:NameOrganisation_Type | Validation |

- Registered company name or business name (of the reporting financial institution, or of the sponsored entity)
- This element is required
  - Attribute: nameType
    - 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, used in Finland.
  - If the attribute is used, Ilmoitin.fi will check that OECD207 is given.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Address | | | sfa:Address_Type | |

- Address structures

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| FilerCategory | | | ftc:FatcaFilerCategory_EnumType | |

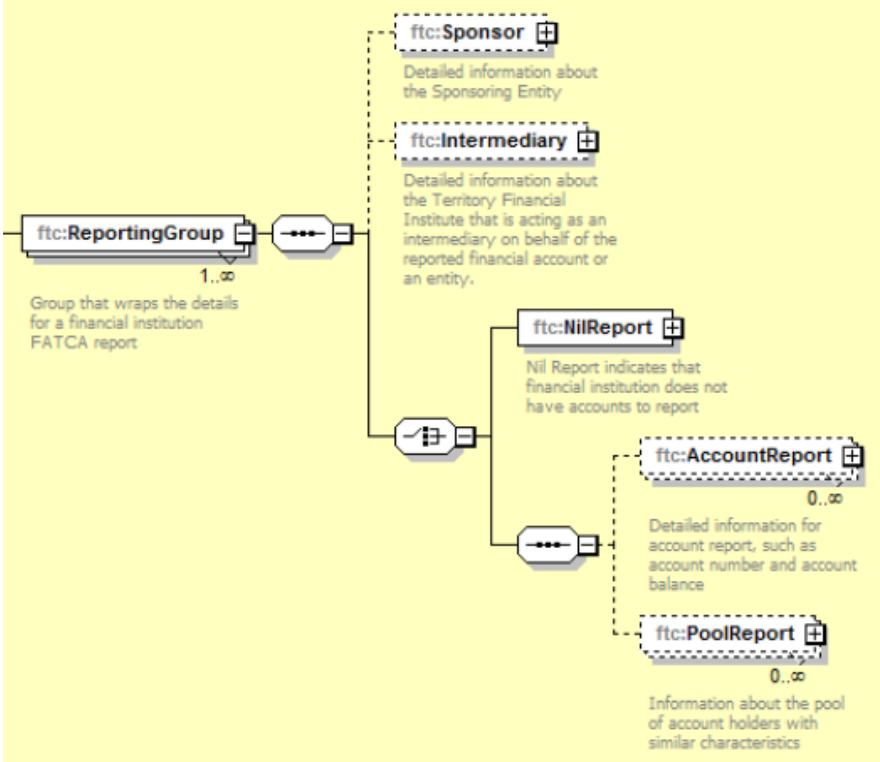
- This element is required
- Permissible codes for Finnish filers are FATCA 601 and FATCA607
- FATCA601: this code must always be entered with the ReportingFI element unless a sponsored entity is in question
- FATCA607: this code must be entered in sponsored-entity reporting when submitting the Sponsor element
- Enter just one or the other, depending on the circumstances

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| DocSpec | | | ftc:DocSpec_Type | |

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

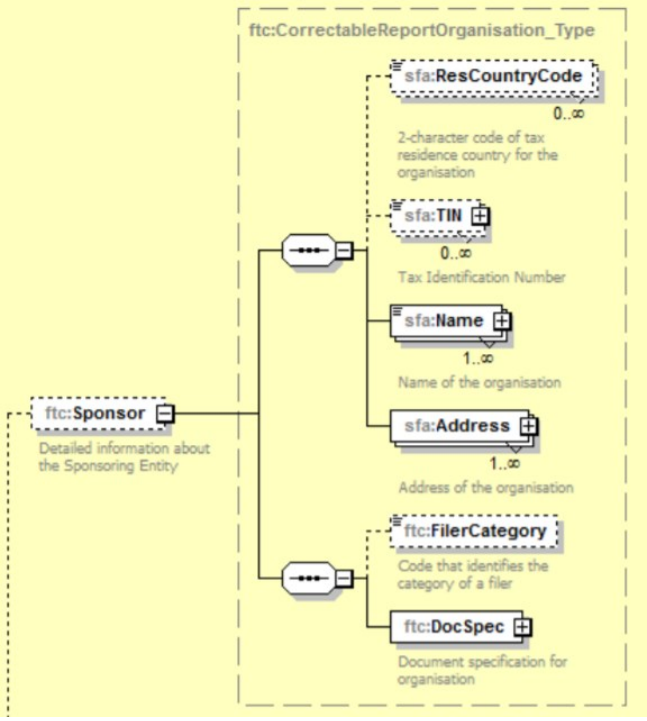
## 6.3 FATCA/ReportingGroup

This structure contains the account information of the reporting financial institution. This structure additionally contains the nil report information when appropriate (NilReport). In addition, the unique identification of the Sponsor and Intermediary are given in this structure.




### 6.3.1 Sponsor

- Sponsor information is required when the reportable entity that submits the annual information return is a sponsored entity (the reporting FI's GIIN ends in .SF, .SS or .SB)
- Always enter the sponsor's GIIN that ends in .SP
- The sponsored entity is both in the role of "ReportingFI" and "SendingCompany" in the annual information return
    - Example: a Finnish investment fund can be a sponsored entity. In this case, the fund company that manages it can be the sponsor
        - The fund company is accountable for the review and identification of the account holders (shareholders in the funds), and also for the submittal of the FATCA annual information returns for the funds
        - The fund company must identify itself as the sponsor in this structure
        - The sponsored entity – the Finnish investment fund – must, in this structure, be both the "ReportingFI:nä" and "SendingCompany"
    - The details on account holders are given according to the normal procedure




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| ResCountryCode | | 2-digit | iso:CountryCode_Type | Optional |

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| TIN | | Min 1 char | sfa:TIN_Type | Optional |

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Name | | | sfa:NameOrganisation_Type | Validation |

- 6.4.1 Name structures

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Address | | | sfa:Address_Type | Validation |

- For Address structures, go to 6.4.2 Address structures

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| DocSpec | | | ftc:DocSpec_Type | |

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

6.3.2

## Intermediary

- Go to 6.3.1 Sponsor to see the related structures
- The Intermediary is a required data element if the financial institution is paying to a territory organized financial institute (TOFI) located in a U.S. territory listed in the Agreement (such as Puerto Rico).
- Where a territory organized financial institution (TOFI) is involved, its name, address and other identifying information must be provided in the same way as for the legal person being the reportable entity,
- The TIN of an Intermediary is its U.S. EIN, if it has been issued one and the reporting financial institution is aware of the EIN.
- If the TOFI does not have a U.S.EIN then TIN is the EIN used by the relevant U.S. territory tax administration to identify the TOFI.

### AccountReport

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

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| DocSpec | | | ftc:DocSpec_Type | |

6.3.3

- For more information on DocSpec structures, see 6.4.3 DocSpec structures

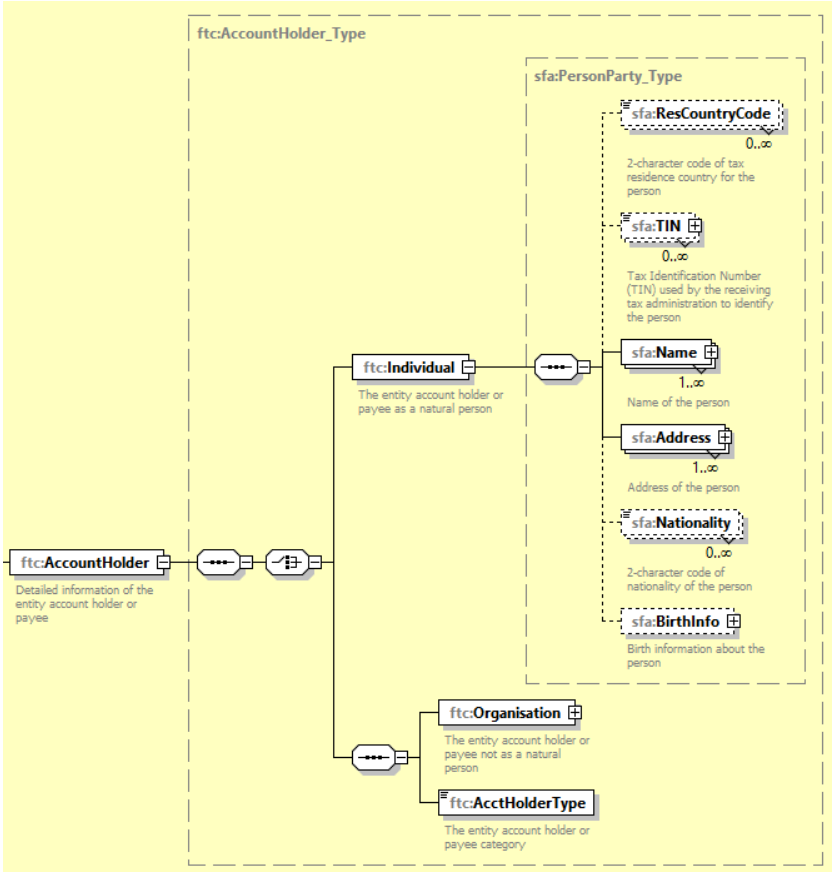
| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| AccountNumber | | | ftc:FIAccountNumber_Type | Validation |

- Account holder's account number
- Ilmoitin.fi will check the format of the bank account number when the account number type is IBAN (OECD601) or ISIN (OECD603).
- Ilmoitin.fi will check that the control digit of the IBAN account number (OECD601) is correct.
- If there is no customary account number, use the code the reporting financial institution uses in its usual business transactions to refer to 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.
- Attribute: Account number type (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
    - ~~o~~ OECD605 Other account number type, e.g. insurance contract identifier

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| AccountClosed | | | xsd:boolean | |

- A closed account
    - you should indicate whether (true) or (false)
        - This is a required element if the account is closed (or transferred)

### 6.3.3.1 AccountHolder structures/Individual




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| ResCountryCode | | 2-digit | iso:CountryCode_Type | Optional |

- The reportable natural person's country of tax residence
- The country of tax residence of the account holder or controlling person
- If the reporting financial institution is aware of the country, this is a required element
  - The 2-character Country Code (ISO-3166 Alpha 2)
- Indicate all the countries if the natural person has multiple countries of tax residence

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| TIN | | Min 1 char | sfa:TIN_Type | Mandatory |

- The U.S. TIN of the account holder or controlling person
- TIN, the U.S. Taxpayer Identification Number, is required
  - Ilmoitin makes a check of whether or not the TIN is entered
  - In the event that the U.S. TIN is known, there is no need to provide any other countries' TIN information concerning the account holder or controlling person.
  - There are 9 digits in a U.S. TIN. See the following guidance of the Internal Revenue Service regarding the U.S. TIN's proper format:
    - *"A value for a TIN data element must be either in a GIIN format or in one of the following formats for a US TIN:*
      - *Nine consecutive digits without hyphens or other separators (e.g. 123456789)*
      - *Nine digits with two hyphens (e.g. 123-45-6789)*
      - *Nine digits with a hyphen entered after the second digit (e.g. 12-3456789)"*

- If the U.S. TIN of the account holder or controlling person is not known to the financial institution, an appropriate 9-character code selected from the codes listed below should be entered in the TIN element. If the codes cannot be used for technical reasons, for example, and the TIN is not known, enter nine zeros (000000000) in the TIN element.

- The Tax Administration's detailed FATCA guidance (sections National options allowed by the agreement and 5.7 Tax identification number (TIN)) describes the conditions under which a U.S. TIN is not mandatory reportable data in Finland on a FATCA annual information return, provided that the reporting financial institution still makes every reasonable effort to obtain the missing U.S. TIN from the account holder. In situations where all the conditions described in the guidance are met and the U.S. TIN is missing, it is recommended that you should enter nine letters A (AAAAAAAAA) in the TIN element. With this code, the reporting party confirms that the case is within the scope of the exception described in the above-mentioned detailed FATCA guidance. Nine letters A should not be used in the TIN element in any other situation.

- IRS has published new instructions in May 2021 and in January 2023 related to reporting missing US TINs (see FAQ6 in IRS's website). According to IRS, regarding individual account holders whose US TIN is unknown to the financial institution at the time of reporting, the following codes should be used in TIN element in order to provide information related to the circumstances of each case:

    - 222222222 – Preexisting individual account with only U.S. indicia being a U.S. place of birth, other than an account reported under code 000222111. This code takes precedence if any other code (other than 000222111) could also be applicable.

    - 000222111 – Preexisting depository individual account with only U.S. indicia being a U.S. place of birth. Additionally, FFI must determine that the account holder is a resident of the jurisdiction where the account is maintained for AML and tax purposes. For reference, "depository account" has the meaning defined in the applicable Model 1 Intergovernmental Agreement (Model 1 IGA). This code takes precedence if any other code could also be applicable.

    - 333333333 – New individual account that (1) has indicia of a U.S. place of birth, and (2) either:
        a) has a change in circumstances causing the self-certification originally obtained at account opening to be incorrect or unreliable, and a new self-certification has not been obtained, or
        b) was below the threshold for documenting and reporting the account at the time of account opening (if opened in 2014 or 2015) and subsequently exceeded the threshold, and a self-certification has not been obtained.

    - 444444444 – Preexisting individual account that (1) has U.S. indicia other than a U.S. place of birth, and (2) either:
        a) has a change in circumstances that either results in one or more U.S. indicia being associated with the account or causes a self-certification or other documentation originally obtained to be incorrect or unreliable, and a valid self-certification or other documentation has not been obtained subsequent to the change in circumstances, or
        b) was below the threshold for documenting and reporting the account in 2014 and 2015 and subsequently exceeded the threshold, and a self-certification or other documentation has not been obtained.

    - 555555555 – New individual account that has a U.S, indicia other than a U.S. place of birth, and (2) either:
        a) has a change in circumstances causing the self-certification or other documentation originally obtained to be incorrect or unreliable, and a new self-certification or other documentation has not been obtained, or
        b) was below the threshold for documenting and reporting the account at the time of account opening (in 2014 or 2015) and subsequently exceeded the threshold, and a self-certification or other documentation has not been obtained.

    - 777777777 – Pre-existing individual account which has been dormant or inactive (for reference see Tax Administration's binding guidance on FATCA, section "4.15 Käyttämättömät tilit"). If an account could be classified into multiple TIN codes, the other code takes precedence.

- 999999999 – Any account for which the FFI cannot obtain a TIN and none of the other TIN codes would be applicable. The use of this code indicates that an FFI has completed its review of accounts without U.S. TINs and has in good faith applied TIN codes to records when applicable.

- The IRS released Notice 2024-78 that lays down new requirements regarding situations, in which a Tax identification number issued by the United States is missing (US TIN) from FATCA reporting for the 2025, 2026 and 2027 reporting years. These requirements are as follows:
  - Foreign-issued tax identification numbers to be reported. If the financial institution searches its electronic archive and locates a foreign-issued TIN for the account holder (also including a Finnish personal identity code), this identifier has to be reported on the FATCA annual information return when reporting the financial account for which there is no U.S. TIN.
  - City and country of residence to be reported using the AddressFix structure. For all financial accounts with a missing required U.S. TIN, the following has to be reported under AddressFix:
    - City
    - Country of residence

- If the U.S. TIN has not been indicated in the annual information return, the IRS will send an error message to the Finnish Tax Administration. The reporting financial institution must be prepared to correct the error or give an explanation within 120 days in cases where correction or explanation is requested by the Finnish Tax Administration.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| TIN | issuedBy | 2-digit | iso:CountryCode_Type | Optional |

- The country of issue of the TIN
- Enter the 2-character country code (ISO-3166 Alpha 2) “US”, or up to the 2024 reporting year, leave blank. Starting the 2025 reporting year, it is permissible for the value of the IssuedBy to be the country code of the country that issued the Tax identification number.
- If this attribute is blank or missing, it will be assumed to indicate the issuing country is the United States
- If the account holder is a passive non-financial entity not having a U.S. TIN, leave the element blank

| Element | | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|---|
| Name | | | | sfa:NamePerson_Type | |

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

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Address | | | sfa:Address_Type | |

- For Address structures, go to 6.4.2 Address structures

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Nationality | | | iso:CountryCode_Type | Null |

- This element is not in use for purposes of FATCA reporting.

#### *6.3.3.1.1 BirthInfo*

The BirthInfo structure is used when the Reporting Financial Institution does not have the U.S. TIN of the account holder or controlling person.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| BirthDate | | | xsd:date | Optional |

- Account holder's date of birth
- Enter the date in the YYYY-MM-DD format, as in 1975-01-21
- The earliest permissible date of birth is 1900-01-01

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| City | | | xsd:string | Null |

- Not used on the FATCA information return, must be blank

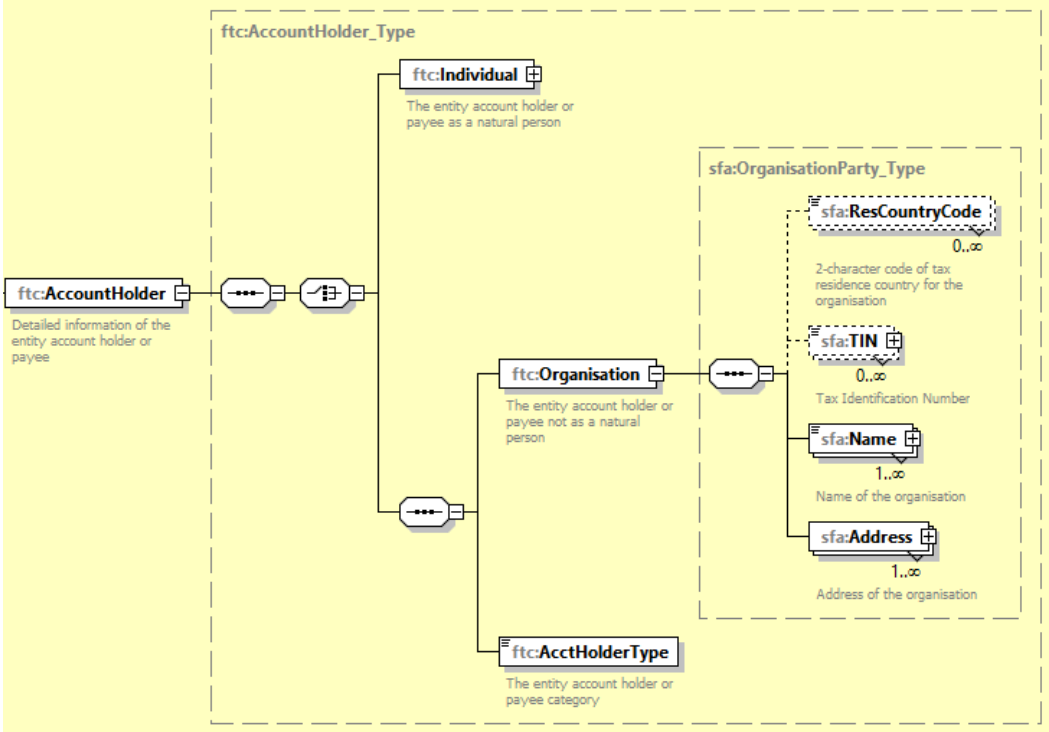
| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| CitySubentity | | | xsd:string | Null |

- Not used on the FATCA information return, must be blank

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| CountryInfo | | | xsd:string | Null |

- Not used on the FATCA information return, must be blank

### 6.3.3.2 AccountHolder structures/Organisation




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| ResCountryCode | | 2-digit | iso:CountryCode_Type | Optional |

- The entity's country of tax residence
- The 2-character Country Code (ISO-3166 Alpha 2)
- If the reporting financial institution is aware of the country, this is a required element
- In case the reporting financial institution has inconclusive information on the entity's country of residence, enter all the countries that are involved
    - Example: an entity may be a Limited Company is the "X" country. However, all addresses and other contact information refer to the "Y" country, and the reporting

financial institution has not been able to clear up the entity's real country of tax residence.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| TIN | | Min 1 char | sfa:TIN_Type | Mandatory |

For the account holder:

- The U.S. Taxpayer Identification Number, TIN is required
  - There are 9 digits in a U.S. TIN. See the following guidance of the Internal Revenue Service regarding the U.S. TIN's proper format:
    - *"A value for a TIN data element must be either in a GIIN format or in one of the following formats for a US TIN:*
      - *Nine consecutive digits without hyphens or other separators (e.g. 123456789)*
      - *Nine digits with two hyphens (e.g. 123-45-6789)*
      - *Nine digits with a hyphen entered after the second digit (e.g. 12-3456789)"*

- It is allowed to include a foreign TIN in the TIN element for a non-US Entity Account Holder that has US Substantial Owners (AcctHolderType FATCA101 or FATCA102). In this case, the TIN Issued by element should be populated with the issuing country code. If there is no foreign TIN available for the foreign entity, the characters "NA" (to indicate "Not Available") can be included in the TIN element, and in that case "FI" should be included in the TIN Issued by element.

- For example, if the account holder is Finnish Passive Non-Financial Entity with substantial US owner, the Finnish TIN is populated in the Account Holder's TIN element and "FI" in the TIN Issued by element.

- IRS has published new instructions in May 2021 and in January 2023 related to reporting missing US TINs (see FAQ6 in IRS's website). According to IRS, regarding US tax liable entity account holders whose US TIN is unknown to the financial institution at the time of reporting, the following codes should be used in TIN element in order to provide information related to the circumstances of each case:

  - 444444444 – Preexisting entity account that (1) has U.S indicia, and (2) either:
    a) has a change in circumstances that either results in one or more U.S. indicia being associated with the account or causes a self-certification or other documentation originally obtained to be incorrect or unreliable, and a valid self-certification or other documentation has not been obtained subsequent to the change in circumstances, or
    b) was originally below the threshold for documenting and reporting the account, and subsequently exceeded the threshold, and a self-certification or other documentation has not been obtained.

  - 555555555 – New entity account that has a U.S. indicia, and (2) either:
    a) has a change in circumstances causing the self-certification or other documentation originally obtained to be incorrect or unreliable, and a new self-certification or other documentation has not been obtained, or
    b) was below the threshold for documenting and reporting the account at the time of account opening and subsequently exceeded the threshold, and a self-certification or other documentation has not been obtained.

  - 666666666 – Preexisting entity account held by a passive NFFE with one or more controlling persons with respect to which self-certifications have not been obtained, and no U.S. indicia have been identified in relation to any controlling persons.

  - 777777777 – Pre-existing entity account which has been dormant or inactive (for reference see Tax Administration's binding guidance on FATCA, section "4.15

Käyttämättömät tilit"). If an account could be classified into multiple TIN codes, the other code takes precedence.

- 999999999 – Any account for which the FFI cannot obtain a TIN and none of the other TIN codes would be applicable. The use of this code indicates that an FFI has completed its review of accounts without U.S. TINs and has in good faith applied TIN codes to records when applicable.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| TIN | issuedBy | 2-digit | iso:CountryCode_Type | Optional |

- The country of issue of the TIN
- Enter the 2-character Country Code (ISO-3166 Alpha 2) “US”, or leave blank
- If this attribute is blank, it will be assumed to indicate the issuing country is the United States.
- If the account holder is a passive non-financial entity with US Persons among the entity’s substantial owners, and the entity is not a US tax liable entity, enter the country code in the TIN IssuedBy element of the country of which the TIN is reported, following the instructions above. If no tax identification number for any country is known for the account holder, it is permissible to enter “NA” in the TIN element; in this case, you need to enter “FI” in the TIN Issued by element

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Name | | | sfa:NameOrganisation_Type | Validation |

- Legal registered name of the account holder
- This element is required
- Attribute: nameType
  - 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, used in Finland.
- Ilmoitin.fi will check that OECD207 is given if the attribute is used

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Address | | | sfa:Address_Type | Validation |

- For Address structures, go to 6.4.2 Address structures

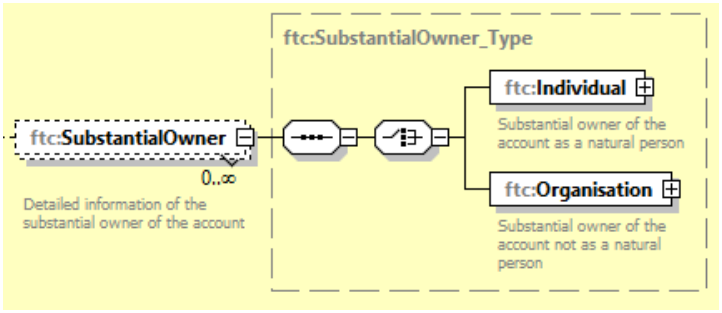
#### 6.3.3.3 AccountHolder-rakenteet/AcctHolderType

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| AcctHolderType | | | Ftc:FatcaAcctHolderType_EnumType | Mandatory |

- Types of account holders
  - FATCA101 = Owner-Documented FI with specified US owner(s).
  - FATCA102 = Passive Non-Financial Entity with substantial US owner(s).
  - FATCA103 = Non-Participating FFI
  - FATCA104 = Specified US Person
  - FATCA105 = Direct Reporting NFFE
- If an account is held by an entity, not a natural person, this element is required.
- If this data element’s value is FATCA101 or FATCA102, you also have to fill out the SubstantialOwner information. Note: otherwise no SubstantialOwner is to be filled out

- The account-holder type “Non-Participating FFI (FATCA103)” is a financial institution that does not fulfil the requirements under the FATCA Agreement, and to which the reporting financial institution has paid money.
- Starting 2017, the FATCA annual information return no longer has to include amounts paid to non-participating financial institutions and the accounts they hold

#### 6.3.3.4 SubstantialOwner



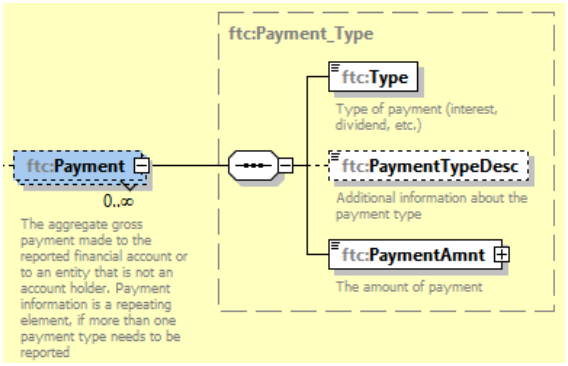

- To see the structure, go to 6.3.3.1 AccountHolder structures/Individual
- Personal details of the controlling person
- This data element is required only if it is known to the financial institution that there are Controlling Persons who are Reportable as regards the account (in other words, controlling persons with the United States as the country of residence, as evidenced either by self-certification or by indicia).
- Information must be included in the SubstantialOwner structure only when an account holder is being reported, having an AcctHolderType = FATCA101 or FATCA102 i.e. “owner documentedFI” or “passive
  NFFE with US owner(s)”.
- If the account-holder entity has no Controlling Persons with the United States as country of residence, do not use codes FATCA101 and FATCA102 to give details on this account holder, and consequently, do not indicate any controlling persons.
- For every 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.

#### 6.3.3.5 AccountBalance

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| AccountBalance | | | sfa:MonAmnt_Type | Mandatory |
| | currCode | | sfa:MonAmnt_Type | Mandatory |

- Account balance
- This element is required
- Indicate the end-of-calendar-year balance, or the balance just before closure of the account, with 2 decimals, for example enter 1000.00 for one thousand euros
- The currency for this data element is the euro or the foreign currency the account uses
- You can convert a foreign-currency balance into euros, but this is not required
- If account balance is 0 or negative, enter 0.00
- The currCode attribute indicates the name of the foreign currency of account balance

### 6.3.3.6 Payment




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Type | | | ftc:FatcaPaymentType_EnumType | Validation |

- Classification of the reportable income
    - FATCA501 = dividends
    - FATCA502 = interest
    - FATCA503 = selling price or redemption price of an asset
    - FATCA504 = Other income
- If you are reporting transfers of money that are payments for corporate shares, for parts of a loan, or relating to an insurance contract, you can classify it as a single item with no specification (FATCA504) or you can specify it (FATCA501-FATCA503)
    - Ilmoitin.fi will check that the same Payment structure does not contain the same income type more than once

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| PaymentAmnt | | | sfa:MonAmnt_Type | Validation |
| | currCode | 3 digit | iso:currCode_Type | Validation |

- Total gross amount of money transferred to the account
- Enter the amount with two decimal places
- The currency for this attribute is the euro; or the foreign currency the account uses
- You can convert a foreign-currency balance into euros, but this is not required
- The currCode attribute is for the name of the foreign currency used when receiving money into the account

### 6.3.3.7 CARRef

Not used.

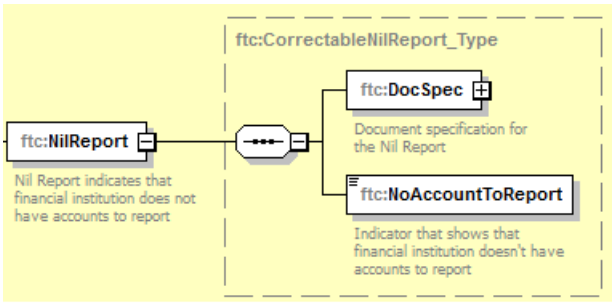
6.3.4

### 6.3.3.8 AdditionalData

Not used.

**NilReport**

This structure is for indicating that a nil return is being filed. When your annual information return is a nil return, refer to section 4 for guidance on how nil returns are submitted.




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| NoAccountToReport | | | xsd:string | |

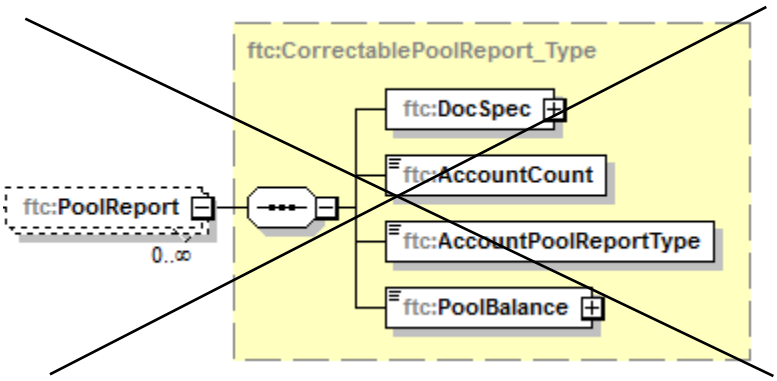
- This element is required (“Yes”) when you submit a Nil return.
- Not one AccountReport structure can be included in a Nil return.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| DocSpec | | | ftc:DocSpec_Type | |

- For more information on DocSpec structures, see 6.4.3 DocSpec structures

### 6.3.5 PoolReport

The structure with the pooled reporting option is not available because Finland provides the information pursuant to a Model 1 IGA.




## 6.4 Shared structures

6.4.1

This section discusses the structures within the Schema that are shared. Reference is made to the shared structures where appropriate and where they are in use.

### Name structures

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| PrecedingTitle | | | stf:OECDNAmeType_EnumType | Null |

- This data element is not used for FATCA reporting

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Title | | | xsd:string | Null |

- This data element is not used for FATCA reporting

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| FirstName | | | xsd:string | Mandatory |

- Account holder's / Controlling person's first names
- This data element is required
  - If there is no value available, fill in "NFN" (No First Name)
- The complete first and middle names of a natural person are reported in this field

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| MiddleName | | | xsd:string | Optional |

- This data element is not used for FATCA reporting

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| NamePrefix | | | xsd:string | Optional |

- This data element is not used for FATCA reporting

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| LastName | | | xsd:string | Mandatory |

- Account holder's / Controlling person's last name
- This data element is required
- All the family names of a natural person are reported in this field
- If the IT system of the reporting financial institution cannot transmit the person's first names to the FirstName element, both first and last names must go to the LastName element and you must enter NFN (No First Name) in the FirstName element.

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| GenerationIdentifier | | | xsd:string | Null |

- This data element is not used for FATCA reporting

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Suffix | | | xsd:string | Null |

- This data element is not used for FATCA reporting

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| GeneralSuffix | | | xsd:string | Null |

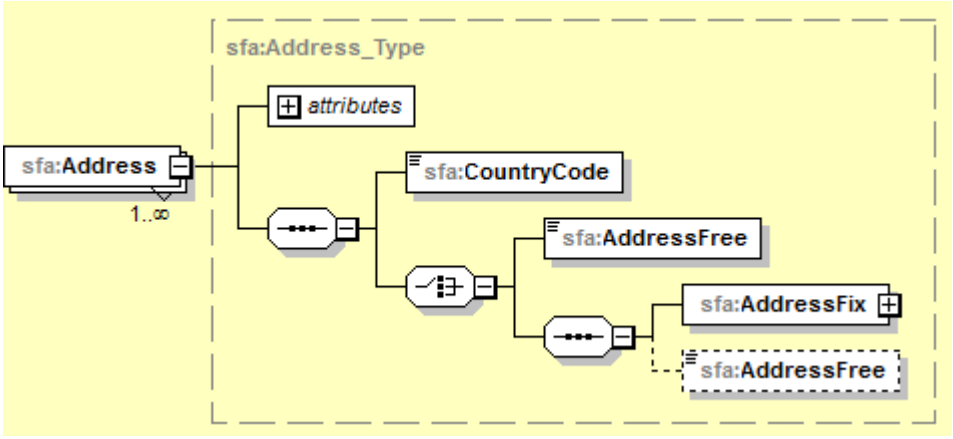
6.4.2

- This data element is not used for FATCA reporting

### Address structures

Because the address information is required, you must enter it in either AddressFix or AddresFree structure. If the reporting financial institution is aware of the complete address information, AddressFix must be used for the FATCA annual information return.

In case an individual Account Holder or a Substantial Owner of a Passive Non-Financial Entity has been recorded a non-disclosure for personal safety reasons in the Population Information System, either in Finland or in some other jurisdiction, address information that is under such non-disclosure should not be reported; instead some other address, which is public and safe for the customer in question, should be reported. In Finland such safe address is a public contact address recorded in the Population Information System. Contact address can be for example a PO Box address either in the municipality of residence of the customer or in some other municipality. You can find further guidance in section 6.4.2.2.




| Elementti | Attribuutti | Tyyppi | P/V |
|---|---|---|---|
| Address | | | P |
| | legalAddressType | stf:OECDLegalAddressType_EnumType | V |

- Address type:
  - OECD301= residential or office
  - OECD302= residential
  - OECD303= office
  - OECD304= registered place of business
  - OECD305= unspecified

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| CountryCode | | 2 digits | iso:CountryCode_Type | Mandatory |

- Country of location of the address
- This element is required
- The 2-character Country Code (ISO-3166 Alpha 2)

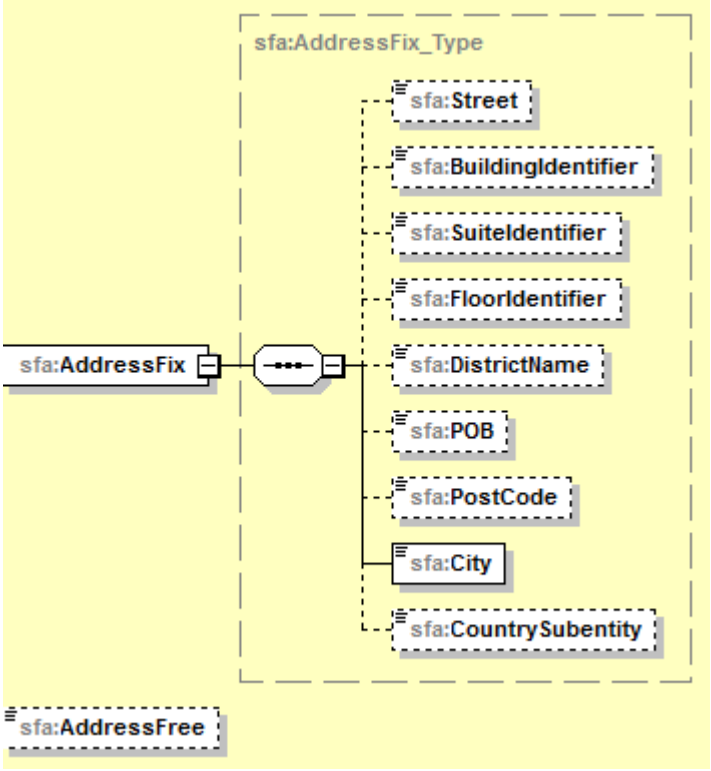
### 6.4.2.1 AddressFix

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

- City
- Postal code
- State or other Country Subentity

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

Note: Starting the 2025 reporting year, it is required for all reportable financial accounts with a missing required US TIN to use the AddressFix structure to provide the city (the City element) and the country of residence (CountrySubentity). For detailed instructions, see section 6.3.3.1 AccountHolder structures/Individual.




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| Street | | | xsd:string | Optional |

- Street Name
- If the reporting financial institution is aware of the correct value, this is a required element

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| BuildingIdentifier | | | xsd:string | Optional |

- House no./Building no.
- If the reporting financial institution is aware of the correct value, this is a required element

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| SuiteIdentifier | | | xsd:string | Optional |

- Apartment number, etc.
- If the reporting financial institution is aware of the correct value, this is a required element

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| FloorIdentifier | | | xsd:string | Optional |

- The floor or storey in the building
- If the reporting financial institution is aware of the correct value, this is a required element

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| DistrictName | | | xsd:string | Optional |

- Name of the neighbourhood, district, section of the town
- If the reporting financial institution is aware of the correct value, this is a required element

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| POB | | | xsd:string | Optional |

- P.O. Box
- If the address is a P.O. box, this is a required data element

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| PostCode | | | xsd:string | Optional |

- Postal (zip) code
- If the reporting financial institution is aware of the correct value, this is a required element

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| City | | | xsd:string | Validation |

- City/Municipal entity
- This element is required

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| CountrySubentity | | | xsd:string | Optional |

- State or other sub-entity
- If the reporting financial institution is aware of the correct value, this is a required element

#### 6.4.2.2 AddressFree

You can choose the AddressFree structure if it is not feasible to give the address information in AddressFix.

If the IT system available to the reporting FI does not specify the street address as required in AddressFix, you can enter the entire address here. In this case, enter city or town, postal code (zip code) and state, if available, in the AddressFix structure. If you are indicating the account holder's address with both AddressFix and AddressFree, you must include both structures in one Address structure, do not enter then in two separate Address structures.

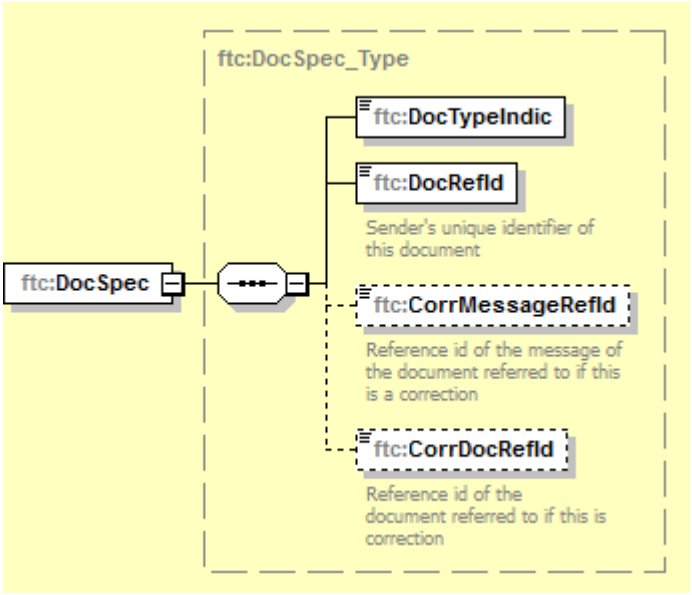
| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| AddressFree | | | xsd:string | Optional* |

- This element is a free-text field for address information
- Use the following order of sequence: street, name of town/city, state, and postal code
- This element is secondary while AddressFix is the primary element
    - If complete address information has been given successfully in the AddressFix structure, you must leave out the AddressFree element
- In case an individual Account Holder or a Substantial Owner 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

DocSpec structure is comprised of the following elements: DocTypeIndic for the type of report, DocRefId – the unique identifier of the specific report, CorrMessageRefId for message to be corrected, and CorrDocRefId for reports to be corrected.




| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| DocTypeIndic | | | ftc:FatcaDocTypeIndic_EnumType | Validation |

- Type of report
- Permissible values are:
  - FATCA1 = New data (live production)
    - .
  - FATCA2 = Corrected data (live production)
  - FATCA3 = Void data (live production)
  - FATCA4 = Amended data / Added data (live production)
- The following codes are not used in Finland's reporting:
  - FATCA11
  - FATCA12
  - FATCA13 FATCA14

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| DocRefId | | Minimum 1 character | xsd:string | Validation (ilmoitin.fi) |

- The **unique identifier** of the report, different in each one of the elements
- The reporting financial institution must make sure that there is no identical DocRefId in the annual information, in the previous FATCA returns, and in the previous CRDS/DAC2 returns
- The data element is comprised of the following parts:
  - The financial institution's GIIN, for example, CAWYDV.00001.SF.246
  - Period (.)
  - The Business ID, the tax year, a digit that runs in sequence; example: 6606611-7-2018-001-002-003
  - The Business ID and tax year are mandatory
  - No blank characters are allowed (no blankspaces), including no leading or tailing blank spaces
    - The maximum length of a data element is 180 characters
    - The Business ID must match with SendingCompanyIN
    - Ilmoitin.fi will check DocRefId up to the tax year.
- Example of an entire string for DocRefId:
  CAWYDV.00001.SF.246.6606611-7-2018-001-002-003

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| CorrMessageRefId | | Minimum 1 character | xsd:string | Optional |

- This is used when you are filing a correction, and DocTypeIndic <> FATCA1
- The MessageRefId of the file being corrected

| Element | Attribute | Size | Input Type | Requirement |
|---|---|---|---|---|
| CorrDocRefId | | Minimum 1 character | xsd:string | Optional |

- This is used when you are filing a correction, and DocTypeIndic <> FATCA1
- The DocRefId of the report being corrected
- This element is only for purposes of making corrections to an earlier file
- Ilmoitin.fi will check that the element has been submitted when DocTypeIndic <> FATCA1

# 7 LIST OF AUTOMATED CHECKS MADE BY ILMOITIN

These checks prevent the return from being sent if an error or omission is detected in the data.

| **Date when added** (mm/yyyy is shown if the check was added 1 January 2019 or later) | **No.** | **Related data element** | **Description of the automated check process** |
|---|---|---|---|
| 3/2024 | 10 | All data elements | The file is not identified as a FATCA report. Please check that the XML file complies with the Schema.<br><br>#Tiedosto [] ei sisällä hyväksyttävää aineistoa. Tarkastusta ei voida suorittaa. Tuloveroilmoitusten liitteet lähetetään Liitetiedostot-sivun kautta. |
| | 11 | All data elements | #The submitted filing contains unacceptable characters, or unacceptable combinations of characters (--,&#,' or /*) |
| | 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"?> |
| 5/2026 | 100 | TransmittingCountry | Ilmoitin runs a check to make sure that annual information returns always indicate “FI”. |
| 5/2026 | 101 | ReceivingCountry | Ilmoitin runs a check to make sure that annual information returns always indicate “US”. |
| | 102 | Contact | A check process is in place to check that this data element has a value.<br><br>#Elementti 'Contact' on pakollinen<br>#Elementin 'Contact' nimen, puhelinnumeron ja sähköpostiosoitteen välissä on oltava pilkut |
| | 103 | SendingCompanyIN<br>MessageRefId | Ilmoitin checks the format of the Business ID<br><br>#Virheellinen ytunnus [] elementissä [] |
| | 104 | SendingCompanyIN<br>MessageRefId | Do not write any identity codes found in the example files into your real reports<br><br>#Esimerkkisanomilla olevaa y-tunnusta [] ei saa käyttää varsinaisilla sanomilla. |
| 5/2026 | 105 | MessageRefId | The MessageRefID must be unique. A check is made to prevent re-use of a MessageRefId, to ensure that no filing had been sent before with this MessageRefId. |
| 5/2026 | 106 | MessageRefId | The Business ID in the MessageRefID must be the same as that in the SendingCompanyIN element.<br><br>#Elementin 'MessageRefId' y-tunnus ei vastaa elementin 'SendingCompanyIN' y-tunnusta |
| | 107 | CorrMessageRefId | This information is only allowed on a correction (DocTypeIndic = “Fatca2, 3 or 4”)<br><br>#Elementin sfa:CorrMessageRefId saa ilmoittaa vain korjaussanomilla |
| | 108 | CorrMessageRefId | #The CorrMessageRefId that you submitted is not found among the messages submitted previously: [CorrMessageRefID] |
| | 109 | MessageSpec/CorrMessageRefId | If the value of …DocSpec/DocTypeIndic is FATCA2, FATCA3 or FATCA4, then a MessageSpec/CorrMessageRefId must be submitted |

| | | | |
|---|---|---|---|
| | | | #MessageSpec rakenteesta puuttuu CorrMessageRefId elementti. Korjaus/poistotilanteissa kyseinen elementti on pakollinen. |
| | 110 | MessageSpec/CorrMessageRefId | If the value of DocSpec/DocTypeIndic is FATCA2, FATCA3 or FATCA4, then a CorrMessageRefId must be submitted<br><br>#CorrMessageRefId elementti on pakollinen korjausilmoituksella (DocTypeIndic = ”Fatca2, 3 tai 4”) ja se pitää olla kaikissa rakenneosissa sama. |
| 5/2026 | 111 | ReportingPeriod | Ilmoitin will check that the value of ReportingPeriod is the last day of the reported calendar year, in the format YYYY-12-31. |
| | 112 | Timestamp | A check is made to make sure that the year in the MessageSpec/Timestamp element is the current year.<br><br>#Korjausilmoituksen Timestamp tulee olla myöhäisempi kuin alkuperäisen ilmoituksen. |
| 9/2026 | 113 | Timestamp | The correction’s MessageSpec/Timestamp is checked to make sure it is later than the timestamp on the original information return.<br><br>#The Timestamp in the correction message must be later than the timestamp on the original information return. |
| 9/2026 | 114 | Timestamp | The timestamp is checked to make sure it is not in the future.<br><br>#Timestamp ei saa olla tulevaisuudessa |
| | 200 | 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.<br><br>#ReportingFI/ResCountryCode tiedon on aina oltava 'FI' tai elementti puuttuu ilmoitukselta |
| | 201 | ReportingFI/TIN | A check is made to make sure that the ReportingFI/TIN element is included, not blank, and not consisting of blankspaces only<br><br>#ReportingFI/TIN elementti puuttuu tai se on tyhjä<br>#ReportingFI/TIN tunnuksia voi olla vain yksi<br>#Elementti 'ReportingFI/TIN' on väärän muotoinen tai elementti puuttuu |
| | 202 | ReportingFI/TIN | A check is made to make sure that the ReportingFI/TIN is in the right format<br><br>#Elementti 'ReportingFI/TIN' on väärän muotoinen |
| | 203 | ReportingFI/TIN | #No example of a GIIN can be submitted, as was included in the model template of XML example files as a GIIN – do not submit any of the following: CAWYDV.00001.SF.246, S519K4.00000.SL.246, G1TFL0.00039.SL.246, S2RFL0.0001.SL.246, G1TFL0.00038.SF.246 |
| | 204 | ReportingFI/TIN<br>and the Sponsor structure | If the TIN element contains a US-GIIN that ends in other than SS, SF or SB, your file cannot contain a Sponsor structure |

| | | | |
|---|---|---|---|
| | 206 | ReportingFI/Name | Ilmoitin.fi runs a check to make sure a name is given. The element cannot consist of blankspaces only. |
| | 207 | ReportingFI/TIN<br>Sponsor | #Sponsor information must be submitted when ReportingFI is a sponsored entity (the GIIN identifier ending in SF, SS or SB) |
| | 208 | ReportingFI/FilerCategory | This is a required element; you must enter a code recognized by the Schema; the entry can occur only once in one report; if the value is FATCA601, it must be in the ReportingFI structure, if it is FATCA607, it must be in the Sponsor structure, otherwise it is an error<br><br>Related error messages that vary by the type of the error:<br>#Jos on Sponsor-rakenne /FilerCategory tulee ilmoittaa sponsor rakenteessa, eikä ReportingFI-rakenteessa<br>#FilerCategory arvo FATCA607 voidaan antaa vain Sponsor/FilerCategory elementissä<br>#FilerCategory arvo FATCA601 voidaan antaa vain ReportingFI/FilerCategory elementissä<br>#FilerCategory elementti puuttuu kokonaan tai se on annettu sekä ReportingFI/FilerCategory että Sponsor/FilerCategory elementeissä |
| | 300 | ReportingGroup<br>AccountReport<br>NilReport | An annual information return must contain either an AccountReport structure/structures or a NilReport structure. Submittals that do not contain one or the other are not accepted.<br><br>#Joko 'ftc:NilReport' tai ainakin yksi 'ftc:AccountReport' rakenne on ilmoitettava. |
| | 301 | ReportingGroup | If you are filing a nil return containing a Sponsor structure, then the Sponsor structure and NilReport structure must be inside one ReportingGroup structure. This means that there can be no more than one ReportingGroup structure only.<br><br>#Nollailmoituksella Sponsor- ja NilReport-rakenteet pitää olla samassa ReportingGroup-rakenteessa |
| 5/*2026* | 302 | ReportingGroup/PoolReport | Ilmoitin makes a check that the structure is not included. |
| | 400 | Sponsor/TIN | Always enter the sponsor's GIIN that ends in .SP. The Sponsor/TIN element cannot be blank or consist of blankspaces only.<br><br>#Virheellinen US GIIN "xxx" elementissä Sponsor/TIN. Sponsor rakenteessa on annettava Sponsorin GIIN tunnus.<br>#Jos ../Sponsor/TIN-elementti löytyy ilmoitukselta, se ei saa olla tyhjä |
| | 402 | Sponsor/Name | If a Sponsor is included, the Sponsor/Name element must have the Sponsor's name. The Sponsor/Name element cannot be left blank, only consist of blankspaces, or be missing. |

| | | | |
|---|---|---|---|
| | | | # Jos ../Sponsor/Name-elementti löytyy ilmoitukselta, se ei saa olla tyhjä tai sisältää pelkästään välilyöntejä |
| | 403 | AccountReport/SubstantialOwner | If the AcctHolderType is FATCA101 or FATCA102, you must enter the SubstantialOwner information<br><br>#Jos AcctHolderType on FATCA101 tai FATCA102, pitää antaa SubstantialOwner tiedot |
| | 404 | AccountReport/SubstantialOwner | If the AcctHolderType is FATCA103, FATCA104, or FATCA105, no SubstantialOwner information must be given |
| | 405 | SubstantialOwner | The natural person (in the Individual structure) cannot have a SubstantialOwner structure<br><br>#Henkilöllä (Individual rakenne) ei saa olla SubstantialOwner rakennetta |
| | 406 | AccountReport/CARRef | No entry is permitted<br><br>#Elementtiä 'ftc:AccountReport/ftc:CARRef' ei saa ilmoittaa |
| | 407 | AccountReport/AdditionalData | No entry is permitted<br><br>#Elementtiä 'ftc:AccountReport/ftc:AdditionalData' ei saa ilmoittaa |
| | 408 | AccountHolder/Individual/TIN | This element is required. The element cannot be missing, or left blank<br><br>#Pakollinen elementti puuttuu '../Individual/TIN'<br>#Pakollinen tieto puuttuu elementistä |
| 5/2026 | 409 | /Individual/Name/FirstName | You cannot submit a FirstName element consisting of blankspaces only.<br><br>#FirstName elementti ei voi sisältää pelkkiä välilyöntejä. |
| | 410 | /Individual/Name/LastName | The LastName element cannot be blank or consist of blankspaces only.<br><br>#Elementti ../AccountHolder/Individual/Name/LastName ei saa olla tyhjä tai sisältää pelkkiä välilyöntejä<br>#Elementti ../SubstantialOwner/Individual/Name/LastName ei saa olla tyhjä tai sisältää pelkkiä välilyöntejä |
| | 411 | …/Individual/BirthInfo/BirthDate | If the BirthDate element is filled in, its value must fall in [1900 – end date of the reporting year]<br><br># BirthDate elementin arvo on muu kuin välillä 1900 ja ReportingPeriod<br>elementin arvo eli ReportingPeriod viimeinen päivä |
| | 412 | AccountReport/Individual/TIN<br><br>SubstantialOwner/Individual/TIN | The TIN is required if DocTypeIndic value is not FATCA3.<br><br>#Pakollinen elementti puuttuu '../Individual/TIN' |
| | 413 | AddressFree | If the AddressFree structure is submitted, it cannot be left blank<br><br>#If your information return contains an ../AddressFree element, you cannot leave it blank |
| Updated 9/2025 | 415 | AccountHolder/Individual/TIN<br><br>SubstantialOwner/Individual/TIN | The TIN element cannot have the same character 9 times (as in 111111111, 111-11-1111 or 11-1111111) and cannot consist of one blankspace or several blankspaces only. |

| | | | |
|---|---|---|---|
| | | | Exceptions are the TIN values 000000000, AAAAAAAAA, 222222222, 333333333, 444444444, 555555555, 777777777 and 999999999 that are allowed.<br><br>Yet another allowed value is 000222111.<br><br>The above restrictions will apply, if no IssuedBy attribute is submitted or if the value of IssuedBy is US.<br><br>#Virheellinen US TIN elementissä 'Individual/TIN' |
| | 416 | Organisation/TIN | This is a required data element. The element cannot be missing nor be left blank<br><br>#Pakollinen elementti puuttuu '../Organisation/TIN'<br>#Pakollinen tieto puuttuu elementistä 'Organisation/TIN' |
| | 417 | Organisation/TIN/IssuedBy | If issuedBy is submitted, the only permissible value is 'US'. When the account holder is an 'Organisation', the format check routine of the TIN element is only run when the value of TIN IssuedBy = US or if no TIN issuedBy attribute is submitted.<br><br>An exception from the above: when the value of AcctHolderType = FATCA101 or FATCA102, then it is permissible to write any existing country code into the TIN IssuedBy element, and no format check routine will be run concerning the TIN element as the value of TIN IssuedBy is a country code other than 'US'.<br><br>#Attribuutin ../AccountHolder/Organisation/TIN/@issuedBy arvo saa olla vain 'US'<br>#Elementissä 'Organisation/TIN' ilmoitetaan vain US verotunniste |
| Updated 9/2025 | 418 | AccountHolder/Organisation/TIN | The TIN element cannot have the same character 9 times (as in 111111111, 111-11-1111 or 11-1111111) and cannot consist of one blankspace or several blankspaces only.<br><br>Exceptions are the TIN values 000000000, 444444444, 555555555, 666666666, 777777777 and 999999999 that are allowed.<br><br>#Virheellinen US TIN '111111111' elementissä 'Organisation/TIN' |
| | 419 | …Address/AddressFix/City | If .../Address/AddressFix/ structure is submitted, then the ../AddressFix/City element is required and the element cannot be blank or consist of blankspaces only<br><br>#…/Address/AddressFix/City-elementti ei saa olla tyhjä tai sisältää pelkkiä välilyöntejä |
| | 420 | AccountReport/Accountnumber | The AccountReport/AccountNumber element cannot be blank or consist of blankspaces only<br><br>#AccountReport/AccountNumber-elementti ei saa olla tyhjä tai sisältää pelkkiä välilyöntejä |
| 6/2026 | 421 | AccountReport/Account-number/@AcctNumber-Type | When the value, set for AcctNumberType, is OECD601, Ilmoitin will activate an IBAN account |

| | | | |
|---|---|---|---|
| | | | number validation. This means that the bank account number must be in the IBAN format. If there is no AcctNumberType attribute or if it has a different value, then the validation will not be performed.<br>#Elementin AccountNumber arvo ei ole IBAN-muodossa |
| 6/2026 | 422 | AccountReport/Account-number/@AcctNumber-Type | When the value, set for AcctNumberType, is OECD603, Ilmoitin will activate an ISIN account number validation. This means that the account number must be in the ISIN format. If there is no AcctNumberType attribute or if it has a different value, then the validation will not be performed.<br>#Elementin AccountNumber arvo ei ole ISIN-muodossa |
| | 423 | AccountBalance | The value cannot be negative, and you must give two decimals<br><br>#Elementin 'ftc:Payment/ftc:PaymentAmnt' arvo ei saa olla negatiivinen<br>#Elementin 'ftc:AccountReport/ftc:Payment/ftc:PaymentAmnt' arvo on ilmoitettava kahdella desimaalilla |
| | 424 | Payment | The value cannot be negative, and you must give two decimals<br><br>#Elementin 'ftc:Payment/ftc:PaymentAmnt' arvo ei saa olla negatiivinen<br>#Elementin 'ftc:AccountReport/ftc:Payment/ftc:PaymentAmnt' arvo on ilmoitettava kahdella desimaalilla |
| 9/2026 | 425 | Attribute: nameType | The attribute is optional. When the attribute is used, only the “OECD207 – legal (legal name)” value is allowed.<br><br>#Attribuuttia käytettäessä vain ”OECD207 - legal (legal name)“ arvo on sallittu |
| 9/2026 | 426 | Payment/Type | Ilmoitin will check that the same Payment structure does not contain the same income type more than once.<br><br>#Samassa Payment-rakenteessa samaa tulotyyppiä saa käyttää vain kerran. |
| 9/2026 | 427 | Individual/Nationality | Ilmoitin makes a check to ensure that the element is not included.<br>May be used in correction messages concerning the annual return of 2025 or of an earlier reporting year. |
| 9/2026 | 428 | BirthInfo/City | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 429 | BirthInfo/CitySubentity | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 430 | BirthInfo/CountryInfo | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 431 | Name/PrecedingTitle | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 432 | Name/Title | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 433 | Name/MiddleName | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 434 | Name/NamePrefix | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 435 | Name/GenerationIdentifier | Ilmoitin makes a check to ensure that the element is not included. |

| | | | |
|---|---|---|---|
| 9/2026 | 436 | Name/Suffix | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 437 | Name/GeneralSuffix | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 438 | CARRef | Ilmoitin makes a check to ensure that the element is not included. |
| 9/2026 | 439 | AdditionalData | Ilmoitin makes a check to ensure that the element is not included. |
| | 500 | DocRefId | A check is made in order to prevent re-use of a DocRefId for a “new” report type (DocTypeIndic = 'FATCA1’) in a situation where the MessageRefid is not saved in Ilmoitin.fi because it has not been used before.<br><br>#Olet lähettämässä ilmoitusta jo aiemmin käytetyllä DocRefId:llä:*[DocRefId]* |
| 3/2024 | 501 | DocRefId | Please check that the DocRefId element is in the format specified under “6.4.3 DocSpec structures”<br><br>#Elementti 'ReportingGroup/AccountReport/DocSpec/DocRefId' ei ole oikean muotoinen ([]) |
| | 502 | CorrDocRefId | The CorrDocRefId that you submitted is not found among the records submitted previously: [*CorrDocRefID*]<br><br>#Annettua CorrDocRefId:tä ei löydy aiemmin lähetetyistä aineistoista:*[CorrDocRefId]* |
| | 503 | CorrDocRefId | If the value of DocTypeIndic is FATCA2, FATCA3 or FATCA4, then the structure must contain a CorrDocRefId element that has not been left blank.<br><br>#Jos DocTypeIndic on FATCA2, FATCA3 tai FATCA4 on samassa rakenteessa löydyttävä CorrDocRefId elementti, eikä se saa olla tyhjä. |
| 3/2025 | 504 | DocTypeIndic | An annual information return may contain only elements that have the same DocTypeIndic value.<br><br>#Usean eri DocTypeIndic arvon käyttäminen samalla ilmoituksella ei ole sallittu. |
| | 505 | DocTypeIndic | DocTypeIndic only has the following permissible values: FATCA1, FATCA2, FATCA3 or FATCA4<br><br>#DocTypeIndic sallitut arvot ovat FATCA1, FATCA2, FATCA3 ja FATCA4 |

# 8 LIST OF MESSAGES FROM ILMOITIN

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.

| **Date when added** (mm/yyyy is shown if added 1 January 2019 or later) | **No.** | **Related data element** | **Description of the automated check process** |
|---|---|---|---|
| | 900 | SendingCompanyIN | Ilmoitin will put up an ERROR MESSAGE if the original information return for the same reporting year had already been submitted using the Business ID in the SendingCompanyIN element, and if the value of the ReportingFI TIN/IN element (the GIIN/Business ID) is different from the value on the original information return. (This message is active for report submittals after 11 June 2019.)<br><br>#Y-tunnuksella on jo annettu vuodelle [vuosi] ilmoitus, jossa ReportingFI -osiossa eri tunnus |
| Updated 9/2025 | 901 | …/Individual/TIN<br>.../Individual/BirthInfo/BirthDate | An error message will appear if any Individual/TIN element has one of the following values: AAAAAAAAA, 000000000, 000222111, 222222222, 333333333, 444444444, 555555555, 777777777 or 999999999 AND if there is no BirthDate value. The check is made, if no IssuedBy attribute is submitted or if the IssuedBy value is US.<br><br>#BirthDate saa puuttua vain, jos US TIN ilmoitetaan |
| | 902 | AccountHolder/Organisation/TIN | An error message appears if the value has 9 zeroes one after another: 000000000<br><br>#Virheellinen US TIN '000000000' elementissä 'Organisation/TIN' |
| | 903 | AccountReport/AccountHolder/AcctHolderType (Organisation) | An error message appears if the value of AcctHolderType is different from FATCA102, FATCA103 or FATCA104<br><br>#Varmista, että AcctHolderType-arvo on oikein. |

# 9 FURTHER INFORMATION AND LINKS

The Intergovernmental FATCA Schema Version 2.0 User Guide
https://www.irs.gov/pub/irs-pdf/p5124.pdf

The Intergovernmental FATCA XML Schema v 2.0,
http://www.irs.gov/Businesses/Corporations/International-Data-Exchange-Service

For information on the XML Schema validations and on XML files that fulfil the Tax Administration's requirements of mandatory input, go Example files in the XML format.