

UNITED ARAB EMIRATES
MINISTRY OF FINANCE



الإمارات العربية المتحدة
وزارة المالية

FATCA / CRS System – User Guide

Version 2.4

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Ministry of Finance – FATCA / CRS System

This document contains 82 pages.

– For use of UAE MoF FATCA/CRS System Users –

DOCUMENT VERSION CONTROL

Date	Author	Version	Change Reference
06 June 2023	Ministry of Finance	v0	Registration and Data Submission
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1. FATCA / CRS System Registration

1.1. Login and creating Groups

UAE Ministry of Finance FATCA/CRS system registration process

The UAE Ministry of Finance FATCA/CRS system website is available at <https://fatcacrs.mof.gov.ae>.

Login to FATCA CRS system is only possible using UAEPASS.

Users can sign up to UAEPASS as a **Citizen / Resident** or **Visitor**. It is possible to install UAE PASS as a visitor outside UAE as well by providing your mobile number. (It need not be a UAE phone number).

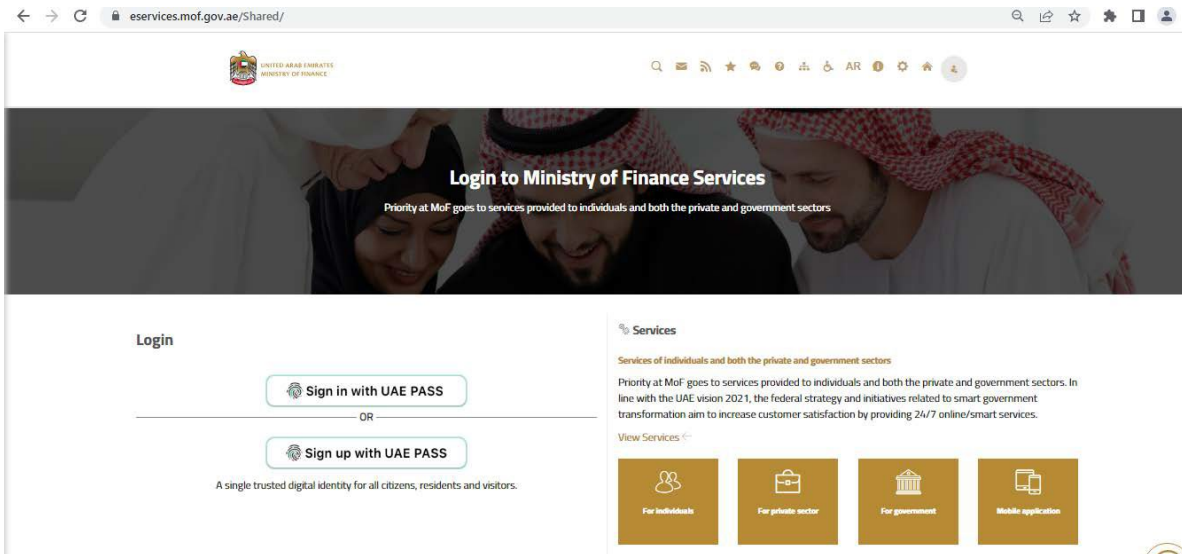
UAEPASS account is linked to personal phone number and email address. The FATCA CRS system allows users to define a "correspondence email", so that FATCA / CRS emails can be sent to your work / professional email address, rather than your personal email address.

For questions and enquiries, kindly contact 800533336 or email info@mof.gov.ae
For assistance with UAE Pass - please visit <https://icp.gov.ae/en/uae-pass/>

The link <https://fatcacrs.mof.gov.ae> will take you to the main screen.



Click the Register button in order to register for the first time. If you have registered previously, please press Login and you will be taken to the UAE PASS login.

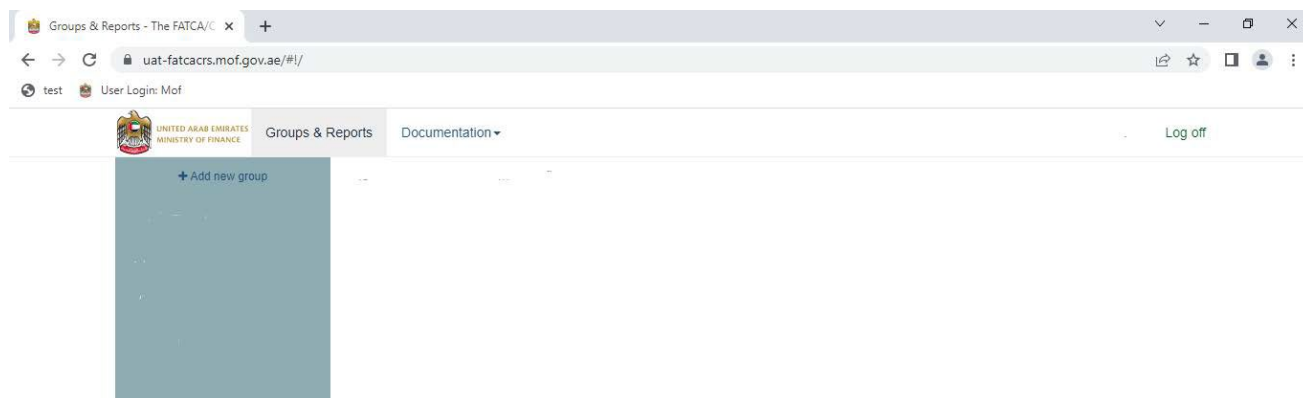


1. Register as a user of the system

Register and login using UAE Pass.

2. Log in

Once you have successfully registered and logged in you will be presented with the UAE Ministry of Finance FATCA/CRS system Main Page.



Groups

The system uses Groups to group financial institutions (FIs) together. This is to assist you with the administration of the system. All FIs with the group will have the same administrators, makers, and checkers.

You are welcome to set up separate groups if you wish. A group can contain Financial Institutions which are regulated by different Regulatory Authorities, however, if a single Financial Institution is regulated by more than one Regulatory Authority, then a separate group needs to be set up for the Financial Institution for each Regulatory Authority. You cannot have an FI multiple times in the same group.

Example:

If the FI is regulated by both Central Bank and SCA, then 2 groups need to be set up, and the FI registered in each group.

3. Add a Group

Groups are used to group reporting entities.

- A Group is a group of one or more Financial Institutions.

Add group

Use groups to group your entities.

After you have created an group, you may add entities to it.

Group name

Additional users

You will be an administrator of this group.

- **Administrators** can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.
- **Makers** can upload and enter reports and other submissions.
- **Checkers** are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.
- **Viewers** can see the items contained in the group but cannot make any changes.

You must add at least one other user to this group in addition to yourself.

To create a Group, give it a name. Any name that describes the group.
To create additional Groups, click on **+Add new group**.

1.2. Managing Groups

Settings

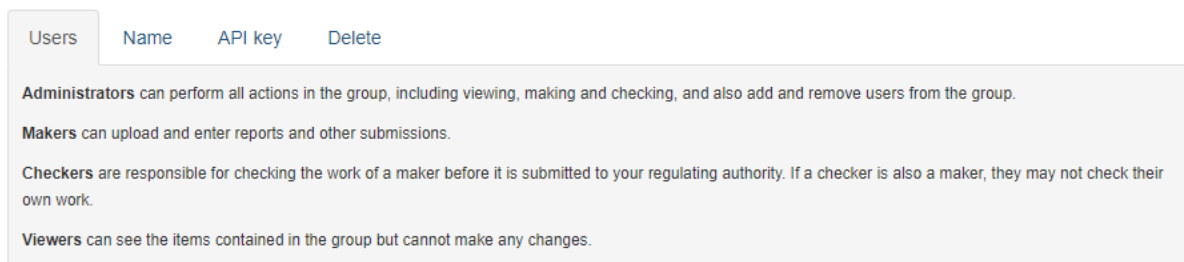
When you select a Group, you have set up, you will see the following menu bar:



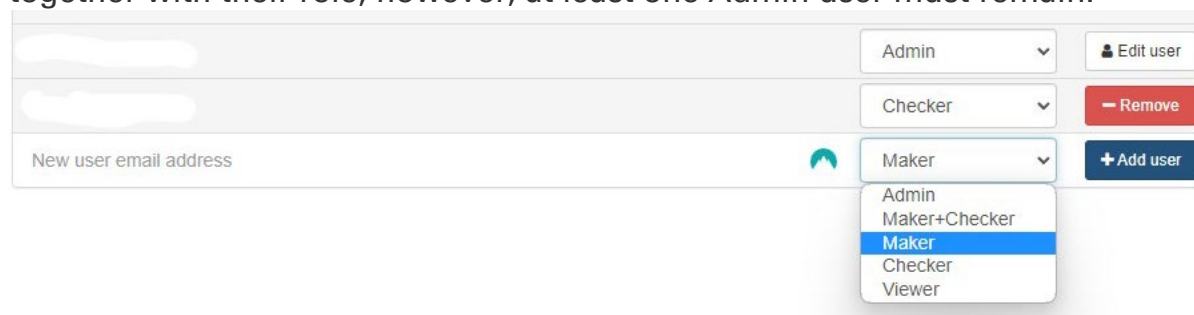
Under **Settings**, you will find a number of options.

Users

Settings



The Users tab allows you to add and manage users. Users can be added and removed together with their role, however, at least one Admin user must remain.



To add a new user:

- Enter the new user's email address, and press **+Add user**.

If the new user is already registered with UAE Ministry of Finance FATCA/CRS system, they will be granted access to the organization immediately and notified by email.

If the new user is not already registered with UAE Ministry of Finance FATCA/CRS system, they will be sent an email with a link to click to confirm their email address. They will be granted access to the organization once they have confirmed their email address.

To remove a user:

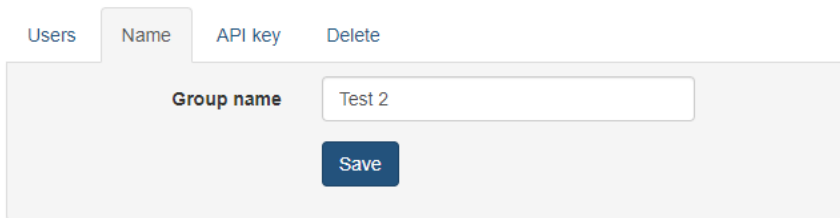
- Press the **Remove user** button next to the email address of the user you wish to remove.
- Press the red **Remove** button to confirm.

All users can see the names of the other users within their group and their roles for transparency, but only the admin can change the roles.

Name

The Name tab allows you to change the information about the Group.

Settings



Users Name API key Delete

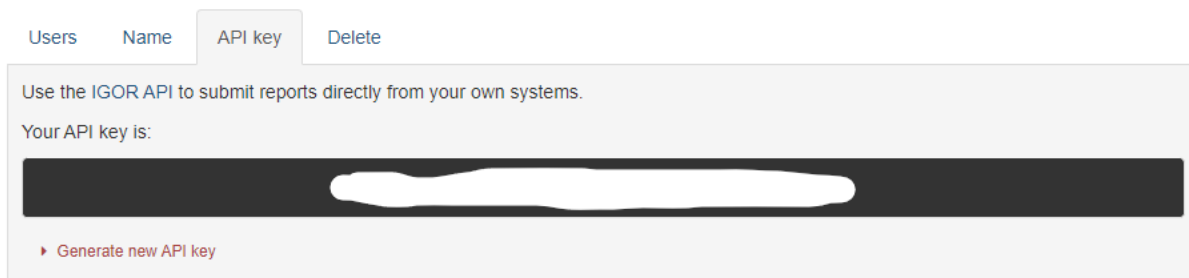
Group name

Save

API Key

Under **API** tab you will find the API key for your organization. This is only relevant if you plan to automate the transmission of your returns in XML format using the API. For report submission using the API, all financial institutions within a Group share the same API key.

Settings



Users Name API key Delete

Use the IGOR API to submit reports directly from your own systems.

Your API key is:

▶ Generate new API key

Delete a Group


The Delete tab allows you to delete a Group in limited circumstances.

Settings

Users Name API key **Delete**

You may delete groups which have no reports awaiting forwarding.

▼ Delete this group



Deleting an group is permanent and cannot be reversed.
This group has no reports awaiting forwarding and so can be deleted.


I wish to delete **Test 2**

Delete

A message will be provided if it cannot be deleted.

Settings

Users Name API key **Delete**



You cannot delete this group as it has submitted reports which have not yet been forwarded to the destination country.
To delete this group, first retract any reports which have not yet been forwarded.

1.3. FATCA/CRS System Registration Process

Add one or more financial institutions within a Group.

Click on **+ Add new Entity**

Add entity

You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

Type of reports this institution will submit	Classification <small>This should match the legal classification or be the item that covers the greatest part of the business.</small>	Reportable from
<input checked="" type="checkbox"/> Common Reporting Standard	Depository Institution	YYYY-MM-DD <small>Date became RFI</small>
<input checked="" type="checkbox"/> Foreign Account Tax Compliance Act	Custodial Institution	YYYY-MM-DD <small>IRS Registration Date</small>

Regulated by

- Central Bank of the UAE (CBUAE)
- Dubai International Financial Center (DIFC)
- Securities and Commodities Authority (SCA)
- Abu Dhabi Global Market (ADGM)
- Non-financial regulated

If you are required to report this entity to more than one Regulatory Authority, you must create a new Group for each Regulatory Authority. E.g., should the entity be required to report to Central Bank of the UAE, DIFC and SCA, then you must create three (3) Groups, one for each Regulatory Authority

GIIN (required for US_FATCA)

If you are a Sponsoring Entity (.SP. GIIN) for FATCA purposes, please enter the GIIN of your Sponsored Entity (.SS., .SD., .SF., SB GIIN) here. Please note that Sponsoring Entities do not have a reporting obligation for FATCA reporting purposes. If you are a Sponsoring Entity that is also a Reporting Financial Institution for FATCA purposes, please reach out to the IRS and obtain an additional GIIN for reporting your financial accounts.

Name

Please ensure that the "Name" of the entity is the correct full legal name including any appropriate symbols or punctuation (for example brackets). Shortened terms such as "Int." or "Ltd." should not be used unless they form part of the full legal name.

Where the name is auto populated from the registered GIIN and this differs from the full legal name of the entity, this can and should be amended in the "Name" field above.

Select the type of reports the financial institution will submit (CRS and/or FATCA).

Select the Classification from the drop-down.

Enter the date you became a Reporting Financial Institution. Please note that this is not applicable to entities that are not Reporting Financial Institutions. The button on the right provides a calendar popup.

Select the Regulatory Authority that regulates the Financial Institution.

Search for the GIIN (Global Intermediary Identification Number) or name (if the RFI will be submitting data for FATCA purposes). If you do not select FATCA reporting, the GIIN is optional.


Please note that the system will only trigger a reporting obligation (for annual/nil reporting, risk assessment questionnaires and other actions) if an entity classifies itself as a Reporting Financial Institution for FATCA and/or CRS purposes.

Please note that the system only allows UAE Reporting Financial Institutions registered and published on the US IRS FFI list, which is updated on a monthly basis. If you recently registered with the IRS, you will not be able to register on the FATCA/CRS system until your GIIN appears on the US IRS FFI list.




Note: If you are a Sponsoring Entity (.SP. GIIN) for FATCA purposes, please enter the GIIN of your Sponsored Entity (.SS., .SD., .SF., SB GIIN). The Sponsoring Entity information will be entered on the next page.

Sponsoring Entities do not have a reporting obligation for FATCA reporting purposes. If you are a Sponsoring Entity that is also a Reporting Financial Institution for FATCA purposes, please reach out to the IRS and obtain an additional GIIN for reporting your financial accounts.

Test CRS - Registration Details

Name	<input type="text" value="Test CRS"/>
Date of incorporation	<input type="text" value="YYYY-MM-DD"/> 
Country of incorporation	<input type="text" value="United Arab Emirates (AE)"/>

Contact details

Business address country	<input type="text"/>
Contact first name	<input type="text" value="Contact first name"/> 
Contact last name	<input type="text" value="Contact last name"/> 
Telephone	<input type="text" value="050 123 4567"/> 
Business address	<input type="text" value="Business address"/>

The Name will be included from the previous screen.

The Date of Incorporation needs to be entered in the form YYYY-MM-DD (Year, Month and Day). The button to the right allows the Calendar popup. Please note: The date of incorporation must be added on or before the Reportable from date on the previous screen.

The County of Incorporation is a drop down. The UAE is the top item in the list.

Please enter the Business address, Contact First Name, Contact Last name, Telephone number and Business Address. The Telephone number is validated.

Licence

Licensing authority

Trade licence number

Trade license [Browse...](#)

Regulatory license [Browse...](#)

Other documents You may upload additional documents in support of your registration. [Browse...](#)

Files must have a .pdf, .jpeg or .jpg extension and be no larger than 20Mb.

[Save registration](#)

Please select the Licensing Authority from the drop-down list together with the Trade License number.

You will need to add a copy of your Trade License and Regulatory License. A Trade license is mandatory for all entities; a Regulatory License is a mandatory upload if an entity has been issued a Regulatory License.

"Other documents" are optional.

Press Browse and this will allow you to navigate to the document you have saved on your system. Please note they must have a .pdf, .jpeg or .jpg extension and cannot be larger than 20Mb.

Press **Save registration**

UAE Ministry of Finance FATCA/CRS system will inform you if any missing information is required on the screen.

Please note, you will be able to Save even though you have not included your scanned Trade License and Regulatory License but will not be able to submit the Registration to the Regulatory Authority for authorization until these have been included.

UAE Ministry of Finance FATCA/CRS system will show a summary of the information to be submitted.

When you have completed all the information, you can press the Submit for Authorization button.

Before you can submit reports for this financial institution, you will first need to submit it to CBUAE for authorisation.

[Submit for authorisation](#)

Maker / Checker: When you press Submit for authorization, the Registration moves from Maker to Checker status. You will not be able to check your own work. For more information on the Maker/Checker process, please refer to the Maker Checker user guide

The following message will be displayed.

When you have checked the details above financial institution, please click the button below to send it to CBUAE for authorisation.

[Complete checking](#)

You will be unable to submit reports for a newly added financial institution until it has been authorized by the Regulatory Authority.

The Registration will appear in the Entities awaiting Checking section of the screen and an email will be sent, notifying the checkers within your group.

Entities awaiting checking

These entities have been submitted but are awaiting checking.

Name	External ID	Period	CRS	US_FATCA	
Test 5	Test 5	2022-12-31	●		>

Maker / Checker: The Checker needs to log into the system, select the registration, check the information and press Complete Checking

Reporting types	Classification <small>This should match the legal classification or be the item that covers the greatest part of the business.</small>	Reporting periods
Common Reporting Standard	Depository Institution Change	2022-12-31
Foreign Account Tax Compliance Act		None registered.

US_FATCA reporting periods cannot be added to this financial institution because it does not have an external ID which is a GIIN.

When you have checked the details above financial institution, please click the button below to send it to CBUAE for authorisation.

[Complete checking](#)

The Financial Institution appears in the "Entities awaiting authorization" section and has a yellow background until authorized.

Entities awaiting authorisation

You cannot submit reports for these entities until they have been authorised by the regulatory authority.

Name	External ID	Period		
[Redacted]	[Redacted]	2022-12-31	[Redacted]	[Redacted]

[Redacted] is awaiting authorisation to submit reports for US_FATCA reporting period 2022-12-31

Once the Entity has been authorized, you will receive a message, the information appears under the Authorized Entities section and the background will be white.

Authorised entities				
Name	External ID	Period	CRS	US_FATCA
[Redacted]	[Redacted]	2022-12-31	[Redacted]	[Redacted]

Audit Log

An audit log is available which shows the various activities of maker and checker.

Entities	Reports	Risk assessments	Settings	Audit log
Test 13April Group ID 113				
Audit log				

Next Steps

Now you have completed registration, you can go to the next stage.

1.4. Maker / Checker

Makers and Checkers are set up in the **Settings**. Only the Admin can add users and change the settings.

All actions undertaken by users on the FATCA/CRS system are required to have a review process (i.e., a Maker user is able to perform an action, a Checker user is able to review the action and submit for authorization by the Regulatory Authority).

Settings

Users Name API key Delete

Administrators can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.

Makers can upload and enter reports and other submissions.

Checkers are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.

Viewers can see the items contained in the group but cannot make any changes.

[Redacted]	Maker+Checker	Remove
[Redacted]	Admin	Edit user
[Redacted]	Maker	Remove
[Redacted]	Checker	Remove
New user email address	Maker	Add user

A person who is Maker and Checker may not check their own work. In order to provide transparency, the Audit log of Maker Checker actions is recorded under the Audit Log menu item with the usernames displayed.

Test 13April Group ID 113

Audit log

< 1 >

Date/Time	Entity	Submission	Action	User
14/04/2023 08:18	test for checker email	Registration	Submit	
13/04/2023 14:43	Test John	Registration	Submit	
13/04/2023 14:46	Test John	Registration	SubmissionCheck	
13/04/2023 14:57	Test John	Registration	Authorise	
13/04/2023 14:58	Test John	Registration	AuthorisationCheck	
13/04/2023 14:54	Test emails	Registration	SubmissionCheck	
13/04/2023 12:28	Test emails	Registration	Submit	
13/04/2023 12:11	Test 13April FI	Registration	Submit	
13/04/2023 12:21	Test 13April FI	Registration	SubmissionCheck	
13/04/2023 12:23	Test 13April FI	Registration	Authorise	
13/04/2023 12:23	Test 13April FI	Registration	AuthorisationCheck	
13/04/2023 16:31	Test John	Report 105	SubmissionCheck	
13/04/2023 15:39	Test emails	Report 101	SubmissionCheck	
13/04/2023 15:01	Test 13April FI	Report 100	SubmissionCheck	

RFI Registrations

When you register an FI, you must be a Maker or Maker + Checker.

At the end of the form, when you Submit for Authorization, an email will go to all Checkers.

It will also show under the Entities menu item as follows:

Entities awaiting checking

These entities have been submitted but are awaiting checking.

Name	External ID	Period	CRS
test for checker email	test for checker email	2022-12-31	● >

When the Checker goes into the system, they can Complete checking or Reject the item.

If the RFI registration is rejected by the RA, you will receive an email informing you of this.

The Maker user is then able to amend the registration and re-submit it to the Checker user for approval.

Report Submissions (Annual Reporting / Nil Return)

When an Annual Report or Nil Return without errors has been submitted, the user will get a message saying, "Report submitted successfully". There may be some warnings which will be passed on to the Regulatory Authority, but provided there are no errors, it can be submitted.

Going back to the Reports menu, select the report and review the contents are correct. At this point, it can be Accepted or Rejected. The same applies to Nil Returns. For more information on Data Submission (Annual Reporting / Nil Returns), please refer to the next section.

1.5. FATCA / CRS Scenarios

1.5.1. RFI Registration Scenarios

1.5.1.1. Single RFI reporting to Single RA

Scenario: I am a Single Financial Institution reporting to a single Regulatory Authority. How do I register?

You have logged into the system. You will have been allocated one of the following roles:

- **Administrators** can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.
- **Makers** can upload and enter reports and other submissions.
- **Checkers** are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.

- **Viewers** can see the items contained in the group but cannot make any changes.

Create a Group

The purpose of a group is to save you time in setting up one or more financial institutions with the same administrator, maker and checker. You give the group a name and add users to the group. The person creating the group will be the administrator.

Add group

Use groups to group your entities.

After you have created an group, you may add entities to it.


Group name

Additional users

You will be an administrator of this group.

- **Administrators** can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.
- **Makers** can upload and enter reports and other submissions.
- **Checkers** are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.
- **Viewers** can see the items contained in the group but cannot make any changes.

You must add at least one other user to this group in addition to yourself.

		Admin	
			<input type="text" value="Maker+Checker"/> ▼
			+ Add user

[Save](#)

Press Save

The Group name will appear in the left column.

Add Entity

Add a new Entity / Financial Institution by clicking on the + Add new entity

Entities
Reports
Risk assessments
Settings
Audit log

Test Group Group ID 304

Entities 0 total

[+ Add new entity](#)

There are no entities in this group.

This will bring up the Add entity screen.

Note: You will not be able to take any actions for this entity until it has been authorized by your Regulatory Authority.

Clicking on the CRS box will provide a Classification dropdown which must be completed.

Add entity

You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

Type of reports this institution will submit	Classification This should match the legal classification or be the item that covers the greatest part of the business.	Reportable from
<input checked="" type="checkbox"/> Common Reporting Standard	<input type="text"/>	
<input type="checkbox"/> Foreign Account Tax Compliance Act	<ul style="list-style-type: none">Depository InstitutionCustodial InstitutionSpecified Insurance CompanyInvestment Entity Type A (as per Section VIII A6(a) of the OECD Standard)Investment Entity Type B (as per Section VIII A6(b) of the OECD Standard)Non Reporting Financial InstitutionActive NFEPassive NFE	

A similar dropdown is provided for FATCA Classifications.

Add entity

You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

Type of reports this institution will submit	Classification This should match the legal classification or be the item that covers the greatest part of the business.	Reportable from
<input type="checkbox"/> Common Reporting Standard	<input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/> Foreign Account Tax Compliance Act	<ul style="list-style-type: none">Depository InstitutionCustodial InstitutionSpecified Insurance CompanyInvestment EntityNon Reporting Financial InstitutionActive NFFEPassive NFFERegistered Deemed Compliant	<input type="text"/> IRS Registration Date

The Reportable from date can be entered manually or using the calendar tool.

Reportable from

YYYY-MM-DD

< January 2022 >

Mon	Tue	Wed	Thu	Fri	Sat	Sun
27	28	29	30	31	01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	01	02	03	04	05	06

Select who you are Regulated by. Please note you can only select one Regulator. If you have more than one Regulator, please choose one of your regulators, and after completing the setup, refer to the Guides for information on "more than one Regulator".

If you are Registering for CRS only, the GIIN is optional.

If your registration includes FATCA, then the GIIN is mandatory.

GIIN

The full list of GIINs in the system is kept up to date. However, please note the IRS currently update their GIIN list once a month. Therefore, it may be a few weeks before a newly issued GIIN appears.

Type in part of the name or the GIIN number, and the system will search for UAE GIINs which match. Select the correct GIIN.

- Regulated by
- Central Bank of the UAE (CBUAE)
 - Dubai International Financial Center (DIFC)
 - Securities and Commodities Authority (SCA)
 - Abu Dhabi Global Market (ADGM)
 - Non-financial regulated

If you are required to report this entity to more than one Regulatory Authority, you must create a new Group for each Regulatory Authority. E.g., should the entity be required to report to Central Bank of the UAE, DIFC and SCA, then you must create three (3) Groups, one for each Regulatory Authority

GIIN (required for US_FATCA) 2Z 99999.SL Limited ✕

If you are a Sponsoring Entity (.SP. GIIN) for FATCA purposes, please enter the GIIN of your Sponsored Entity (.SS., .SD., .SF., SB GIIN) here. Please note that Sponsoring Entities do not have a reporting obligation for FATCA reporting purposes. If you are a Sponsoring Entity that is also a Reporting Financial Institution for FATCA purposes, please reach out to the IRS and obtain an additional GIIN for reporting your financial accounts.

Name

Please ensure that the "Name" of the entity is the correct full legal name including any appropriate symbols or punctuation (for example brackets). Shortened terms such as "Int." or "Ltd." should not be used unless they form part of the full legal name.

Where the name is auto populated from the registered GIIN and this differs from the full legal name of the entity, this can and should be amended in the "Name" field above.

Save

Note: If you are a Sponsoring Entity (.SP. GIIN) for FATCA purposes, please refer to the Guide related to Sponsors.

Once completed, press **Save**


Registration Details

Complete the form, including

- Date of Incorporation

- Business address country
- Contact first name
- Contact last name
- Telephone number (which is validated)
- Business address

Limited - Registration Details

Name	<input type="text"/>
Date of incorporation	<input type="text" value="2021-01-01"/> 
Country of incorporation	<input type="text" value="United Arab Emirates (AE)"/>

Contact details

Business address country	<input type="text"/>
Contact first name	<input type="text" value="Contact first name"/>
Contact last name	<input type="text" value="Contact last name"/>
Telephone	<input type="text" value="🇦🇪 050 123 4567"/>
Business address	<input type="text" value="Business address"/>

The bottom part of the form requires License information.

Licence

Licensing authority	<input type="text"/>
Trade license or commercial license number	<input type="text"/>
Trade license or commercial license	Browse...
Regulatory license <small>Mandatory upload if RFI holds a regulatory license.</small>	Browse...
Other documents <small>You may upload additional documents in support of your registration.</small>	Browse...

Files must have a .pdf, .jpeg or .jpg extension and be no larger than 20Mb.

The licensing authority is a drop-down list.

The Trade or Commercial license and Regulatory license can be uploaded in .pdf, .jpeg or .jpg format.

The registration can be saved, and items such as the uploaded licenses can be added later.

However, the Registration cannot be Submitted for Checking until all the information has been provided.

Summary

A summary of the information entered will be shown and can now be Submitted for Checking.

[Entities](#) [Reports](#) [Risk assessments](#) [Settings](#) [Audit log](#)

Test Group Group ID 304

Limited

You will not be able to take any actions for this financial institution until it has been authorised by CBUAE.

Regulated by Central Bank of the UAE (CBUAE)

GIIN 2.

Name / Limited

Registration Details

Name	Limited
Date of Incorporation	2021-01-01
Country of Incorporation	United Arab Emirates
Business Address Country	United Arab Emirates
Business Address	Main Road
Contact First Name	Colin
Contact Last Name	Speed
Contact Telephone	+971501234567
Licensing Authority	Insurance Sector of the Central Bank
Trade license or commercial license number	12345
Trade license or commercial license	A1chq.jpg
Regulatory license	A1chq1.jpg
Other documents	

[→ Edit Registration Details](#)
[→ See Previous Registrations](#)

Reporting types	Classification	Reporting periods
Common Reporting Standard	Depository Institution <input type="button" value="Change -"/>	2022-12-31
Foreign Account Tax Compliance Act	Depository Institution <input type="button" value="Change -"/>	2022-12-31

Submit to the checker.

I confirm that all information provided in this registration is correct to the best of my knowledge.

To Submit for Checking, click on the box to confirm the information provided is correct and press the Submit for Checking button.

Submit to the checker.

I confirm that all information provided in this registration is correct to the best of my knowledge.

Submit for checking

The Checkers within the group will receive an email informing them there is a new RFI Registration which is awaiting checking.

Note: if a Maker is also a Checker, they cannot check their own work.

Checking

When the Registration has been submitted for checking, the Checker can sign into the system and perform this action.

Clicking on the Group name in the left column, they will see the following screen of Entities awaiting checking. The yellow color means it has not yet been authorized by the Regulatory Authority.

Test Group Group ID 304

Entities 1 total

+ Add new entity

Filter: All All All All

Search

Entities awaiting checking

These entities have been submitted but are awaiting checking.

Name	External ID	Period	CRS	US_FATCA	
Limited	2Z	2022-12-31	●	●	>

Clicking on the name of the Financial Institution screen will allow the user to see the Summary screen with the option to Complete Checking or Send Back to Maker.

When you have checked the details for the above financial institution, please click the 'Submit' to send it to your Regulatory Authority for authorization.

Complete checking

Send back to maker

If they wish to send back to Maker, then a Reason must be provided.

Change

Foreign Account Tax Compliance Act

Reason for sending back

OK

When you have checked

Complete checking

Send back to maker

This important message will be displayed.

This financial institution has been submitted to CBUAE for authorisation. You will not be able to take any actions until it has been authorised.

If you need to amend this financial institution further, you will first need to retract the outstanding authorisation request by clicking the button below.

Retract submission

Completion of RFI Registration

This completes the RFI Registration process.

You will be informed once the Regulatory Authority has approved (or rejects) your Registration.

Note: Data File Submissions (Excel spreadsheets) cannot be submitted until the Financial Institution has been Authorized.

1.5.1.2. Single RFI Reporting to multiple RAs

Scenario: I am a Single Financial Institution reporting to a multiple Regulatory Authority. How do I register?

Please register as normal for one Regulatory Authority using the instructions contained in the following Guide document.

[Single RFI reporting to single RA](#)

In order to complete a Registration for a second Regulatory Authority, you will need to set up a new Group. A Financial Institution with the same Name and / or GIIN cannot be registered in the same Group.

The process is as follows:

RFI registration for the first Regulatory Authority

- Create a group and set up the users (you may wish to include the name of the Regulatory Authority in the Group name)
- Add a new Entity / Financial Institution
- Select one of the Regulatory Authorities
- Complete the Registration form and Submit for Checking
- The Registration form is Checked by the Checker and forwarded to the Regulatory Authority you selected for Authorization.

RFI registration for the second or more Regulatory Authorities

- Create another group and set up the users (the users can be the same as the first group) (you may wish to include the name of the Regulatory Authority in the Group name)

- Add a new Entity / Financial Institution
- Select the next Regulatory Authorities that you report to
- Complete the Registration form and Submit for Checking
- The Registration form is Checked by the Checker and forwarded to the Regulatory Authority you selected for Authorization.

Submission of files

Note: When you submit the files for reporting purposes, there will need to be a separate file for each Regulatory Authority.

1.5.1.3. Single RFI submitting FATCA only.

Scenario: I am a Single Financial Institution, and I will be registering and submitting FATCA files only

All entities that select a Reporting Financial Institution classification for the purposes of FATCA are required to provide a GIIN. i.e. Depository Institution, Custodial Institution, Specified Insurance Company, Investment Entity or Registered Deemed Compliant FFI.

Please note that Registered Deemed Compliant FFIs are required to provide their GIINs, but a reporting obligation is not triggered if that classification is selected (i.e. Registered Deemed Compliant FFIs are not required to report annual or nil returns).

The system allows FATCA only registration, CRS only registration and both CRS and FATCA registration.

Please register in the normal way [Single RFI reporting to single RA](#)

If the RFI wishes to register for FATCA only, or for FACTA and CRS, the information required is the same.

This includes the IRS Registration date and the FATCA Classification.

Add entity

You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

Type of reports this institution will submit	Classification	Reportable from
<input type="checkbox"/> Common Reporting Standard		
<input checked="" type="checkbox"/> Foreign Account Tax Compliance Act	Depository Institution Custodial Institution Specified Insurance Company Investment Entity Non Reporting Financial Institution Active NFFE Passive NFFE Registered Deemed Compliant	YYYY-MM-DD IRS Registration Date

Global Intermediary Identification Number (GIIN)

The GIIN is also mandatory.

The GIIN list is "A monthly published list of Financial Institutions registered, accepted, and issued a Global Intermediary Identification Number (GIIN) in accordance with FATCA regulations."

As it is published monthly, please allow adequate time to Register and meet your reporting obligations.

The user can search for the GIIN using the GIIN or the name of the Entity.

1.5.1.4. Single RFI submitting CRS only

Scenario: I am a Single Financial Institution, and I will be registering and submitting CRS files only

The system allows CRS only registration.

Please register in the normal way [Single RFI reporting to single RA](#)

If the RFI wishes to register for CRS only the requirements are slightly different to FATCA only or CRS and FATCA Registration.

The user selects Common Reporting Standard

Add entity

You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

Type of reports this institution will submit	Classification <small>This should match the legal classification or be the item that covers the greatest part of the business.</small>	Reportable from
<input checked="" type="checkbox"/> Common Reporting Standard	<input type="text"/>	
<input type="checkbox"/> Foreign Account Tax Compliance Act	<input type="text"/>	

Regulated by

- Depository Institution
- Custodial Institution
- Specified Insurance Company
- Investment Entity Type A (as per Section VIII A6(a) of the OECD Standard)
- Investment Entity Type B (as per Section VIII A6(b) of the OECD Standard)
- Non Reporting Financial Institution
- Active NFE
- Passive NFE

The classification must be selected and if the RFI has a reporting obligation, the Date became RFI needs to be completed. This determines the first reporting date.

GIIN is optional.

Note: Please ensure that the "Name" of the entity is the correct full legal name including any appropriate symbols or punctuation (for example brackets). Shortened

terms such as "Int." or "Ltd." should not be used unless they form part of the full legal name.

Where the name is auto populated from the registered GIIN and this differs from the full legal name of the entity, this can and should be amended in the "Name" field.

1.5.1.5. Single entity who is non-reporting

Scenario: I am a Single Entity, and I do not have a reporting obligation

Please register in the normal way [Single RFI reporting to single RA](#).

The Legal Classification will determine the Entity's reporting requirements.

If the entity is non-reporting, the Reportable date field will disappear and be replaced by text which says "Entities with this classification do not have a reporting obligation."

Add entity

You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

Type of reports this institution will submit	Classification <small>This should match the legal classification or be the item that covers the greatest part of the business.</small>	Reportable from
<input checked="" type="checkbox"/> Common Reporting Standard	Non Reporting Financial Institution	Entities with this classification do not have a reporting obligation.
<input checked="" type="checkbox"/> Foreign Account Tax Compliance Act	Non Reporting Financial Institution	Entities with this classification do not have a reporting obligation.

The remainder of the Registration form still needs to be completed, go through the checking process and be submitted to the Regulatory Authority for authorization. If authorization is denied, a reason will be given and the application will need to be resubmitted.

1.5.1.6. Sponsoring entity FATCA only

Scenario: I am a Sponsoring Entity, registering for FATCA only. How do I register?

Please register as normal for one Regulatory Authority using the instructions contained in the following Guide document.

[Single RFI reporting to single RA](#)

If you are a Sponsoring Entity (.SP. GIIN) for FATCA purposes, please enter the GIIN of your Sponsored Entity (.SS., .SD., .SF., SB GIIN).

The first 6 characters of the GIIN will be the same for the SS and SP for example. You cannot search on .SS., .SD., .SF., SB., SP. GIINs

The second screen will include an additional section at the bottom of the page which requires information to be completed on the Sponsor.

The screenshot shows a form titled "Sponsor" with the following fields:

- GIIN**: A text input field.
- Name**: A text input field.
- Sponsor business address country**: A dropdown menu.
- Contact first name**: A text input field with a blue checkmark icon on the right.
- Contact last name**: A text input field with a blue checkmark icon on the right.
- Telephone**: A text input field with a country code dropdown (showing UAE) and the number "050 123 4567".
- Business address**: A text input field with a small icon in the bottom right corner.

Note: Sponsoring Entities do not have a reporting obligation for FATCA reporting purposes.

Note: If you are a Sponsoring Entity that is also a Reporting Financial Institution for FATCA purposes, please reach out to the IRS and obtain an additional GIIN for reporting your financial accounts and register separately using that GIIN.

1.5.1.7. Sponsoring entity which has CRS obligation

With respect to Sponsoring Entity that has a CRS obligation -

A Sponsoring Entity (with a SP. GIIN) in the UAE may have a reporting obligation for FATCA and CRS.

- In case that they have a reporting obligation for FATCA, they must obtain a reporting GIIN from the IRS (e.g. SL, LE, ME GIIN) as they are not able to report their own financial accounts with a (.SP.) GIIN (and the SP GIIN will not be found in the registration form).
- Where this entity also has a reporting obligation for CRS, they must register the RFI for CRS using the Trade License number. This may mean registering for CRS only until they have obtained a new GIIN from the IRS and the FFI list is published (on a monthly basis).

1.5.1.8. Registered Deemed Compliant FFI

With respect to Registered Deemed Compliant FFIs:

- A Registered Deemed Compliant FFI, under FATCA, has a GIIN but does not have a reporting obligation.
- When registering a Deemed Compliant FFI, the RFI declares that they do not have a reporting obligation.
- In case the RFI does not meet this exemption, they are required to change the entity classification type to report their financial accounts.
- Incorrect declaration may lead to penalties by the Regulatory Authority.

1.5.1.9. Multiple entity, multiple RAs

Scenario: I wish to register multiple Financial Institutions reporting to multiple Regulatory Authorities. How do I register?

The recommended approach is to create a group for each Regulatory Authority and include the name of the RA in the name of the group.

For example: Test Group CBUAE (please use whatever group name you wish)

Although a group can contain RFIs regulated by different RAs, an RFI cannot be entered twice in the same Group.

Set up all the RFIs in the "Test Group CBUAE" which are regulated by Central Bank and all the RFIs in "Test Group DIFC" which are regulated by Dubai International Financial Center.

The rest of the process is as per the following guidance document [Single RFI reporting to single RA](#).

1.5.2. User Rights

1.5.2.1. Assigning user rights and roles

Scenario: I have set up my group but wish to change the user rights and roles.

This scenario assumes you have already set up a group as per [Single RFI reporting to single RA](#).

Select the Group on the left side of the screen.

Select Settings from the Menu

Test Group Group ID 304

Settings

Users Name API key Delete

Administrators can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.

Makers can upload and enter reports and other submissions.

Checkers are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.

Viewers can see the items contained in the group but cannot make any changes.

[Redacted]	Admin	Edit user
[Redacted]	Maker+Checker	Remove
test@test.ae	Maker	+ Add user

- Admin
- Maker+Checker
- Maker**
- Checker
- Viewer

The Administrator only can add and remove users as required and can also amend the role and permissions they have.

If an added user already has a login to the system, they will just be added and notified. If they do not have a login for that email address, they will receive a message asking them to login to the system and set themselves up.

1.5.2.2. Roles

The roles are as follows:

- **Administrators** can perform all actions in the group, including viewing, making, and checking, and also add and remove users from the group.
- **Makers** can upload and enter reports and other submissions.
- **Checkers** are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.
- **Viewers** can see the items contained in the group but cannot make any changes.

A group must have two non-viewer users. The options are as follows in order to carry out the Maker Checker functions.

- Administrator and a Maker/Checker.
- Administrator and a Maker
- Administrator and a Checker
- Two Administrators

It is recommended there are at least two Administrators, especially for large organizations. This will mean the users can still be added, changed and removed should one administrator be unavailable.

1.5.3. Maker and Checker scenario

Scenario: How does maker checker work?

Maker checker is used at the Financial Institutions for all submissions

This includes

- RFI Registrations
- Excel Submissions
- Risk Self Assessments

The roles and their maker checker permissions are as follows:

- **Administrators** can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.
- **Makers** can upload and enter reports and other submissions.
- **Maker + checker** Can carry out the Maker and the Checker role, however, if a checker is also a maker, they may not check their own work.
- **Checkers** are responsible for checking the work of a maker before it is submitted to your regulating authority.

If a checker rejects the submission, then it will revert to the maker.

If an RA declines to authorize a submission, it will revert to the maker.

1.6. Editing Registration or Classification

RFI users (admin, maker and maker + checker) can edit the registration to amend details such as Entity Name, Trade License Details, Attachments and Entity Classification.

User can initiate editing the registration using the steps below:

Click on the Group

Group ID 2491

Entities 1 total

+ Add new entity
Only Admin and Maker roles can add an entity.

Filter: All All All

Search

Authorised entities

Name	External ID	Period	CRS	US FATCA
RFI Name		2022-12-31	!	
		2023-12-31	!	>
		2024-12-31	✓	

Legend:

- Awaiting authorisation.
- Rejected.
- ✓ Has submitted a risk assessment and reports.
- Has submitted one of a risk assessment or reports.
- ! Has not submitted a risk assessment or reports.

Click the Entity

Group ID 2491

Entities 1 total

+ Add new entity
Only Admin and Maker roles can add an entity.

Filter: All All All

Search

Authorised entities


Name	External ID	Period	CRS	US FATCA
RFI Name		2022-12-31	!	
		2023-12-31	!	>
		2024-12-31	✓	

Legend:

- Awaiting authorisation.
- Rejected.
- ✓ Has submitted a risk assessment and reports.
- Has submitted one of a risk assessment or reports.
- ! Has not submitted a risk assessment or reports.

Click "Edit Registration Details" that appears towards the bottom of the screen

number

Trade license or commercial license 

Regulatory license

Other documents

[→ Deregister](#)

[→ See Previous Registrations](#)

If you edit the registration details of this financial institution, or change any classifications, you will not be able to take any actions for it until the change has been authorised by CBUAE.

Reporting types	Reporting periods	Classification
Common Reporting Standard	2024-12-31	Active NFE - f) other: i) Active NFE by reason of income and assets <input type="button" value="Change"/> Trade of chemical materials
<input type="button" value="+ Add reporting period"/>		
Foreign Account Tax Compliance Act	2022-12-31	Investment Entity <input type="button" value="Change"/> Trade of chemical materials
	2023-12-31	Investment Entity <input type="button" value="Change"/> Trade of chemical materials
	2024-12-31	Investment Entity <input type="button" value="Change"/> Trade of chemical materials
<input type="button" value="+ Add reporting period"/>		
<input type="button" value="→ Edit Registration Details"/>		

Once the registration details are edited, please submit to RFI Checker user.

Once the registration is reviewed and checked (approved) by RFI checker user, it goes to the Regulatory Authority for approval.

Upon approval by Regulatory Authority, the amended details in the Registration are reflected in the system.

1.7. RFI Deregistration

To deregister your entity, navigate to the Group and click “**Entities**” tab.

Select the entity within the Group and scroll towards the bottom of the page.

Note: Only **entities that are authorized** by their respective regulatory authority are eligible to initiate the deregistration process.

Trade license or commercial license [Test Document.pdf](#)

Regulatory license

Other documents

[→ Edit Registration Details](#)

[→ Deregister](#)

[→ See Previous Registrations](#)

If you edit the registration details of this financial institution, or add a GIIN, or change any classifications, you will not be able to take any actions for it until the change has been authorised by CBUAE.

Reporting types	Reporting periods	Classification
-----------------	-------------------	----------------

Clicking “Deregister” to initiate the deregistration process.

Upon clicking "Deregister" the following screen appears.

Fill in the required details as follows.

- Final Reportable Period

This is the reportable period after which the entity no longer exists.

For example, if the entity has liquidated in June 2023, the final reportable period will be 2023-12-31.

If an RFI has already fulfilled its reporting obligations for the intended final reportable year, it must select the following year as the final reportable period when submitting the deregistration request in the system.

- Reason for Deregistration

Choose the appropriate reason for deregistration from the dropdown menu. The options include:

- Cancellation of License: If the entity’s operational license has been canceled.
- Company Dissolved, Merged, or Acquired: If the entity has ceased to exist due to dissolution, merger, or acquisition.
- License Revoked by the Licensing Authority: If the entity’s license was revoked by the relevant licensing authority.
- Other: If none of the above options apply, select "Other" and ensure you provide further details in the supporting documentation.

- Documentary Evidence to Justify Deregistration

Upload the required supporting documents to justify the selected reason for deregistration. Click the "Browse" button to locate the files on your device and attach them. You can upload multiple documents if necessary.

Submit the Deregistration: Once all fields are completed and the required documents are uploaded, click the "Deregister" button to finalize the process.

Example below:

Entities Reports Risk assessments Audit assessments Settings Audit log

Test Group Group ID 1471

Test CRS - Deregister

Please confirm your deregistration by performing actions below:

- Select the relevant reason for deregistration from the drop-down
- Upload documentary evidence justifying the reason selected for deregistration. You may supply multiple documents if necessary.

Final reportable period * 2024-12-31

Reason for deregistration * Cancellation of licence

Documentary evidence to justify deregistration * Screenshot.jpg

Browse...

Deregister

To Submit for Checking, click on the box to confirm the information provided is correct and press the Submit for Checking button.

Deregistration Details

Final reportable period 2024-12-31

Reason for deregistration CancellationOfLicence

Documentary evidence to justify deregistration [Screenshot.jpg](#)

[→ Edit Registration Details](#)
[→ Edit Deregistration Details](#)
[→ See Previous Registrations](#)

Reporting types	Reporting periods	Classification
Common Reporting Standard	2022-12-31	Depository Institution Change ▾
	2023-12-31	Depository Institution Change ▾
	2024-12-31	Depository Institution Change ▾
+ Add reporting period		
Foreign Account Tax Compliance Act	None registered.	
	US_FATCA reporting periods cannot be added to this financial institution because it does not have an external ID which is a GIIN.	

Submit to the checker.

I confirm that all information provided in this registration is correct to the best of my knowledge.

[Submit for checking](#) Only Admin and Maker roles can submit for checking.

[▶ Delete financial institution](#)

The Checker user(s) within the group will receive an email notification that an RFI within the Group is awaiting checking for deregistration.

Checking

When the Deregistration has been submitted for checking, the Checker user can login to the system and perform the below action.

Clicking on the Group name in the left column, the user will be able to view the following screen with Entities awaiting checking.

Test Group Group ID 1471

Entities 3 total

+ Add new entity

Only Admin and Maker roles can add an entity.

●	Awaiting authorisation.
●	Rejected.
✓	Has submitted a risk assessment and reports.
ⓘ	Has submitted one of a risk assessment or reports.
ⓘ	Has not submitted a risk assessment or reports.

Filter: All All All

Entities awaiting checking

These entities have been submitted but are awaiting checking.

Name	External ID	Period	CRS
Test CRS	Test CRS	2022-12-31	●
		2023-12-31	●
		2024-12-31	●

Deregistration Details

Final reportable period 2024-12-31

Reason for deregistration CancellationOfLicence

Documentary evidence to justify deregistration [Screenshot.jpg](#)

[→ Edit Registration Details](#)

[→ Edit Deregistration Details](#)

[→ See Previous Registrations](#)

Reporting types	Reporting periods	Classification
Common Reporting Standard	2022-12-31	Depository Institution Change ▼
	2023-12-31	Depository Institution Change ▼
	2024-12-31	Depository Institution Change ▼
	+ Add reporting period	
Foreign Account Tax Compliance Act	None registered.	
	US_FATCA reporting periods cannot be added to this financial institution because it does not have an external ID which is a GIIN.	

Please notify the representative in your organization who has the checker role to complete the "checking" of your registration, in order for your registration to go the Regulatory Authority for authorization.

[Complete checking](#)

[Send back to maker ▲](#)

If the checker user intends to send it back to Maker, then a Reason must be provided.

Deregistration Details

Final reportable period 2024-12-31

Reason for deregistration CancellationOfLicence

Documentary evidence to justify deregistration [Screenshot.jpg](#)

[→ Edit Registration Details](#)
[→ Edit Deregistration Details](#)
[→ See Previous Registrations](#)

Reporting types	Reporting periods	Classification
Common Reporting Standard	2022-12-31	Depository Institution Change ▾
	2023-12-31	Depository Institution Change ▾
	2024-12-31	Depository Institution Change ▾
+ Add reporting period		
Foreign Account Tax Compliance Act	None registered.	

Please notify the representative of your registration to go through the "checking" of your registration, in order for

Reason for sending back

[OK](#)

stitution because it does not have an external ID which is

[Complete checking](#) [Send back to maker ▾](#)

If rejected, the checker’s comments are made visible to the Maker user.

If approved by the checker, the below message is displayed to the RFI user.

This financial institution has been submitted to CBUAE for authorisation. You will not be able to take any actions until it has been authorised.

If you need to amend this financial institution further, you will first need to retract the outstanding authorisation request by clicking the button below.

[Retract submission](#)

Completion of RFI Deregistration

Approval is required by the Regulatory Authority to complete the Deregistration process.

RFI users will be notified once the Regulatory Authority has approved or rejected the Deregistration request.

Note: Data submission and **risk self-assessment** will remain enabled for deregistered entities for the year they deregister and for all previous years – and entities may be liable for penalties for non-compliance.

However, reporting obligations for **subsequent years** are disabled once the entity is deregistered.

2. Data Submission (Annual / Nil Reporting)

2.1. Introduction

Submissions can only be made once the Financial Institution has been Authorized by the Regulatory Authority.

If the FI is listed in yellow and under the heading of Awaiting Checking, please advise the Checker within your organization that the file needs checking so it can be sent to the Regulatory Authority for Authorization.

If the FI is listed in yellow and under the heading of Awaiting Authorization, you cannot submit a file. This is **not an error**; it is part of the process.

Entities awaiting authorisation

You cannot submit reports for these entities until they have been authorised by the regulatory authority.

Name	External ID	Period	CRS	US_FATCA
Test ADGM	Test ADGM	2022-12-31	●	>

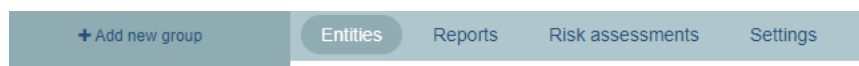
Once authorized, they appear in white under the Authorized entities section.

Authorised entities

Name	External ID	Period	CRS	US_FATCA
		2022-12-31	!	>

2.2. Submitting a Report

To submit a report, select the Group and the following menu will appear.



Select Reports

You are provided with 3 options.

Reports

 Submit an Excel file  Submit a report

Submit nil returns

No entities in this group have submitted reports.

2.3. Excel Templates

First, click on the Submit an Excel file and the following screen will be displayed. This contains a link to Download the latest Excel Template for your submission.

Submit an Excel file

To submit data using Excel:

- [Download the relevant Excel template](#) for the reporting type you wish to use.
- Follow the filing instructions found within the template to complete the data.
- Return to this page to submit your data by uploading the completed file.

Report type

Excel Templates

- Download the [CRS Excel template](#)
- Download the [FATCA Excel template](#)

The Excel Templates are also available from the main Documentation menu.

The template will normally be downloaded into the downloads folder on your computer.

Only submissions using the Excel templates will be accepted. Please note there are some changes within the templates from previous years.

Please do not change the Excel spreadsheet format by adding columns, tabs or anything else that alters its structure.

2.4. Excel Submissions

Please complete the Excel spreadsheet for CRS and/or FATCA. The Excel spreadsheet has 2 main tabs.

FATCA

- Accounts
- Substantial owners

CRS

- Accounts
- Controlling Persons

The other tabs in the spreadsheet contain further information which should help you complete the spreadsheets.

Once you have completed and saved the spreadsheet, select the Report Type

Submit an Excel file

To submit data using Excel:

- [Download the relevant Excel template](#) for the reporting type you wish to use.
- Follow the filing instructions found within the template to complete the data.
- Return to this page to submit your data by uploading the completed file.

Report type	Common Reporting Standard (CRS) ▼
Reporting period	31/12/2022 ▼
Financial Institutions	<input type="text" value="Search by GIIN or name"/>

Browse to your file and upload (press open on some browsers).

The system may take a few seconds to process so please do not press any other buttons while processing.

The system will provide you with a list of any errors and the spreadsheet tab name and cell reference, together with a description of the error.

Test 2 Group ID 16

Report ID 21

CRS Reporting period 31/12/2022

Submitted by for Test 2 on 29/03/2023 21:38.

The report document is invalid

[Download errors as a CSV file](#)

- ✘ **'Is Undocumented?' value 'Yes' is invalid (must be TRUE or FALSE)**
Cell 'Accounts!E3
- ✘ **'Is Closed?' value 'No' is invalid (must be TRUE or FALSE)**
Cell 'Accounts!F3
- ✘ **'Is Dormant?' value 'No' is invalid (must be TRUE or FALSE)**
Cell 'Accounts!G3
- ✘ **Address city is required**
Cell 'Accounts!P3

There is also the option to Download the errors as a CSV file which can be opened in Excel.

The file will not be accepted or stored unless it is submitted with no errors.

If there are errors, the Excel spreadsheet needs to be corrected and submitted again until it is correct.

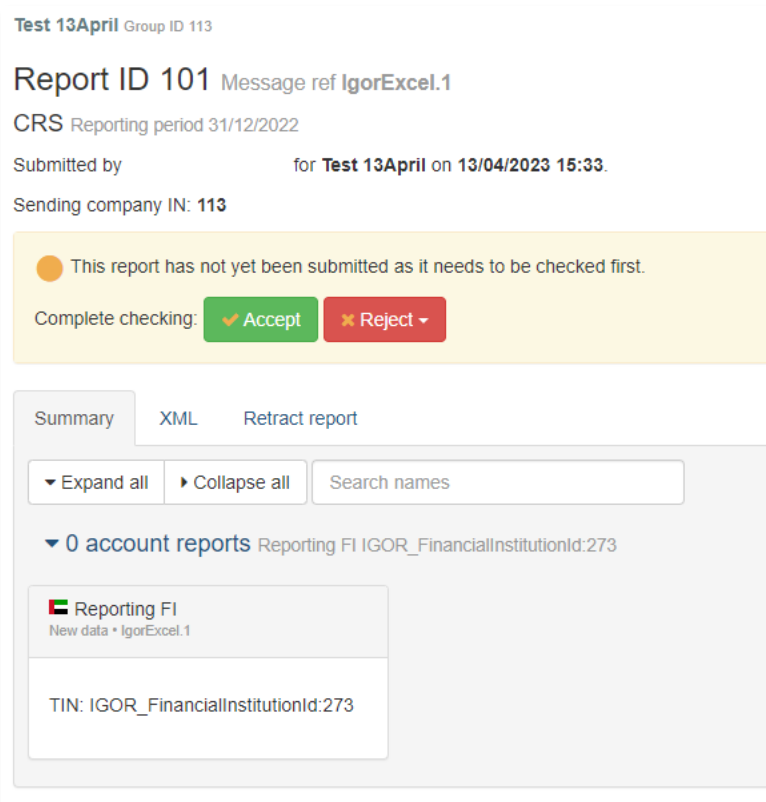
A successful file will show the following message.

Report submitted successfully

Report ID 101

Maker / Checker: Submitted file will need to go through the Maker / Checker process. The file is now awaiting checking.

When the checker Signs into the system and clicks on the file, the file will display as follows:



The Checker can either Accept the file or Reject it.

If they reject it, they will need to provide a reason. Click on the Reject button again if you wish to unselect Reject.

Accept will submit the report to the RA.

Summary

Clicking on a successful report will display a summary of the report.

Test 13April Group ID 113

Report ID 105 Message ref **IgorExcel.4**

CRS Reporting period 31/12/2022


Submitted by **Test 13April** on **13/04/2023 16:30**.

Sending company IN: **113**

Summary XML Retract report

▼ Expand all ▶ Collapse all Search names

▼ 2 account reports Reporting FI IGOR_FinancialInstitutionId:288

 Reporting FI
New data • IgorExcel.4

TIN: IGOR_FinancialInstitutionId:288

View Details





Clicking on View Details will allow you to drill down into further information.

▶ Account report IBAN AE620211459651289868933 • Three trois • USD 20
New data • IgorExcel.4.0

▶ Account report ROW2500 • Company 2500 • USD 20
New data • IgorExcel.4.1

Clicking on the Account Report will show the details of that item.

▼ Account report ROW2500 • Company 2500 • USD 20
New data • IgorExcel.4.1

<p> Account holder Passive Non-Financial Entity with one or more controlling person that is a Reportable Person</p> <p>Company 2500 Sheik Zayed Dubai  United Arab Emirates BV TIN: 20</p>	<p> Controlling person Individual</p> <p>Colin Speed Old St St Peter Port  Guernsey Birth:</p>	
Payments	CRS501	USD 30
	CRS502	USD 5
	CRS503	USD 5
	CRS504	USD 5
Account balance		USD 20

Warnings

The system includes TIN Validation for the TIN numbers used by all jurisdictions. An incorrect TIN may generate a warning which will appear on the screen. This will not prohibit you from submitting the report, but the Regulatory Authority will also see the warnings and may require them to be corrected.

2.5. Nil Returns

If you are a Reporting Financial Institution that does not maintain financial accounts for the purposes of FATCA and/or CRS (for the reportable year), you are required to submit a nil return.

Group ID 1485

Submit nil returns

You may fulfil your reporting obligation by ticking the nil return tick box for the period selected.

If you record a nil return and subsequently need to submit account reports for the same reporting entity, the account report may be submitted under the 'Reports' tab and will effectively override the nil return.

If you submit an annual report in error and wish to replace it with a nil return, you will need to retract the annual report first before re-submitting a nil return. You are not allowed to submit a nil return for any UAE RFI which has already made a return (nil or otherwise) for the given reporting period.

Please note that if you have already submitted an Annual return for an Entity in this Group, you will not be able to submit a Nil return. You are required to "retract" your Annual Return submission from the Reports page.

Report type

Reporting period

Financial Institutions

PINE HOLDINGS RSC LIMITED 0XKLWL.99999.SL.784

Reason

Confirmation By submitting a nil return here you acknowledge that the UAE Reporting Financial Institution (UAE RFI) does not maintain any financial accounts for the purposes of Common Reporting Standard for this calendar year.

Select the Financial Institution you wish to make the Nil Return for.

Populate the reason for why NIL report is being submitted.

If you wish to make a Nil Return for an FI where a report has already been successfully submitted, you need to Retract that report first.

You will be asked to agree to the Confirmation by clicking the check box.

test1 test1

Confirmation By submitting a nil return here you acknowledge that the UAE Reporting Financial Institution (UAE RFI) does not maintain any financial accounts for the purposes of Common Reporting Standard for this calendar year.

3. Risk Assessment

Scenario: How do I complete the FATCA/CRS Risk Assessment Questionnaire?

3.1. Who is required to complete the FATCA/CRS Risk Assessment Questionnaire?

All UAE Reporting Financial Institutions (“UAE RFIs”) registered on the FATCA/CRS System for that Reporting Year are required to complete a Risk Assessment Questionnaire by the stipulated deadline for each Compliance Type (i.e., FATCA and/or CRS).

If a UAE RFI reports to more than one UAE Regulatory Authority (“RA”), it will be required to complete and submit a separate Risk Assessment Questionnaire (within the respective ‘Groups’) for FATCA and/or CRS, as applicable to the UAE RFI.

UAE RFIs, which do not have FATCA and/or CRS reporting obligations for that Reporting Year (e.g. CY2022) do not need to complete the FATCA and CRS Risk Assessment Questionnaires, as applicable.

3.2. Who can complete the FATCA/CRS Risk Assessment Questionnaire?

The FATCA and CRS Risk Assessment Questionnaires should be completed by an Administrator, Maker or Maker + Checker user in each Group. This is the ‘Maker’ Action.

Subsequently, a different Administrator, Checker or Maker + Checker user must ‘check’ the questionnaire and ‘Accept’ or ‘Reject’ the questionnaire. This is the ‘Checker’ action.

Please note that a user cannot perform the ‘Maker’ and ‘Checker’ action. i.e., different users are required to perform the different actions.

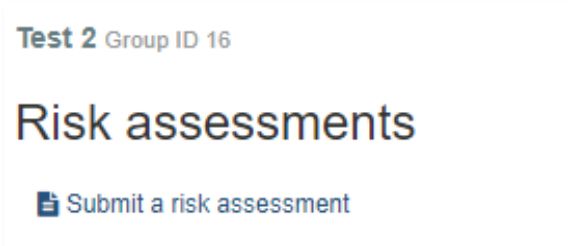
3.3. Completing the FATCA/CRS Risk Assessment Questionnaire

Select the Group from the left-hand bar.

The following menu will be displayed.



Select “Risk Assessments” > “Submit a risk assessment”



The Submit risk assessment page will be displayed.



Select the relevant “Report type”: CRS or FATCA

Select the relevant “Reporting period”.

You may then begin completion of the questionnaire.

Please note that the questionnaire may be partially completed if required, as it will automatically be saved after a few seconds of entering the data. Please check the status at the bottom of the form.

The instructions to complete the questionnaire are provided at the top, once the questionnaire loads on the page. Please ensure to read all the instructions and follow them carefully.

Once you have started filling in your risk assessment, the contents of the form will be saved automatically. You can then come back to complete the risk assessment at a later time.

*All sections are mandatory unless otherwise mentioned. There are thirteen (13) questions and each question contains multiple answers. UAE RFIs must complete all questions (unless otherwise mentioned) and for each question (1-13) UAE RFIs must select the most appropriate answer. Only select one multiple answer.

Failure to do or failure to only provide one answer will indicate non-compliance with this questionnaire. Responses must be submitted back within the timeframe communicated upon reception of this questionnaire. Failure to complete this risk based assessment questionnaire may result in appropriate enforcement action taken, including sanctions and penalties. If you are unsure of any terminology used in this risk based assessment questionnaire, please review the CRS legislation. If you have any questions that are not covered by these instructions, please contact your authority who will be able to assist you further.*

When completing the questionnaire, carefully read the questions and the responses available, selecting the most appropriate answer for each question. Please note that only one response may be selected for each question.

Once completed, the questionnaire must be submitted for 'Checking' by selecting "Submit risk assessment for checking". Please read the disclaimer and ensure the most appropriate response has been selected for each question.

DISCLAIMER

By completing and returning this risk based assessment questionnaire, you confirm you understand all questions being raised, you have truthfully and completely responded to each question and that you understand providing false information, withholding relevant information or responding in a misleading way may result in appropriate enforcement action taken, including sanctions and penalties applicable under the law. Furthermore, we may request further information from you regarding the answers you provided in this risk based assessment questionnaire, including further documentation to evidence your answers or management confirmations, where applicable.

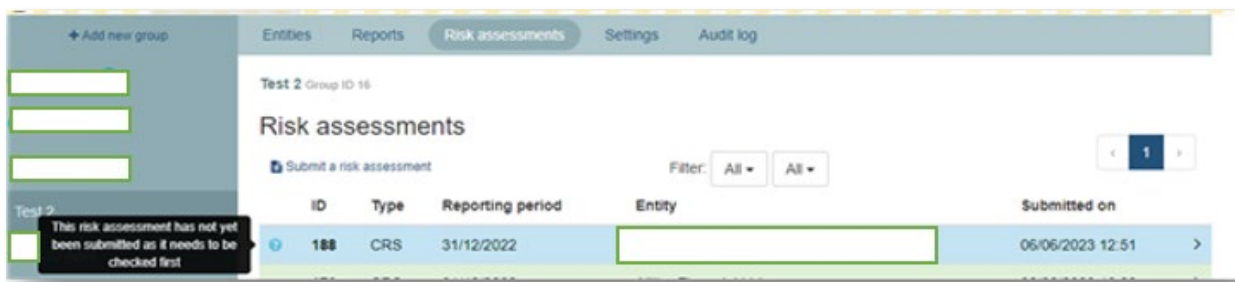
Submit risk assessment for checking

✔ Saved automatically

3.3.1. Checking

Once a FATCA/CRS Risk Assessment Questionnaire has been completed and submitted by the Maker (or Admin user) for 'checking', all Checker users in the Group will be notified via mail notification.

The following screen will appear after the Checker logs in and navigates to the 'Risk assessments' tab.

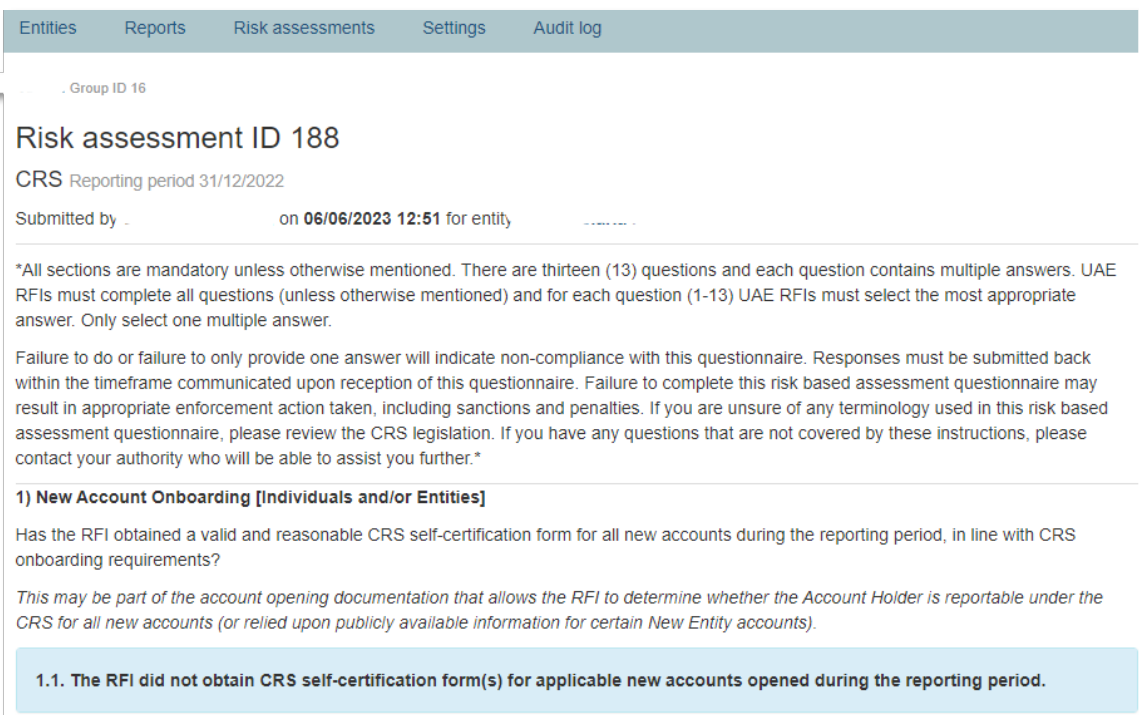


Each FATCA/CRS Risk Assessment questionnaire submitted by a UAE RFI for 'checking' will appear in the Checker user's list, highlighted in blue.

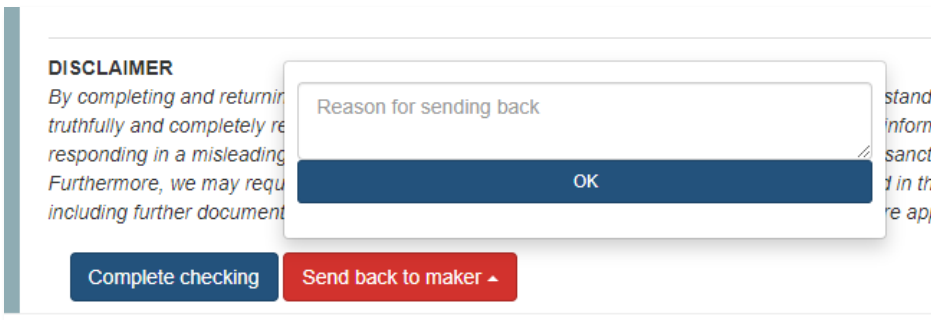
Hovering over the row will also display the status of the questionnaire (e.g., 'The risk assessment has not yet been submitted as it needs to be checked first.').

Please note that the FATCA and CRS risk assessment questionnaires will appear as separate line items in the Checker's view. This may be reviewed in the column 'Type'.

Clicking on each UAE RFI's submitted questionnaire (for FATCA or CRS), displays the questionnaire submitted by the Maker. The selected answers are highlighted in blue (as shown below).



The Checker user is required to review the responses provided and either accept the submission by clicking "Complete Checking" or reject the submission by clicking on "Send back to maker". Where a Checker user rejects the questionnaire, a reason must be provided to the Maker user, as shown below.



3.3.2. Complete Checking

Clicking the “Complete checking” button will forward the FATCA/CRS Risk Assessment Questionnaire to the respective RA.

Once the Risk Assessment questionnaire is submitted to the RA for review, the UAE RFI name with the ‘Type’ (FATCA or CRS) will appear in Green to indicate that it was successfully submitted.



A Group Name Group ID 339

Risk assessments

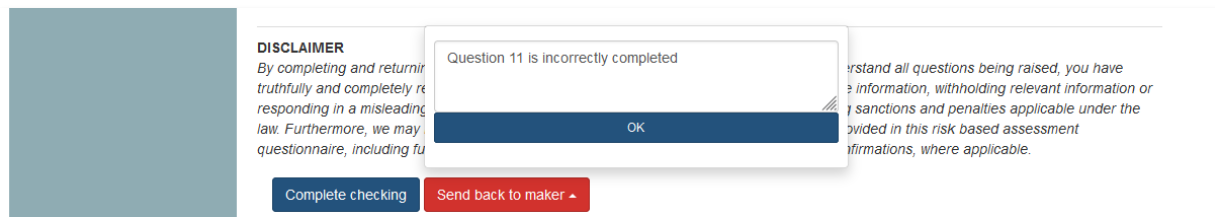
Submit a risk assessment

Filter: All All

ID	Type	Reporting period	Entity	Submitted on
2790	CRS	31/12/2022		06/06/2023 11:12

3.3.3. Send Bank to Maker

A Checker User may send the FATCA/CRS risk assessment questionnaire back to the Maker user, in case a question has been incorrectly answered by indicating the ‘Reason for Sending Back’ as shown in the example below:



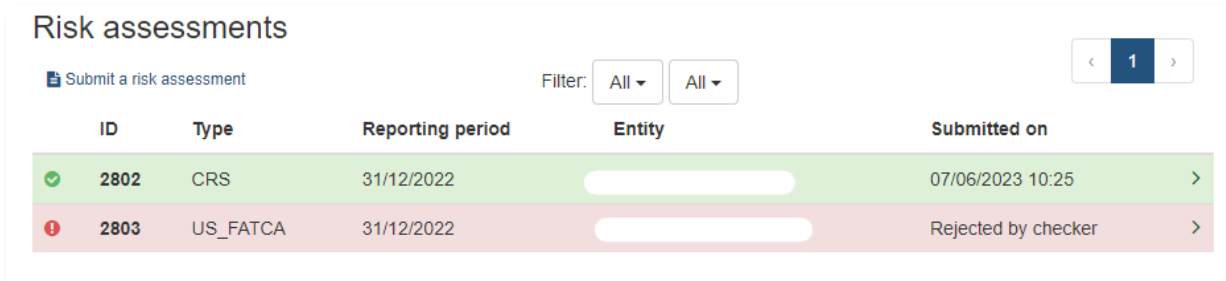
DISCLAIMER
By completing and returning this questionnaire, you are certifying that you have read and understood all questions being raised, you have provided the information, withholding relevant information or false information, and you are aware of the sanctions and penalties applicable under the law. Furthermore, we may use the information provided in this risk based assessment for future confirmations, where applicable.

Question 11 is incorrectly completed

OK

Complete checking Send back to maker

On the maker screen, the Risk Assessment will be classified as “Rejected by checker” in the Risk Assessment page.



Risk assessments

Submit a risk assessment

Filter: All All

ID	Type	Reporting period	Entity	Submitted on
2802	CRS	31/12/2022		07/06/2023 10:25
2803	US_FATCA	31/12/2022		Rejected by checker

When the Maker user opens the questionnaire,

the submitted questionnaire is displayed with the comments shown at the top of the screen (as below):

Risk assessment ID 2803
US_FATCA Reporting period 31/12/2022
For entity

❌ This risk assessment was rejected during checking (Reason: Question 11 is incorrectly completed)

ℹ️ Once you have started filling in your risk assessment, the contents of the form will be saved automatically. You can then come back to complete the risk assessment at a later time.

At this stage, the Maker user is required to incorporate the required changes to the questionnaire and re-submit it to the Checker user for review.

It is important to note that a FATCA/CRS risk assessment questionnaire submission is not considered complete until the Checker user has clicked 'Complete checking', upon which the questionnaire is submitted to the RA for review.

The FATCA/CRS system does not accept late filings of the Risk Assessment questionnaires. If the risk assessment questionnaire for each Reporting type (FATCA and/or CRS) is not submitted by the stipulated deadline, the UAE RFI may be subject to penalties and sanctions by the RA.

4. Corrections

This section outlines the “Corrections” functionality within the UAE Ministry of Finance FATCA / CRS System (“System”).

Corrections to previously submitted FATCA or CRS files may be required under the below scenarios: may be required either:

- **Correction request initiated by the Ministry of Finance – Competent Authority (MoF-CA)** based on status messages received from peer jurisdictions, and other requests from the jurisdictions, or
- **Data Corrections Request initiated by the Reporting Financial Institution (RFI)** when errors or omissions are identified by the RFI.

4.1. Corrections requested by MoF-CA

If the data submitted by Reporting Financial Institutions (RFIs) requires a correction, the RFI(s) will be notified via email notification and must act upon this notification within the stipulated deadline within the notification or alternatively by the UAE Ministry of Finance or the UAE Regulatory Authority.

The System is used to review the corrections required and to submit the corrected data back into the System.

It is important to note that:

- RFIs must only make corrections where requested.
- RFIs are required to submit a corrections template, even if there are no records that the RFIs are correcting or voiding.
- Editing rows and/or columns will result in failure to upload the corrections file; and
- Attempting to add additional data (accounts) will result in failure to upload the corrections file.

This document will detail the process of viewing the FATCA/CRS data where a correction is required by the RFI, downloading the document which contains the detail of the corrections to be made and how to submit the corrected data and file back into the System.

Guidance on how to access the FATCA CRS system, Registration, Data Submission can be found here: [Automatic Exchange of Information – FATCA and CRS – Ministry of Finance – United Arab Emirates \(mof.gov.ae\)](#)

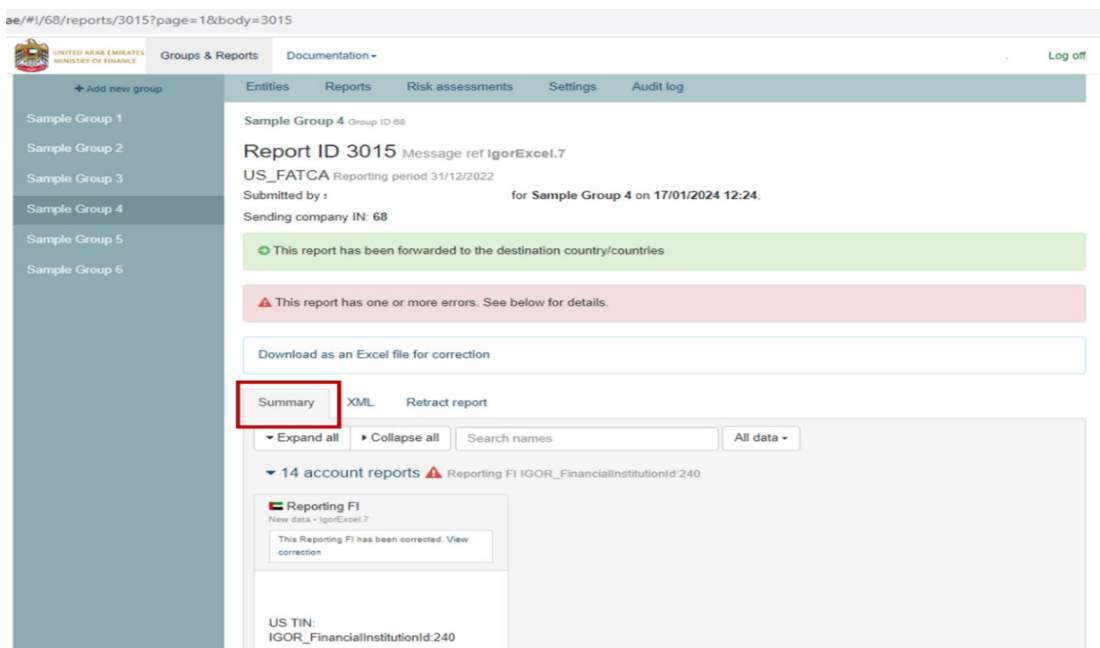
4.1.1.Preparing Corrections file

RFIs that are required to correct their FATCA and/or CRS data will be notified via email notification.

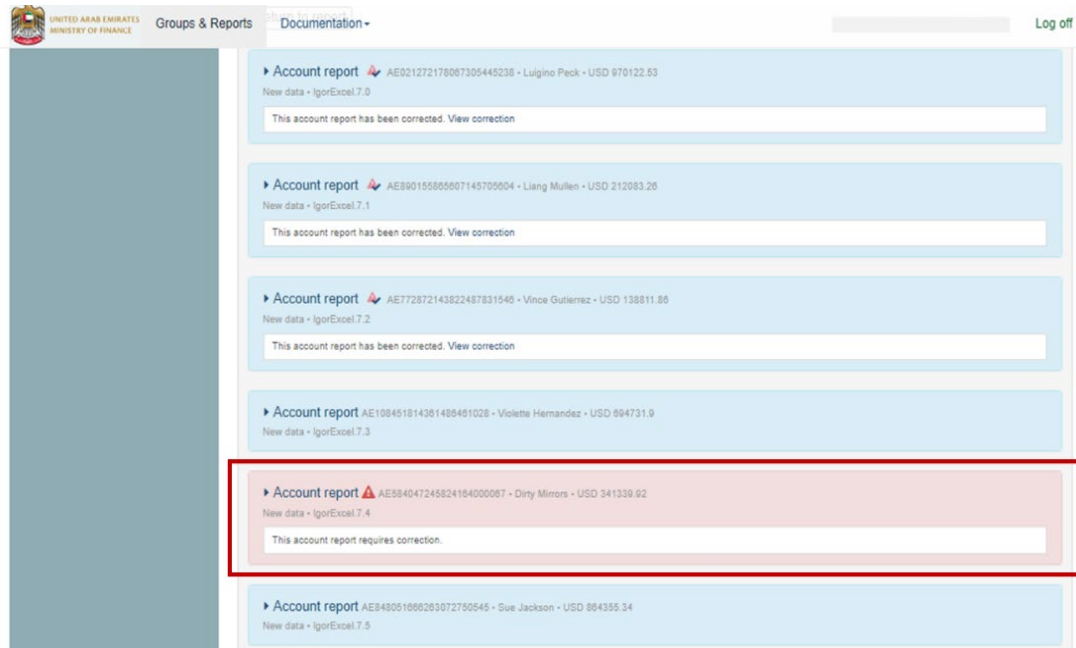
Upon logging into the System, the RFI must navigate to the “Reports” tab. All RFI users (RFI Maker, RFI Checker, etc.) can identify the report that requires correction as this report will be highlighted in purple (as shown in below Figure), indicating that corrections are required to data that was submitted in that report.



By double clicking the purple report row (as shown in the red box at the bottom of the screen in Figure above), the next screen shows “Summary” and “XML” view. (as shown in the figure below).



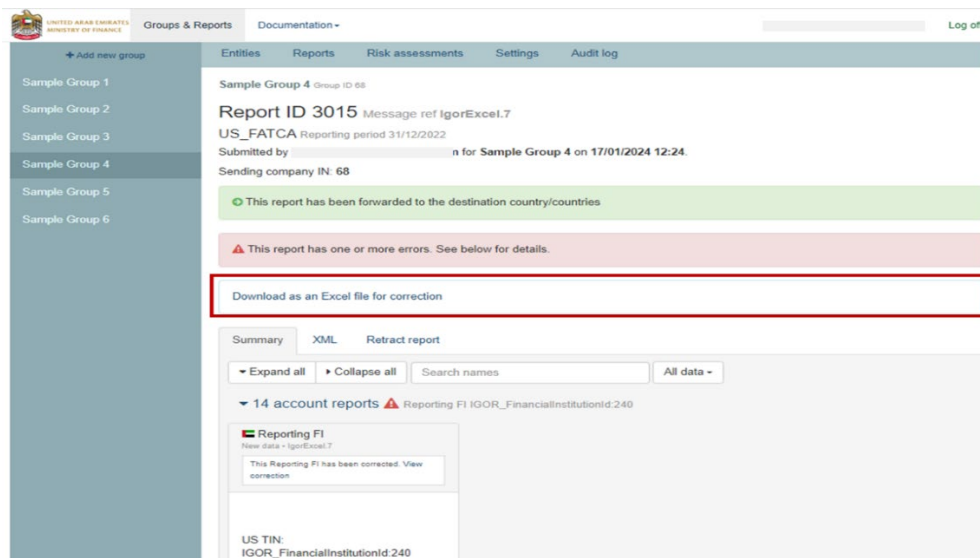
RFI user can view the account records that require correction in the “*Summary*” tab (as indicated in the red box in Figure above), as these are highlighted in red (see below Figure).



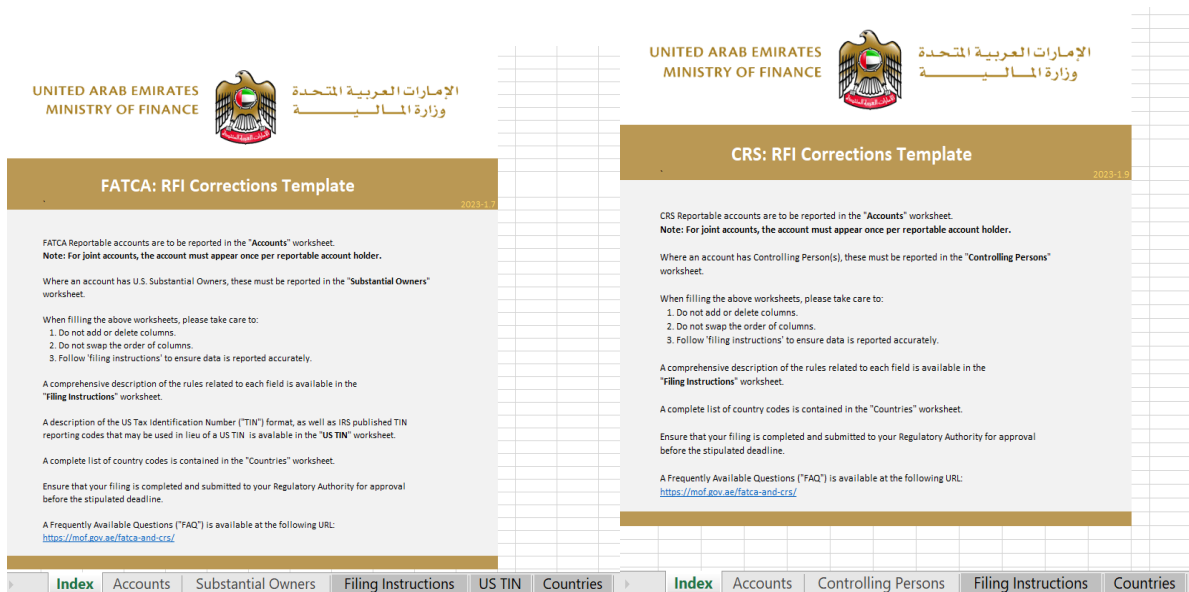
4.1.2. Corrections Excel Template

The System only accepts corrections to be submitted in the Excel file format.

The corrections template can be downloaded by clicking the “*Download as an Excel file for correction*” hyperlink (as indicated in the red box in Figure below).



Upon clicking the hyperlink, the RFI user will be able to download the corrections excel template (CRS or FATCA, depending upon the report that requires Corrections).



The excel template is pre-populated with the rows that require correction in the “Accounts” tab. The excel templates contain the following tabs:

FATCA: (as shown in figure above)

- Index;
- Accounts;
- Substantial Owners;
- Filing Instructions;
- US TIN formats; and
- Countries

CRS: (as shown in figure above)

- Index;
- Accounts;
- Controlling Persons;
- Filing Instructions; and
- Countries.

In the “Accounts” tab, towards the right of the sheet, there are columns which are required to be completed for corrections (as shown in Figure below):

Tech		Corrections		
Id	Action	Error Code	Error Description	

Please see below further information on each column:

- **Id:** The column contains the “DocRefID” of the record that needs to be corrected. This is system generated and must not be altered by the user.
- **Action:** Below are the actions that the RFI user needs to complete:

- If the RFI user is performing an action for the record that has been requested to be corrected, the RFI user needs to specify the action to be taken for the corrected record by entering the text of either “*Correct*” or “*Void*” (any other entry would be invalid and the file will not be accepted).
 - *Correct*: for updating certain field(s) in the record for which a correction was requested; or
 - *Void*: for deleting the record for which a correction was requested, where the record is not reportable
 - (Note: you are required to provide documentary evidence to your Regulatory Authority, against the record that is being voided).
 - If the RFI could not make the correction against the account by the stipulated deadline (e.g., no information received from the customer), the RFI user can leave this field blank.
- **Error Code:** Generated by the system for reference based on CRS / FATCA error codes. No action needed by RFI user.
- **Error Description:** Generated by the system for RFI user to specify the error, so that correction action can be taken on the specified field. No action needed by the RFI user.

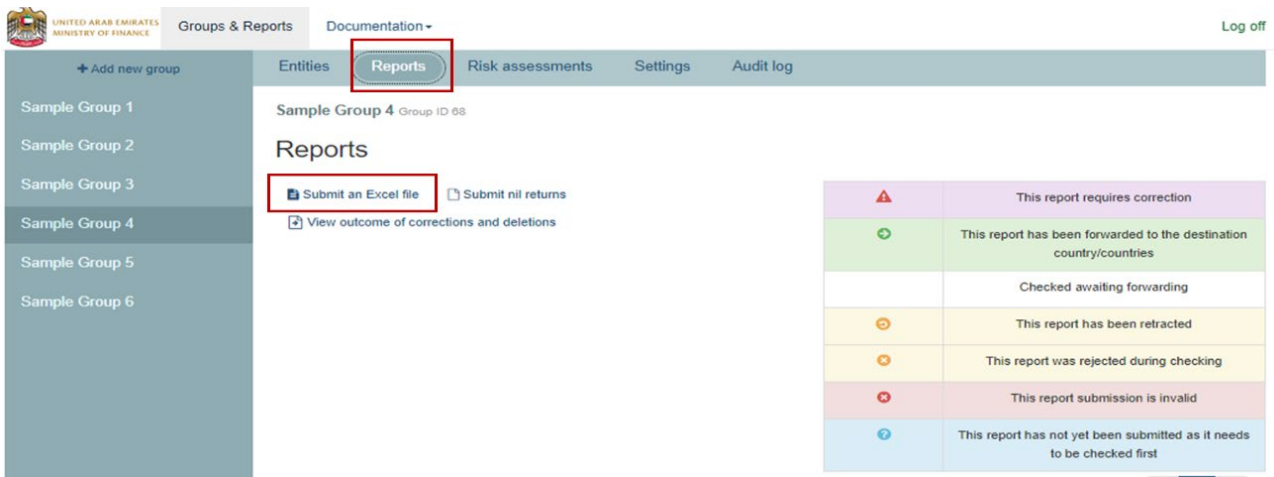
RFIs must only correct the data that is requested for.

Changing rows, columns or adding additional data will result in failure to upload corrections file.

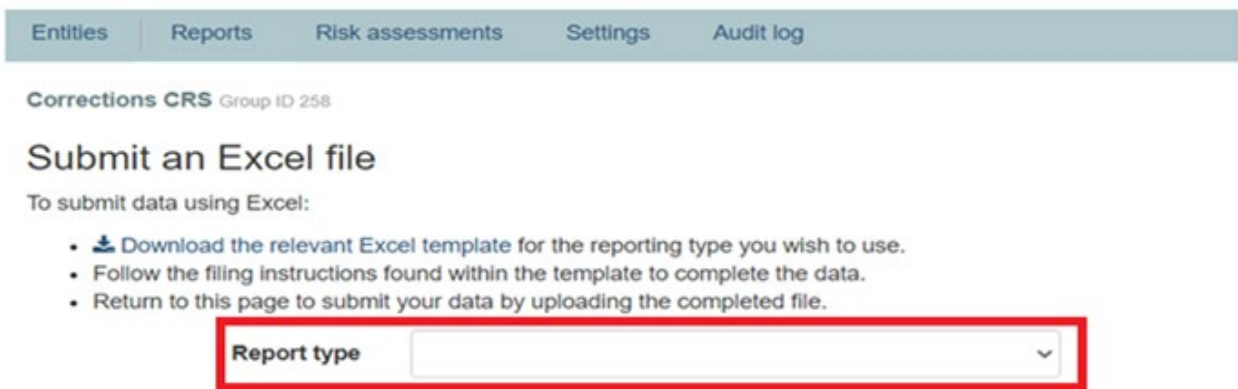
4.1.3. Submitting Corrections

Once the corrections template has been prepared as per the steps described in Chapter 2 above, below is the process for the RFI to upload the corrections file.

Click on Reports and select Submit an Excel File (as indicated in the red boxes in Figure below).



Select the compliance type that requires corrections e.g. FATCA or CRS from the drop-down menu (as indicated in the red box in Figure below) and the Reporting period. The screen will list all the Financial Institutions under the group. Select the Financial Institution for which corrections are required.



Click on Browse (as indicated in the red box in Figure below) to upload the excel corrections file, then click on submit. Once submitted, an email will be sent, notifying the RFI checker within your group that a corrections file has been uploaded and needs to be checked.



The RFI Checker user can either **Accept** the file or **Reject** the file (as indicated in the red box in figure below).

Report ID 101 Message ref IgorExcel.1

CRS Reporting period 31/12/2022

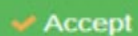
Submitted by

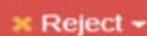
for **Test 13April** on **13/04/2023 15:33**.

Sending company IN: **113**

 This report has not yet been submitted as it needs to be checked first.

Complete checking:

 Accept

 Reject

Summary

XML

Retract report

▼ Expand all

► Collapse all

Search names

▼ 0 account reports Reporting FI IGOR_FinancialInstitutionId:273

 Reporting FI

New data • IgorExcel.1

TIN: IGOR_FinancialInstitutionId:273

If the RFI Checker rejects the report, the RFI Checker will need to provide a reason for rejection. (Click on the Reject button again if you wish to unselect 'Reject').

Accepting will submit the report in the system and will complete the action from the RFI's end, and the screen below will appear (as shown in figure below).

Test 13April Group ID 113

Report ID 105 Message ref IgorExcel.4

CRS Reporting period 31/12/2022


Submitted by for Test 13April on 13/04/2023 16:30.

Sending company IN: 113

Summary XML Retract report

▼ Expand all ► Collapse all Search names


▼ 2 account reports Reporting FI IGOR_FinancialInstitutionId:288


 Reporting FI
New data • IgorExcel.4

TIN: IGOR_FinancialInstitutionId:288

View Details

Clicking on View Details (as indicated in the red box in Figure above) will allow you to drill down into further information (as shown in Figure below).

► Account report  AE890155865607145705604 • Liang Mullen • USD 212083.26
New data • IgorExcel.7.1
This account report has been corrected. View correction

► Account report  AE772872143822487831546 • Vince Gutierrez • USD 138811.86
New data • IgorExcel.7.2
This account report has been corrected. View correction

► Account report AE108451814361486461028 • Violette Hernandez • USD 894731.9
New data • IgorExcel.7.3

Clicking on the **Account Report** (as indicated in the red box in Figure below) will show the Account details of the record.

Account report: ROW2500 • Company 2500 • USD 20

<p>Account holder Passive Non-Financial Entity with one or more controlling person that is a Reportable Person</p> <p>Company 2500 Sheik Zayed Dubai United Arab Emirates BV TIN: 20</p>	<p>Controlling person Individual</p> <p>Colin Speed Old St St Peter Port Guernsey Birth: -</p>								
Payments	<table border="1"> <tr><td>CRS501</td><td>USD 30</td></tr> <tr><td>CRS502</td><td>USD 5</td></tr> <tr><td>CRS503</td><td>USD 5</td></tr> <tr><td>CRS504</td><td>USD 5</td></tr> </table>	CRS501	USD 30	CRS502	USD 5	CRS503	USD 5	CRS504	USD 5
CRS501	USD 30								
CRS502	USD 5								
CRS503	USD 5								
CRS504	USD 5								
Account balance	USD 20								

X

This completes the actions required by the RFI to submit corrections that are initiated by UAE MoF.

4.2. Data Corrections Request by RFIs

4.2.1. Requesting Data Corrections

RFIs can request data corrections by following the steps below:

Navigate to the Group then click “Correction Requests”

The screenshot shows a navigation menu with 'Correction requests' highlighted. The main area displays 'Entities 7 total' and a table with the following data:

●	Awaiting authorisation.
●	Rejected.
✓	Has submitted a risk assessment and reports.
⏸	Has submitted one of a risk assessment or reports.
⚠	Has not submitted a risk assessment or reports.

Click “Submit a data correction request”

Entities Reports **Correction requests** Risk assessments Audit assessments Services Settings Audit log

Group ID 354

Correction requests

[Submit a data correction request](#)

Filter: All ▾

No entities in this group have submitted data correction requests.

Submitted Invalid Rejected Checking Authorised

4.2.1.1. Add new accounts

Please follow the steps below to initiate request to submit additional accounts.

Select:

- Reporting type (FATCA / CRS)
- Reporting period
- Financial institution under the Group, for which additional accounts are to be reported.
- Request Type – Select “Add new account reports.”
- Number of accounts being added
- Reason why account reports were not previously added.

Entities Reports **Correction requests** Risk assessments Audit assessments Services Settings Audit log

Group ID 354

Submit a data correction request

Report type Common Reporting Standard (CRS) ▾

Reporting period 31/12/2023 ▾

Financial Institutions

Entity Acme

Entity PQR

Only financial institutions which have submitted reports for this reporting type and period are shown.

Request type Add new account reports ▾

Number of account reports being added 10

Enter an estimate if you do not know the precise number.

Reason why account reports were not previously reported Because the accounts were not reported in 2023 filing earlier and we would like to report them now

Submit

Upon submission of the request, please have it approved (or rejected) by the RFI checker.

Group ID 1485

Correction request ID 27

CRS Reporting period 31/12/2024

Submitted on 02/01/2026 13:17.

10 account reports to add.

Reason why account reports were not previously reported:
Accounts missed last time and to be submitted this time

This correction request has not yet been submitted as it needs to be checked first.

Complete checking

Once the request is approved by the RFI checker user, the data correction request will be sent to the Regulatory Authority for approval.

Group ID 1485

Correction requests

Submit a data correction request

Filter: All

Submitted Invalid Rejected Checking Authorised

ID	RFI Id	Regulator	RFI Name	Type	Regime	Reporting Period	Status	Submitted on
27	5525	CBUAE	Entity Acme	DCR1	CRS	2024	Submitted	02/01/2026 13:17

At this stage the request is awaiting approval by the Regulatory Authority.

Once approved, the request moves to “Authorized” stage as shown below, where the RFI can take further actions.

Entities Reports **Correction requests** Risk assessments Audit assessments Services Settings Audit log

Group ID 1485

Correction requests

[Submit a data correction request](#)

Filter: All

< 1 >

Submitted Invalid Rejected Checking **Authorised**

ID	RFI Id	Regulator	RFI Name	Type	Regime	Reporting Period	Status	Submitted on
27	5525	CBUAE	Audit 2	DCR1	CRS	2024	Authorised	02/01/2026 13:17 >

Once the request is authorized, please follow the steps mentioned in the **section 4.2.2** to submit additional accounts.

4.2.1.2. Correct previous filings

Please follow the steps below to initiate request to make corrections to previous filing(s).

Select:

- Reporting type (FATCA / CRS)
- Reporting period
- Financial institution under the Group, for which additional accounts are to be reported.
- Request Type – Select “Correct existing account reports.”

Note that submitting this request requires RFI to populate the accounts that are to be corrected. To submit the same, download the data correction request template (DCR template) using the link provided.

Refer to the screenshot below:

Entities Reports **Correction requests** Risk assessments Audit assessments Services Settings Audit log

Group ID 1485

Submit a data correction request

Report type Common Reporting Standard (CRS) ▾

Reporting period 31/12/2023 ▾

Financial Institutions Entity Acme
Only financial institutions which have submitted reports for this reporting type and period are shown.

Request type Correct existing account reports ▾

[Download the Excel template for data correction requests.](#)
 Return to this page to submit your data by uploading the completed file.

Excel file Upload the excel file adhering to the template only.
 File must have a .xlsx extension and be no larger than 150Mb

Browse...

Submit

Fill in the DCR template with the accounts that require corrections, and upload.

Upon submission of the request, please have it approved (or rejected) by the RFI checker.

Entities Reports **Correction requests** Risk assessments Audit assessments Services Settings Audit log

Group ID 1485

Correction request ID 27

CRS Reporting period 31/12/2024

Submitted on **02/01/2026 13:17**.

10 account reports to add.

Reason why account reports were not previously reported:
Accounts missed last time and to be submitted this time

ⓘ This correction request has not yet been submitted as it needs to be checked first.

Complete checking

Once the request is approved by the RFI checker user, the data correction request will be sent to the Regulatory Authority for approval.

Entities Reports **Correction requests** Risk assessments Audit assessments Services Settings Audit log

Group ID 1485

Correction requests

[Submit a data correction request](#)

Filter: All

Submitted Invalid Rejected Checking Authorised

ID	RFI Id	Regulator	RFI Name	Type	Regime	Reporting Period	Status	Submitted on
27	5525	CBUAE	Entity Acme	DCR1	CRS	2024	Submitted	02/01/2026 13:17

At this stage the request is awaiting approval by the Regulatory Authority.

Once approved, the request moves to “Authorized” stage as shown below, where the RFI can take further actions.

Entities Reports **Correction requests** Risk assessments Audit assessments Services Settings Audit log

Group ID 1485

Correction requests

[Submit a data correction request](#)

Filter: All

Submitted Invalid Rejected Checking **Authorised**

ID	RFI Id	Regulator	RFI Name	Type	Regime	Reporting Period	Status	Submitted on
27	5525	CBUAE	Audit 2	DCR1	CRS	2024	Authorised	02/01/2026 13:17

Once the request is authorized, please follow the steps mentioned in the **section 4.2.2** to submit corrections.

4.2.1.3. Correct previous filings and add new accounts

Please follow the steps below to initiate request to make corrections to previous filing(s).

Select:

- Reporting type (FATCA / CRS)
- Reporting period
- Financial institution under the Group, for which additional accounts are to be reported.
- Request Type – Select “Add new account reports and correct existing account reports.”

- Specify number of accounts to be added.
- Specify reason for why account reports were previously not reported (for review by RA)

Note that submitting this request requires RFI to populate the accounts that are to be corrected. To submit the same, download the data correction request template (DCR template) using the link provided.

Refer to the screenshot below:

Group ID 1485

Submit a data correction request

Report type

Reporting period

Financial Institutions **Entity Acme**
Only financial institutions which have submitted reports for this reporting type and period are shown.

Request type

Number of account reports being added
Enter an estimate if you do not know the precise number.

Reason why account reports were not previously reported

Excel file Upload the excel file adhering to the template only.
File must have a .xlsx extension and be no larger than 150Mb

Fill in the DCR template with the accounts that require corrections, and upload.

Upon submission of the request, please have it approved (or rejected) by the RFI checker.

Group ID 1485

Correction request ID 27

CRS Reporting period 31/12/2024

Submitted on 02/01/2026 13:17.

10 account reports to add.

Reason why account reports were not previously reported:

Accounts missed last time and to be submitted this time

This correction request has not yet been submitted as it needs to be checked first.

Complete checking

✓ Accept

✗ Reject

Once the request is approved by the RFI checker user, the data correction request will be sent to the Regulatory Authority for approval.

Group ID 1485

Correction requests

Submit a data correction request

Filter: All

< 1 >

Submitted

Invalid

Rejected

Checking

Authorised

ID	RFI Id	Regulator	RFI Name	Type	Regime	Reporting Period	Status	Submitted on
27	5525	CBUAE	Entity Acme	DCR1	CRS	2024	Submitted	02/01/2026 13:17

At this stage the request is awaiting approval by the Regulatory Authority.

Once approved, the request moves to "Authorized" stage as shown below, where the RFI can take further actions.

Group ID 1485

Correction requests

Submit a data correction request

Filter: All

< 1 >

Submitted

Invalid

Rejected

Checking

Authorised

ID	RFI Id	Regulator	RFI Name	Type	Regime	Reporting Period	Status	Submitted on
27	5525	CBUAE	Audit 2	DCR1	CRS	2024	Authorised	02/01/2026 13:17

Once the request is authorized, please follow the steps mentioned in the **section 4.2.2** to submit corrections and additional accounts.

4.2.2. Submit Additional Accounts or Corrections (initiated through Data Corrections Request by the RFI)

Once the **Regulatory Authority approves the request** made under scenarios such as:

- Adding new accounts (section 4.2.1.1)
- Correcting accounts submitted in prior year filings (section 4.2.1.2) or
- Adding new accounts and correcting accounts submitted in prior year filing (section 4.2.1.3)

The approval is shown in green color under “Corrections requests”

The screenshot shows a web interface for 'Correction requests' under 'Group ID 1485'. The 'Correction requests' tab is highlighted in the top navigation bar. Below the title, there is a 'Submit a data correction request' button and a 'Filter: All' dropdown. A pagination control shows page 1. A status filter bar includes 'Submitted', 'Invalid', 'Rejected', 'Checking', and 'Authorised', with 'Authorised' highlighted in green. Below this is a table with the following data:

ID	RFI Id	Regulator	RFI Name	Type	Regime	Reporting Period	Status	Submitted on
27	5525	CBUAE	Audit 2	DCR1	CRS	2024	Authorised	02/01/2026 13:17 >

Once the above is confirmed, navigate to the “Reports” tab to submit.

Under reports tab, select the filing where corrections or additional accounts are to be added.

Entity Acme

Report ID 3424 Message ref IgorExcel.3

CRS Reporting period 31/12/2023

Submitted by on 27/11/2024 16:45.

Sending company IN: 1485

➔ This report has been forwarded to the destination country/countries

⚠ This report has one or more errors. See below for details.

[Download as an Excel file for addition/correction](#)

Summary XML Download report Retract report

▼ Expand all ▶ Collapse all Search names All data ▼

▼ 20 account reports ⚠ Reporting FI IGOR_FinancialInstitutionId:5525

🇺🇸 Reporting FI
New data • IgorExcel.3

TIN: IGOR_FinancialInstitutionId:5525

Download the excel file for additions / corrections.

Upon clicking the hyperlink, the RFI user will be able to download the corrections excel template (CRS or FATCA, depending upon the report that requires Corrections).



The excel template is pre-populated with the rows that require correction in the “*Accounts*” tab. The excel templates contain the following tabs:

FATCA: (as shown in figure above)

- Index;
- Accounts;
- Substantial Owners;
- Filing Instructions;
- US TIN formats; and
- Countries

CRS: (as shown in Figure above)

- Index;
- Accounts;
- Controlling Persons;
- Filing Instructions; and
- Countries.

In the “*Accounts*” tab, towards the right of the sheet, there are columns which are required to be completed for corrections (as shown in Figure below):

Tech	Corrections			
Id	Action	Error Code	Error Description	

Please see below further information on **each column**:

- **Id**: The column contains the “DocRefID” of the record that needs to be corrected. This is system generated and must not be altered by the user.

- **Action:** Below are the actions that the RFI user needs to complete:
 - o If the RFI user is performing an action for the record that has been requested to be corrected, the RFI user needs to specify the action to be taken for the corrected record by entering the text of either “*Correct*” or “*Void*” (any other entry would be invalid and the file will not be accepted).
 - *Correct:* for updating certain field(s) in the record for which a correction was requested; or
 - *Void:* for deleting the record for which a correction was requested, where the record is not reportable
 - (Note: you are required to provide documentary evidence to your Regulatory Authority, against the record that is being voided).
 - *Add:* for adding new accounts
 - If the RFI could not make the correction against the account by the stipulated deadline (e.g., no information received from the customer), the RFI user can leave this field blank.

The RFI Checker user can either **Accept** the file or **Reject** the file (as indicated in the red box in figure below).

Report ID 101 Message ref IgorExcel.1
 CRS Reporting period 31/12/2022
 Submitted by _____ for **Test 13April** on 13/04/2023 15:33.
 Sending company IN: 113

● This report has not yet been submitted as it needs to be checked first.

Complete checking: ✔ Accept ✘ Reject ▾

Summary XML Retract report

▾ Expand all ▸ Collapse all Search names

▾ 0 account reports Reporting FI IGOR_FinancialInstitutionId:273

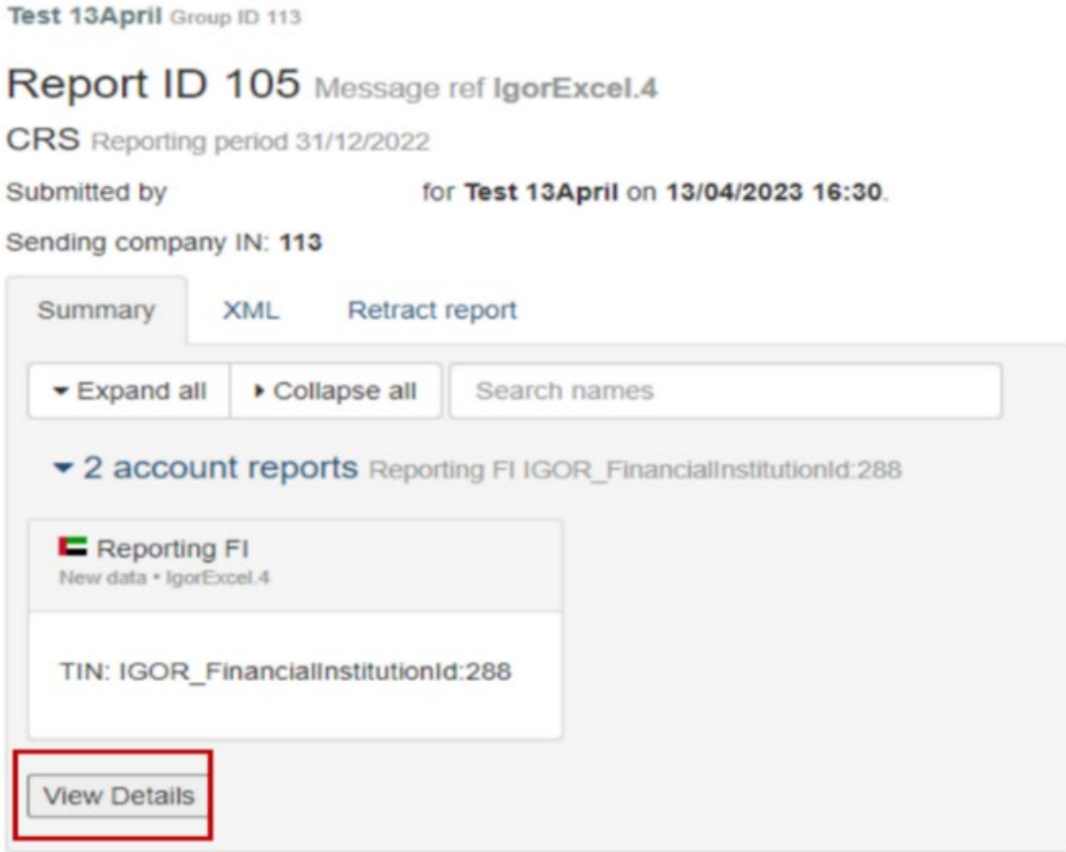
Reporting FI
 New data • IgorExcel.1

TIN: IGOR_FinancialInstitutionId:273

If the RFI Checker rejects the report, the RFI Checker will need to provide a reason for rejection. (Click on the Reject button again if you wish to unselect 'Reject').

If the RFI Checker accepts the report, it is considered complete.

Below are the screenshots where the RFI can also confirm submission.



Clicking on View Details (as indicated in the figure above) will allow you to drill down into further information (as shown in figure below).



Clicking on the **Account Report** (as indicated in the figure below) will show the Account details of the record.

Account report		
<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid red; padding: 2px;">Account report</div> <div>ROW2500 • Company 2500 • USD 20</div> </div>		
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Account holder <small>Passive Non-Financial Entity with one or more controlling person that is a Reportable Person</small></p> <p>Company 2500 Sheik Zayed Dubai United Arab Emirates BV TIN: 20</p> </div> <div style="width: 45%;"> <p>Controlling person <small>Individual</small></p> <p>Colin Speed Old St St Peter Port Guernsey Birth: -</p> </div> </div>		
Payments	CRS501	USD 30
	CRS502	USD 5
	CRS503	USD 5
	CRS504	USD 5
Account balance		USD 20

This completes the actions required by the RFI to submit new accounts or corrections that are initiated by RFI.

5. FATCA / CRS Schema Documentation

[FATCA Schema: USA's IRS document](#)

[CRS Schema: OECD document](#)

A limitation of the FATCA and CRS user guides is that they define the intended use of the schemas when exchanging information internationally (i.e., FIs or Tax Authorities sending information to a foreign Tax Authority). However, they make only loose recommendations regarding the usage of the schemas for 'domestic' reporting, i.e., FI reporting information to their local Tax Authority.

5.1.1. Basic requirements of a valid transmission

Authentication

A message can be submitted to ITIES either by logging in and selecting an Organization to report for in the web user interface, or by using a web service call and an Organization API key.

For FATCA reporting, for ITIES to verify that the user is authorized to transmit the message, every Reporting FI must have exactly one IN element with issuedBy="US" which must contain a valid GIIN which is one of the Organization's authorized FIs, otherwise the entire message is rejected.

For CRS reporting, if a GIIN is provided it is treated as FATCA; if no GIIN is provided then the ReportingFI is authenticated by name: the name in the Name element must match exactly with the name registered with ITIES.

The SendingCompanyIN in the MessageSpec element must be either an ITIES organization ID (recommended), or a valid GIIN which is one of the Organization's authorized FIs.

For FATCA reporting, the element containing the GIIN of the ReportingFI is called TIN instead of IN. ITIES will treat a TIN as a GIIN if the issuedBy attribute is either "US" or omitted, but for consistency with CRS the issuedBy attribute should be specified with the value "US".

Sponsored entities

The IRS has not yet established a registration process to allow sponsored entities to have their own GIINs. If the ReportingFI is a FATCA sponsored entity, then the TIN element of the ReportingFI should contain the GIIN of the *sponsoring entity*. This approach is analogous to that proposed in the [FATCA FAQ on Sponsoring/Sponsored Entities](#).

The GIIN of the Sponsor element itself is not authenticated by ITIES.

XSD Validation

All messages submitted under FATCA or CRS are validated first against the relevant FATCA or CRS schema definition (XSD) files. Note this means that some elements or attributes which are ignored by ITIES are still mandatory if required by the relevant XSD. In the commentary below, recommended values are provided for such fields.

XML Comments

XML comments may be included in messages. XML comments are removed by ITIES before the message is stored and are therefore not visible to the NBR or the destination country.

Encoding

All XML messages submitted to ITIES must be **valid** (see <http://www.w3.org/TR/RECxml/#dt-valid>) and should be UTF-8 encoded. Other encodings may be used but are not guaranteed to be handled correctly by ITIES.

XML Element Usage

The outline of the CRS schema is shown below, showing the elements which are relevant to this document:

MessageSpec element

The sub elements of the MessageSpec element are only used by ITIES for message processing. Apart from the ReportingPeriod, none of the information is forwarded to the destination country.

SendingCompanyIN

The SendingCompanyIN must be either an ITIES organization ID (recommended), or the GIIN of an FI which has been registered within your ITIES Organization. If using a GIIN it does not necessarily need to correspond to any of the reporting FIs or sponsors contained in the message, but the sender should choose the GIIN of the most 'obvious' main sponsor or lead FI.

The SendingCompanyIN has special significance if corrections are used (i.e. if you are using DocSpec elements to amend or void previously submitted data). The SendingCompanyIN of a message containing a correction must be the same as the SendingCompanyIN of the message being corrected.

TransmittingCountry and ReceivingCountry

The content of these fields is ignored for domestic reporting to ITIES. They must be provided in order to pass XSD validation, and it is recommended they should both contain "AE" (for UAE).

For CRS reporting, to avoid ambiguity, the ReceivingCountry must be AE.

Warning and Contact

These elements are ignored by ITIES and will not be forwarded to the destination country.

MessageRefId

This string uniquely identifies the message. It may contain any characters. ITIES will check that the MessageRefId is unique and will reject any message where it is the same as a previous MessageRefId successfully submitted by the same SendingCompanyIN. The string comparison used for this test is case insensitive, so MessageRefIds which differ only in letter case are considered to be the same.

MessageTypeIndic

This element appears in CRS only. If present, it is ignored by ITIES, and it should be omitted.

The CRS User Guide contains a requirement that ['messages must contain all new or all corrected data'](#). However, UAE FIs can ignore this requirement when reporting via ITIES. ITIES accepts messages for both CRS and FATCA which contain a mixture of new and corrected reports.

CorrMessageRefId

For FATCA reporting, this element is ignored by ITIES and should be omitted. When transmitting corrections under FATCA, the CorrMessageRefId under the DocSpec element should be used.

For CRS reporting the CorrMessageRefId must be omitted. CorrMessageRefId is not used for CRS corrections (CRS uses globally unique DocRefIds instead) and ITIES does not support the CRS convention of using the CorrMessageRefId to cancel a previous message.

MessageType and Timestamp

These must be provided in the form recommended by the FATCA and CRS specifications, although presently they are ignored by ITIES.

ReportingPeriod

This must be provided as recommended by the FATCA and CRS specifications. The ReportingPeriod is used by ITIES to determine whether to send messages to users to remind them to submit reports.

When a message contains a correction, the ReportingPeriod of the message must be the same as the ReportingPeriod of the message which contained the element being corrected. If not, ITIES will reject the message.

CrsBody/FATCA element

The details of how account, account holder and organization information should be reported using the CRS and FATCA schema is outside the scope of this document, except to say that these details are not processed by ITIES but are simply forwarded verbatim to the destination country.

Multiplicity of ReportingGroups

The CRS specification states on [page 244](#) although in the schema this element is repeatable, for CRS only one ReportingGroup for each CrsBody is to be provided'.

For ITIES, this restriction is applied to both FATCA and CRS reporting. **Messages must contain exactly one ReportingGroup in each CrsBody (or FATCA) element.**

The rationale behind this restriction is that allowing multiple ReportingGroups would create significant ambiguity over how to interpret corrections, because it is not clear how newly added AccountReports should relate to previously provided Sponsor and Intermediary details for the same ReportingFI. Rather than attempt to resolve this ambiguity by creating a novel interpretation of the correction process which would have counter-intuitive behaviour in certain cases, we have opted to impose the same restriction to FATCA as exists in CRS.

ReportingGroup contents

Under CRS, the ReportingGroup element should only contain AccountReports. Therefore if a Sponsor, Intermediary or PoolReport is included in a CRS message, the message will be rejected.

Under the Model 1 IGA used for FATCA reporting; pooled reports are not permitted. Therefore, if a PoolReport is included in a FATCA message, the message will be rejected.

DocSpec elements

ITIES processes DocSpec elements in order to handle corrections of reported data in accordance with the intended use of the CRS and FATCA specifications. The best available guidance on the correction process is in the CRS User guide starting on [page 254](#).

The following notes on the parts of the DocSpec element provide some additional information about how ITIES handles corrections.

DocRefId

Every DocSpec element must have a DocRefId. It may contain any characters. ITIES will reject any messages with duplicate DocRefIds when the message is submitted.

For a CRS message, a DocRefId must never be reused by a given SendingCompanyIN.

For FATCA, the DocRefId needs only be unique within the message.

As for MessageRefId, the string comparison used for this test is case insensitive, so DocRefIds which differ only in letter case are considered to be the same.

DocTypeIndic

ITIES does not recognise separate DocTypeIndics for live and test data. All DocTypeIndic elements, whether being submitted to a live or test ITIES Organization, must use the following values:

New data: **OECD1/FATCA1**

- The CorrDocRefId and CorrMessageRefId must be omitted

Corrected Data: **OECD2/FATCA2/FATCA4**

- The CorrDocRefId must be specified (and CorrMessageRefId for FATCA)
- Note that ITIES interprets the codes FATCA2 and FATCA4 as the same, and will supply the correct code when reports are forwarded to the destination jurisdiction

Deletion of Data: **OECD3/FATCA3**

- The CorrDocRefId must be specified (and CorrMessageRefId for FATCA)

CorrDocRefId

The entire message will be rejected if any CorrDocRefId (or CorrMessageRefId and CorrDocRefId for FATCA) is not valid. A CorrDocRefId is not valid if:

- It does not correspond to a previously submitted element having a DocSpec with a corresponding DocRefId (or MessageRefId and DocRefId for FATCA)
- The corrected element has been deleted by an OECD3 (or FATCA3) report
- The type of the corrected element is not the same as type of the correction (e.g. the previous element was a Sponsor, but the correction is an Intermediary)
- The reporting period of the message containing the corrected element is not the same as the reporting period of message containing the correction
- The correction appears in a different body element from the corrected element (indicated by the CorrDocRefId of the ReportingFI)
- There is another correction within the same message which corrects the same previously submitted element

Correcting or deleting already-corrected elements

The CRS user guide states on [page 254](#) that 'the CorrDocRefId [...] must always refer to the latest reference of this AccountReport (DocRefId) that was sent'.

However, the FATCA user guide does not stipulate whether the CorrDocRefId of an element which is a correction or a deletion of an element which has already been corrected should be the DocRefId of the original element or of the corrected element. For example, if new data is sent with DocRefId = A, and a correction is then sent with

DocRefId = B and CorrDocRefId = A, should the CorrDocRefId of a further correction be A or B?

To resolve this ambiguity in FATCA, ITIES will accept a correction which has a CorrDocRefId equal to *any* DocRefId from the chain of corrections of the element when receiving either CRS or FATCA reports. We recommend that senders should follow the CRS requirement and use the latest DocRefId if this can be achieved without additional implementation complexity.

Once an element has been deleted, any message containing a further request to correct or delete the element will cause the whole message to be rejected.

Treatment of ReportingFIs when correcting AccountReports

Each ReportingGroup may contain multiple AccountReports and for FATCA may optionally contain a Sponsor and/or an Intermediary. These are all correctable elements having a DocSpec. However, while the CRS and FATCA user guides give clear guidance on how these elements are to be corrected, there is some ambiguity about what should be provided in the ReportingFI which corresponds to the correction, which is a mandatory element in the containing CrsBody (or FATCA) body element.

The ITIES implementation of the correction process requires that if anybody element contains a correction or deletion, then the ReportingFI of that body element must be a correction of the same ReportingFI element which was in the body element containing the original element. The ReportingFI element must therefore also contain a repeat of the information contained in the original element.

For example, if an original message contains this information:

CrsBody

- ReportingFI A
- ReportingGroup
 - AccountReport A1
 - AccountReport A2

CrsBody

- ReportingFI B
- ReportingGroup
 - AccountReport B1

Then a correction to AccountReport A1 should look like this:

CrsBody

- ReportingFI A_c1 (CorrRefID = A)
- ReportingGroup
 - AccountReport A1_c1 (CorrRefID = A1)

Note it is not necessary to repeat AccountReport A2 or the CrsBody containing ReportingFI B; those details will remain unaltered.

When deleting a ReportingFI, it is however necessary to also delete all current AccountReports (and for FATCA, also any Sponsor or Intermediary) within the same body.

6. Help and Support

For questions and enquiries, kindly contact 800533336 or email info@mof.gov.ae

For issues related to UAE PASS please see the following UAE Pass User Guide
<https://icp.gov.ae/en/uae-pass/>

For further information on FATCA / CRS System, please refer the UAE Ministry of Finance website FATCA / CRS section - <https://mof.gov.ae/en/public-finance/international-relations/fatca-and-crs/>