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# IRAS User Guide

Common Reporting Standard (“CRS”):  
IRAS XML Schema User Guide for CRS Return  
(Fourth Edition)

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## Part A Introduction

1. With effect from 1 January 2027, Reporting Singaporean Financial Institutions (“**Reporting SGFIs**”) that are submitting CRS Returns in XML format, including past returns, are required to provide a CRS Return setting out all the information in relation to every reportable account that the institution maintains in accordance with the [OECD’s CRS XML Schema v3.0](#). Prior to 1 January 2027, the CRS Return must be prepared in accordance with the OECD’s CRS XML Schema v2.0 and Reporting SGFIs should refer to the IRAS XML Schema User Guide for CRS Return (Third Edition) for the reporting requirements.
2. The IRAS XML Schema User Guide for CRS Return (Fourth Edition) explains the information required to be included in each data element to be reported in the CRS XML Schema v3.0 (“XML Schema”). It also contains guidance on how to make corrections of data items within a file that can be processed automatically.
3. While the content of this User Guide largely follows the OECD’s Amended Common Reporting Standard XML Schema: User Guide for Tax Administrations Version 4.0, modifications have been made to provide more details on how the information for certain data elements (e.g. Message Reference ID, Document Reference ID), common scenarios (e.g. Passive NFEs with multiple Controlling Persons) and data elements introduced for the Amended CRS within the OECD’s CRS XML Schema 3.0 should be presented when reporting to IRAS.
4. This User Guide should be read in conjunction with the Income Tax (Income Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016 (“**CRS Regulations**”) and the CRS guidance materials which are available on IRAS CRS webpage.
5. For reporting to IRAS, where a Reporting SGFI is unable to provide the Tax Identification Number (“TIN”) used by the tax residence jurisdiction of an Account Holder or a Controlling Person, a reason code may be provided in the absence of the TIN (more details are available in Part C). Reporting SGFIs are encouraged to provide the reason code in the absence of the TIN on their CRS Return if they are able to do so.

**Part B XML File Preparation and Submission**

1. All CRS Returns, including nil returns, must be submitted electronically to IRAS via myTax Portal. No paper return will be accepted. Reporting SGFIs can consolidate and report all Reportable Accounts in one return, and need not prepare separate returns for each Reportable Jurisdiction.
2. Reporting SGFIs that prepare their CRS Returns<sup>1</sup> in XML format should note that the XML file does **not** need to be digitally signed, encrypted or compressed. From 1 January 2027, the maximum file size for each XML file is 50MB<sup>2</sup> (uncompressed). If an XML file exceeds 50MB, it should be split into 2 or more smaller files and submitted individually. The second and subsequent files should only be submitted **after** the first XML file has been accepted by IRAS. The subsequent CRS Return may be rejected if it is submitted before the initial CRS Return has been accepted by IRAS.
3. There is no naming convention for the XML file, and Reporting SGFIs are recommended to name the XML file using the Message Reference ID of the CRS Return.
4. A CRS Return that is submitted to correct or void information that was previously sent to IRAS should only be submitted **one day after** the initial CRS Return (which contains the error) is submitted. The subsequent CRS Return may be rejected if it is submitted on the same day as the initial CRS Return which contains the error.
5. If a Reporting SGFI does **not** maintain any reportable account for the reporting year, it should submit the nil return by indicating that it is submitting a 'Submit Nil Data' when it uses the AEOI Digital Services under myTax Portal, rather than submit the nil return in XML format.
6. For Trustee-Documented Trusts that do not maintain any reportable account for the reporting year, the trustee RSGFI can either submit the nil return when it uses the AEOI Digital Service (up to 50 TDTs in a single submission) or prepare and submit the nil return in XML format for the Trustee-Documented Trusts under its care.
7. The following characters should not be used within the data of an XML message and will cause a CRS Return to be rejected:

Unacceptable Character(s)	Description	Acceptable XML equivalent
&	Ampersand	&amp;
'	Apostrophe	&apos;
<	Less Than	&lt;

<sup>1</sup> Reporting SGFIs can submit their CRS Returns using fillable PDF forms, if they do not wish to acquire a reporting tool to generate the CRS Returns in XML format.

<sup>2</sup> The file size limit will increase from 5MB to 50MB for CRS Returns submitted from 1 January 2027 onwards.

Unacceptable Character(s)	Description	Acceptable XML equivalent
>	Greater Than	&gt;
"	Double quote	&quot;
#	Hash	No acceptable XML equivalent
--	Double dash	No acceptable XML equivalent
/*	Slash Asterisk	No acceptable XML equivalent
&#	Ampersand Hash	No acceptable XML equivalent

8. All XML messages must begin with an XML declaration and they should be UTF-8 encoded. The XML message should not contain byte order mark (“BOM”).
9. The requirement field for each data element and its attribute indicates whether the element is validation or optional in the schema. Every element is one or the other in the schema.
10. “Validation” elements **must** be present for **all** data records in a file and an automated validation check can be undertaken. The Sender<sup>3</sup> should do a technical check of the data file content using an XML tool to make sure all “Validation” elements are present. If any of the “Validation” elements are not present, the Sender must correct the file.
11. Where there is a choice between 2 “Validation” elements under a validation parent<sup>4</sup> and only one is needed, this is shown as “Validation (choice)”. If the elements are under an optional parent, they are shown as “Optional”.
12. There may be different business rules for elements that are optional in the schema:
  - a. Optional – an element that is recommended, not required to be provided and may in certain instances represent a choice between one type or another, where one of them must be used (e.g. choice between address fix or address free);
  - b. (Optional) Mandatory – an element that is in principle mandatory for CRS reporting but the information is not available due to certain circumstances or legal factors. For example, a Reporting SGFI may not have the TIN of the Account Holder of a Preexisting Account as such information was not required to be collected previously; and
  - c. Optional (non-CRS) – an element that is not required for CRS reporting and may be omitted from the XML message.

<sup>3</sup> A Sender can either be a Reporting SGFI or its appointed Service Provider that is performing the CRS Return submission.

<sup>4</sup> A parent refers to a parent element in the XML structure; child elements would be nested under their parent elements (e.g. a ‘Name’ parent element contains child elements like ‘FirstName’ and ‘LastName’).

## Part C Schema Information

### Section 1 - Message Header

- Information in the message header identifies the Sender that is sending the message. A Sender can either be a Reporting SGFI or its appointed Service Provider. The message header also specifies when the message is created, what period (normally a calendar year) the report is for, and the nature of the report (original, corrected, etc.).

#### 1.1 Sending Company Identification Number

Element	Attribute	Size	Input Type	Requirement
<b>SendingCompanyIN</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Validation

1.1.1 This data element identifies the Sender's Singapore Tax Reference Number.

1.1.2 For reporting to IRAS, the Singapore Tax Reference Number to be provided in this data element should be structured in the following format:

<Entity ID Type><Space><Entity ID> e.g. "ASGD A1234567D"

Possible values for Entity ID Types are:

- UEN-Business = UEN-Business (ROB)
- UEN-Local Co = UEN-Local Company (ROC)
- UEN-Others = UEN-Others
- ASGD = IRAS Assigned Tax Reference Number
- ITR = Income Tax Reference Number

#### 1.2 Transmitting Country

Element	Attribute	Size	Input Type	Requirement
<b>TransmittingCountry</b>		2-character	iso:CountryCode_Type	Validation

1.2.1 This data element identifies the jurisdiction where the reported financial account is maintained or where the reported payment is made by the Reporting SGFI. This data element uses the 2-character alphabetic country code and country name list<sup>5</sup> based on the ISO 3166-1 Alpha 2 standard.

1.2.2 For reporting to IRAS, Reporting SGFIs should use the code "SG".

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<sup>5</sup> The list is based on the ISO 3166-1 country list which is currently used by banks and other financial institutions, and hence by tax administrations. The use of this list in this user guide does not imply the expression of any opinion whatsoever concerning the legal status of the territories listed. Its content is without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

### 1.3 Receiving Country

Element	Attribute	Size	Input Type	Requirement
<b>ReceivingCountry</b>		2-character	iso:CountryCode_Type	Validation

1.3.1 This data element identifies the jurisdiction of the tax administration (the Competent Authority) that is the intended recipient of the message. This data element uses the 2-character alphabetic country code and country name list based on the ISO 3166-1 Alpha 2 standard.

1.3.2 For reporting to IRAS, the code “SG” should be used.

### 1.4 Message Type

Element	Attribute	Size	Input Type	Requirement
<b>MessageType</b>			crs:MessageType_EnumType	Validation

1.4.1 This data element specifies the type of message being sent. The only allowable entry in this field for CRS AEOI is “CRS”.

### 1.5 Warning

Element	Attribute	Size	Input Type	Requirement
<b>Warning</b>		1 to 4'000 characters	stf:StringMin 1Max4000_Type	Optional

1.5.1 This data element is a free text field allowing input of specific cautionary instructions about use of the CRS message content.

1.5.2 For reporting to IRAS, this field should be left blank as the processing of the CRS Returns received is fully automated. Instead, Reporting SGFIs should email to [CRS@iras.gov.sg](mailto:CRS@iras.gov.sg) and provide the Submission Acknowledgement ID to correspond with IRAS on CRS reporting matters.

### 1.6 Contact Information

Element	Attribute	Size	Input Type	Requirement
<b>Contact</b>		1 to 4'000 characters	stf:StringMin 1Max4000_Type	Optional

1.6.1 This data element is a free text field allowing input of specific contact information for the sender of the message.

1.6.2 For reporting to IRAS, this field should be left blank as the processing of the CRS Return submitted is fully automated. Reporting SGFIs should have appointed a Point of Contact (“POC”) when they registered with IRAS. IRAS

will liaise with the appointed POC (and other authorised users of the institution) on reporting matters.

## 1.7 Message Reference ID

Element	Attribute	Size	Input Type	Requirement
<b>MessageRefID</b>		1 to 170 characters	stf:StringMin 1Max170_ Type	Validation

1.7.1 This data element is a free text field capturing the sender’s unique message identifier (created by the sender) that identifies the particular message being sent. The identifier allows both the Sender and IRAS to identify the specific message later if questions or corrections arise. The MessageRefID must be unique in space and time (i.e. there must be no other message with same identifier).

1.7.2 For reporting to IRAS, the MessageRefID is a **25-character** unique reference ID. The MessageRefID must be structured in the following format:

<Reporting Year><File Sender’s Singapore Tax Reference Number><Date of file creation><3-digit Incremental number>

whereby -

- <Reporting Year> refers to the calendar year in which the account information relates and is provided in **YYYY** format.
- <File Sender’s Singapore Tax Reference Number> has to be a 10-character identification number of the Sender. The Entity ID Type (e.g. UEN-Local Co) need not be included. If the Sender’s Tax Reference Number is shorter than 10 characters (for e.g. a UEN-Business (“ROB”) or IRAS Assigned Tax Reference Number (“ASGD”)), suffix the identification number with “-” to make up the remaining character(s).
- <Date of file creation> has to be represented in **YYYYMMDD** format.
- The <3-digit incremental number> is one that starts at ‘000’ and increases to ‘999’ when a file is produced on the same day by that Sender.

### Example

A fund manager, with Tax Reference Number 01234567L, prepares and submits CRS Returns on behalf of the funds that it manages for Reporting Year 2017 on 21 May 2018. The Message Reference ID for the first CRS Return that it generates for the day is “**2017**01234567L-**20180521**001.

If the fund manager prepares a second CRS Return (for the same or a different fund) on the same day, the Message Reference ID of this second CRS Return should be “201701234567L-20180521002”.

## 1.8 Message Type Indicator

Element	Attribute	Size	Input Type	Requirement
<b>MessageTypeIndic</b>			crs:CrsMessageTypeIndic_EnumType	Validation

1.8.1 This data element allows the sender to define the type of message sent. This element identifies whether data is new or corrected. Message must contain only new data **or** only corrected/deleted data, or advise that there is no data to report.

1.8.2 The possible values:

- 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

1.8.3 CRS703 should only be used by trustees of Trustee-Documented trusts. In this case, the use of MessageTypeIndic CRS703 indicates that the trustee had carried out the appropriate review of the financial accounts that the institution maintains and no reportable account had been identified for the reporting year (a “nil return” in effect). In this instance only, Account Report (see Part C, Paragraph 4.2.3.3) need not be completed.

1.8.4 For reporting to IRAS, the MessageTypeIndic is a validation element and cannot be left blank as there is a system check to ensure that the type of message indicated in the XML file is the same as the Submission Type (“**Submit New Data**” or “**Correct/ Void Past Data**”) selected on-screen during the CRS Return submission.

## 1.9 CorrMessageRefID

Element	Attribute	Size	Input Type	Requirement
<b>CorrMessageRefID</b>		1 to 170 characters	stf:StringMin 1Max170_ Type	Optional (non CRS)

1.9.1 This element is not used for CRS.

## 1.10 Reporting Period

Element	Attribute	Size	Input Type	Requirement
<b>ReportingPeriod</b>			xsd:date	Validation

1.10.1 This data element identifies the last day of the reporting period to which the CRS Return relates in YYYY-MM-DD format. For example, if reporting information for the accounts or payments made in calendar year 2017, the field would read, “2017-12-31”.

## 1.11 Timestamp

Element	Attribute	Size	Input Type	Requirement
<b>Timestamp</b>			xsd:dateTime	Validation

1.11.1 This data element identifies the date and time when the CRS Return was compiled. It is anticipated this element will be automatically populated by the host system. The format for use is YYYY-MM-DD'T'hh:mm:ss.nnn. Fractions of seconds may be used (in such a case the milliseconds will be provided in 3 digits, see “.nnn” in the format above). Examples: 2015-03-15T09:45:30 or 2015-03-15T09:45:30.789 (with milliseconds).

## Section 2 – Individual Account Holder or Controlling Person Details (PersonParty\_Type)

2 The data elements in this section are used for Individual Account Holders or Controlling Persons of Passive NFEs. This complex type comprises the following data elements:

Element	Attribute	Size	Input Type	Requirement
<b>ResCountryCode</b>		2-character	iso:CountryCode_Type	Validation

Element	Attribute	Size	Input Type	Requirement
<b>TIN</b>		1 to 200 characters	cfc:TIN_Type	(Optional) Mandatory

Element	Attribute	Size	Input Type	Requirement
<b>Name</b>	crs:NamePerson_Type			Validation

Element	Attribute	Size	Input Type	Requirement
<b>Address</b>	cfc:Address_Type			Validation

Element	Attribute	Size	Input Type	Requirement
<b>Nationality</b>	iso:CountryCode_Type			Optional (Non-CRS)

Element	Attribute	Size	Input Type	Requirement
<b>BirthInfo</b>				(Optional) Mandatory

### 2.1 Residence Country Code

Element	Attribute	Size	Input Type	Requirement
<b>ResCountryCode</b>		2-character	iso:CountryCode_Type	Validation

2.1.1 This data element describes the tax residence country code for the individual being reported upon. This data element uses the 2-character alphabetic country code based on the ISO 3166-1 Alpha 2 standard.

2.1.2 For reporting to IRAS, if an Individual Account Holder or a Controlling Person has more than one jurisdiction of tax residence, a separate AccountReport for each residence jurisdiction of the Reportable Person is required.

Example

If an Individual Account Holder is a tax resident of Jurisdiction X and Jurisdiction Y, the reporting SGFI should submit two separate AccountReports to IRAS with respect to the account that is held by the individual.

2.1.3 For reporting to IRAS, in order to amend the jurisdiction of tax residence of an Individual Account Holder or a Controlling Person after the initial AccountReport has been submitted to IRAS, the Reporting SGFI should void the initial AccountReport before it submits a New AccountReport with the amended tax residency country code.

2.1.4 For reporting to IRAS on undocumented accounts, the code “SG” should be used.

## 2.2 TIN Type

Element	Attribute	Size	Input Type	Requirement
<b>TIN</b>		1 to 200 characters	cfc:TIN_Type	(Optional) Mandatory

2.2.1 This data element identifies the Tax Identification Number (“TIN”) (or TIN equivalents in the absence of a TIN)<sup>6</sup> used by the tax administration of the residence jurisdiction to identify the individual being reported upon. This data element can be repeated if the individual has more than one TIN that is recognised by the tax administration of the residence jurisdiction.

2.2.2 For reporting to IRAS, where a Reporting SGFI is unable to provide the TIN (or TIN equivalents in the absence of a TIN) used by the residence jurisdiction, the institution is encouraged to provide a reason code in the absence of the TIN on their CRS Return. The possible values for the reason code are:

- IRAS101 = Residence Jurisdiction does not issue TIN.
- IRAS102 = Residence Jurisdiction does not require TIN to be reported.

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<sup>6</sup> Please refer to the [IRAS AEOI TIN Guide for the TIN and TIN equivalent information](#) issued by jurisdictions as reflected in the [OECD Automatic Exchange of Information Implementation Portal](#).

- IRAS103 = A change of circumstances has occurred. The Reporting SGFI is obtaining a new self-certification (with the TIN) from the account holder or controlling person.
- IRAS104 = Others

IRAS104 covers other situations where the absence of TIN (or TIN equivalent) is not due to IRAS101, IRAS102 and IRAS103. Reporting SGFIs are expected to have available a reasonable explanation and documentation (where appropriate) when the TIN (or TIN equivalent) is not available.

If the Reporting SGFI does not have the TIN (or TIN equivalent) of the Individual Account Holder or Controlling Person in its records, and is not providing a reason code for the absence of the TIN (or TIN equivalent), please omit the TIN data element from the XML message. Reporting SGFIs **should not** input other values (e.g. AAAAAAAAAA, 000000000, etc) in lieu of a TIN or a reason code.

2.2.3 The following attribute identifies the jurisdiction that issued the TIN.

Element	Attribute	Size	Input Type	Requirement
<b>TIN</b>	issuedBy	2-character	iso:CountryCode_Type	(Optional) Mandatory

2.2.4 This data element uses the 2-character alphabetic country code and country name list based on the ISO 3166-1 Alpha 2 standard. If the issuing jurisdiction is not known, this attribute should be omitted from the XML message.

## 2.3 NamePerson\_Type

Element	Attribute	Size	Input Type	Requirement
<b>NamePerson_Type</b>	nameType		stf:OECDNameType_EnumType	Optional

2.3.1 This data element allows the Reporting SGFI to report both the name at birth and the name after marriage. If this information is not available in the records of the Reporting SGFI, this data element should be omitted from the XML message

### 2.3.2 OECDNameType\_EnumType

It is possible for a CRS individual or entity to have several names. This is a qualifier to indicate the type of a particular name. Such types include nicknames (“nick”), names under which a party does business (“dba” a short name for the entity, or a name that is used for public acquaintance instead of the official business name) etc.

2.3.2.1 The possible values are:

- OECD202= indiv
- OECD203= alias
- OECD204= nick
- OECD205= aka
- OECD206= dba
- OECD207= legal
- OECD208= atbirth

2.3.3 PrecedingTitle

Element	Attribute	Size	Input Type	Requirement
<b>PrecedingTitle</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

2.3.4 Title

Element	Attribute	Size	Input Type	Requirement
<b>Title</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

2.3.5 FirstName

Element	Attribute	Size	Input Type	Requirement
<b>FirstName</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Validation

2.3.5.1 The First Name data element is required for CRS reporting. If the Reporting SGFI does not have a complete first name for an Individual Account Holder or Controlling Person, an initial or NFN (“No First Name”) may be used here.

For reporting to IRAS, the Reporting SGFI should obtain the First, Middle (if any) and Last Name of the Individual Account Holder or Controlling Person and state them under the respective data elements. For Individual Account Holders or Controlling Persons with mononyms<sup>7</sup>, please state NFN in the First Name data element and the mononym in the Last Name data element.

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<sup>7</sup> A mononym is where a full name consists of one word instead of a First Name + Last Name structure.

2.3.5.2 The following attribute identifies the type of First Name provided:

Element	Attribute	Size	Input Type	Requirement
<b>FirstName</b>	xnlNameType	1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.3.6 MiddleName

Element	Attribute	Size	Input Type	Requirement
<b>MiddleName</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

2.3.6.1 This data element allows for the Individual's Middle Name. The data is optional. If the Reporting SGFI holds a Middle Name or initial it may be included here.

2.3.6.2 The following attribute identifies the type of Middle Name provided:

Element	Attribute	Size	Input Type	Requirement
<b>MiddleName</b>	xnlNameType	1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.3.7 NamePrefix

Element	Attribute	Size	Input Type	Requirement
<b>NamePrefix</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

Element	Attribute	Size	Input Type	Requirement
<b>NamePrefix</b>	xnlNameType	1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.3.8 LastName

Element	Attribute	Size	Input Type	Requirement
<b>LastName</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Validation

2.3.8.1 The Reporting SGFI must provide the Individual Account Holder's or Controlling Person's last name. This field can include any prefix or suffix legally used by the Account Holder or Controlling Person.

2.3.8.2 As the element is a string it is possible to use this for a free format name or two last names although wherever possible the structured first name and last name should be used.

2.3.8.3 The following attribute identifies the type of Last Name provided:

Element	Attribute	Size	Input Type	Requirement
<b>LastName</b>	xnlNameType	1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.3.9 GenerationIdentifier

Element	Attribute	Size	Input Type	Requirement
<b>GenerationIdentifier</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.3.10 Suffix

Element	Attribute	Size	Input Type	Requirement
<b>Suffix</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.3.11 GeneralSuffix

Element	Attribute	Size	Input Type	Requirement
<b>GeneralSuffix</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

## 2.4 Address\_Type

2.4.1 There are two options for Address type in the schema – ‘**AddressFix**’ and ‘**AddressFree**’. Wherever possible, AddressFix should be used. If the Reporting SGFI cannot define the various parts of the Account Holder’s or Controlling Person’s address, it can use the AddressFree element to provide the address information.

2.4.2 This data element is the permanent residence address of the Individual Account Holder or Controlling Person. If the Reporting SGFI does not have a permanent residence address on file for the individual, then the address is the mailing address used by the Reporting SGFI to contact the Individual Account Holder or Controlling Person when the report is compiled.

### 2.4.3 CountryCode

Element	Attribute	Size	Input Type	Requirement
<b>CountryCode</b>		2-character	iso:CountryCode_Type	Validation

2.4.3.1 This data element provides the country code associated with the Account Holder’s address. This data element uses the 2-character alphabetic country code and country name list based on the ISO 3166-1 Alpha 2 standard.

2.4.3.2 For reporting to IRAS on undocumented accounts, the code “SG” should be used as no address is available for undocumented accounts. As the address also requires a data item to be completed, the Reporting SGFI may provide the address information via “AddressFree” format and indicate “Undocumented” in lieu of the actual address.

#### 2.4.4 AddressFree

Element	Attribute	Size	Input Type	Requirement
<b>AddressFree</b>		1 to 4,000 characters	stf:StringMin 1Max4000_ Type	Optional*

2.4.4.1 This data element allows input of address information in free text. If the Reporting SGFI chooses the option to enter the data required in a less structured way in “AddressFree” all available address details shall be presented as one string of bytes, blank or “/” (slash) or carriage return-line feed used as a delimiter between parts of the address.

*\*This option should only be used if the address data cannot be presented in the “AddressFix” format or it is for the purpose of reporting an undocumented account.*

2.4.4.2 Note:

- If the Reporting SGFI selects “AddressFix”, it will have the option of inputting the full street address of the Account Holder or Controlling Person in the “AddressFree” element rather than using the related fixed elements. In this case, the city, country subentity (e.g. province or state), and postal code information should still be entered in the appropriate fixed elements.
- If the Reporting SGFI is not able to present the address data in the “AddressFix” format and hence chooses to provide address data in “AddressFree” (and not “AddressFix” combined with “AddressFree” as explained in the preceding note), the City element in “AddressFix” need not be provided.

Element	Attribute	Size	Input Type	Requirement
<b>AddressType</b>	legalAddressType		stf:OECDLegalAddressType_ EnumType	Optional

#### 2.4.5 OECDLegalAddressType\_EnumType

This is a datatype for an attribute to an address. It serves to indicate the legal character of that address (residential, business etc.). The possible values are:

- OECD301= residentialOrBusiness
- OECD302= residential
- OECD303= business
- OECD304= registeredOffice
- OECD305= unspecified

## 2.4.6 AddressFix

The following data elements comprise the AddressFix type. The “City” data element is required for schema validation. The PostCode should always be included where it exists. Information pertaining to the Account Holder’s or Controlling Person’s street address may be entered here or in the AddressFree data element.

### 2.4.6.1 Street

Element	Attribute	Size	Input Type	Requirement
<b>Street</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.4.6.2 BuildingIdentifier

Element	Attribute	Size	Input Type	Requirement
<b>BuildingIdentifier</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.4.6.3 SuiteIdentifier

Element	Attribute	Size	Input Type	Requirement
<b>SuiteIdentifier</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.4.6.4 FloorIdentifier

Element	Attribute	Size	Input Type	Requirement
<b>FloorIdentifier</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.4.6.5 DistrictName

Element	Attribute	Size	Input Type	Requirement
<b>DistrictName</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.4.6.6 POB

Element	Attribute	Size	Input Type	Requirement
<b>POB</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.4.6.7 PostCode

Element	Attribute	Size	Input Type	Requirement
<b>PostCode</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

#### 2.4.6.8 City

Element	Attribute	Size	Input Type	Requirement
<b>City</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Validation

#### 2.4.6.9 CountrySubentity

Element	Attribute	Size	Input Type	Requirement
<b>CountrySubentity</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 2.5 Nationality

Element	Attribute	Size	Input Type	Requirement
<b>Nationality</b>		2-character	iso:CountryCode_Type	Optional (Non-CRS)

2.5.1 This data element is not applicable for CRS.

### 2.6 BirthInfo

Element	Attribute	Size	Input Type	Requirement
<b>Birthdate</b>			xsd:date	(Optional) Mandatory

2.6.1 This data element identifies the date of birth of the Individual Account Holder or Controlling Person. The data format is YYYY-MM-DD.

2.6.2 For reporting to IRAS, where the date of birth of the Individual Account Holder or Controlling Person for a Preexisting Account is not available in the records of the Reporting SGFI, this data element should be omitted from the XML message.

2.6.3 The three data elements below apply specifically to the place of birth.

Element	Attribute	Size	Input Type	Requirement
<b>City</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

Element	Attribute	Size	Input Type	Requirement
<b>CitySubentity</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

Element	Attribute	Size	Input Type	Requirement
<b>CountryInfo</b>				Optional

#### 2.6.4 CountryCode

Element	Attribute	Size	Input Type	Requirement
<b>CountryCode</b>		2-character	iso:CountryCode_Type	Optional

Element	Attribute	Size	Input Type	Requirement
<b>FormerCountryName</b>		1 to 200 characters	stf:StringMin 1Max200_Type	Optional

2.6.5 This data element gives a choice between a current jurisdiction (identified by 2-character country code) or a former jurisdiction (identified by name). One or the other should be supplied if place of birth is reported, together with 1) City or 2) City and CitySubentity.

### Section 3 – Entity Account Holder Details (OrganisationParty\_Type)

3. The data elements in this section are used for Entity Account Holders. This complex type is comprised of the following four data elements:

Element	Attribute	Size	Input Type	Requirement
<b>ResCountryCode</b>		2-character	iso:CountryCode_Type	(Optional) Mandatory

Element	Attribute	Size	Input Type	Requirement
<b>IN</b>		1 to 200 characters	crs:OrganisationIN_Type	(Optional) Mandatory

Element	Attribute	Size	Input Type	Requirement
<b>Name</b>		1 to 200 characters	cfc:NameOrganisation_Type	Validation

Element	Attribute	Size	Input Type	Requirement
<b>Address</b>			cfc:Address_Type	Validation

#### 3.1 ResCountryCode

Element	Attribute	Size	Input Type	Requirement
<b>ResCountryCode</b>		2-character	iso:CountryCode_Type	(Optional) Mandatory

3.1.1 The data element describes the tax residence country code for the organisation reporting or being reported upon. This data element uses the 2-character alphabetic country code and country name list based on the ISO 3166-1 Alpha 2 standard.

3.1.2 For reporting to IRAS, if an Entity Account Holder has more than one jurisdiction of residence, a separate AccountReport for each residence jurisdiction of the Reportable Person is required.

3.1.3 For reporting to IRAS, if there is a need to amend the jurisdiction of tax residence of an Entity Account Holder after the initial AccountReport has been accepted by IRAS, the affected AccountReport must be voided before the Reporting SGFI submits a New AccountReport with the amended tax residency country code.

### 3.2 Entity IN (OrganisationIN\_Type)

Element	Attribute	Size	Input Type	Requirement
<b>IN</b>		1 to 200 characters	crs:OrganisationIN_Type	(Optional) Mandatory

3.2.1 This data element provides the identification number (“IN”) used by the residence jurisdiction to identify the Entity Account Holder. This may be a TIN, company registration number, Global Entity Identification Number (“EIN”) or other similar identifying number specified by the tax administration of the residence jurisdiction. This data element can be repeated if the Entity Account Holder has more than one Entity IN that is recognised by the tax administration of the residence jurisdiction.

3.2.2 For reporting to IRAS, where a Reporting SGFI is unable to provide the IN used by the residence jurisdiction, the Reporting SGFI is encouraged to provide a reason code in the absence of the TIN on their CRS Return. The possible values for the reason are:

- IRAS101 = Residence Jurisdiction does not issue IN.
- IRAS102 = Residence Jurisdiction does not require IN to be reported.
- IRAS103 = A change of circumstances has occurred. The Reporting SGFI is obtaining a new self-certification (with the IN) from the account holder or controlling person.
- IRAS104 = Others.

IRAS104 covers other situations where the absence of IN is not due to IRAS101, IRAS102 and IRAS103. Reporting SGFIs are expected to have available a reasonable explanation and documentation (where appropriate) when the IN is not available.

If the Reporting SGFI does not have the IN of the Entity Account Holder in its records, and is not providing a reason code for the absence of the IN, please omit the IN data element from the XML message. Reporting SGFIs **should not** input other values (e.g. AAAAAAAAAA, 00000000, etc) in lieu of a TIN or a reason code.

3.2.3 The following attribute describes the jurisdiction that issued the IN.

Element	Attribute	Size	Input Type	Requirement
<b>IN</b>	issuedBy	2-character	iso:CountryCode_Type	Optional

3.2.4 This data element uses the 2-character alphabetic country code and country name list based on the ISO 3166-1 Alpha 2 standard. If the issuing jurisdiction is not known, this attribute should be omitted from the XML message.

3.2.5 The following attribute defines the type of identification number being sent (e.g. EIN, TIN).

Element	Attribute	Size	Input Type	Requirement
<b>IN</b>	INType	1 to 200 characters	stf:StringMin 1Max200_Type	Optional

### 3.3 Organisation Name

Element	Attribute	Size	Input Type	Requirement
<b>Name</b>		1 to 200 characters	cfc:NameOrganisation_Type	Validation

3.3.1 This is the legal name of the entity that is reporting or being reported on.

Element	Attribute	Size	Input Type	Requirement
<b>Name</b>	nameType		Stf.OECDNameType_EnumType	Optional

## Section 4 - CRS Body

4 The CRS body comprises the Reporting FI and Reporting Group elements. For reporting to IRAS, the CRS body must be provided.

Element	Attribute	Size	Input Type	Requirement
<b>CrsBody</b>			Crs:CrsBody_Type	(Optional) Mandatory

### 4.1 ReportingFI

Element	Attribute	Size	Input Type	Requirement
<b>ReportingFI</b>			crs:CorrectableOrganisationParty_Type	Validation

4.1.1 This data element identifies the Reporting SGFI that maintained the reported financial account and/or that made the reported payment. The data element consists of the OrganisationParty\_Type and DocSpec data elements under the CorrectableOrganisationParty\_Type.

If a Trustee is filing a report for a Trustee-Documented Trust, the identifying information of the Trustee-Documented Trust should be provided in this data element.

4.1.2 A Reporting SGFI should use the OrganisationParty\_Type to provide its identifying information.

4.1.3 For reporting to IRAS, Reporting SGFIs are to provide their Singapore Tax Reference Number in the Entity IN data element. Only one Singapore Tax Reference Number is to be provided. If a Reporting SGFI has more than one

Singapore Tax Reference Number, please use the Singapore Tax Reference that is associated with the FI's CRS registration.

If a Trustee is filing a report for a Trustee-Documented Trust, for each Trustee-Documented Trust, the trustee will provide the TDT Reference ID, issued by IRAS to each Trustee-Documented Trust, in this data element.

The Singapore Tax Reference Number to be provided in this data element must be structured in the following format:

<Entity ID Type><Space><Entity ID> e.g. "ASGD A1234567D"

Possible values for Entity ID Types are:

- UEN-Business = UEN-Business (ROB)
- UEN-Local Co = UEN-Local Company (ROC)
- UEN-Others = UEN-Others
- ASGD = IRAS Assigned Tax Reference Number
- ITR = Income Tax Reference Number
- TDT = TDT Reference ID

Please do not use the INType attribute in the Entity IN data element to provide the Entity ID Type of the Reporting SGFI.

4.1.4 DocSpec identifies the particular report within the message. It allows for identification of reports requiring correction (see Part D below for Guidance on Correction of Data).

Element	Attribute	Size	Input Type	Requirement
<b>DocSpec</b>			stf:DocSpec_Type	Validation

## 4.2 ReportingGroup

4.2.1 This data element provides specific details about the report sent by the Reporting SGFI.

4.2.2 There should only be one ReportingGroup for each CRS Body. The AccountReport should be repeated as required.

Element	Attribute	Size	Input Type	Requirement
<b>ReportingGroup</b>			crs:CorrectableOrganisationParty_Type	Validation

4.2.3 The following four data elements comprise the Reporting Group:

#### 4.2.3.1 Sponsor

Element	Attribute	Size	Input Type	Requirement
<b>Sponsor</b>			crs:CorrectableOrganisationParty_Type	Optional (Non-CRS)

- (i) This data element is not applicable to CRS.

#### 4.2.3.2 Intermediary

Element	Attribute	Size	Input Type	Requirement
<b>Intermediary</b>			crs:CorrectableOrganisationParty_Type	Optional (Non-CRS)

- (i) This data element is not applicable to CRS.

#### 4.2.3.3 Account Report

Element	Attribute	Size	Input Type	Requirement
<b>AccountReport</b>			crs:CorrectableAccountReport_Type	(Optional) Mandatory

- (i) Except where the Reporting SGFI is 1) making correction only to the ReportingFI data element or 2) reporting a nil return, AccountReport is mandatory in all other instances and must be completed.
- (ii) AccountReport includes the following data elements under CorrectableAccountReport\_Type:

##### 4.2.3.3.1 DocSpec

Element	Attribute	Size	Input Type	Requirement
<b>DocSpec</b>			stf:DocSpec_Type	Validation

- (i) DocSpec identifies the particular report within the message being transmitted. It allows for identification of reports requiring correction. (see Part D below for Guidance on Correction of Data).

##### 4.2.3.3.2 Account Number

Element	Attribute	Size	Input Type	Requirement
<b>AccountNumber</b>		1 to 200 characters	crs:FIAccountNumber_Type	Validation

- (i) The account number used by the Reporting SGFI to identify the account should be provided. If the Reporting SGFI does not have an account number, it should then provide the functional equivalent unique identifier used to identify the account.
- This element is **mandatory** for Reporting SGFIs that have an account number (including alpha numeric identifiers).

- For example: The account number may be the account number of a Custodial Account or Depository Account; ii) the code (ISIN or other) related to a Debt or Equity Interest (if not held in a custody account); or iii) the identification code of a Cash Value Insurance Contract or Annuity Contract.
  - If exceptionally there is no account numbering system use NANUM for no account number as this is a Validation element
- (ii) This format for account number can be used for structured account numbers as well as free format; a non-standard account identifier or an insurance contract number could be included here.
- (iii) There is an option to include information about the account number type as an enumeration.

Element	Attribute	Size	Input Type	Requirement
<b>AccountNumber</b>	AcctNumberType		cfc:AcctNumberType_EnumType	Optional

The possible values are:

- OECD601= IBAN International Bank Account Number (follows a known structure)
  - OECD602= OBAN Other Bank Account Number
  - OECD603= ISIN International Securities Information Number (follows a known structure)
  - OECD604= OSIN Other Securities Information Number
  - OECD605= Other Any other type of account number e.g. insurance contract
  - OECD606 = Specified Electronic Money Product
- (iv) Where an IBAN or ISIN is available, it should be provided and the appropriate information about the account number type supplied.
- (v) The following attribute is used to indicate that the account is undocumented.

Element	Attribute	Size	Input Type	Requirement
<b>AccountNumber</b>	UndocumentedAccount		xsd:boolean	(Optional) Mandatory

- (vi) The following attribute is used to indicate that the account is closed during the reporting year.

Element	Attribute	Size	Input Type	Requirement
<b>AccountNumber</b>	ClosedAccount		xsd:boolean	(Optional) Mandatory

(vii) The following attribute is used to indicate that the account is dormant

Element	Attribute	Size	Input Type	Requirement
<b>AccountNumber</b>	DormantAccount		xsd:boolean	(Optional) Mandatory

#### 4.2.3.3.3 Account Holder

Element	Attribute	Size	Input Type	Requirement
<b>AccountHolder</b>			crs:AccountHolder_Type	Validation

- (i) This data element may identify an Entity Account Holder that is:
- a Passive Non-Financial Entity (NFE) with one or more Controlling Person that is a Reportable Person
  - a Reportable Person
- (ii) EquityInterestType

Element	Attribute	Size	Input Type	Requirement
<b>EquityInterestType</b>			Crs :EquityInterestType_EnumType	(Optional) Mandatory

In the case of any Equity Interest held in an Investment Entity that is a legal arrangement, this data element allows the identification of the role(s) by virtue of which a Reportable Person is an Equity Interest holder. With respect to Financial Accounts opened prior to the effective date of the Amended CRS and for reporting periods ending by the second calendar year following such date: the Reporting SGFI is only required to report such information if it is available in its electronically searchable data. This element is repeatable.

Allowable entries for CRS:

- CRS401 = EIH of legal arrangement – trust – settlor
- CRS402 = EIH of legal arrangement – trust – trustee
- CRS403 = EIH of legal arrangement – trust – protector
- CRS404 = EIH of legal arrangement – trust – beneficiary
- CRS405 = EIH of legal arrangement – trust – other

- CRS406 = EIH of legal arrangement – other – settlor-equivalent
- CRS407 = EIH of legal arrangement – other – trustee-equivalent
- CRS408 = EIH of legal arrangement – other – protector-equivalent
- CRS409 = EIH of legal arrangement – other – beneficiary-equivalent
- CRS410 = EIH of legal arrangement – other – other-equivalent

For reporting to IRAS:

- (a) For returns submitted from 1 January 2027 with respect to Reporting Year 2026 or any past Reporting Years, this element should be omitted.
- (b) For Reporting Years 2027 and 2028, the Reporting SGFI is only required to report such information using the allowable entries CRS 401 to CRS 410 if it is available in its electronically searchable data. Otherwise, this element should be omitted.
- (c) For Reporting Year 2029 onwards, Reporting SGFI must use the allowable entries CRS401 to CRS410 to indicate the role(s) by virtue of which a Reportable Person is an Equity Interest holder in an Investment Entity that is a legal arrangement.

(iii) SelfCert

Element	Attribute	Size	Input Type	Requirement
<b>SelfCert</b>			crs: CrsSelfCert_EnumType	Validation

This data element allows the identification of whether the Account Holder has provided a valid self-certification. Allowable entries for CRS:

- CRS901 = true
- CRS902 = false
- CRS900 = not reported (this value is available as a transitional measure, in order to facilitate interoperability with the previous version of the schema, particularly in respect of corrections)

For reporting to IRAS:

- (a) For returns submitted from 1 January 2027 with respect to Reporting Year 2026 or any past Reporting Years, Reporting SGFIs should report using CRS900 with respect to each reportable account.
- (b) For Reporting Year 2027 onwards, Reporting SGFIs should no longer use CRS900, and must use the entries CRS901 or CRS902 to indicate whether the Account Holder has provided a valid self-certification.
- (iv) There is a choice of entering an individual, or an organisation plus AcctHolderType (but one or other must be entered as the account holder), these are shown as validation (choice) below.

Element	Attribute	Size	Input Type	Requirement
<b>Individual</b>			crs:PersonParty_Type	Validation (choice)

- (a) If the Account Holder reported is a natural person, report his/her identifying information here.

Element	Attribute	Size	Input Type	Requirement
<b>Organisation</b>			crs:OrganisationParty_Type	Validation (choice)

- (b) If the Account Holder reported is not a natural person, report the entity's identifying information here.

- (v) AcctHolderType

Element	Attribute	Size	Input Type	Requirement
<b>AcctHolderType</b>			crs:CrAcctHolderType_EnumType	Validation (choice)

This data element identifies an Entity Account Holder that is:

- a Passive NFE with one or more Controlling Person who is a Reportable Person
- a CRS Reportable Person
- a Passive NFE that is a CRS Reportable Person

It should be completed only if the reported financial account is held by an entity or the reported payment is made to an entity described above. Allowable entries are:

- CRS101= Passive NFE with – one or more Controlling Person who is a Reportable Person

- CRS102= CRS Reportable Person
- CRS103= Passive NFE that is a CRS Reportable Person

#### 4.2.3.3.4 Controlling Person

Element	Attribute	Size	Input Type	Requirement
<b>ControllingPerson</b>			crs:ControllingPerson_Type	(Optional) Mandatory

- (i) This data element provides the information of any Controlling Person of a Passive NFE who is a Reportable Person. It is mandatory only if the Entity Account Holder is a Passive NFE with one or more Controlling Person who is a Reportable Person.
- (ii) For reporting to IRAS:
  - (a) If the Passive NFE has more than one Controlling Person who is a Reportable Person, a separate Account Report, that includes information of the Passive NFE, should be created with respect to each Controlling Person;
  - (b) Where an Entity Account Holder is a Reportable Person and is also a Passive NFE with one or more Controlling Persons that is a Reportable Person, and both the Entity and the Controlling Person are resident in the same Reportable Jurisdiction, the information with respect to the account has to be reported as an account of an Entity that is a Passive NFE with a Controlling Person that is a Reportable Person (i.e. report the information in one Account Report).

Example 1

A Passive NFE has one Controlling Person (“CP”). The Passive NFE Account Holder is a tax resident of Jurisdiction X. The CP is also a tax resident of Jurisdiction X.

The Reporting SGFI should submit one AccountReport to IRAS since the Account Holder and its CP are residents in the same Reportable Jurisdiction (AcctHolderType: CRS101).

Example 2

A Passive NFE has two CPs. The Passive NFE Account Holder is a tax resident of Jurisdiction X. Both CP1 and CP2 are also tax residents of Jurisdiction X.

In view of paragraph 4.2.3.3.4 (ii)(a), the Reporting SGFI should submit two separate AccountReports to IRAS even though the Account Holder and the 2 CPs are residents in the same Reportable Jurisdiction. The first report is with respect to CP1 (AcctHolderType: CRS101) and the second report is with respect of CP2 (AcctHolderType: CRS101).

- (c) Where an Entity Account Holder is a Reportable Person and is also a Passive NFE with one or more Controlling Person who is a Reportable Person, and the Entity and any of such Controlling Person are resident in different Reportable Jurisdictions, the information with respect to the account must be reported (i) as an account of an Entity that is a Passive NFE with a Controlling Person who is a Reportable Person (AcctHolderType CRS101), and (ii) as an account of an Entity that is a Reportable Person (AcctHolderType CRS103).

Example 3

A Passive NFE has two CPs. The Passive NFE Account Holder is a tax resident of Jurisdiction X (a Reportable Jurisdiction). However, CP1 and CP2 are tax residents of Jurisdiction Y and Jurisdiction Z respectively.

The Reporting SGFI should submit three separate AccountReports to IRAS. The first report is with respect to CP1 (AcctHolderType: CRS101), the second report is with respect of CP2 (AcctHolderType: CRS101) and the third report is with respect to the Passive NFE (AcctHolderType: CRS103).

Example 4

A Passive NFE has two CPs. The Passive NFE Account Holder is a tax resident of Jurisdiction X. CP1 is a tax resident of Jurisdiction X. CP2 is a tax resident of Jurisdiction Y.

The Reporting SGFI should submit two separate AccountReport to IRAS. The first report is with respect to CP1 (AcctHolderType: CRS101) and the second report is with respect of CP2 (AcctHolderType: CRS101).

Example 5

A Passive NFE has one CP. The Passive NFE Account Holder is a tax resident of Jurisdiction X (not a Reportable

Jurisdiction). The CP is a tax resident of Jurisdiction Y (a Reportable Jurisdiction).

The Reporting SGFI should submit one AccountReport to IRAS. The report is with respect to the CP (AcctHolderType: CRS101).

Example 6

A Passive NFE has one CP. The Passive NFE Account Holder is a tax resident of Jurisdiction X (a Reportable Jurisdiction). The CP is a tax resident of Jurisdiction Y (not a Reportable Jurisdiction).

The Reporting SGFI should submit one AccountReport to IRAS. The report is with respect to the Passive NFE (AcctHolderType: CRS103).

- (iii) A Controlling Person with its Country of Residence, TIN, Name, Address and Date of Birth Information is defined using the PersonParty\_Type.

Element	Attribute	Size	Input Type	Requirement
<b>Individual</b>			crs:PersonParty_Type	Validation

- (iv) CtrlgPersonType

Element	Attribute	Size	Input Type	Requirement
<b>CtrlgPersonType</b>			crs:CrsCtrlgPersonType_EnumType	Validation

This data element allows the identification of the type of each Controlling Person (“CP”), by use of the attribute “ControllingPersonType”. Where a Controlling Person has more than one relationship with the Account Holder (e.g. a Controlling Person is a settlor and a beneficiary of a trust), the Controlling Person data element within the same account report can be repeated for each specific relationship.

The Reporting SGFI only needs to report information if it is available in its electronically searchable data for Financial Accounts opened prior to the effective date of the Amended CRS and for reporting periods ending by the second calendar year following such date.

Allowable entries are:

- CRS801= CP of legal person – ownership
- CRS802= CP of legal person – other means

- CRS803= CP of legal person – senior managing official
- 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 (this value is available as a transitional measure, in order to facilitate interoperability with the previous version of the schema, particularly in respect of corrections)

For reporting to IRAS:

- (a) For returns submitted from 1 January 2027 with respect to Reporting Year 2026 or any past Reporting Years, Reporting SGFIs should continue to report the Controlling Person Type where it is available in its records. Where it is not available in its records, Reporting SGFI should use the entry CRS800.
  - (b) For Reporting Years 2027 and 2028, the Reporting SGFI is only required to report such information using the allowable entries CRS801 to CRS813 if it is available in its electronically searchable data. Otherwise, Reporting SGFI should use the entry CRS800.
  - (c) For Reporting Years 2029 onwards, Reporting SGFIs should no longer report CRS800 and must report the role(s) of the Controlling Person based on the allowable entries CRS801 to CRS813 to indicate the type of each Controlling Person.
- (v) SelfCert

Element	Attribute	Size	Input Type	Requirement
<b>SelfCert</b>			crs: CrsSelfCertforCtrlgPerson_EnumType	Validation

This data element allows the identification of whether a valid self-certification has been provided for a Controlling Person that is a Reportable Person. Allowable entries for CRS:

- CRS1001 = true
- CRS1002 = false
- CRS1000 = not reported (this value is available as a transitional measure, in order to facilitate interoperability with the previous version of the schema, including in respect of corrections)

For reporting to IRAS:

- (a) For returns submitted from 1 January 2027 with respect to Reporting Year 2026 or any past Reporting Years, Reporting SGFIs should report using CRS1000 with respect to each reportable account.
- (b) For Reporting Year 2027 onwards, Reporting SGFIs should no longer use CRS1000, and must use the entries CRS1001 or CRS1002 to indicate whether a valid self-certification has been provided.

#### 4.2.3.3.5 Account Balance

Element	Attribute	Size	Input Type	Requirement
<b>AccountBalance</b>			cfc:MonAmnt_Type	Validation

- (i) This data element provides the account balance or value of the reported financial account.
  - Depository and custodial accounts. The account balance or value shall be in accordance with CRS guidance.
  - Cash value and annuity contracts. The cash value insurance or annuity contract is the balance or value of the account.
  - Debt or equity accounts. The account balance is the value of the debt or equity interest that the Account Holder has in the financial institution.

- If account has been closed, the account balance must be reported as zero, in combination with account closed attribute.
  - Numeric characters (digits) are to be provided. Account balance is entered with 2-digit fractional amounts of the currency in question. For example, SGD 1000 would be entered as 1000.00.
- (ii) All amounts must be accompanied by the appropriate 3 character currency code<sup>8</sup> based on the ISO 4217 Alpha 3 standard.

Element	Attribute	Size	Input Type	Requirement
<b>AccountBalance</b>	currCode	3-character	iso:currCode_Type	Validation

#### 4.2.3.3.6 Payment

Element	Attribute	Size	Input Type	Requirement
<b>Payment</b>			crs:Payment_Type	Optional

- (i) This data element provides information on payment made to the reported financial account during the reporting period.
- (ii) Payment information is a repeating element, if more than one payment type needs to be reported.
- (iii) Payment types may include the following:
- (a) Depository accounts:**
- The aggregate gross amount of interest paid or credited to the account during the calendar year (or appropriate reporting period).
- (b) Custodial accounts:**
- The aggregate gross amount of dividends paid or credited to the account during the calendar year (or appropriate reporting period);
  - The aggregate gross amount of interest paid or credited to the account during the calendar year (or appropriate reporting period);
  - The gross proceeds from the sale or redemption of financial assets paid or credited to the account during the calendar year

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<sup>8</sup> The list is based on the ISO 4217 Alpha 3 currency list which is currently used by banks and other financial institutions, and hence by tax administrations. The use of this list in this user guide does not imply the expression of any opinion whatsoever concerning the legal status of the territories listed. Its content is without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

(or appropriate reporting period) with respect to which the Reporting SGFI acted as a custodian, broker, nominee, or otherwise as an agent for the Account Holder and;

- The aggregate gross amount of all other income paid or credited to the account during the calendar year (or appropriate reporting period).

**(c) Debt or equity accounts:**

- The aggregate gross amount of payments paid or credited to the account during the calendar year (or appropriate reporting period), including redemption payments.

**(d) Cash value insurance and annuity contract accounts:**

- The aggregate gross amount of payments paid or credited to the account during the calendar year (or appropriate reporting period), including redemption payments.

- (iv) The Reporting SGFI should select the proper code to identify the payment type.

Element	Attribute	Size	Input Type	Requirement
<b>Type</b>			crs:CrsPaymentType_EnumType	Validation

Specific payment types listed are:

- CRS501= Dividends
- CRS502= Interest
- CRS503= Gross Proceeds/Redemptions
- CRS504= Other – CRS (Example: other income generated with respect to the assets held in the account)

- (v) Payment Amounts are entered with 2-digit fractional amounts of the currency in question. For example, SGD 1 000 would be entered as 1000.00.

Element	Attribute	Size	Input Type	Requirement
<b>PaymentAmnt</b>			cfc:MonAmnt_Type	Validation

- (vi) All payment amounts must be accompanied by the appropriate 3-character currency code based on the ISO 4217 Alpha 3 standard.

Element	Attribute	Size	Input Type	Requirement
<b>PaymentAmnt</b>	currCode	3-characters	iso:currCode_Type	Validation

#### 4.2.3.3.7 AccountType

Element	Attribute	Size	Input Type	Requirement
<b>AccountType</b>			crs: AccountType_EnumType	Validation

- (i) This data element allows the identification of the type of Financial Account maintained by the Reporting Financial Institution for the Account Holder. Allowable entries for CRS:
- CRS1101 = Depository Account
  - CRS1102 = Custodial Account
  - CRS1103 = Cash Value Insurance Contract or Annuity Contract
  - CRS1104 = Debt or Equity Interest in Investment Entity
  - CRS1100 = not reported (this value is available as a transitional measure, in order to facilitate interoperability with the previous version of the schema, particularly in respect of corrections)

For reporting to IRAS:

- (a) For returns submitted from 1 January 2027 with respect to Reporting Year 2026 or any past Reporting Years, Reporting SGFIs should report using CRS1100.
- (b) For Reporting Year 2027 onwards, Reporting SGFIs should no longer use CRS1100, and must use the entries CRS1101 to CRS1104 to indicate the type of Financial Account maintained.

#### 4.2.3.3.8 DDProcedure

Element	Attribute	Size	Input Type	Requirement
<b>DDProcedure</b>			crs:OpeningDate_EnumType	Validation

- (i) This data element allows the identification of whether the account is a Preexisting Account or a New Account. Allowable entries for CRS:
- CRS1201 = New Account
  - CRS1202 = Preexisting Account

- CRS1200 = not reported (this value is available as a transitional measure, in order to facilitate interoperability with the previous version of the schema, particularly in respect of corrections)

For reporting to IRAS:

- a) For returns submitted from 1 January 2027 with respect to Reporting Year 2026 or any past Reporting Years, Reporting SGFIs should report using CRS1200.
- b) For Reporting Year 2027 onwards, the Reporting SGFI should no longer use CRS1200 and must use the entries CRS1201 or CRS1202 to indicate whether the account is a Preexisting Account or New Account.

#### 4.2.3.3.9 JointAccount

Element	Attribute	Size	Input Type	Requirement
<b>JointAccount</b>				Optional (Mandatory)

- (i) This data element allows the identification of whether the account is a joint account.
- (ii) For returns submitted from 1 January 2027 with respect to Reporting Year 2026 or any past Reporting Years, this element is not required to be reported and should be omitted. For Reporting Year 2027 onwards, the Reporting SGFI must report this information if the reportable account is a Joint Account.

Element	Attribute	Size	Input Type	Requirement
<b>Number</b>		1-200 Characters	xsd:integer	Validation

- (iii) This data element allows the identification of the number of Joint Account Holders.

#### 4.2.3.4 Pool Report

Element	Attribute	Size	Input Type	Requirement
<b>PoolReport</b>			ftc:CorrectablePoolReport_Type	Optional (Non-CRS)

- (i) Pool reporting is not applicable to CRS.

## Section 5 – Schema Version

5.1 The version of the schema and the corresponding business rules have a unique version number assigned that usually consists of two numbers separated by a period sign: major and minor version (e.g. 2.0). The version

number could also contain a third number (e.g.: 2.0.1) which indicates that the schema was revised with very minor changes (e.g.: only new enumerations were added).

- 5.2 The version is identified by the version attribute on the schema element. The target namespace of the CRS schema contains only the major version.

```
<xsd:schema xmlns:crs="urn:oe.cd:ties:crs:v3" xmlns:xsd="https://www.w3.org/2001/XMLSchema"
xmlns:ftc="urn:oe.cd:ties:fatca:v1" xmlns:cfc="urn:oe.cd:ties:commontypesfatcacrs:v2"
xmlns:stf="urn:oe.cd:ties:crsstf:v5" xmlns:iso="urn:oe.cd:ties:isocrstypes:v1"
targetNamespace="urn:oe.cd:ties:crs:v3" elementFormDefault="qualified"
attributeFormDefault="unqualified" version="3.0">
<xsd:import namespace="urn:oe.cd:ties:isocrstypes:v1" schemaLocation="isocrstypes_v1.1.xsd"/>
<xsd:import namespace="urn:oe.cd:ties:crsstf:v5" schemaLocation="oe.cdcrstypes_v5.0.xsd"/>
<xsd:import namespace="urn:oe.cd:ties:commontypesfatcacrs:v2"
schemaLocation="CommonTypesFatcaCrs_v2.0.xsd"/>
<xsd:import namespace="urn:oe.cd:ties:fatca:v1" schemaLocation="FatcaTypes_v1.2.xsd"/>
```

Element	Attribute	Size	Input Type	Requirement
<b>CRS_OECD</b>	version	1 to 10 characters	stf:StringMin1Max10_Type	Validation

- 5.3 The root element CRS\_OECD version attribute in the XML report file must be set to the value of the schema version. This will identify the schema version that was used to create the report.

- 5.4 For the CRS schema version 3.0, the version attribute must be set to the value “3.0”.

**Part D Guidance on Correction of Data**

1. In the course of fulfilling their CRS reporting obligations, Reporting SGFIs may need to correct some elements of data previously sent. This Part describes how a Reporting SGFI can make automatic corrections by sending a file of corrected data. Reference to corrections in the following paragraphs also includes deletion of data elements.

**Technical guidance**

2. In order to identify the elements to correct, the top-level elements Reporting FI or Account Report must include the DocSpec\_Type, which provides necessary information for corrections.

**2.1 DocSpec Type**

Element	Attribute	Size	Input Type	Requirement
DocSpec			stf:DocSpec_Type	Validation

This data element identifies the particular record within the CRS message being transmitted. It allows for identification of records that require correction. DocSpec\_Type is comprised of the following elements:

### 2.1.1 DocTypeIndic

Element	Attribute	Size	Input Type	Requirement
DocTypeIndic			stf:OECDDocTypeIndic_EnumType	Validation

2.1.1.1 This element specifies the type of data being submitted. Allowable entries are:

- OECD0= Resent Data (only to be used for resending the Reporting FI element)
- OECD1= New Data
- OECD2= Corrected Data
- OECD3= Deletion of Data
- OECD10= Resent Test Data (only to be used for resending the Reporting FI element)
- OECD11= New Test Data
- OECD12= Corrected Test Data
- OECD13= Deletion of Test Data

2.1.1.2 A message can contain **either** new records (OECD1) **or** corrections / deletions (OECD2 and OECD3) but should not contain a mixture of both. OECD10 – OECD13 should only be used during testing periods. This is to help eliminate the possibility that test data could be co-mingled with “live” data.

2.1.1.3 The Resent option (OECD0) should only be used for resending of Reporting FI element for the same Reporting Year/Period. For a new Reporting Year/Period, the Reporting FI element must be sent as New Data (OECD1).

Example 1

A Reporting SGFI has 3 XML files with new records, relating to Reporting Year 2017, to submit to IRAS.

For the initial XML file that is submitted to IRAS, the DocTypeIndic for the ReportingFI element will be ‘New Data’ (OECD1). For the 2 remaining XML files that are submitted subsequently, the DocTypeIndic for the ReportingFI element (assuming there is no change to the SGFI’s particulars) in the XML files will be ‘Resent Data’ (OECD0). The 2 XML files with ‘Resent Data’ (OECD0) should be submitted only after the

initial XML file has been accepted by IRAS. The CRS Return may be rejected if it is submitted before the initial CRS Return has been accepted by IRAS.

Example 2

A Reporting SGFI submits an XML file (with new records) relating to Reporting Year 2017 and indicates the DocTypeIndic for the ReportingFI element as 'New Data' (OECD1). In the following year, when the Reporting SGFI submits an initial XML file (with new records) for Reporting Year 2018, it will indicate the DocTypeIndic for the ReportingFI element as 'New Data' (OECD1).

2.1.2 DocRefID

Element	Attribute	Size	Input Type	Requirement
DocRefID		1 to 200 characters	stf:StringMin 1Max200_Type	Validation

2.1.2.1 This data element is a free text field capturing a unique identifier for this document (i.e. one record and all its children data elements). The DocRefID must be unique in space and time (i.e. there must be no other record with same reference identifier, except when the ReportingFI data element is resent (i.e. ReportingFI DocTypeIndic is 'OECD0').

2.1.2.2 For reporting to IRAS, the DocRefID is a unique reference ID which has been structured in the following format:

**(i) For the ReportingFI data element**

<Reporting Year>< Reporting SGFI's Tax Reference Number  
><FI><3-digit Incremental number>

whereby -

- <Reporting Year> refers to the calendar year in which the account information relates and is provided in **YYYY** format.
- <Reporting SGFI's Singapore Tax Reference Number> has to be a 10-character identification number of the Reporting SGFI which maintained the account. The Entity ID Type (e.g. UEN-Local Co) need not be included. A Trustee-Documented Trust will provide its issued TDT Reference ID. If the Reporting SGFI's Tax Reference Number is shorter than 10 characters (for e.g. a UEN-Business (ROB) or IRAS Assigned Tax Reference Number), suffix the identification number with "-" to make up the remaining character(s).

- The <3-digit incremental number> is one that starts at '000' and increases to '999' whenever there is a change in the Reporting SGFI's particulars (e.g. change in address) for the same Reporting Year.

Example

A bank, with Tax Reference Number 12345678C, submits an initial CRS Return to IRAS for Reporting Year 2017. The Document Reference ID of the ReportingFI data element in its CRS Return will be "201712345678C-FI001" (with DocTypeIndic 'OECD1').

If the ReportingFI data element is resent in a subsequent CRS Return for the same Reporting Year, the same Document Reference ID must be used (with DocTypeIndic 'OECD0')

If there is a change in the bank's address, the Document Reference ID of the ReportingFI data element in the bank's subsequent CRS Return for the same Reporting Year will be "201712345678C-FI002" (with DocTypeIndic 'OECD2' and CorrDocRefId "201712345678C-FI001").

**(ii) For the AccountReport data element**

<Reporting Year><Reporting SGFI's Tax Reference Number><30-character Unique Reference>

whereby -

- <Reporting Year> refers to the calendar year in which the account information relates and is provided in YYYY format.
- Reporting SGFI's Singapore Tax Reference Number has to be a 10-character identification number of the Reporting SGFI which maintained the account. A Trustee-Documented Trust will provide its issued TDT Reference ID. The Entity ID Type (e.g. UEN-Local Co) need not be included. If the Reporting SGFI's Tax Reference Number is shorter than 10 characters (for e.g. a UEN-Business (ROB) or IRAS Assigned Tax Reference Number), suffix the identification number with "-" to make up the remaining character(s).
- The 30-character Unique Reference is one that is assigned by the Reporting SGFI to uniquely identify the record, subject to a maximum of 30 characters.

Example

A trustee reports an account of a Trustee-Documented Trust for Reporting Year 2017. The Trustee-Documented Trust is issued with a TDT Reference ID “1799999999” when the trustee lodges the particulars of the trust with IRAS. The unique reference for the account report is “ABCDEFGH1234”. The Document Reference ID of the account report will be formatted as “2017179999999999ABCDEFGH1234”.

2.1.2.3 A correction (or deletion) must have a new unique DocRefID for future reference.

2.1.3 CorrDocRefID

Element	Attribute	Size	Input Type	Requirement
CorrDocRefID		1 to 200 characters	sft:StringMin 1Max200_Type	Optional

2.1.3.1 This data element is used for correction or deletion of data only. The CorrDocRefID references the DocRefID of the element to be corrected/deleted. It must always refer to the latest reference of the AccountReport (DocRefID) that was sent.

2.1.3.2 In this way, a series of corrections or amendments can be handled as each correction completely replaces the previous version. The CRS Correction examples below show how this works in practice.

2.1.4 CorrMessageRefID

Element	Attribute	Size	Input Type	Requirement
CorrMessageRefID		1 to 170 characters	sft:StringMin 1Max170_Type	Optional (Non-CRS)

2.1.4.1 This element is not used for CRS.

***Uniqueness of MessageRefID and DocRefID***

3. In order to ensure that a message and a record can be identified and corrected, the MessageRefID and DocRefID must be unique in space and time (i.e. there must be no other message or record in existence that has the same reference identifier).

***MessageSpec and corrections***

4. Correction messages must have their own unique MessageRefID so they can also be corrected in the future.

5. To cancel a complete message, the MessageSpec.CorrMessageRefID should not be used. Instead, a correction message should be sent deleting all records of the erroneous message in these instances.

**Correctable elements**

6. In the CRS XML Schema, there are two correctable elements, the Reporting FI and the Account Report. Only these two elements are correctable in the CRS XML Schema. These two correctable elements must be considered separately for the correction process. The correction of one of the two correctable elements must not impact the other related correctable element.
7. If a correction targets a previously sent child element of a correctable element, the whole correctable element (the correctable element and all its children) must be resubmitted. This is applicable for both the Reporting FI and Account Report elements.
8. In order to be able to identify the elements to correct, the definition of these correctable elements includes an element of type DocSpec\_Type, which includes the elements named DocTypeIndic, DocRefID and CorrDocRefID.
9. For a correction message, the following combinations of DocTypeIndic are permissible for the correctable elements, taking into account that the Account Report element is not mandatory:

		w/o Account Report	Account Report			
			OECD1	OECD2	OECD3	OECD0
Reporting FI	OECD1					
	OECD2	OK		OK	OK	
	OECD3	OK			OK	
	OECD0			OK	OK	

Combinations of DocTypeIndic for the correctable elements within a correction message

10. When a correction targets only the Account Report element and there is no modification of the related Reporting FI element, the DocTypeIndic “OECD0-Resent Data” is used for the Reporting FI element. This type is only allowed for Reporting FI element.

**Structure of a correction message**

11. A correction message has essentially the same structure as an initial message (with new data), as it follows the same schema. There is only a minor difference in the Message Header: the MessageTypeIndic must be set to CRS702 (CRS702 = The message contains corrections for previously sent information).

12. All correction messages must have their own unique MessageRefID, while the Reporting FI element can have a DocTypeIndic value of OECD0, in case it has not been modified.
13. A corrected element will have a DocTypeIndic value of OECD2 or OECD3 (OECD1 for initial messages). Its CorrDocRefID references the DocRefID of the Reporting FI and Account Report element to correct. Since the DocRefID is unique in time and space, the correcting records must have different DocRefIDs than those of the records being corrected.
14. A correction message can contain either corrections (OECD2) or deletions (OECD3) or both, as well as a resent Reporting FI element (OECD0), but may not contain new data (OECD1).

#### ***Relationship between messages***

15. The following paragraphs describe how messages exchanged through the correction mechanism described above interact with one another. Since messages specify the reporting period to which they relate, a correction message may correct records originating from any previous initial or correction messages for the same reporting period.

#### ***Correction of an initial message***

16. The correction of an initial message is the most common situation. The correction is used to correct the elements that were incorrect (from a technical point or business point of view), or to delete elements from the initial message.
17. A new DocRefID is created for each correctable element and should follow the format described previously.
18. The CorrDocRefID must reference the DocRefID of the elements to be corrected/deleted from the initial message.

#### ***Correction of a correction message***

19. Corrections of corrections are acceptable. In that case, the CorrDocRefID of the second correction of the message must reference the DocRefID of the first correction and be submitted only **after** the first correction file has been accepted by IRAS. The second correction may be rejected if it is submitted before the first correction has been accepted by IRAS.

#### ***Common Reporting Standard correction examples***

20. The following examples show the correction rules applicable to each of the correction scenarios. Each example includes one or more figures to illustrate the situation. These figures omit most of the data, and only highlight the main

areas of interest. The following convention has been used to highlight the elements that need to be corrected or resent:

- The dark grey colour is used when the Reporting FI element has to be resent, even if no modifications are required. In this situation, the element is identified with the same DocRefID as the immediately preceding version of the Reporting FI element and the code OECD0 is used;
- The black colour is used to identify the elements that require being corrected (initial message) or are corrected (correction message).

### **First example: Two successive corrections of the same account**

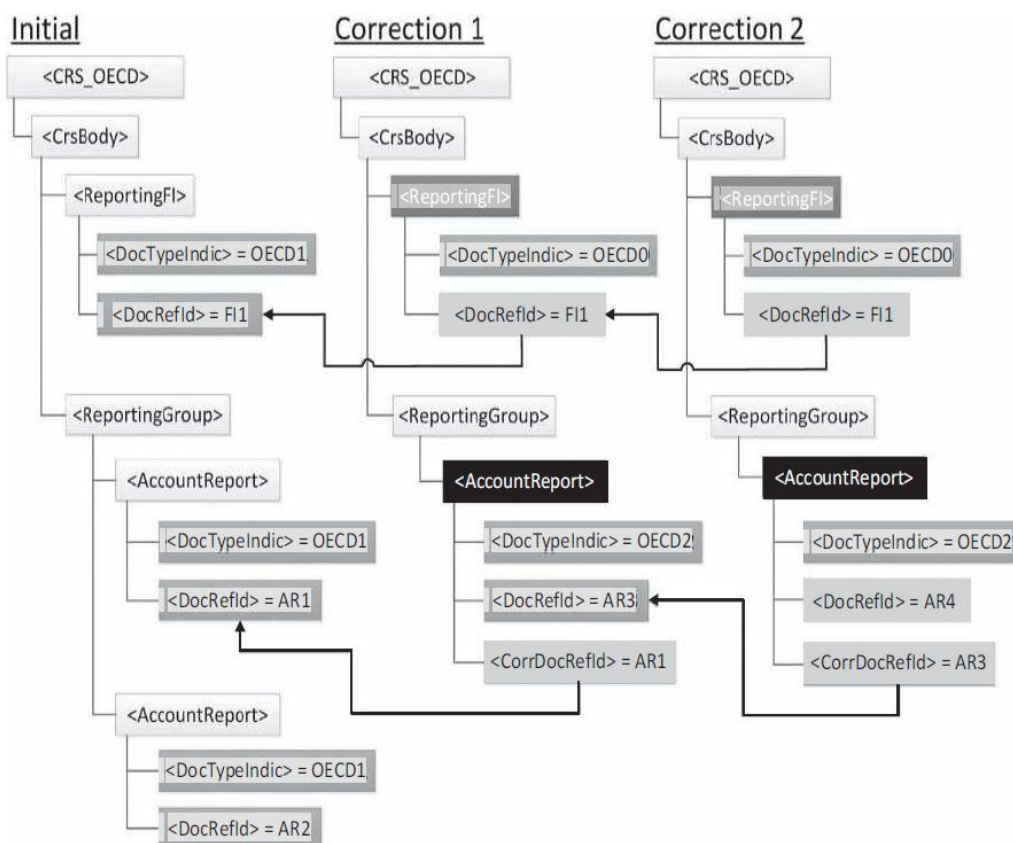
This example covers the following scenario:

- The Sender sends an initial message with one Reporting FI and two Account Reports;
- It then sends a first correction message correcting the Payment Amount of the first Account Report;
- It finally sends a second correction message, correcting the Account Balance, yet again for the first Account Report.

There are four areas of interest here highlighted by the figure below:

- The CorrDocRefID of the Account Report refers to the immediately preceding message, not to any preceding one (in particular, not systematically to the first one);
- The DocTypeIndic of the Account Report is set to OECD1 within an initial message and to OECD2 within a correction message;
- The Sender must always resend the Reporting FI associated to the Account Report being corrected, even though it did not require modifications. The DocTypeIndic is set to OECD0 and the DocRefID is the same as the immediately preceding message;
- The Sender must only resend the corrected Account Report. The second one, which does not require corrections, is not part of the correction message.

Please note that the DocRefIDs provided in the figure examples have been simplified to make the figures easier to read.

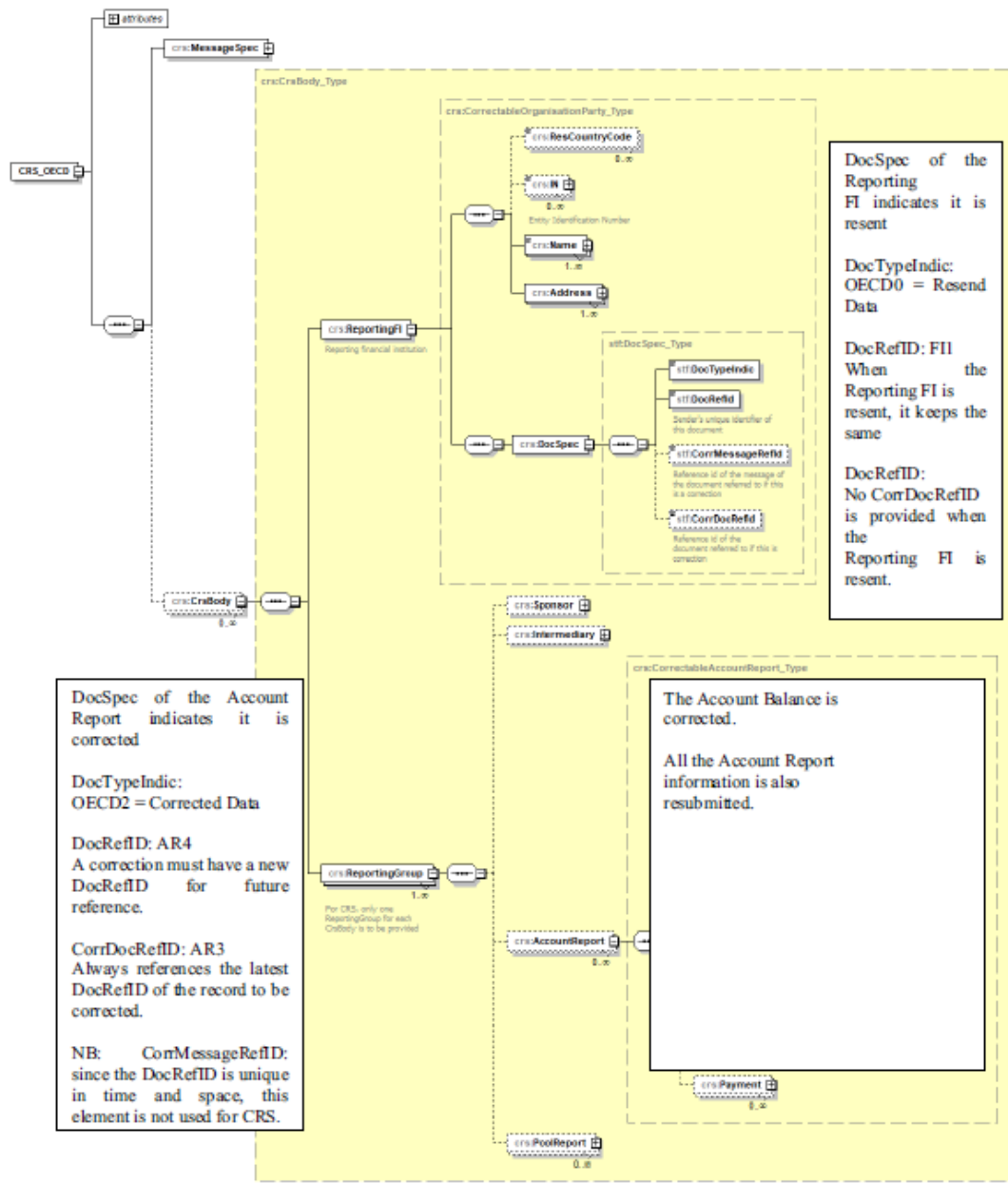


**Two successive corrections of the same account**

The DocRefID should follow the DocRefID format defined previously:

- It should start with the Reporting Year and Singapore Tax Reference Number (e.g. UEN-Business, UEN-Local Co, etc) of the Reporting SGFI;
- It must be unique in time and space.

The diagram below shows the message “Correction 2” within the CRS schema diagram (for the first example shown above).



Showing the “Correction 2” message within the CRS schema

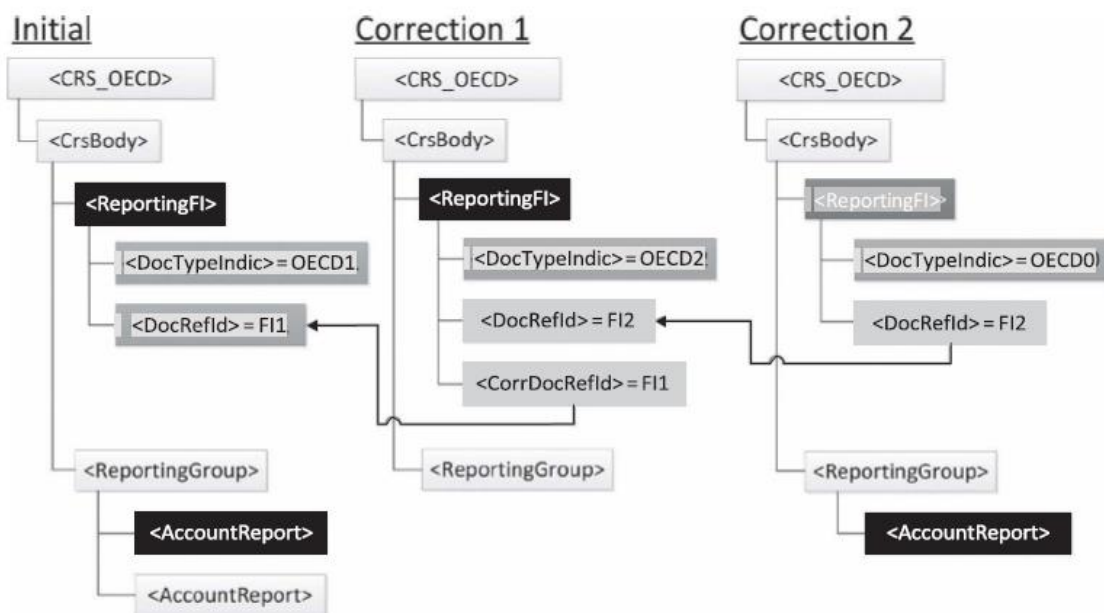
**Second example: Two successive corrections of data from the same message**

This example covers the following scenario:

- The Sender sends an initial message with one Reporting FI and two Account Reports;
- It then sends a first correction message correcting the address of the Reporting FI;
- It finally sends a second correction message, correcting the first Account Report (new Account Payment).

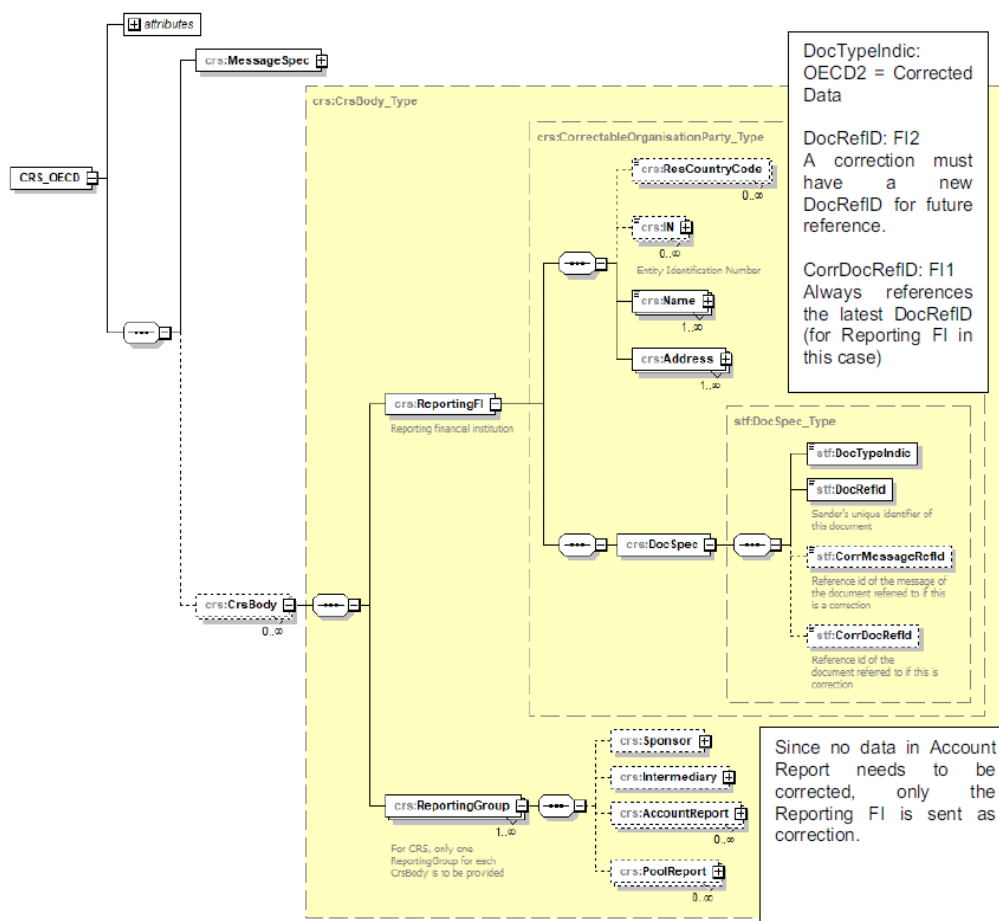
The figure below highlights the three areas of interest:

- The Sender must always resend the Reporting FI element associated to the Account Report being corrected, even though Reporting FI element did not require modifications. The DocTypeIndic is set to OECD0 and the DocRefID is the same as the immediately preceding message;
- The Sender must only resubmit the corrected Account Report. The other Account Report, which does not require corrections, is not part of the correction message;
- The Sender can send the corrected Reporting FI without the Account Reports if they do not require corrections.



**Two successive corrections of data from the same message**

The diagram below shows the message “Correction 1” within the CRS schema diagram (for the second example shown above).



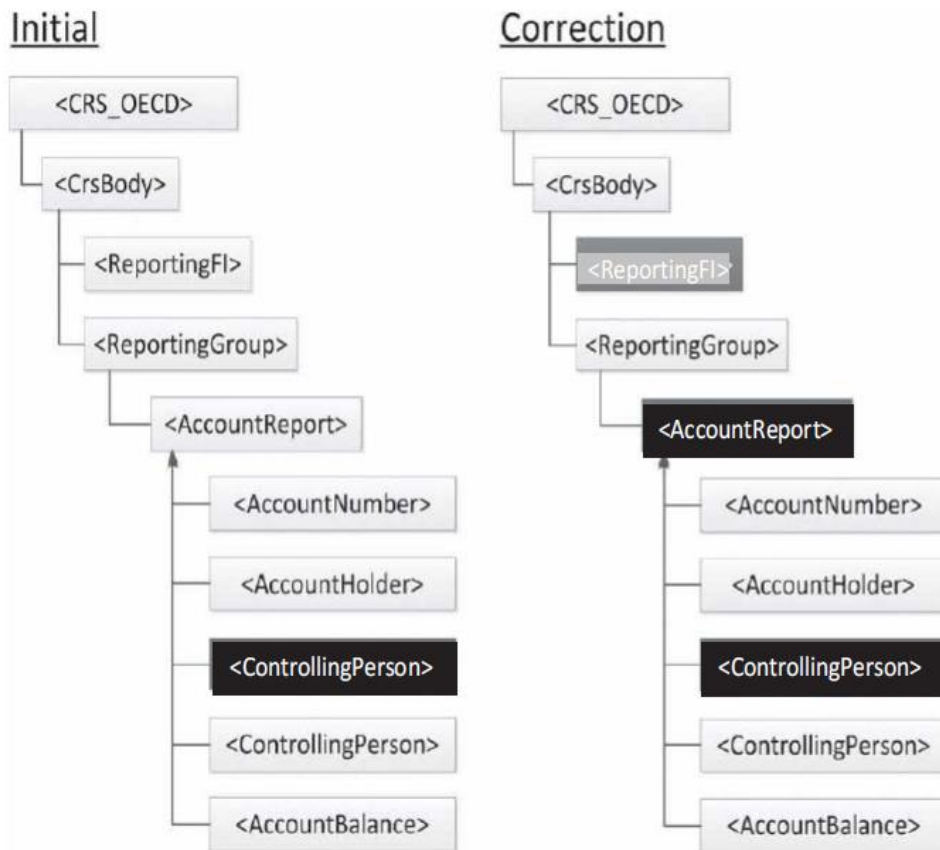
Showing the message "Correction 1" within the CRS schema

### **Third example: Correction of a child element of the Account Report**

This example covers the following scenario:

- The Sender sends an initial message with a Reporting FI, and an Account Report, composed of an Account Number, an Account Holder, a Controlling Person (residing in the same jurisdiction) and an Account Balance element;
- It then wants to correct the Address of the Controlling Person.

In this case, the Sender must correct the Account Report from the initial message, and send it back with the corrected Controlling Person data. It must also include the Reporting FI since this element is mandatory, as well as the Account Number, the Account Holder and the Account Balance; even though these elements did not require modifications. The figure below highlights this.



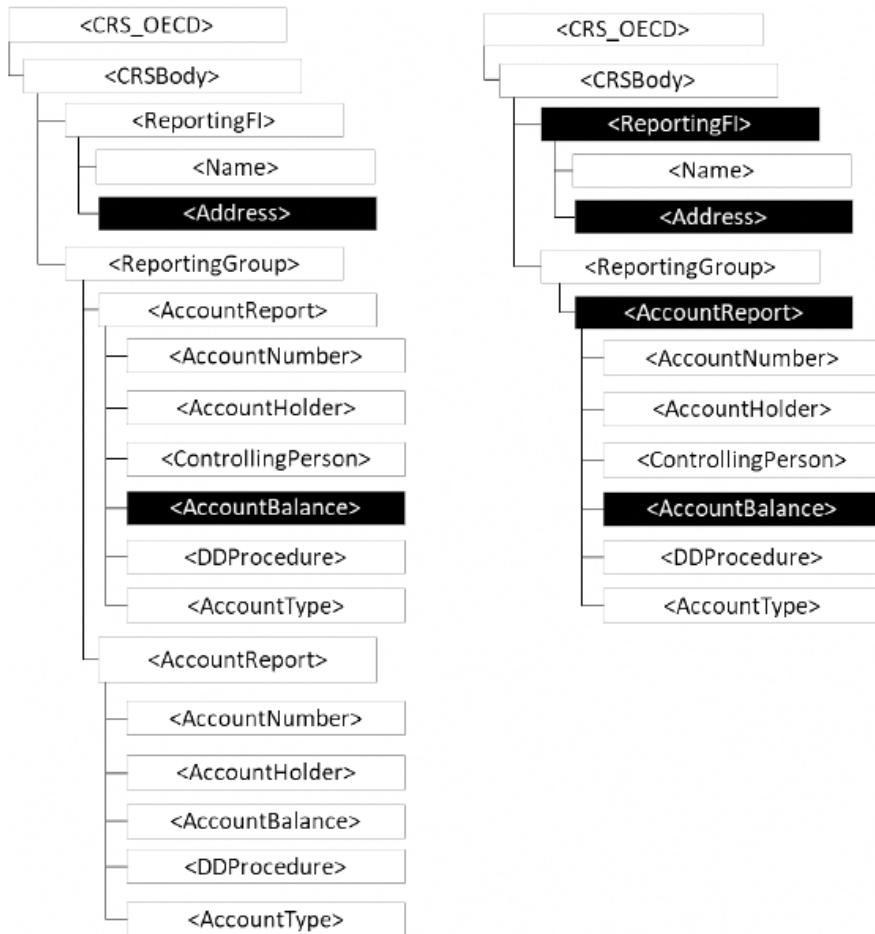
**Correction of a child element of the Account Report**

**Fourth example: Correction of both correctable elements within the same message**

This example covers the following scenario:

- The Sender sends an initial message containing two Account Reports and the associated Reporting FI. The first Account Report is composed of an Account Number, an Account Holder, a Controlling Person and an Account Balance element. The second Account Report is composed of an Account Number, an Account Holder and an Account Balance element. The Reporting FI is composed of a Name and an Address element;
- It then wants to correct the Address of the Reporting FI and the Account Balance of the first Account Report.

In this case, the Sender must correct the Reporting FI and the first Account Report from the initial message. The Reporting FI must contain the corrected Address as well as the Name. The first Account Report must contain the corrected Account Balance, as well as the Account Number, the Account Holder and the Controlling Person elements. The second Account Report is not resubmitted. The figure below highlights this.



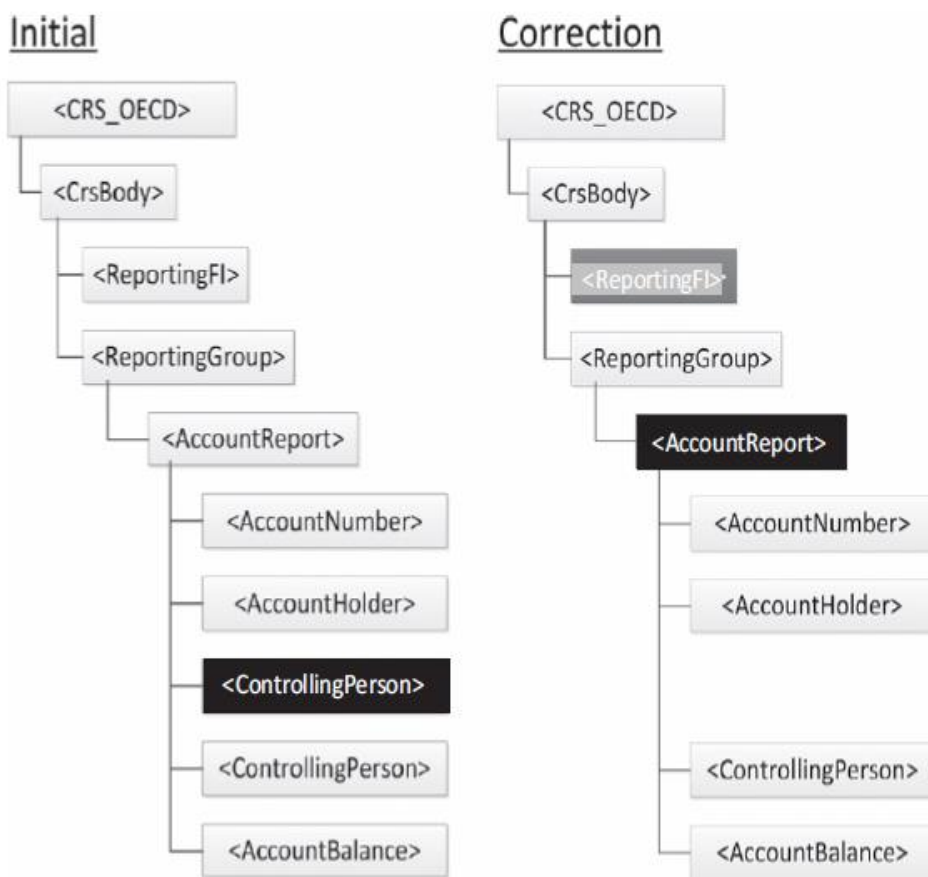
**Correction of both correctable elements within the same message**

### **Fifth example: Removal of a child element of the Account Report**

This example covers the following scenario:

- The Sender sends an initial message with a Reporting FI, and an Account Report composed of an Account Number, an Account Holder, two Controlling Person and an Account Balance element;
- It then wants to remove the first Controlling Person element.

In this case, the Sender must correct the Account Report from the initial message, and send it back without the deleted Controlling Person element, but with the other Controlling Person, the Account Number, the Account Holder, the Account Balance elements, as well as the Reporting FI element, as this element is mandatory. The figure below highlights this.



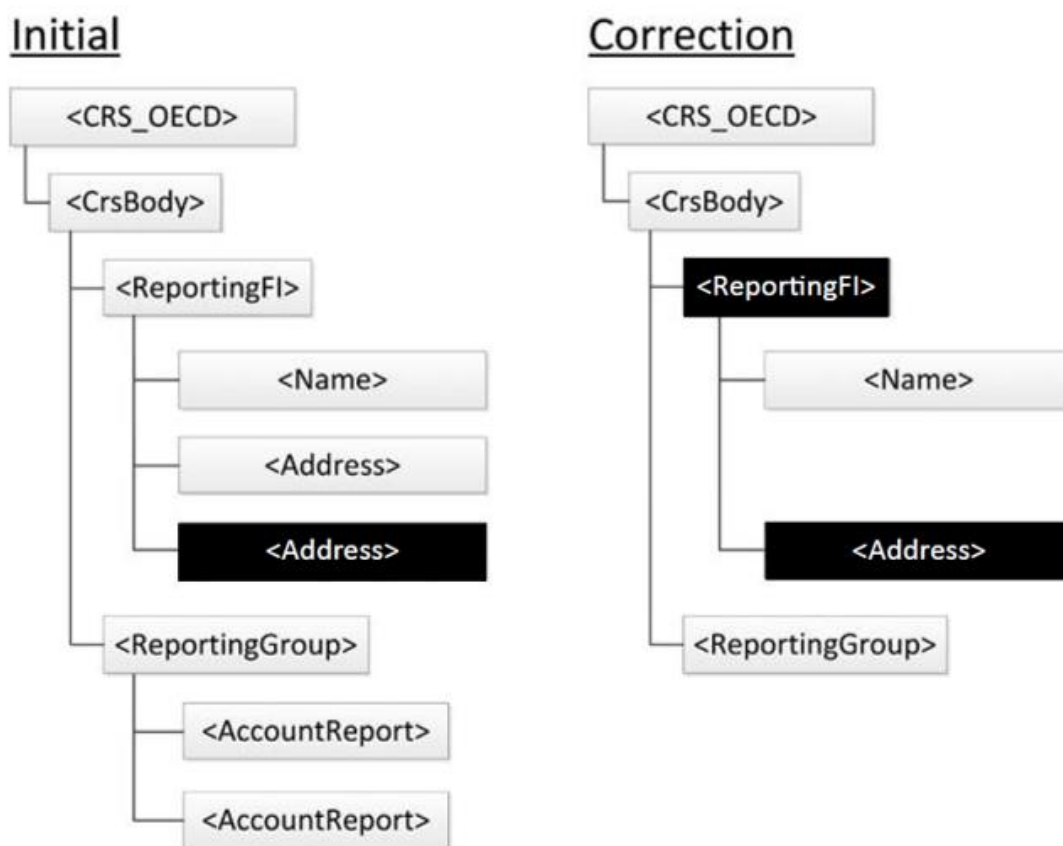
**Removal of a child element of the Account Report**

### **Sixth example: Removal of a child element of the Reporting FI**

This example covers the following scenario:

- The Sender sends an initial message with two Account Reports and the associated Reporting FI having a Name and two Addresses;
- It then wants to remove the second Address of the Reporting FI.

In this case, the Sender must correct the Reporting FI from the initial message, and send it back without the deleted Address but with the other Address, and the Name. The Account Reports are not resubmitted. The figure below highlights this.



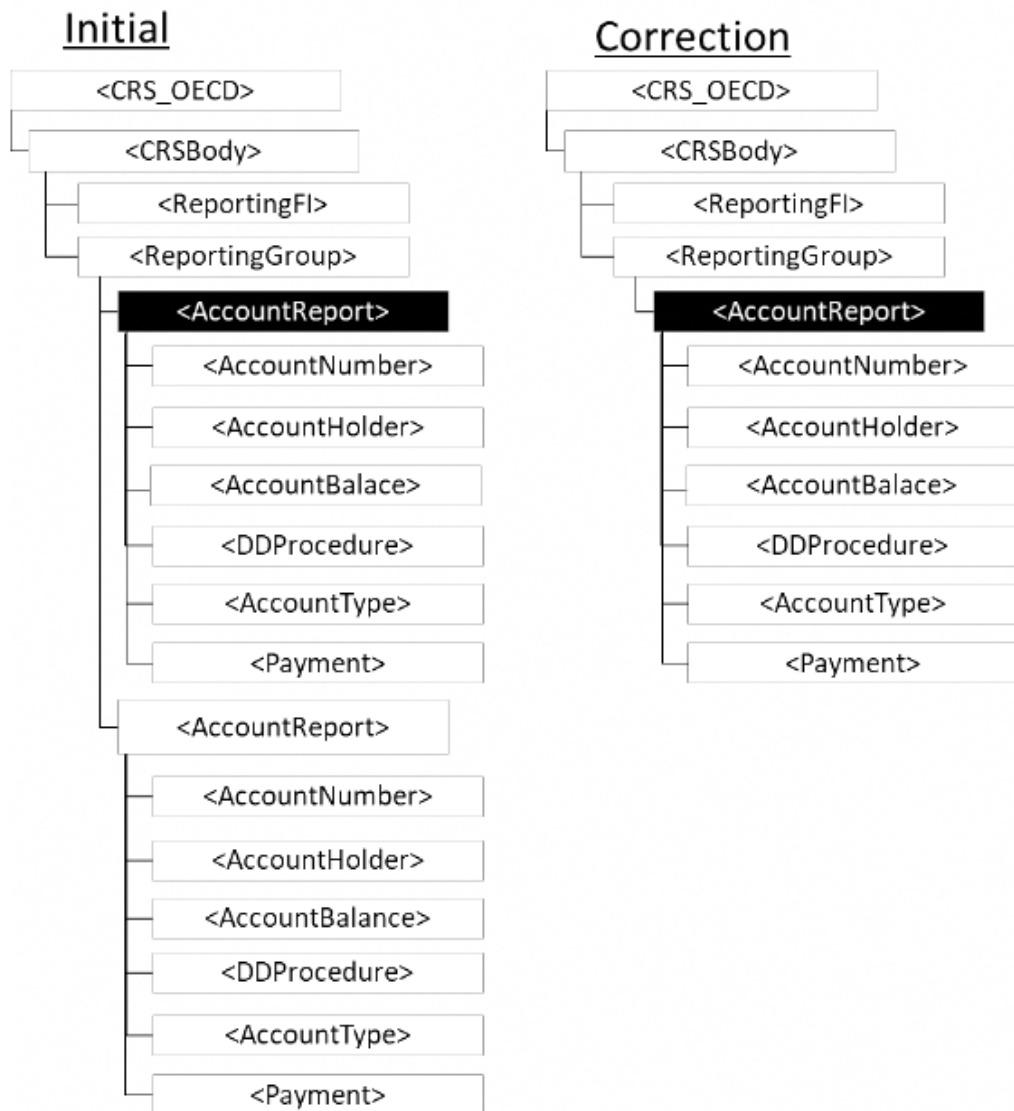
Removal of a child element of the Reporting FI

**Seventh example: Removal of an Account Report**

This example covers the following scenario:

- The Sender sends an initial message with two Account Reports and the associated Reporting FI. Each Account Report is composed of an Account Number, an Account Holder and an Account Balance element;
- It then wants to remove the first Account Report.

In this case, the Sender must correct the first Account Report indicating that it must be deleted (DocTypeIndic is set to OECD3), omit the second Account Report since it does not require corrections, and send it back with the child elements of the corrected Account Report as well as the Reporting FI since this element is mandatory. The figure below highlights this.



**Removal of an Account Report**

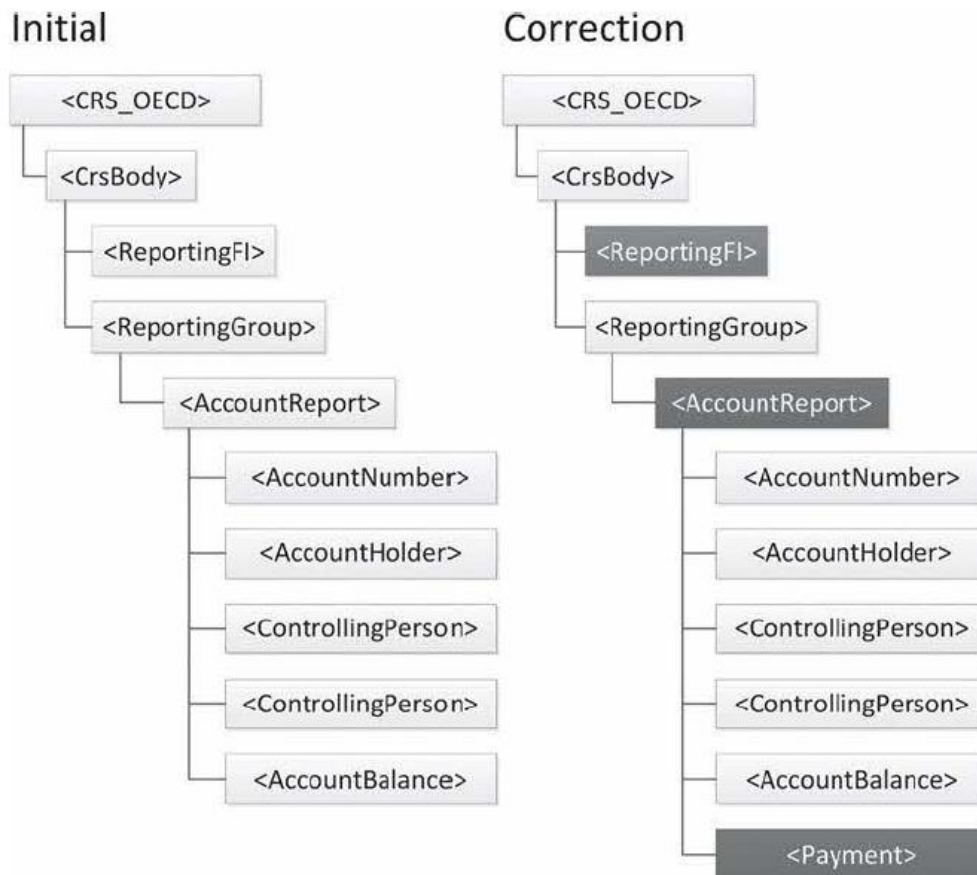
An exception can occur if the correction message removes only the Reporting FI, without the associated Account Reports. In this case, the deletion of the Reporting FI must be rejected, as a Reporting FI must always be associated to an Account Report. The removal of a Reporting FI element is allowed only if all the associated Account Reports have been already removed (either in same message or in previous messages).

**Eighth example: Creation of a child element**

This example covers the following scenario:

- The Sender sends an initial message containing an Account Report and the associated Reporting FI. The Account Report is composed of an Account Number, an Account Holder, a Controlling Person, and an Account Balance element;
- It then wants to add a Payment element to the Account Report.

In this case, the Sender must correct the Account Report from the initial message, specifying a new Payment element and send it back with the Account Number, the Account Holder, one Controlling Person, and the Account Balance elements, as well as the Reporting FI element, since this element is mandatory. The figure below highlights this.



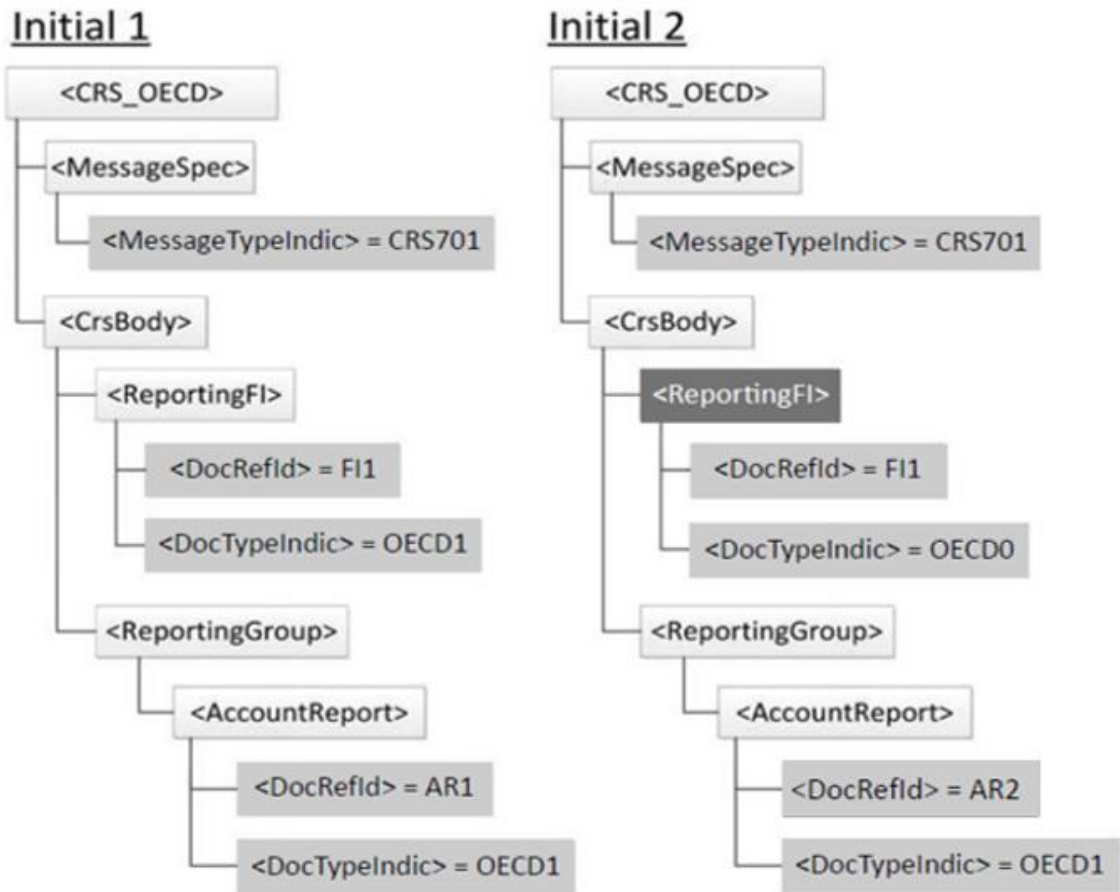
**Creation of a child element**

**Ninth example: Adding an Account Report for an existing Reporting FI**

This example covers the following scenario:

- The Sender sends an initial message with one Account Report and the associated Reporting FI;
- It then wants to send another Account Report.

In this case, the Sender creates a new initial message, with only the new Account Report and the already sent Reporting FI. The figure below highlights this.



**Adding an Account Report for an existing Reporting FI**

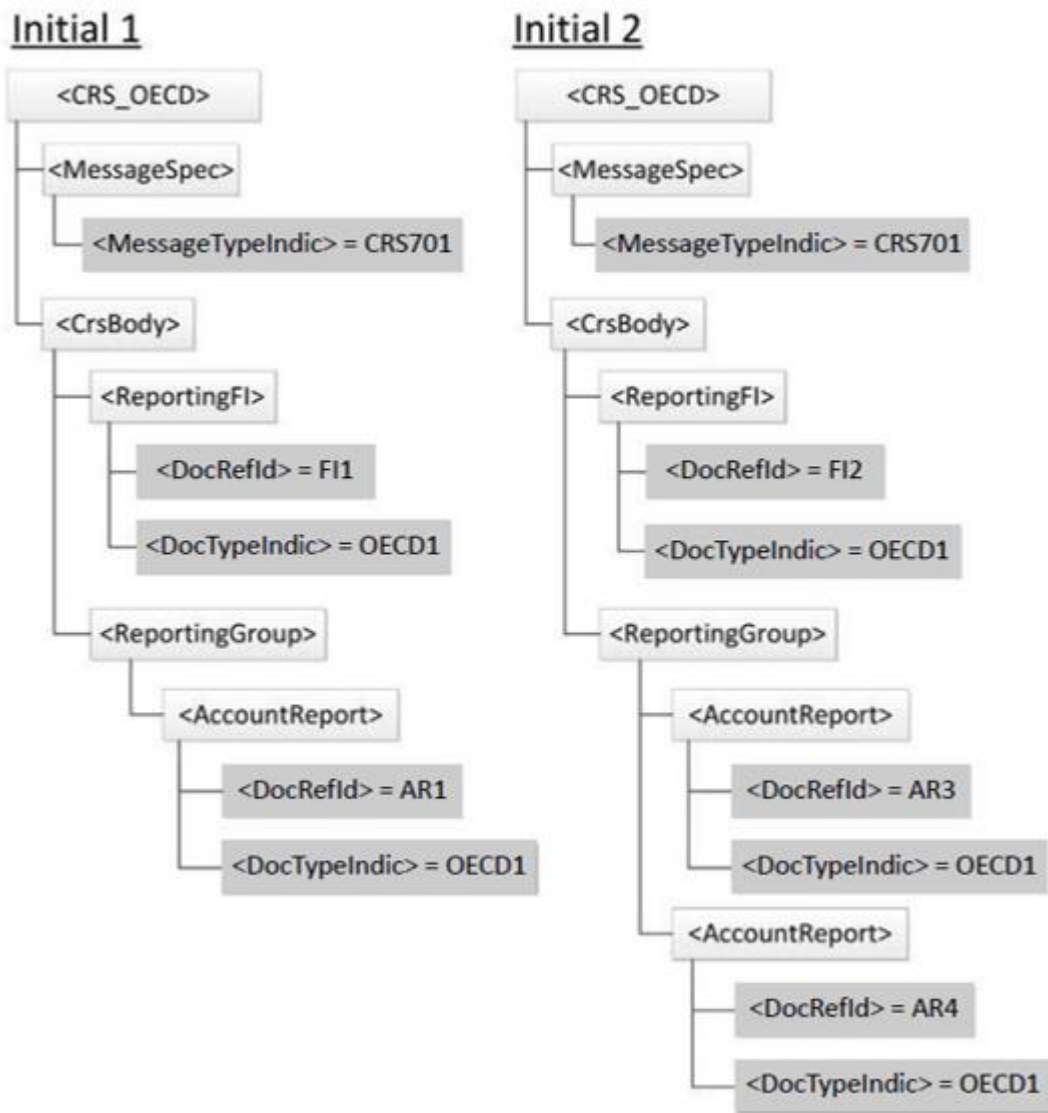
This scenario occurs only in specific circumstances, such as late reporting or in case of split messages.

**Tenth example: Adding a new Reporting FI with its Account Reports**

This example covers the following scenario:

- The Sender sends an initial message with one Account Report and the associated Reporting FI;
- It then wants to send another Reporting FI with two Account Reports.

In this case, the Sender creates a new initial message, with only the new Reporting FI and the two Account Reports. The figure below highlights this.



**Adding a new Reporting FI with its Account Reports**

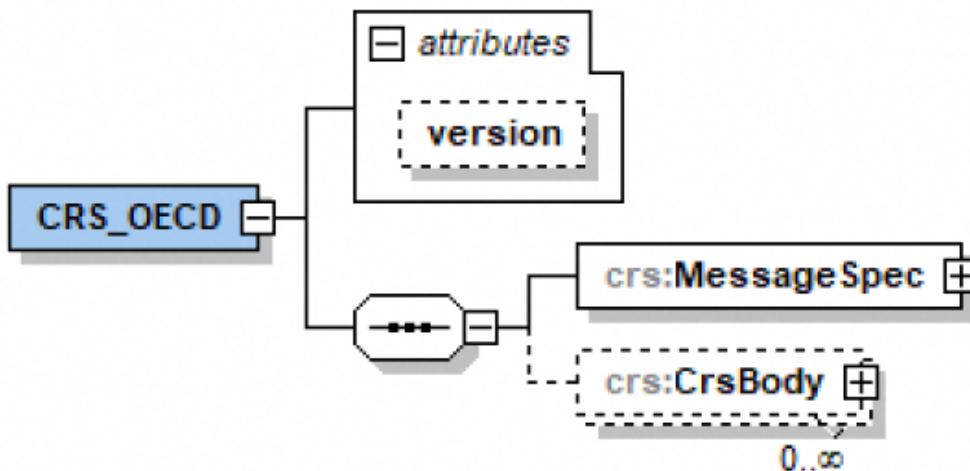
As in the previous example, this scenario occurs only in specific circumstances, such as late reporting or in case of split messages.

**Part E Updates and Amendments**

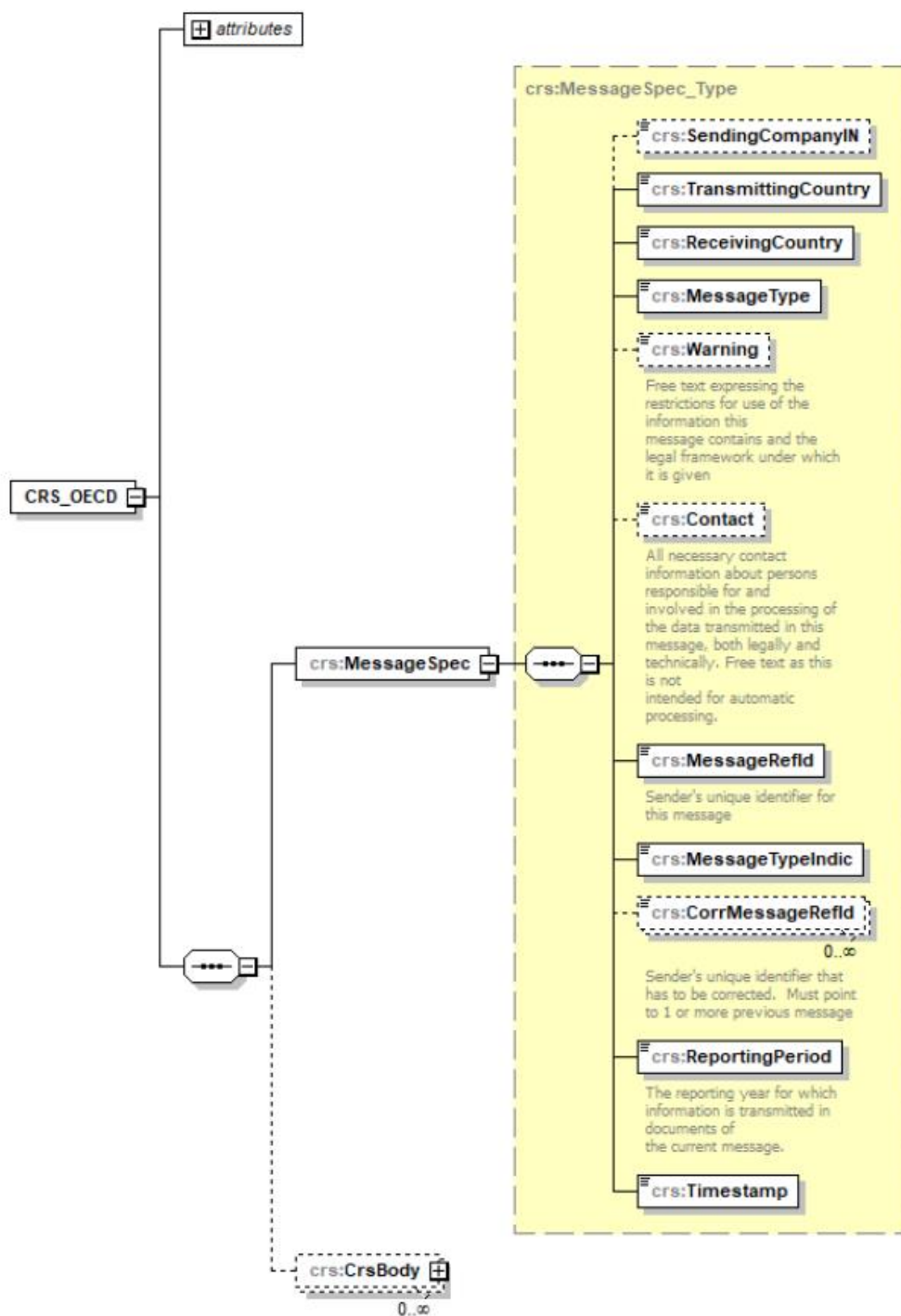
	<b>Date of Amendment</b>	<b>Amendments made</b>
1	21 March 2018	<ul style="list-style-type: none"> <li>(i) Amended paragraph 2 of Part B with respect to the increase of maximum file size from 2MB to 5MB</li> <li>(ii) Amended paragraph 6 of Part B to further clarify the XML file preparation requirement</li> <li>(iii) Editorial changes</li> </ul>
2	19 August 2020	<ul style="list-style-type: none"> <li>(i) Updated requirements to conform with version 2.0 of the CRS XML Schema. In summary, the changes to the schema are: <ul style="list-style-type: none"> <li>a. New mandatory schema version attribute;</li> <li>b. Minimum Length of all string elements is one character. For validation element, a value must be provided. For optional element, the element should be omitted if there is no value.</li> <li>c. The maximum length of some string elements has been limited.</li> <li>d. The use of fractions of seconds is now allowed in the Timestamp element.</li> <li>e. The ISO code country list has been updated.</li> </ul> </li> <li>(ii) Editorial changes</li> </ul>
3	30 January 2026	<ul style="list-style-type: none"> <li>(i) Updated requirements to conform with OECD's CRS XML Schema version 3.0. In summary, the changes to the schema are: <ul style="list-style-type: none"> <li>a. Update to the mandatory schema version attribute;</li> <li>b. New elements and changes for the Amended CRS: <ul style="list-style-type: none"> <li>i. EquityInterestType</li> <li>ii. SelfCert;</li> <li>iii. AccountType</li> <li>iv. DDProcedure</li> <li>v. JointAccount.</li> </ul> </li> </ul> </li> <li>(ii) Amended paragraph 2 of Part B with respect to the increase of maximum file size from 5MB to 50MB</li> <li>(iii) Added paragraph 6 of Part B and amended paragraph 1.8.3 of Part C to clarify that a Trustee of a Trustee-Documented Trust can choose to submit an XML file for Nil returns via the digital service if it wishes to.</li> <li>(iv) Editorial Changes.</li> </ul>
4	8 July 2026	<ul style="list-style-type: none"> <li>(i) Amended paragraph 4.2.3.3.4.(iv) of Part C to clarify the reporting of the ControllingPersonType element to IRAS.</li> <li>(ii) Editorial changes</li> </ul>

## Appendix A – Diagrammatic Representation of the CRS XML Schema

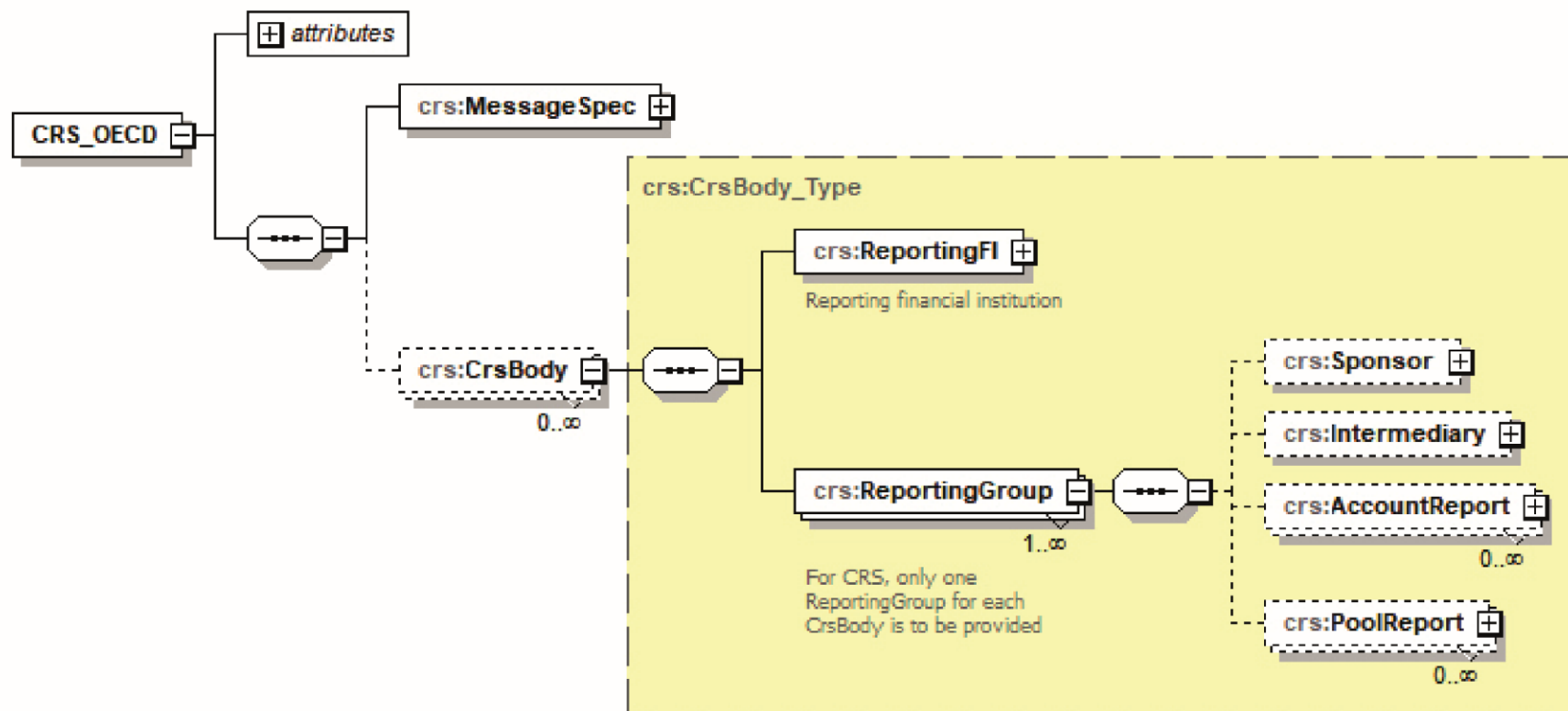
### CRS XML Schema v. 3.0 Diagrams



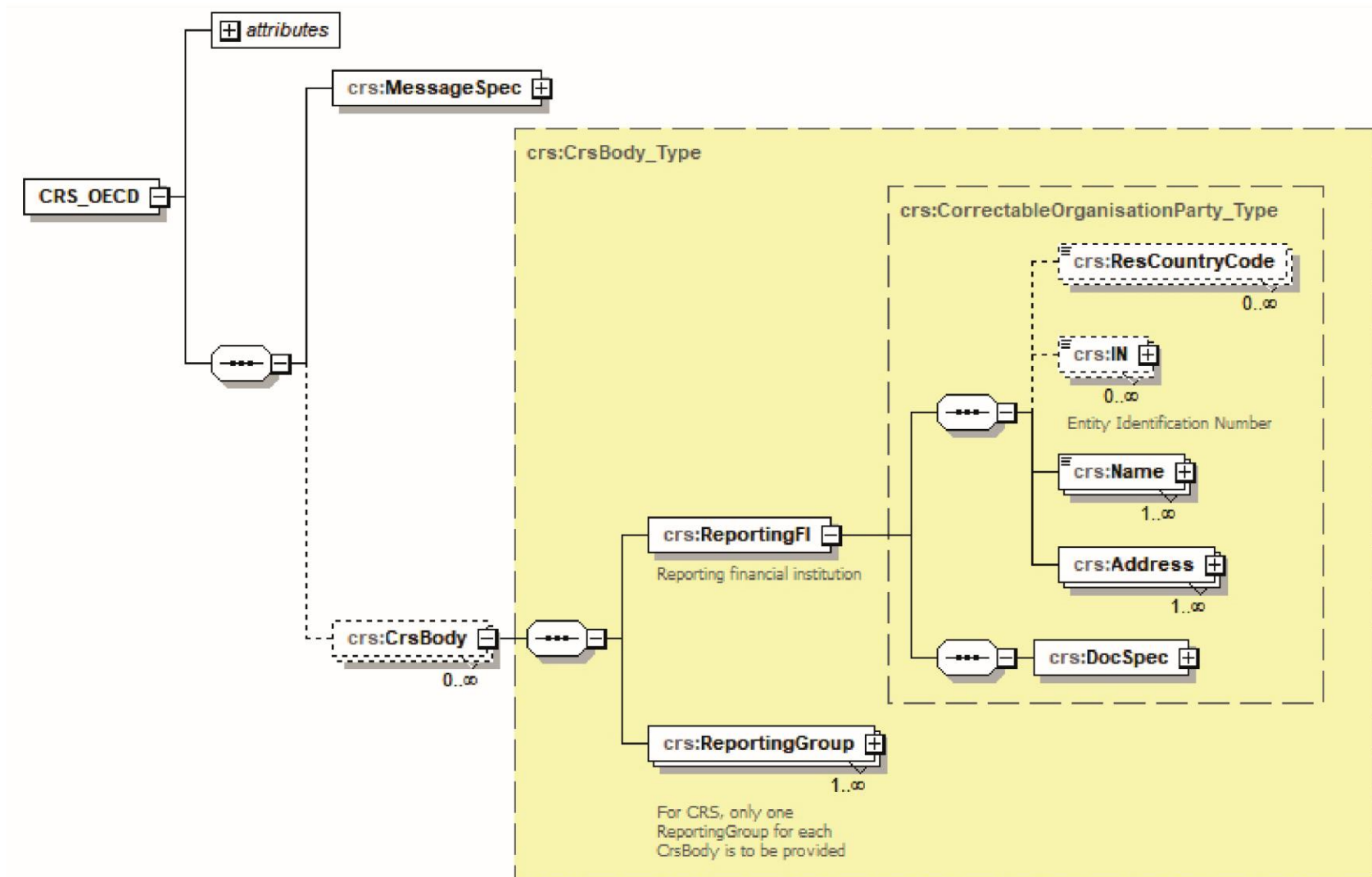
### Message Header (Section 1)



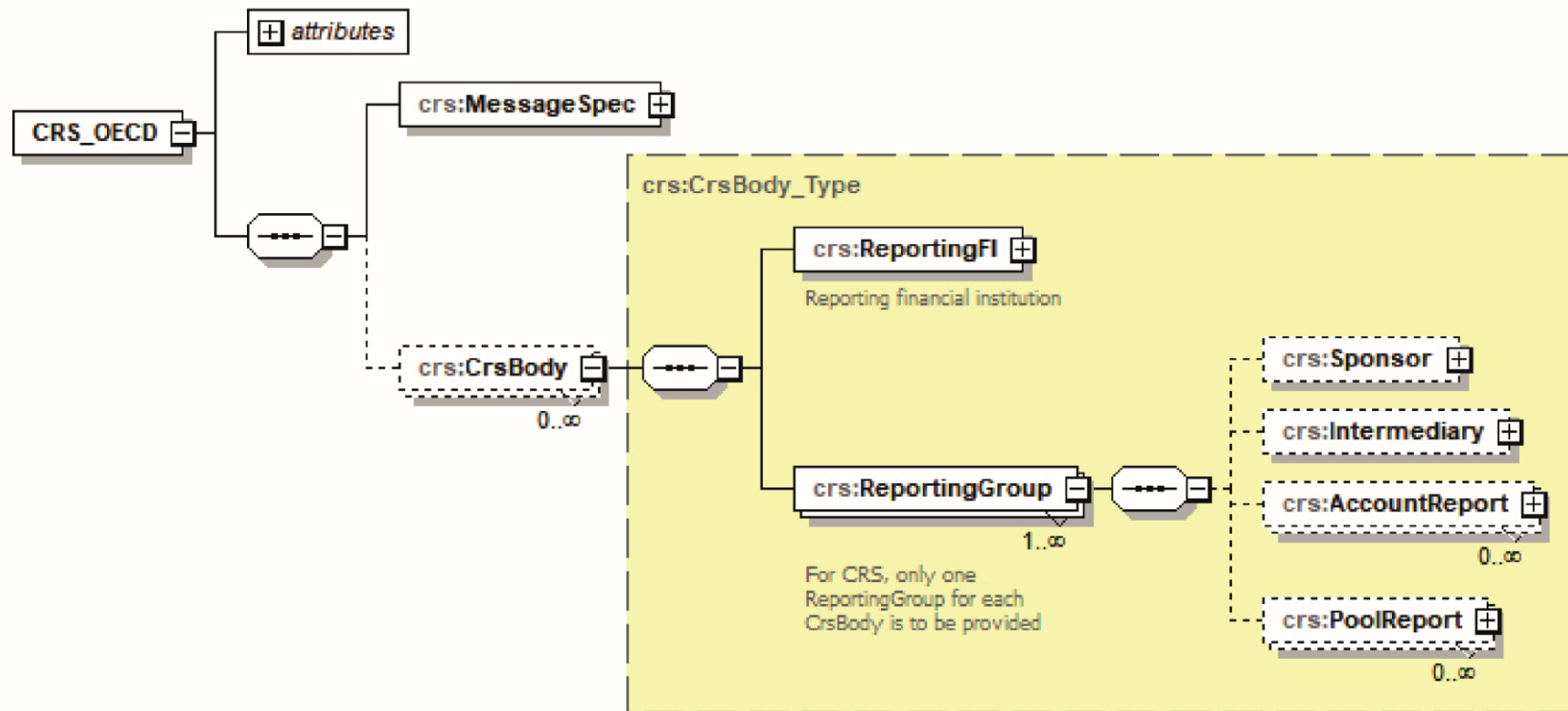
CRS Body (Part C - Section 4)



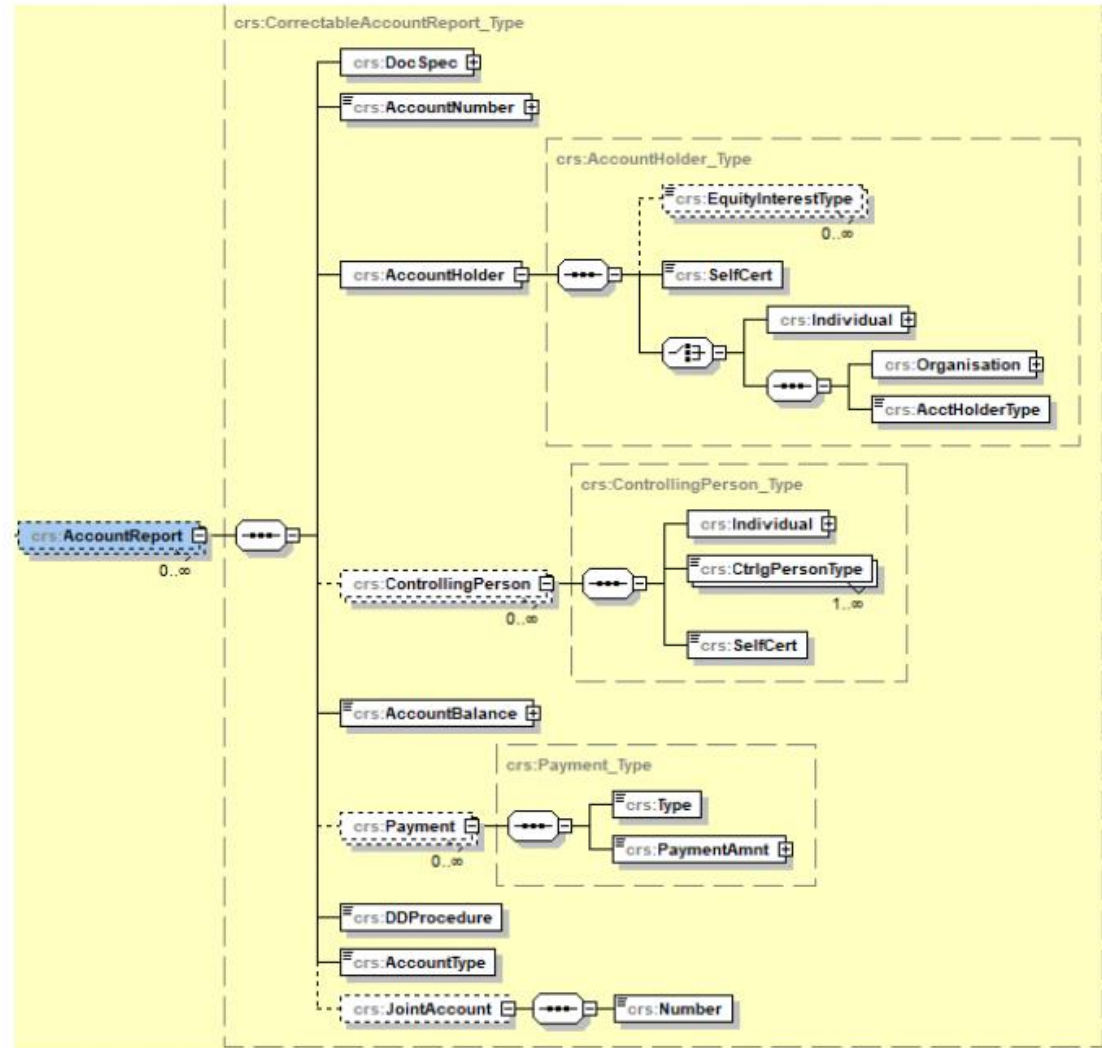
Reporting FI (Part C - Section 4 – Paragraph 4.1)



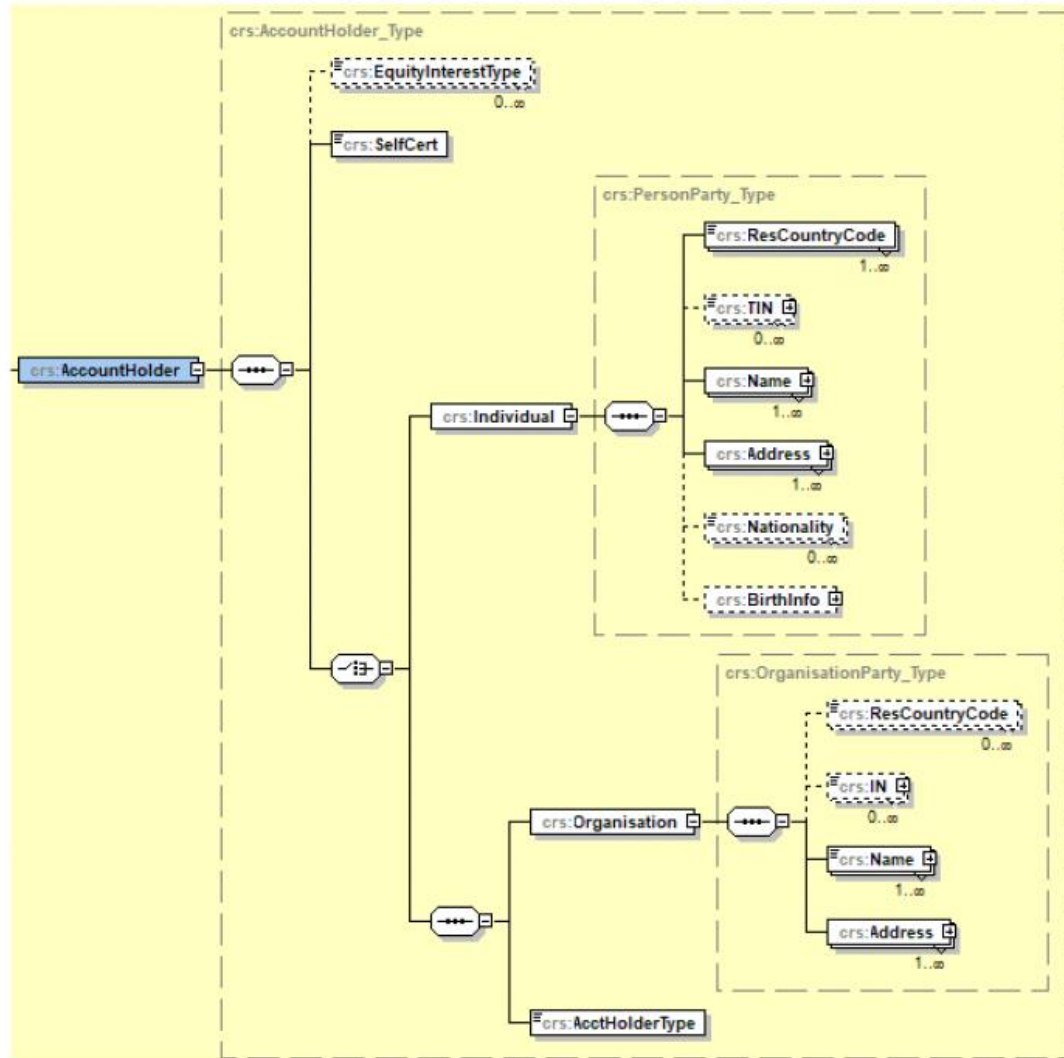
Reporting Group (Part C - Section 4 – Paragraph 4.2)



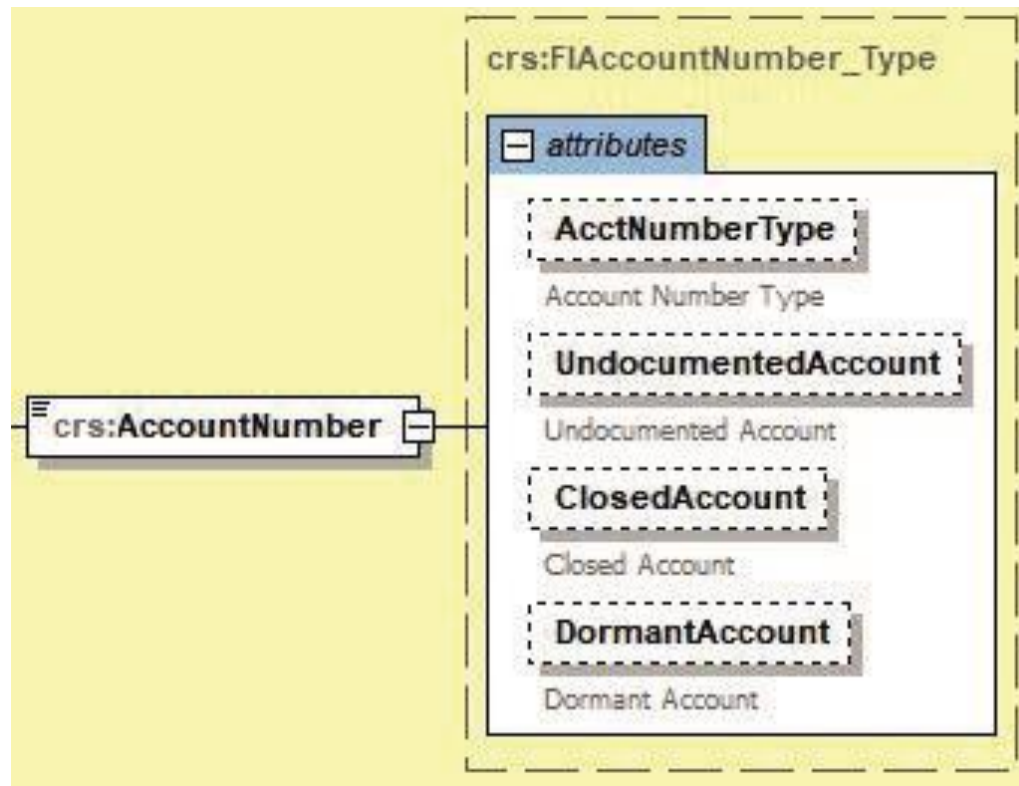
### Account Report (Part C - Section 4 – Paragraph 4.2.3.3)



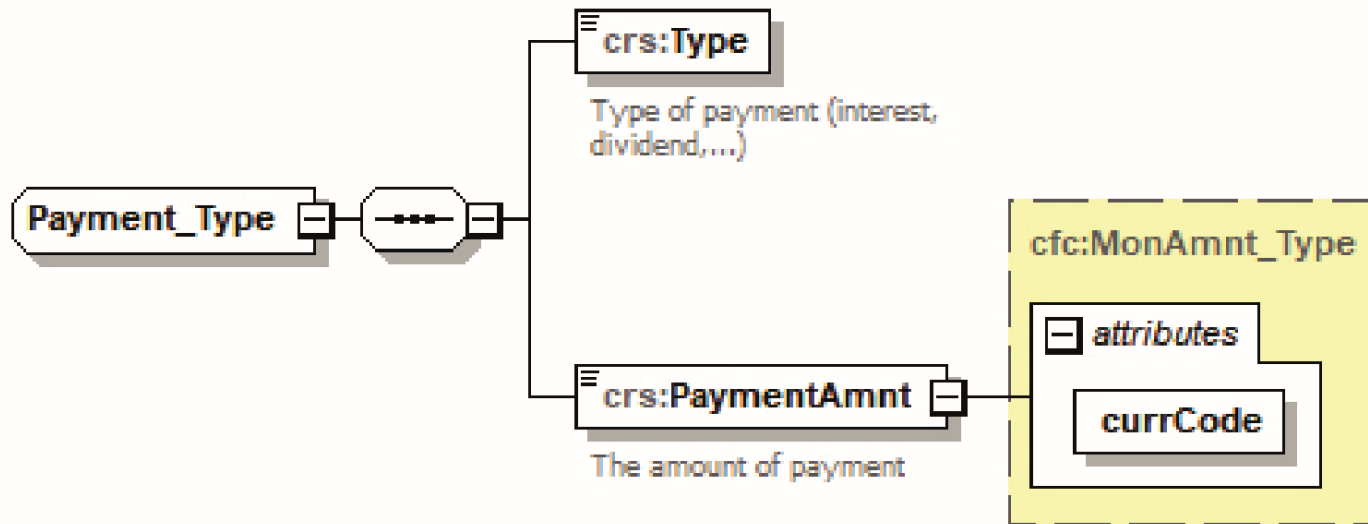
### Individual/Organisation Account Holders (Part C – Section 4 – Paragraph 4.2.3.3)



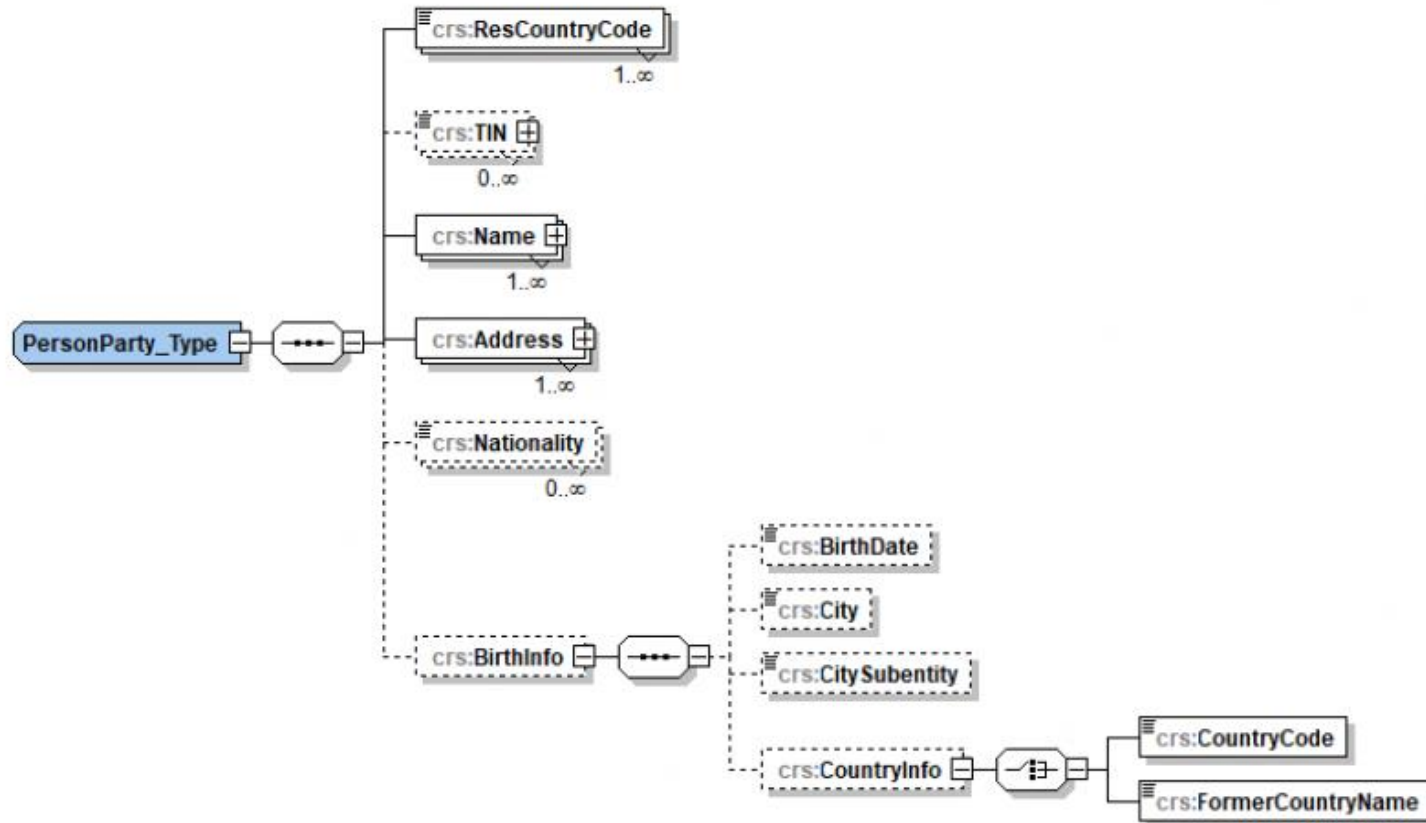
**Account Number Type (Part C - Section 4 – Paragraph 4.2.3.3.2)**



### Payment Type (Part C - Section 4 – Paragraph 4.2.3.3.6)

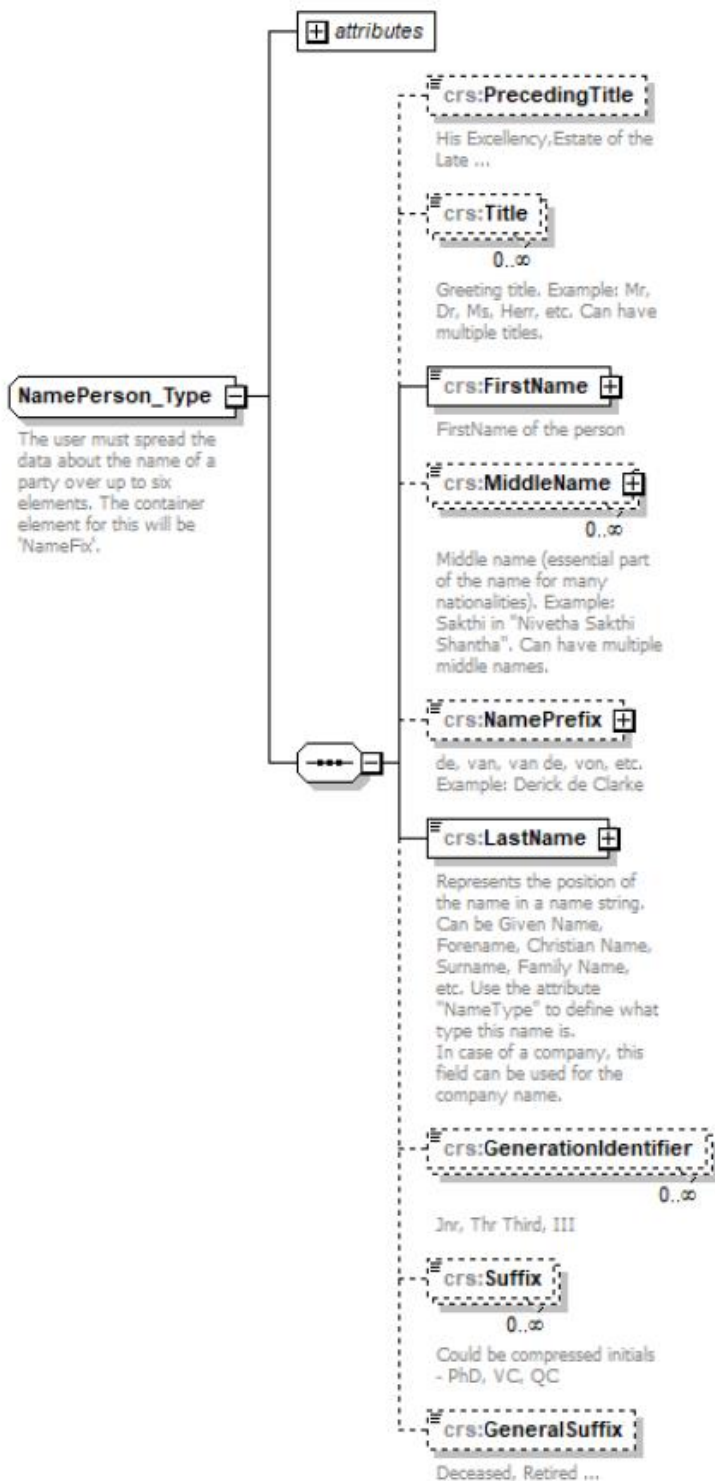


Person Party Type (Part C- Section 2)

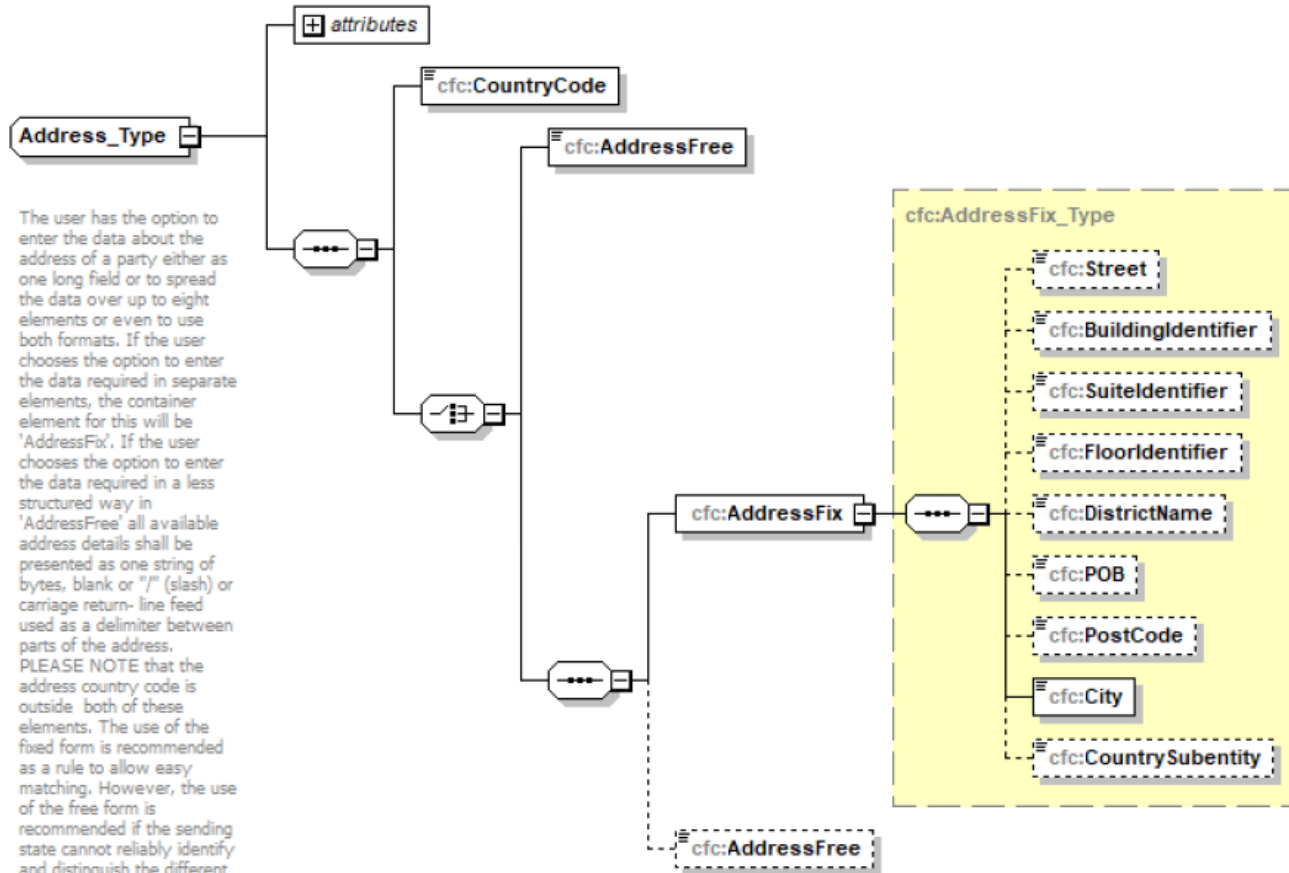


For practical reasons, the ResCountryCode list is based on the ISO 3166-1 country list which is currently used by banks and other financial institutions, and hence by tax administrations. The use of this list does not imply the expression by the OECD of any opinion whatsoever concerning the legal status of the territories listed. Its content is without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

### Person Name Type (Part C - Section 2 – Paragraph 2.3)

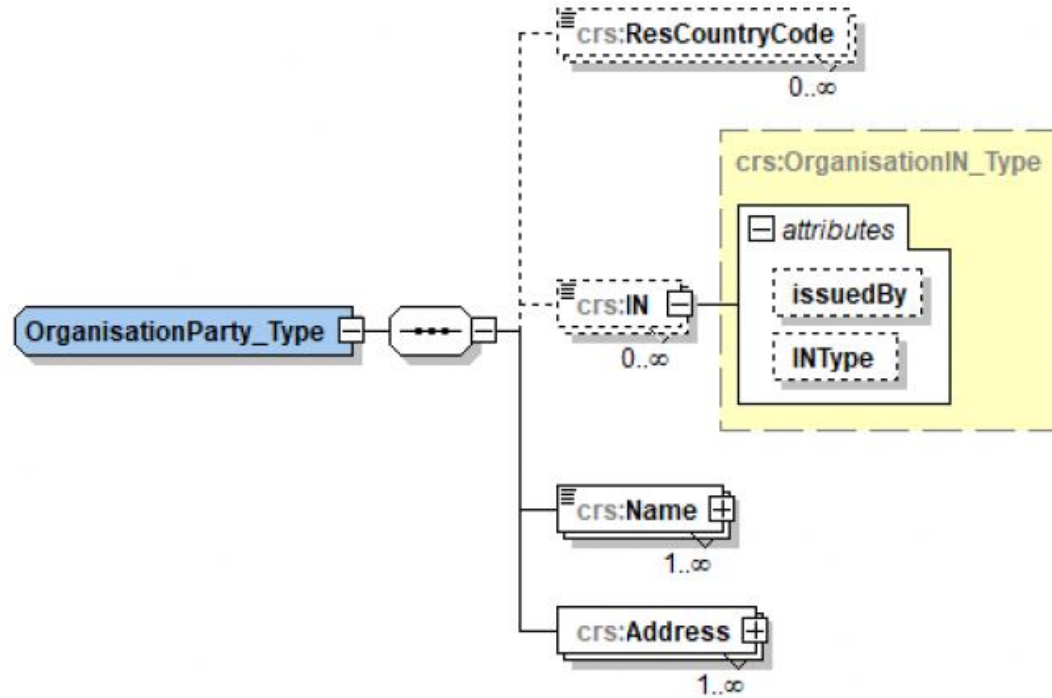


### Address Type (Part C - Section 2 – Paragraph 2.4)



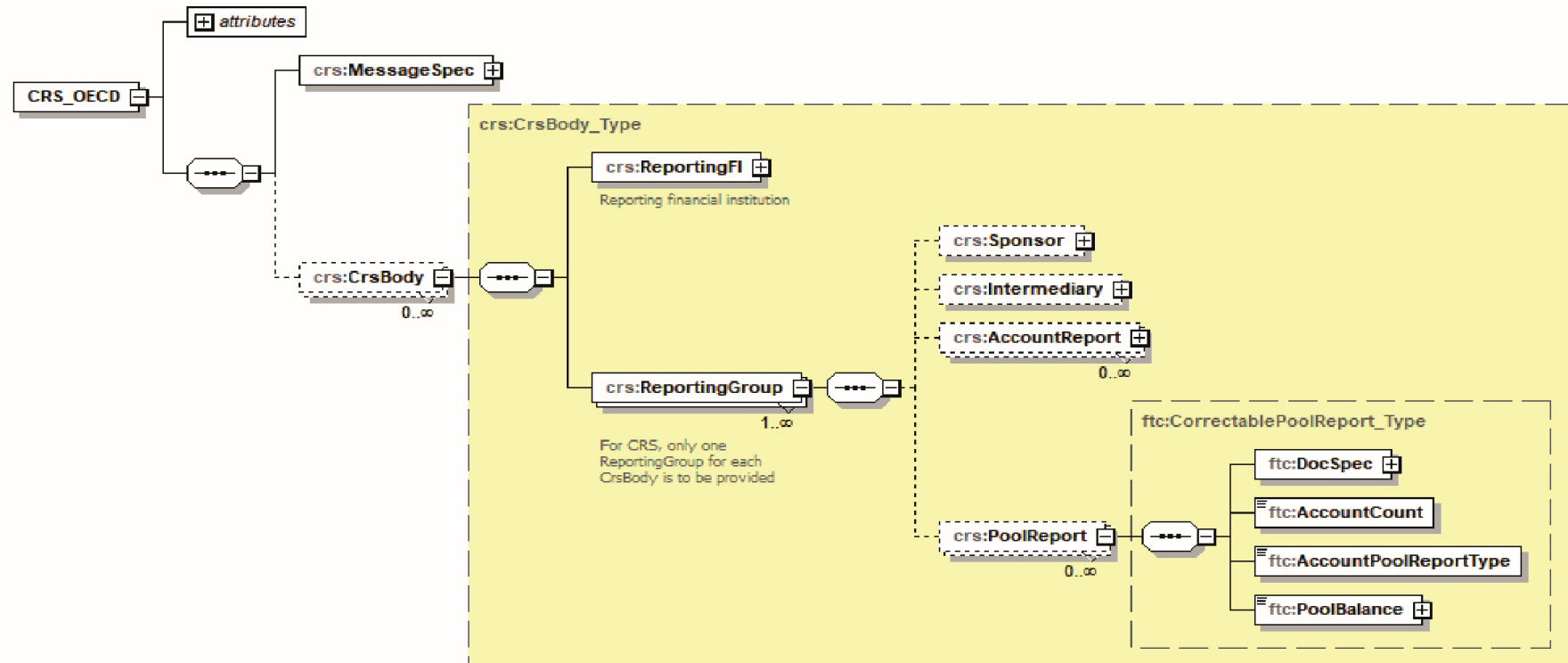
The user has the option to enter the data about the address of a party either as one long field or to spread the data over up to eight elements or even to use both formats. If the user chooses the option to enter the data required in separate elements, the container element for this will be 'AddressFix'. If the user chooses the option to enter the data required in a less structured way in 'AddressFree' all available address details shall be presented as one string of bytes, blank or "/" (slash) or carriage return- line feed used as a delimiter between parts of the address. PLEASE NOTE that the address country code is outside both of these elements. The use of the fixed form is recommended as a rule to allow easy matching. However, the use of the free form is recommended if the sending state cannot reliably identify and distinguish the different parts of the address. The user may want to use both formats e.g. if besides separating the logical parts of the address he also wants to indicate a suitable breakdown into print-lines by delimiters in the free text form. In this case 'AddressFix' has to precede 'AddressFree'.

### Organisation Party Type (Part C - Section 3)

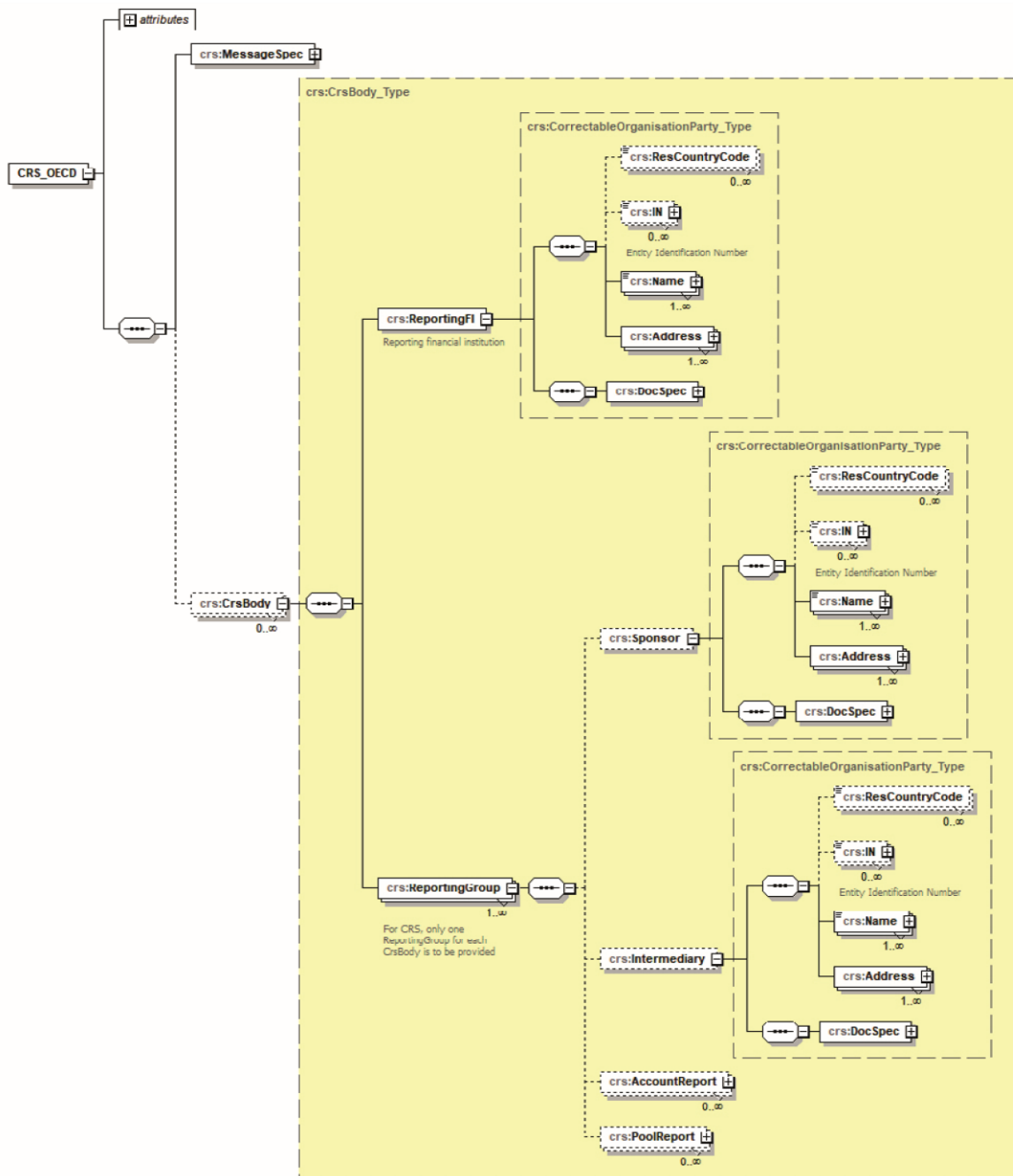


For practical reasons, the ResCountryCode list is based on the ISO 3166-1 country list which is currently used by banks and other financial institutions, and hence by tax administrations. The use of this list does not imply the expression by the OECD of any opinion whatsoever concerning the legal status of the territories listed. Its content is without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

**Pool Report (Non-CRS) (Part C - Section 4 – Paragraph 4.2.3.4)**



### Sponsor & Intermediary (Non-CRS) (Part C - Section 4 – Paragraphs 4.2.3.1 and 4.2.3.2)



## Appendix B - Glossary of Namespaces

### CRS Schema Namespaces

Namespace	Description	Filename
crs	CRS specific types	CrsXML_v3.0.xsd
cfc	Common types for FATCA and CRS	CommonTypesFatcaCrs_v2.0.xsd
ftc	FATCA specific types	FatcaTypes_v1.2.xsd
stf	OECD Common Types	OECDCrstypes_v5.0.xsd
iso	ISO types (Country & Currency codes)	isocrstypes_v1.1.xsd