



Order HAC/747/2025, of 27 June, approving form 196, for monthly informative tax return for accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions; form 181, informative tax return for loans and credits and financial operations related to real estate; form 170, monthly informative tax return of operations carried out by business persons or professionals affiliated to the collection management system through any type of cards and through payments associated with mobile telephone numbers, and form 174, informative tax return on all types of cards, and establishing the conditions and procedure for their presentation; and modifying Order EHA/98/2010, of 25 January, approving form 171, annual informative return for taxes, withdrawal of funds and collections of any document, as well as the hardware and software for presentation on directly computer-readable media and establishing the conditions and procedure for their electronic presentation.

Royal Decree 253/2025, of 1 April, amending the Personal Income Tax Regulations, approved by Royal Decree 439/2007, of 30 March, and the General Regulations on tax management and inspection actions and procedures and on the development of the common rules for tax application procedures, approved by Royal Decree 1065/2007, of 27 July, in relation to information obligations, including various amendments to the articles of the General Regulations approved by Royal Decree 1065/2007, of 27 July, modifying the subjective scope and content of the financial reporting obligations, as well as the frequency of the corresponding returns. Specifically, Articles 37, on the obligation to report accounts with financial institutions, 38, on the obligation to report loans and credits and cash movements, and 38a, on the obligation to report payments made using any type of card and payments linked to mobile phone numbers, are hereby amended, and a new Article 38b is hereby introduced, creating an obligation to report transactions made using all types of cards.

Specifically, Article 37 of the Regulation approved by Royal Decree 1065/2007 of 27 July 2007 amends the subjective scope to include electronic money institutions and payment institutions, as well as branches of financial institutions based in Spain and those based abroad and operating in Spain under the freedom to provide services, as being required to report. As regards the content of the obligation, information must also be provided on the actual holders, and the obligation to report the total amounts of debits and credits during the year is included at a regulatory level. The information shall cover all types of accounts, both bank and non-bank accounts, regardless of the type of account. This information shall be reported from its entry into force on a monthly basis, except for information relating to balances and total credits and debits, as well as other information indicated in this order, which does not have to be provided at the aforementioned frequency, as in most cases it is repetitive.

Article 38 of the Regulation approved by Royal Decree 1065/2007, of 27 July, modifies its subjective scope in similar terms to the foregoing, and explicitly states that the reporting obligation in section 1.b) also refers to cash withdrawals and deposits.

Article 38 bis of the Regulation approved by Royal Decree 1065/2007, of 27 July, also modifies the subjective scope in the same sense, as well as its frequency, which is now monthly. In terms of content, it also adds the obligation to report on payments and collections associated with a mobile phone number by business people and professionals.

Finally, the new Article 38b of the Regulation approved by Royal Decree 1065/2007 of 27 July 2007 establishes the obligation to report, on an annual basis, transactions carried out using all types of cards, excluding those whose annual debit and credit amounts have been less than 25,000 euros respectively. This obligation will have a similar subjective scope to the aforementioned articles.

These regulatory modifications require the approval of this Ministerial Order, with a view to introducing the necessary changes to the return templates in question, as well as a new return template for the obligation contained in Article 38b of the Regulation approved by Royal Decree 1065/2007, of 27 July.

On the one hand, the obligation set out in Article 37 of the Regulations approved by



Royal Decree 1065/2007, of 27 July, was complied with in form 196 "Annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions" and form 291 "Non-Resident Income Tax. Non-residents with no permanent establishment. Informative Tax Return for the Accounts of Non-Residents". Taking advantage of the modification of this obligation, compliance is simplified by filing in a single form and the obligation to report the accounts by non-residents is included in the new form 196, with form 291 disappearing for reporting periods after its entry into force. As a result, following this change, and the other amendments to the aforementioned Article 37 of the Regulation approved by Royal Decree 1065/2007, of 27 July, a new form 196 is approved.

The new wording of Article 38 of the Regulation approved by Royal Decree 1065/2007, of 27 July, requires the modification of Order EHA/98/2010, of 25 January, which approves form 171, "Annual informative tax return of deposits, withdrawal of funds and collection of any document", as well as the approval of a new form 181, "Informative tax return of loans and credits and financial operations related with real estate property".

The modifications introduced in Article 38 bis of the Regulation approved by Royal Decree 1065/2007, of 27 July, require the approval of a new form 170, "Monthly informative tax return of operations carried out by business persons or professionals affiliated to the system of collection management through any type of card and through payments associated with mobile phone numbers", which considers the new design of computer messages, its new content, subjective scope and deadline for presentation, thus repealing Order EHA/97/2010, of 25 January, which regulated this matter until now.

Finally, this order approves a new informative tax return form, form 174, "Informative tax return on all types of cards". By presenting this form, taxpayers comply with the information obligation contained in the new Article 38 ter of the Regulation approved by Royal Decree 1065/2007 of 27 July 2007.

Thus, Article 1 of the Order approves form 196, "Monthly informative tax return of accounts at all types of financial institutions and annual summary of tax withheld and account deposits of income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions". Articles 2, 3, 4 and 5 set out, respectively, the persons required to pay tax

The information obligation, the rules to be applied in the event that there are several holders or beneficiaries of the same account, and the deadline for filing form 196.

Article 6 then approves form 181 "Informative tax return of loans and credits and financial operations related with real estate property". Articles 7, 8 and 9 set out, respectively, the persons required to file form 181, the purpose of the reporting obligation and the deadline for filing it.

Article 10 approves form 170, "Monthly informative tax return of operations carried out by business persons or professionals affiliated to the system of collection management through any type of card and by means of payments associated with mobile phone numbers", and Articles 11, 12 and 13 regulate, respectively, those required to present the form, its purpose and the deadline for presentation.

Article 14 then approves the new form 174, "Informative tax return on all types of cards", and Articles 15, 16 and 17 regulate, respectively, those required to file this form, the purpose of the information obligation and the deadline for filing it.

Articles 18 and 19 regulate the conditions and procedure for filing forms 196, 181, 170 and 174, and the content and design of the computer messages of these forms.

An additional provision is included relating to the accreditation of the Non-Resident Income Tax taxpayer status, identical to the provision included in the previous regulation for form 291.

Subsequently, a single repealing provision is included to repeal any order that opposes this order and, in particular, Order EHA/3202/2008, which regulated form 291, Order EHA/3300/2008, which regulated form 196, Order EHA/3514/2009, which regulated form 181, and Order EHA/97/2010, which regulated form 170. However, these orders shall continue to apply for filings relating to financial years prior to the entry into force and applicability of this order.



Finally, the first final provision regulates the modifications to Order EHA/98/2010, of 25 January, which approves form 171, the second final provision modifies Order HAP/2194/2013, which regulates the procedures and general conditions for the presentation of certain tax returns, including the new form 174, and changing the names of forms 196 and 170, and the third final provision regulates the entry into force and application of all these modifications.

In accordance with the provisions of Law 39/2015, of 1 October, on the Common Administrative Procedure for Public Administrations, this order has been drafted according to the principles of need, efficacy, proportionality, legal certainty, transparency and efficiency.

The principles of need and efficacy are complied with as it represents a development of the regulatory rule and the appropriate instrument for such development.

Proportionality is also met as through the inclusion of the requisite regulation for achieving the goals that justify its approval.

Regarding the principle of legal certainty, consistency of the text with other Spanish legal regulations has been guaranteed, creating a stable, predictable, integrated, clear and certain regulatory framework that facilitates information and understanding and, therefore, action and decision-making for the different taxpayers affected without introducing unnecessary administrative burdens.

Notwithstanding official publication in the Official State Gazette, the principle of transparency has been guaranteed by publishing the draft order on the Treasury website for the purpose of disclosing the text to citizens during the public hearing and information procedure.

Finally, in relation to the principle of efficiency, the regulation was drafted so as to generate minimum administrative burdens for citizens, as well as the lowest possible indirect costs, promoting the rational use of public resources and full respect for the principles of budgetary stability and financial sustainability.

This Ministerial Order is issued under the powers contained in Articles 93.1 and 93.2 of Law 58/2003, of 17 December, General Taxation, in Articles 30.2 37, 38, 38 bis, 38 ter, 54 and 117.1 of the Regulations approved by Royal Decree 1065/2007, of 27 July, and Article 15.2 of Royal Decree 1776/2004, of 30 July, which approves the Regulations on Non-Resident Income Tax.

Accordingly, I order:

Article 1. Approval of form 196.

The approval of Form 196, "Monthly informative tax return of accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions", which must be filed monthly by those required to file the return, and sent to the State Tax Administration Agency by means of computerised messages, in accordance with the procedure and format and design provided for in Articles 18 and 19, and with the content referred to in Annex I.

Article 2. Those obliged to file form 196.

1. Those obliged to file form 196 "Monthly informative tax return of accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions" are as defined in article 37.1 of the General Regulations on tax management and inspection actions and procedures and on the development of the common rules for tax application procedures, approved by Royal Decree 1065/2007, of 27 July.

2. The Bank of Spain and the registered entities referred to in the regulations on economic transactions abroad that have non-resident accounts open in Spain whose holders are considered taxpayers, without a permanent establishment, for non-resident income tax are also obliged to file form 196.

3. Those obliged to file the informative tax return shall keep the documentation

accrediting their status as taxpayers for Non-Resident Income Tax as referred to in the single additional provision, at the disposal of the Tax Administration during the period of limitation of the Tax.

Article 3. Purpose of the information in form 196.

1. The information contained in Annex I, pursuant to the provisions of Article 37.2 of the Regulation approved by Royal Decree 1065/2007, of 27 July, must be entered on form 196 "Monthly informative tax return of accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions", pursuant to the provisions of Article 37.2 of the Regulation approved by Royal Decree 1065/2007, of 27 July.

2. Information on account balances as at 31 December, the average balance for the final quarter of the year and the total amounts of debits and credits for the year shall be provided only in the tax return for the final period of each calendar year. The address for communication purposes of the taxpayer, the presumption of abandonment indicator and the income and tax withheld associated with the accounts in the tax returns shall also be provided in the return corresponding to the final period of each calendar year.

Article 4. Rules applicable to the provision of information on form 196 in the event that there are several holders or beneficiaries of the same account.

For the purposes of providing information on income or yields in form 196, for cases in which there are several holders or beneficiaries of the same account, taxpayers must provide the aforementioned information by breaking down the details of the income or yield corresponding to each of them. This breakdown shall be carried out in accordance with the proportion of the participation that is reliably recorded to the party required to provide information. In the absence of reliable proof, the proportion of participation shall be attributed to each of them, for the aforementioned information purposes, in equal amounts.

For the purposes of the informative supply of the average balances for the final quarter and the balances at 31 December in form 196, as well as the total amounts of debits and credits for the financial year, in cases in which there are several holders or beneficiaries of the same account, those required to supply information must make the aforementioned informative supply without breaking down this data, entering the balances of the account and the total amounts of debits and credits in each register declared.

Article 5. Term for filing form 196.

Form 196 "Monthly informative tax return on accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions" shall be filed monthly, and shall be filed during the calendar month following the month to which the return refers.

Article 6. Approval of form 181.

Form 181 "Informative tax return on loans and credits, and financial transactions related to real estate property" is approved; it must be filed annually by those required to submit the return and sent to the State Tax Administration Agency by means of computerised messages, in line with the procedure and the format and design provided for in Articles 18 and 19, and with the content referred to in Annex II.

Article 7. Those obliged to file form 181.

Those obliged to file form 181 "Informative tax return on loans and credits, and financial transactions related to real estate property" are the entities mentioned in Articles 38.1 and 54 of the Regulation approved by Royal Decree 1065/2007, of 27 July.

Article 8. Purpose of the information in form 181.



The information contained in Annex II, pursuant to the provisions of Articles 38.1 and 54 of the Regulation approved by Royal Decree 1065/2007, of 27 July, must be entered on form 181 "Informative tax return of loans and credits, and financial transactions related to real estate property".

Article 9. Term for filing form 181.

Form 181 "Informative tax return on loans and credits, and financial transactions related to real estate property" shall be filed between 1 and 31 January each year, for transactions performed the previous calendar year.

Article 10. Approval of form 170.

Approval of form 170, "Monthly informative tax return of the operations carried out by business persons or professionals affiliated to the system of collection management through any type of cards and by means of payments associated with mobile phone numbers", which must be filed on a monthly basis by those required to file it and sent to the State Tax Administration Agency by means of computerised messages, in line with the procedure and the format and design provided for in Articles 18 and 19, and with the content referred to in Annex III.

Article 11. Those obliged to file form 170.

Those obliged to file form 170, "Monthly informative tax return of the operations carried out by business persons or professionals affiliated to the system of collection management through any type of cards and by means of payments associated with mobile phone numbers", are those listed in Article 38 bis.1 of the Regulation approved by Royal Decree 1065/2007, of 27 July.

Article 12. Purpose of the information in form 170.

The information contained in Annex III, pursuant to the provisions of Article 38 bis.2 of the Regulation approved by Royal Decree 1065/2007, of 27 July, must be declared on form 170, "Monthly informative tax return of the operations carried out by business persons or professionals affiliated to the system of collection management through any type of cards and by means of payments associated with mobile phone numbers".

Article 13. Term for filing form 170.

Form 170, "Monthly informative tax return of the operations carried out by business persons or professionals affiliated to the system of collection management through any type of cards and by means of payments associated with mobile phone numbers", shall be filed on a monthly basis, during the calendar month following the month to which the return refers.

Article 14. Approval of form 174.

Approval of form 174, "Informative tax return on all types of cards", to be filed on an annual basis by those required to file a return and sent to the State Tax Administration Agency by means of computer messaging, in line with the procedure and the format and design provided for in Articles 18 and 19, and with the content referred to in Annex IV.

Article 15. Those obliged to file form 174.

Those obliged to file form 174, "Informative tax return on all types of cards", are those defined in Article 38 ter.1 of the Regulation approved by Royal Decree 1065/2007, of 27 July.

Article 16. Purpose of the information in form 174.

The information contained in Annex IV must be entered on form 174, "Informative tax return on all types of cards", pursuant to the provisions of Article 38 ter.3 of the Regulation approved by Royal Decree 1065/2007, of 27 July, excluding cards whose total amount of



debits and total amount of credits registered in the financial year come to less than 25,000 euros from this information obligation, pursuant to the provisions of Article 38 ter.2 of the aforementioned Regulation.

Article 17. Term for filing form 174.

Form 174 "Informative tax return on all types of cards" shall be filed between 1 January and 31 January of the year following the year to which the information to be supplied refers.

Article 18. Conditions and procedure for filing forms 196, 181 170 and 174.

1. Form 196, "Monthly informative tax return on accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions," Form 181, "Informative tax return on loans and credits, and financial transactions related to real estate property," Form 170, "Monthly informative tax return of the operations carried out by business persons or professionals affiliated to the system of collection management through any type of cards and by means of payments associated with mobile phone numbers," and Form 174, "Informative tax return on all types of cards," shall be filed by means of the computer messaging referred to in Articles 1, 6, 10, and 14, subject to the conditions and procedures set forth in Articles 16 and 17 of Order HAP/2194/2013, of 22 November, regulating the procedures and general conditions for the filing of certain self-assessments, information returns, census declarations, communications and refund requests, of a tax nature.

Notwithstanding the above, the provisions of Article 16.2.c) and Article 17.1 (c) and (e) of Order HAP/2194/2013 of 22 November shall not apply.

2. If the return contains errors, only the records for which there is no reason for rejection shall be accepted. In this case, the computer message in response shall contain the lists of accepted and rejected records in addition to the reason for them not being accepted.

If at least one of the records is accepted, the computer message shall also feature a sixteen-character secure verification code in addition to the date and time of submission as justification for providing the records submitted and accepted.

If the record is rejected, the necessary corrections must be made and the record resubmitted.

Article 19. Format and design of computer messages for forms 196, 181, 170 and 174.

The computer messages comprising the declarations of form 196, "Monthly informative tax return on accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions," form 181, "Informative tax return on loans and credits, and financial transactions related to real estate property," form 170, "Monthly informative tax return of the operations carried out by business persons or professionals affiliated to the system of collection management through any type of cards and by means of payments associated with mobile phone numbers," and form 174, "Informative tax return on all types of cards," shall conform to the record fields that specify their content, as detailed in Annexes I, II, III and IV, respectively, and their format and design will be as listed on the electronic website of the State Tax Administration Agency.

Sole additional provision. Accreditation of the status of non-resident income taxpayer for the purposes of applying the exception to the obligation to withhold tax on income from non-resident accounts.

For the sole purpose of applying the exemption from the obligation to withhold income from non-resident accounts referred to in Article 14.1.f) of the consolidated text of the Non-Resident Income Tax Law, approved by Royal Legislative Decree 5/2004, of 5 March, non-resident taxpayers, as defined in Article 5 of the consolidated text of the Non-Resident Income Tax Law, who obtain, without the mediation of a permanent establishment, income

exempt from Non-Resident Income Tax as income from non-resident accounts paid by the Bank of Spain and other registered entities referred to in the regulations on economic transactions with foreign countries, shall prove their non-resident status to said entities by providing a tax return stating that they are tax residents in another State in accordance with the provisions of Article 5 of the aforementioned law and that they do not have a permanent establishment in Spain, and pledge to inform the aforementioned entities of any change in these circumstances.

The tax return referred to in the preceding paragraph shall conform to the return template set out in Annex VI and shall be submitted to the entity in question within one month of the account being opened. This return template shall also be used to inform the aforementioned entities of any change in the previously declared circumstances.

The return referred to in this provision shall be valid indefinitely, unless there is any change in the declared circumstances and the corresponding entity is informed accordingly, in which case, and from that moment onwards, the return shall cease to be valid.

The entities referred to in paragraph one above must keep the aforementioned returns and the documents that support them at the disposal of the Tax Administration, in paper or computerised format, during the limitation period referred to in Article 70 of Law 58/2003 of 17 December 2003 on General Taxation.

In addition, a return made using the tax residence forms published by the Organisation for Economic Co-operation and Development (OECD) on its website for the purposes of the common and standardised system for the automatic exchange of information on financial accounts (CRS), with the necessary adaptations to satisfy the conditions set out in Annex I, section I, paragraph 2 of Royal Decree 1021/2015, of 13 November, which establishes the obligation to identify the tax residence of persons who hold or control certain financial accounts and to report on them in the field of mutual assistance, and the express statement that the account does not correspond to a permanent establishment in Spanish territory, as well as a return made using other forms prepared by the financial institutions themselves for the same purposes containing these statements and requirements, will also be considered valid.

Notwithstanding the foregoing, the status of taxpayer for Non-Resident Income Tax may be accredited, before the corresponding entity, by means of a certificate issued by the tax authorities of the country of residence.

Sole repeal provision. Repeal of regulations.

Effective tax returns for 2026 and subsequent financial years, the following are repealed:

a) Order EHA/3202/2008, of 31 October, approving form 291 "Non-resident income tax. Non-residents with no permanent establishment. Informative tax return of non-resident accounts" as well as the physical and logical formats for filing this return by means of a directly computer-readable medium, and the procedure for its electronic filing via electronic processing is established. In particular, all references to that Order and to Annex III thereto shall be construed as references to this Order and to Annex VI thereto respectively.

b) Order EHA/3300/2008, of 7 November, approving form 196, for Personal Income Tax, Corporation Tax and Non-Resident Income Tax (permanent establishments). Tax withheld and deposits on account on income from investments and from accounts in all types of financial institutions, including those based on operations on financial assets, annual informative tax return of authorised persons and balances of accounts of all types financial institutions.

c) Order EHA/3514/2009, of 29 December, which approves form 181 for the informative tax return of loans and credits and financial transactions related to real estate property, as well as the hardware and software for the presentation on a support directly readable by computer and establishes the conditions and procedure for its electronic filing.

d) Order EHA/97/2010, of 25 January, which approves form 170 for the tax return concerning operations carried out by business persons or professionals affiliated to the system of collection management through credit or debit cards, as well as the hardware and



software for presentation on a support directly readable by computer and establishing the conditions and procedure for its electronic filing.

Final provision one. *Modification of Order EHA/98/2010, of 25 January, which approves form 171 for the annual informative tax return of deposits, withdrawal of funds and collections of any document, as well as the hardware and software for presentation on a support directly readable by computer and establishing the conditions and procedure for its electronic filing.*

Order EHA/98/2010, of 25 January, which approves form 171 for the annual informative tax return of deposits, withdrawal of funds and collections of any document, as well as the hardware and software for the presentation on a support directly readable by computer and establishes the conditions and procedure for its electronic filing, is modified as follows:

One. Article 3 is amended as follows:

'Article 3. Those obliged to file form 171.

The entities referred to in Article 38(1) and (2), of the Regulation approved by Royal Decree 1065/2007, of 27 July 2007, must submit the annual tax return on deposits, withdrawal of funds and collections of any document, form 171".

Two. Article 4 is amended as follows:

'Article 4. Purpose and content of the information.

1. The information contained in the Annex must be entered on form 171, "Annual information return on deposits, withdrawal of funds and collections of any document", in accordance with the provisions of article 38.1.b) of the Regulations approved by Royal Decree 1065/2007, of 27 July.

2. Transactions that must be reported to the tax authorities pursuant to the provisions of Article 41 of the aforementioned regulation shall not be included in this informative tax return".

Three. Annex I is deleted.

Four. Annex II is replaced by Annex V to this Order.

Five. Annex II is renamed Annex.

Final provision two. *Amendment of Order HAP/2194/2013 of 22 November regulating the procedures and the general terms and conditions for the filing of specific tax returns, informative tax returns, tax register declarations, notifications and requests for refund, that will apply to any tax matter.*

Order HAP/2194/2013, of 22 November, which regulates the procedures and general conditions for the filing of certain self-assessments, informative returns, census returns, communications and requests for refunds, of a tax nature is amended as follows:

One. The name of Form 196 contained in the list of informative tax returns referred to in Article 1.3 is modified and renamed "Monthly informative tax return of accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions".

Two. The name of form 170 contained in the list of informative tax returns referred to in Article 1.3 is modified and renamed "Monthly informative tax return on transactions carried out by business persons or professionals adhering to the system for managing payments through any type of card and by means of payments associated with mobile phone numbers".

Three. Form 174, "Informative tax return on all types of cards", is included in the list of informative tax returns referred to in Article 1.3.



Final provision three. *Entry into force.*

This Order shall enter into force on 1 January 2026, and shall be applicable for the first time, with respect to forms 170 and 196, for returns relating to the month of January 2026, to be filed in February 2026; and with respect to forms 171, 181 and 174, for returns relating to the financial year 2026, to be filed in January 2027.

Madrid, 27 June 2025-First Vice-President of the Government and Minister of Finance,
María Jesús Montero Cuadrado.

ANNEX I

Form 196. Monthly informative tax return of accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions

Content of informative return Form 196. Monthly informative tax return of accounts at all types of financial institutions and annual summary of tax withheld and account deposits on income from movable capital and income obtained for the consideration generated by accounts at all types of financial institutions

The computer messages that, pursuant to the provisions of this Order, are relayed to the State Tax Administration Agency must contain, under the terms established in Article 37 of the General Regulations on tax management and inspection actions and procedures and on the development of the common rules for tax application procedures, approved by Royal Decree 1065/2007, of 27 July, the information shown below, including a description of each of the record fields included in the computer messages that specify the content of the Form 196.

The monthly return shall refer to all information to be reported, indicating "Registration" in the field "Tipocomunicación" field, regardless of whether it was reported in previous months. In the "Tipocomunicación" field, the "modification" and "deregistration" keys shall only be used to modify or delete records that have been incorrectly submitted and are therefore used for correction purposes.

I. RECORD FIELDS AND FUNCTIONAL SPECIFICATIONS OF REGISTRATION AND MODIFICATION MESSAGES

Key	Field
*	Required field.
(N) =	Repeated group.
Black =	Optional field.
	Selection field.



Block	Data/grouping	Data/grouping	Data/	Format	Block	Data/grouping	Data/grouping
Header*	Form*					Return template.	Numeric(3).
	Financial year*					Financial year.	Numeric(4).
	Period*					Period.	Alphanumeric (2). <i>L2.</i>
	Version*					Identification of the schema version used for the submission of information.	Alphanumeric(3). <i>L0.</i>
	Taxpayer.	NombreRazon				Name and surname/company name of the taxpayer.	Alphanumeric(120).
		NIF*				Taxpayer's Tax ID number.	FormatoNIF(9).
		Contact	Telefono*			Telephone number of the contact person.	Numeric(12).
			ApellidosNombre*			Surname(s) and first name of the contact person.	Alphanumeric(120).
Declared* (N)	TipoComunicacion					Type of operation (registration, deregistration, modification).	Alphanumeric(2) <i>L1</i>
	IDRegistro*					Identifier of the data record.	Alphanumeric(50).
	DataDeclared*	Personalidad*				Choose between the following depending on the taxpayer: F. Natural person, J. Legal person or entity.	Alphabetical(1) <i>L16.</i>
		NombreRazon				Name and surname(s) or business name(s) or full name(s) of the owner, authorised or beneficiary person(s) or entity(ies) to which the return refers.	Alphanumeric(120).
		NoResidencia*	ClaveNoResidente*			Code for establishing whether the person is a non-resident without a permanent establishment.	Alphanumeric(1). <i>L13.</i>
			DocType			This field shall only be filled in by non-residents without a permanent establishment, depending on the documentation accrediting the holder's non-residence status submitted to the registered entity, pursuant to the provisions of Article 2.3 of Royal Decree 1816/1991, of 20 December, on economic transactions abroad.	Alphanumeric(1). <i>L14.</i>
		NIF*				Taxpayer tax ID number. In the case of non-residents without a permanent establishment, this field will be mandatory when they have a Tax ID number assigned by the Spanish Tax Administration.	FormatoNIF(9).



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
		IDOtro*	CodigoPais			Country code associated with the identification document provided.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L4.
			IDType*			Code for establishing the type of identification.	Alphanumeric(2). L5.
			ID*			Document identification number.	Alphanumeric(20).
		NoObligado*				Select this field in cases in which there is no identification for the taxpayer as the account is presumed to have been abandoned or because the tax identification number is temporarily unavailable in the case of Article 28.3 of the General Regulations for Tax Management and Inspection Procedures.	Alphanumeric(1). L19.
		TIN	CodigoPais			Country code associated with the taxpayer's identification document.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L4.
			IDTIN*			Tax identification number allocated in the country of residence (TIN). This field is mandatory for non-residents without a permanent establishment in those countries or territories where an identification number is assigned for tax purposes in the country of residence. If the taxpayer is a resident in Spanish territory, the TIN attributed in another country or territory may be entered in this field.	Alphanumeric(20).
		FechaNacimiento				This field shall only be filled in by non-resident natural persons without a permanent establishment, stating their date of birth.	Date (YYYYMMDD).
		LugarNacimiento	Town/City*			This field shall only be filled in by non-resident natural persons without a permanent establishment, stating their place of birth.	Alphanumeric(120).
			CodigoPais*			This field shall only be filled in by non-resident natural persons without a permanent establishment, stating their place of birth.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L4.
		Representative	NombreRazon			Name and surname(s)/company name of the taxpayer's legal representative.	Alphanumeric(120).
			NIF*			Tax ID number of the taxpayer's legal representative.	FormatoNIF(9).



Agencia Tributaria

Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
		Excepcion*				A 1 shall be entered if the taxpayer is covered by any of the cases excluded from the obligation to identify the beneficial owner, pursuant to the provisions of Article 4 of Law 10/2010, of 28 April, on the prevention of money laundering and terrorist financing. Otherwise, a 2 shall be entered. If a 2 is entered, the fields relating to the actual holder(s) must be filled in.	Alphanumeric(1) L17
		TitularReal (N)	NombreApellidos*			Name and surname of the beneficial owner.	Alphanumeric(120).
			NIF*			Beneficial owner's TIN.	FormatoNIF(9).
				CodigoPais		Country code associated with the identification document provided.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L4.
			IDOtro*	IDType*		Code for establishing the type of identification.	Alphanumeric(2). L5.
				ID*		Document identification number.	Alphanumeric(20).
			FechaNacimiento			This field shall only be filled in by non-residents (with IDType identification), entering their date of birth.	Date (YYYYYMMDD).
			LugarNacimiento	Town/City*		This field shall only be filled in by non-residents (with IDType identification), entering their place of birth.	Alphanumeric(120).
				CodigoPais*		This field shall only be filled in by non-residents (with IDType identification), entering their place of birth.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L4.
		DireccionComunicaciones ¹	TipoVia			Enter the address corresponding to the place to which the documentation generated by the operation of the account is sent, or failing this, the address of the declared party. For the type of road, the standardised code for the type of road according to the National Statistics Institute (INE) shall be entered. This field is mandatory when reporting an address located in Spain.	Alphanumeric (5).
			NombreVia*			Enter the long name of the public road.	Alphanumeric(50).
			TipoNumeracion*			Enter the number type on the public road.	Alphanumeric (3). L6.
			NumeroInmueble			Enter the house number or the kilometre reference.	Numeric(5).
			CalificadorNumero			Enter the number qualifier (values: BIS,DUP,MOD,ANT, etc.).	Alphanumeric(3).



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
			Block			Enter the block (number or letters).	Alphanumeric(3).
			Doorway			Enter the portal (number or letters).	Alphanumeric(3).
			Stairway			Enter the stairway (number or letters).	Alphanumeric(3).
			PlantaPiso			Enter the floor (number or letters).	Alphanumeric(3).
			Door			Enter the door (number or letters).	Alphanumeric(3).
			Complemento			Enter additional information on the address (housing estate, shopping centre, etc.).	Alphanumeric(40).
			MunicipioNacional*	Name		Enter the name of the municipality.	Alphanumeric (30).
				Codigo*		Enter code of the municipality, standardised code as defined by the National Statistics Institute (INE).	Numeric (5).
				CodigoProvincia*		Enter the code of the province.	Alphanumeric(2). L7.
				CodigoPostal		Enter the post code corresponding to the home address.	Numeric (5).
			DireccionExtranjero*	CodigoPais*		Enter the country or territory code of the address indicated.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L4.
				Province		Name of the Province, Region, State, Department or any other political or administrative subdivision where the address is located.	Alphanumeric (30).
				CodigoPostal(ZIPCode)		Enter the post code of the address.	Alphanumeric (30).
				Town/City*		Enter the name of the town or city of residence.	Alphanumeric (120).
	RegistroCuenta*	Clave*				Enter the taxpayer status.	Alphabetical(1). L3.
		Type*				The corresponding code shall be identified depending on the type of account in question.	Alphanumeric(1). L8.
		NumTitulares*				Enter the number of account holders who have been account holders at any time during the period to which the tax return refers. In the return for month 12, the information shall be for the calendar year.	Numeric (3).
		ClaveAlta*				Enter the corresponding code depending on the account being reported.	Alphanumeric(1). L9A/L9B.



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
		FechaCuenta	Opened			Enter the date on which the account was opened, in any case, when the account was opened after 01/01/2008. This field shall be filled in even when the opening date falls in a period other than the one for which the tax return is made.	Date (YYYYMMDD).
			Closed			The date on which the account was closed shall be entered when the account was closed during the reporting period. In the return for month 12, enter the accounts cancelled during the calendar year.	Date (YYYYMMDD).
		FechaAutorizado ² (N)	Authorisation			This field shall only be filled in for account authorisations, indicating the date on which the authorisation for the use and disposal of the account was granted.	Date (YYYYMMDD).
			Revocation			This field shall only be filled in for account authorisations indicating the date on which the authorisation for the use and disposal of the account was revoked.	Date (YYYYMMDD).
		Abandonment				Indicate whether or not the account is presumed to have been abandoned, pursuant to the provisions of Law 33/2003, of 3 November, on the Assets of Public Administrations and its implementing regulations, with problems in the identification of taxpayers. This field shall only be filled in for period 12.	Alphabetical(1). L10.
		ID*	IBAN*			Enter the IBAN number of the account for which the return is being filed.	Alphanumeric(34).
			IDOtro*	IDType*		Identify the account using the appropriate code.	Alphanumeric(1). L11.
				ID*		If no IBAN is available, enter the code identifying the account for which the return is being filed, as indicated in the previous field.	Alphanumeric(20).
				SWIFT		Enter the SWIFT code of the financial institution or branch to which the account in question belongs.	Alphanumeric (11).
		Moneda*				Enter the corresponding code depending on the currency used in the bank account.	Alphabetical(1). L12.
		PorcentajeParticip				This field shall only be completed for taxpayer codes N, T, U, B. Enter the percentage pertaining to the taxpayer of the account from which the income or yield obtained is generated.	Numeric Decimal (3,2).
		SaldosTotales	SaldoMedio4T*			Enter the average balance of the account in the last quarter, regardless of the reporting code. This field shall only be filled in for period 12. The amounts must be entered in euros.	Numeric Decimal (20,2).



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
			Saldo31Diciembre*			Enter the amount corresponding to the balance of the account at 31 December, regardless of the reporting code. This field shall only be filled in for period 12.	Numeric Decimal (20,2).
			TotalAbonos*			Enter the total value of payments made into the account during the year, the total annual amount being equal to the sum of credit entries (sum of credits). This field shall only be filled in for period 12. The amounts must be entered in euros.	Numeric Decimal (20,2).
			TotalCargos*			Enter the total value of charges made to the account during the year, the total annual amount being equal to the sum of debit entries (sum of debits). This field shall only be filled in for period 12. The amounts must be entered in euros.	Numeric Decimal (20,2).
		RendmDinerarios (N)	Importe*			<p>This field shall only be filled in for reporting codes N, T, U, and B. Enter the amount of income or yield obtained in euros (or its countervalue in the case of foreign currency accounts). Where there are multiple taxpayers of the income or yield obtained, enter the amount attributable to each of them individually based on their share.</p> <p>For cases in which there are several deposits and/or renewals associated with an account, the yields of the same sign and the tax withheld shall be accumulated in a single record or the corresponding number of records based on the number of taxpayers.</p> <p>This amount shall also include negative capital gains accrued in the form of penalties for non-compliance with conditions included in commercial promotions arising from the holding of accounts in all types of financial institutions, which must be recorded in a separate register for each taxpayer. This field shall only be filled in for period 12.</p>	Numeric Decimal (20,2).
			Retencion*	Excepcion*		<p>Income from non-resident accounts obtained, without the intermediation of a permanent establishment, by non-resident income taxpayers, is exempt from tax withheld when the right to exemption is accredited before the registered entities by submitting the return or certificate provided for in the single additional provision of this order. Failure to provide such documentation, or failure to renew it, shall result in tax being withheld.</p> <p>In this field, the corresponding code shall be entered to indicate whether or not tax has been withheld on the income recorded in the account. In the case of non-residents without a Permanent Establishment, any tax that may have been withheld shall not be included in form 196, and must be reported in form 296.</p> <p>This field shall only be filled in for period 12.</p>	Alphanumeric(1). L15.



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
				TerritorioEspecial*		Enter a '1' in those cases in which, as income from movable capital obtained in Ceuta or Melilla with the right to the deduction established in Article 68.4 of Law 35/2006, of 28 November, on Personal Income Tax and partial modification of the laws on corporate income tax, non-resident income tax and wealth tax (LIRPF), the payer has determined the withholding rate pursuant to the provisions of article 90.2 of the Tax Regulations. Enter a '2' in the case of other special territories. Enter a '0' in cases other than the above. This field shall only be filled in for period 12.	Numeric (1). L18.
				Base		This field shall only be filled in for taxpayer codes N, T, U, B. Enter the amount corresponding to the withholding tax base. The amounts must be entered in euros. This field shall only be filled in for period 12.	Numeric Decimal (20,2).
				Importe		This field shall only be filled in for taxpayer codes N, T, U, B. Enter the amount actually withheld. In the case of multiple returns, enter the amount actually withheld for each of them according to their percentage participation. The amounts must be entered in euros. This field shall only be filled in for period 12.	Numeric Decimal (20,2).
		RendmEspecie	Importe*			Enter the amount of payment in kind. In the case of personal income taxpayers, this amount will be the market value plus the account deposit made in the event that it has not been passed on to the taxpayer. This field shall only be filled in for the taxpayer codes N, T, U, and B. Where there are multiple taxpayers of the income or yield obtained, enter the amount attributable to each of them individually based on their share. In cases where there are several deposits and/or renewals associated with an account, the income and account deposits shall be accumulated in a single record or the corresponding number of records based on the number of taxpayers. This field shall only be filled in for period 12.	Numeric Decimal (20,2).
			IngCta*	Excepcion*		Income from non-resident accounts obtained, without the intermediation of a permanent establishment, by non-resident income taxpayers, is exempt from account deposit when the right to exemption is accredited before the registered entities by submitting the return or certificate provided for in the single additional provision of this order. Failure to provide this documentation, or its non-renewal, shall result in the account deposit being made.	Alphanumeric(1). L15.



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
						In this field, the corresponding code shall be entered to indicate whether or not an account deposit has been made in relation to the income generated in the account. In the case of non-residents without a permanent establishment, any account deposits that may have been made shall not be included in form 196, and must be reported in form 296. This field shall only be filled in for period 12.	
				TerritorioEspecial*		Enter a '1' in those cases in which, as income from movable capital obtained in Ceuta or Melilla with the right to the deduction established in Article 68.4 of Law 35/2006, of 28 November, on Personal Income Tax and partial modification of the laws on corporate income tax, non-resident income tax and wealth tax (LIRPF), the payer has determined the withholding rate pursuant to the provisions of article 90.2 of the Tax Regulations. Enter a '2' in the case of other special territories. Enter a '0' in cases other than the above. This field shall only be filled in for period 12.	Numeric (1). <i>L18.</i>
				Base		This field shall only be filled in for taxpayer codes N, T, U, B Enter the amount corresponding to the account deposit basis. The amounts must be entered in euros. This field shall only be filled in for period 12.	Numeric Decimal (20,2).
				Importe		This field shall only be completed for taxpayer codes N, T, U, B. Enter the account deposit actually made. In the case of multiple returns, enter the amount actually deposited based on the percentage participation. The amounts must be entered in euros. This field shall only be filled in for period 12.	Numeric Decimal (20,2).

¹ The Address field and its subfields for reporting purposes shall only be completed in period 12, for taxpayer codes other than A.

² When both the authorisation and its revocation or cancellation have been communicated or occurred in the month covered by the return, both date fields shall be filled in. When, in the month to which the tax return refers, there are successive authorisations and revocations for the same account and in relation to the same authorised person, as many records shall be provided as periods of time during the month that each authorisation has lasted, filling in the date fields for each of them as provided for in the previous paragraphs.



II. CODES AND PERMITTED VALUES IN LIST TYPE FIELDS

L0-IDVersionM196

Values	Description
1.0	Current schema version used to exchange information

L1-Communication Type

Values	Description
A0	Registration.
A1	Amendment (correct register errors)
A2	Deregistration.

L2-Period

Values	Description
01	January.
02	February.
03	March.
04	April.
05	May.
06	June.
07	July.
08	August.
09	September.
10	October.
11	November.
12	December.

L3-Taxpayer code

Values	Description
T	Full owner.
U	Beneficial owner.
O	Joint owner.
B	Other beneficiary.
A	Authorised.
N	Holder who has not informed their TAX ID to the financial institution and that has, in turn, reported this circumstance to the AEAT using form 195.



L4-Country Code

Enter using the list of country and territory codes included in Annex II of Order EHA/3496/2011, of 15 December (Official State Gazette of 26 December).

L5-Identification types

Values	Description
02	Tax ID-VAT.
03	Passport.
04	Tax identification number in the country of residence (TIN).
05	Residence certificate.
06	Other supporting document.
07	BIC (bank identifier code).
08	LEI code (legal entity identifier).

L6-Number type (DirecciónComunic)

Values	Description
NUM	Number.
KM	Kilometre point.
S/N	No number.
OTR	Other.

L7-Province Code

Enter the two numerical digits corresponding to the province or, where appropriate, autonomous city, based on the following list (except in the case of an address abroad, where code 99 must be entered):

Values	Description
01	ARABA/ÁLAVA.
02	ALBACETE.
03	ALICANTE/ALACANT.
04	ALMERIA.
05	ÁVILA.
06	BADAJOS.
07	BALEARIC ISLANDS.
08	BARCELONA.
09	BURGOS.
10	CÁCERES.
11	CÁDIZ.
12	CASTELLÓN/CASTELLÓ.



Values	Description
13	CIUDAD REAL.
14	CÓRDOBA.
15	CORUÑA, A.
16	CUENCA.
17	GIRONA.
18	GRANADA.
19	GUADALAJARA.
20	GUIPÚZCOA/GIPUZKOA.
21	HUELVA.
22	HUESCA.
23	JAÉN.
24	LEÓN.
25	LLEIDA.
26	RIOJA, LA.
27	LUGO.
28	MADRID.
29	MÁLAGA.
30	MURCIA.
31	NAVARRA.
32	OURENSE.
33	ASTURIAS.
34	PALENCIA.
35	PALMAS, LAS.
36	PONTEVEDRA.
37	SALAMANCA.
38	S.C.TENERIFE (except for the island of La Palma).
39	CANTABRIA.
40	SEGOVIA.
41	SEVILLE.
42	SORIA.
43	TARRAGONA.
44	TERUEL.
45	TOLEDO.
46	VALENCIA/VALÈNCIA.
47	VALLADOLID.
48	VIZCAYA/BIZKAIA.
49	ZAMORA.
50	ZARAGOZA.



Values	Description
51	CEUTA.
52	MELILLA.
53	ISLAND OF LA PALMA.

L8-Account type

Values	Description
1	Current account.
2	Savings account.
3	Term deposits.
4	Financial accounts.
5	Credit accounts.
6	Accounts arranged via atypical financial contracts.
7	Payment accounts.
8	Electronic money accounts.
9	Other accounts.

L9A-Registration Code (January to November)

Values	Description
0	Account that already existed in the immediately preceding month.
1	Account registered in the month of the return.
2	Account cancelled in the month of the return.
3	Account registered and cancelled in the month of the return.
4	Account whose status changed in the month of the return, changing to resident holder.
5	Account whose status changed in the month of the return, changing to non-resident holder.
6	Account created in the month of the return, due to merger or corporate restructuring of the financial institution.
7	Account whose status changed in the month of the return, due to circumstances other than those described in codes 4 and 5.

L9B-Registration Code (December)

Values	Description
0	Account already existed in the immediately preceding year.
1	Account registered in the year of the return.
2	Account cancelled in the year of the return.
3	Account registered and cancelled in the year of the return.



Values	Description
4	Account whose status changed in the year of the return, changing to resident holder.
5	Account whose status changed in the year of the return, changing to non-resident holder.
6	Account created in the year of the return, due to merger or corporate restructuring of the financial institution.
7	Account whose status changed in the year of the return, due to circumstances other than those described in codes 4 and 5.

L10-Abandonment

Values	Description
S	Presumption of abandonment.
N	No presumption of abandonment.

L11-IDType Account Code

Values	Description
1	Non-internal account at the entity.
2	Internal account at the entity.

L12-Currency

VALUES	DESCRIPTION
E	Euros
D	Currencies

L13-Residence indicator

Values	Description
1	Other situations (residents and NR with PE)
2	Non-resident without Permanent Establishment

L14-Non-resident supporting document

Values	Description
1	Certificate from the Spanish consular authority, issued to Spanish natural persons.
2	Non-resident certificate issued by the competent authority to foreign natural persons.
3	Document certifying the nature and registered address of legal persons domiciled abroad.



Values	Description
4	Identity card issued by the Ministry of Foreign Affairs to foreign diplomats accredited in Spain and to foreign staff serving in foreign embassies and consulates or in international organisations in Spain.
5	Others taxes and duties.
6	Certificate from the tax authority of the country of residence or declaration of non-resident status without PE of Spanish or foreign individuals.

L15-Withholding or account deposit indicator

Values	Description
1	No withholding or account deposit has been made.
2	Withholding or account deposit made.

L16-Person Type Code

Values	Description
F	Natural person.
J	Legal person.

L17-Exception Identification

Values	Description
1	Declared exempt from the obligation to identify the beneficial owner.
2	Declared not exempt from the obligation to identify the beneficial owner.

L18-SpecialTerritory

Values	Description
1	Ceuta and Melilla.
0	Other assumptions.
2	Other territories in a special situation.

L19-

Values	Description
1	Account presumed abandoned.
2	Taxpayer has no tax ID on a temporary basis (art. 28.3 RGAT).



APPENDIX II

Form 181. Informative Tax Return. Loans, credit facilities and other financial operations pertaining to real estate.

Content of informative return form 181. Informative tax return of loans and credits and financial operations related with real estate property

The computer messages that, pursuant to the provisions of this Order, are relayed to the State Tax Administration Agency must contain, under the terms established in Articles 38 and 54 of the General Regulations on tax management and inspection actions and procedures and on the development of the common rules for tax application procedures, approved by Royal Decree 1065/2007, of 27 July (hereinafter, RGAT), the information shown below, including a description of each of the record fields included in the computer messages that specify the content of the Form 181.

I. RECORD FIELDS AND FUNCTIONAL SPECIFICATIONS OF REGISTRATION AND MODIFICATION MESSAGES

Key	Field
*	Required field
(N) =	Repeated group
Black =	Optional field
	Selection field



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
Header*	Form*					Return template.	Numeric(3)
	Financial year*					Financial year.	Numeric(4)
	Version*					Identification of the schema version used for the submission of information.	Alphanumeric(3) L0
	Taxpayer.	NombreRazon				Name and surname/company name of the taxpayer.	Alphanumeric(120)
		NIF*				Taxpayer's Tax ID number.	FormatoNIF(9)
		Contact	Telefono*			Telephone number of the contact person.	Numeric(12)
			ApellidosNombre*			Surname(s) and first name of the contact person.	Alphanumeric(120)
Declared* (N)	TipoComunicacion					Type of operation (registration, deregistration, modification).	Alphanumeric(2) L1
	IDRegistro*					Identifier of the data record.	Alphanumeric(50)
	DataDeclared*	NombreRazon				Name and surname(s) or business name(s) of the borrower(s) to which the return refers.	Alphanumeric(120)
		NIF*				Taxpayer tax ID number.	FormatoNIF(9)
		IDOtro*	CodigoPais			Country code associated with the identification document provided.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L2
			IDType*			Code for establishing the type of identification.	Alphanumeric(2) L3
			ID*			Document identification number.	Alphanumeric(20)
		Representative	NombreApellidos*			For minors under 14 years of age, enter the name and surname of the legal representative.	Alphanumeric(120)
			NIF*			For minors under 14 years of age, enter the Tax ID of the legal representative.	FormatoNIF(9)
		CodigoProvincia*				Enter the taxpayer's province code.	Alphanumeric(2) L5



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
	RegistroOperación*	Cuenta*	IBAN*			Enter the IBAN code of the account associated with the loan, credit or financial transaction in question.	Alphanumeric(34)
			IDOtro*	IDType*		Enter the account associated with the loan, credit or financial transaction in question using the relevant code.	Alphanumeric(1) L6
				ID*		If no IBAN is available, enter the code identifying the account for which the return is being filed, as indicated in the previous field.	Alphanumeric(20)
				SWIFT		Enter the SWIFT code of the financial institution or branch to which the account in question belongs.	Alphanumeric(11)
		Date				Enter the date of establishment or modification of the loan, credit or other financial transaction. For Cancellations (value 'C' in 'Origin' field), this field shall contain the date on which the loan, credit or other financial transaction was established, unless a modification has been reported subsequently, in which case the modification date shall be entered. For modification and cancellation transactions in the reporting year (value 'J' in 'Origin' field), this field shall contain the date on which the loan, credit or other financial transaction was modified. For mergers and corporate restructuring in the financial year in question (value 'K' or 'L' in 'Origin' field), as well as in cases of transfers, subrogations or changes of institution (value 'T' or 'V' in 'Origin' field), the reporting institution shall enter the date of the initial loan concession operation (the one being reported by the originating institution).	Date (YYYYMMDD)
		Duration				Enter the duration of the loan, credit or other financial transaction in months.	Numeric (3)
		Amounts	Initial			Enter the amount of the loan, credit or other financial transaction in euros at the time it is granted. This amount shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers. This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.	Numeric Decimal (10,2)



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
			Modified			<p>Enter the value of the loan, credit or other financial transaction, including the initial amount and the amount extended, in euros.</p> <p>This field shall only be filled in if "M" or "J" has been entered in the Operation Code field and the amount to be financed has been increased, or if "V" has been entered in the Operation Code field due to transfer, subrogation or change of entity, resulting in a change in the loan conditions that modifies the amount.</p> <p>This amount shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers.</p> <p>This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.</p>	Numeric Decimal (10,2)
			Amortisation			<p>Enter the amount paid in euros during the year or up to the date on which the modification of the operation takes place, as repayment of the capital. This amount shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers. Where "M" has been entered the 'Origin' field, enter the amount paid from the date of modification until the end of the financial year. Where "J" has been entered the 'Origin' field, enter the amount paid from the date of modification to the date of cancellation, including the amount paid at the time of cancellation. Where "C" has been entered the 'Origin' field, enter the amount paid from the beginning of the period up to the date of cancellation, including the amount paid at the time of cancellation. Where "K" has been entered the 'Origin' field as a result of a merger or corporate restructuring, enter the amount paid from the beginning of the period until the date of the merger or corporate restructuring by the originating or absorbed institution. Where "L" has been entered the 'Origin' field as a result of a merger or corporate restructuring, enter the amount paid from the date of the merger or corporate restructuring to the end of the financial year by the acquiring institution. Where "T" has been entered the 'Origin' field, as a result of transfers, subrogations or changes of institution, enter the amount paid by the debtor from the beginning of the period until the date of the transfer, subrogation or change of institution. Under no circumstances shall the amount corresponding to the extraordinary final repayment, i.e. the amount paid by the acquiring entity to cancel the debt, be included in this amount. Where "V" has been entered the 'Origin' field, as a result of transfers, subrogations or changes of institution, enter the amount paid from the date of the transfer, subrogation or change of institution to the end of the financial year.</p>	Numeric Decimal (10,2)



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
						This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.	
			Interest			<p>Enter the amount in euros paid as interest in the financial year or up to the date of the modification of the operation.</p> <p>This amount shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers. Where "M" has been entered the 'Origin' field, enter the amount paid from the date of modification until the end of the financial year. Where "J" has been entered the 'Origin' field, enter the amount paid from the date of modification to the date of cancellation. Where "C" has been entered the 'Origin' field, enter the amount paid from the beginning of the period until the date of cancellation. Where "K" has been entered the 'Origin' field as a result of a merger or corporate restructuring, enter the amount paid from the beginning of the period until the date of the merger or corporate restructuring by the originating or absorbed institution.</p> <p>Where "L" has been entered the 'Origin' field as a result of a merger or corporate restructuring, enter the amount paid from the date of the merger or corporate restructuring to the end of the financial year by the acquiring institution. Where "T" has been entered the 'Origin' field, as a result of transfers, subrogations or changes of institution, enter the amount paid from the beginning of the period until the date of the transfer, subrogation or change of institution. Where "V" has been entered the 'Origin' field, as a result of transfers, subrogations or changes of institution, enter the amount paid from the date of the transfer, subrogation or change of institution to the end of the financial year.</p> <p>This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.</p>	Numeric Decimal (10,2)
			Expenses			<p>Enter the amount in euros paid as expenses arising from the borrowed funds during the year or up to the date on which the modification of the operation takes place.</p> <p>This amount shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers. Where "M" has been entered the 'Origin' field, enter the amount paid from the date of modification until the end of the financial year. Where "J" has been entered the 'Origin' field, enter the amount paid from the date of modification to the date of cancellation. Where "C" has been entered the 'Origin' field, enter the amount paid from the beginning of the period until the date of cancellation. Where "K" has been entered the 'Origin' field as a result of a merger or corporate restructuring, enter the amount paid from the beginning of the period until the date of the merger or corporate restructuring by the originating or absorbed institution.</p>	Numeric Decimal (10,2)



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
						Where "L" has been entered the 'Origin' field as a result of a merger or corporate restructuring, enter the amount paid from the date of the merger or corporate restructuring to the end of the financial year by the acquiring institution. Where "T" has been entered the 'Origin' field, as a result of transfers, subrogations or changes of institution, enter the amount paid from the beginning of the period until the date of the transfer, subrogation or change of institution. Where "V" has been entered the 'Origin' field, as a result of transfers, subrogations or changes of institution, enter the amount paid from the date of the transfer, subrogation or change of institution to the end of the financial year. This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.	
			Pending			Enter the outstanding balance of the loan, credit or other financial transaction in euros at 31 December for transaction types with code A, B, C and D. This balance shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers. This field shall not be completed for transactions where the origin of the transaction has been reported as "A" or "F" and has undergone subsequent modification during the year in question. It does not need to be filled in either for transactions where the origin of the transaction has been reported as "C", "J", "K" or "T".	Numeric Decimal (10,2)
			Other	Reimbursement expenses		Enter the amount in euros accrued during the financial year generated on the repayment of sums paid in previous financial years or in the financial year itself as interest that does not constitute subject income for the recipient, excluding, where applicable, sums as remuneration, compensation or intended to reduce the principal of the loan corresponding thereto. For joint amounts generated by the repayment of amounts paid in previous years or in the same financial year as interest, the sums corresponding to the amount of this repayment that do not constitute income for the recipient, which must be entered separately in this field and, where appropriate, in the "ReimbursementInterest" field or in the "ReductionPrincipal" field, must be distinguished from the other payments, which must be entered in the "OtherReimbursement" field. This amount shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers.	Numeric Decimal (10,2)



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
						This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.	
				ReimbursementInterest		Enter the amount in euros accrued during the financial year as compensatory interest on the repayment of amounts paid in previous financial years or in the financial year itself. This amount shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers. This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.	Numeric Decimal (10,2)
				OthersReimbursement		Enter any amount received in excess of the sum generated on the repayment of sums paid in previous years or in the same year as interest which is considered as taxable income for the recipient, unless it is in the nature of interest for remuneration. Include, in addition to other items, the amounts received as legal costs or any other amount generated by an agreement with the financial institution, which is considered as taxable income for the recipient. The amounts must be entered in EUROS. It will NOT be prorated in the case that the loan, credit or other financial transaction corresponds to several taxpayers. This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.	Numeric Decimal (10,2)
				ReductionPrincipal		Enter the amount directly used by the financial institution, after agreement with the taxpayer, to reduce the principal of the loan as a result of the repayment of amounts previously paid to the financial institution as interest due to the application of interest rate limitation clauses in loans. These amounts shall also be included in the amount entered in the "Depreciation" field. They shall not be included in the "ReimbursementExpenses" field. The amounts must be entered in EUROS. This amount shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers. This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.	Numeric Decimal (10,2)



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
		%Participation*				In the case of several taxpayers, as many records as taxpayers shall be listed, stating the percentage participation for each of them. If the loan, credit or other financial transaction corresponds to just one taxpayer, 100 shall be entered in the integer part and 00 in the decimal part. Where the financing operation was cancelled in a financial year prior to the year to which the tax return refers, enter the corresponding percentage participation at the time prior to the cancellation.	Numeric Decimal (3,2)
		Origin				<p>Enter the origin of the operation using the codes in Table L7. Enter code A when the financing operation is concluded during the financial year covered by the return. In the other periods, enter code F, unless the operation is modified and/or cancelled and except in the case of mergers, corporate restructurings, transfers, subrogations and changes of entity during the financial year. When, during the course of a financial year, there is a change to any of the details corresponding to the financing operation in question, including a change of destination of the real estate property involved in the operation, enter code M. In these cases, a record shall be made for each origin, in such a way that, depending on the way in which the reporting entity has instrumented the operation, the following shall be entered:</p> <ul style="list-style-type: none">• A or F: fill in the record(s) according to the original conditions of the transaction and the amounts paid from 1 January until the date on which the operation was modified. In this case, there is no need to fill in the "Pending" field.• M: fill in the record(s) based on the new conditions of the operation and the amounts paid from the date of modification until 31 December, unless cancelled earlier. Enter "C" when the operation in question is cancelled during the period and no other specific code should be entered. In this case, the record(s) shall be filled in based on the amounts paid from the beginning of the period until the date of cancellation. If both an amendment and a cancellation occur during the same financial year, enter the following:• A or F: fill in the record(s) according to the original conditions of the transaction and the amounts paid from 1 January until the date on which the operation was modified. In this case, there is no need to fill in the "Pending" field.• J: fill in the record(s) using the amounts paid from the date of modification to the date of cancellation. In this case, there is no need to fill in the "Pending" field.	Alphabetical(1) L7



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
						<p>In the event of a merger and/or corporate restructuring during the financial year (K and L), enter the following:</p> <ul style="list-style-type: none">• K: entered by the institution being acquired or acquired. Fill in the record(s) using the corresponding amounts up to the date of the merger or corporate restructuring. In this case, there is no need to fill in the "Pending" field.• L: entered by the acquiring or absorbing institution. Fill in the record(s) using the corresponding amounts from the date of the merger or corporate restructuring until 31 December, unless cancelled earlier. <p>In the event of a transfer, subrogation or change of credit to another institution (T and V), enter the following: • T: entered by the originating, transferring or assigning institution of the loan. Fill in the record(s) with the amounts paid by the debtor up to the date of the transfer, subrogation or change to another entity. Under no circumstances shall the amount corresponding to the extraordinary final repayment, i.e. the amount paid by the acquiring entity to cancel the debt, be included in this amount. In this case, there is no need to fill in the "Pending" field.</p> <ul style="list-style-type: none">• V: entered by the recipient institution or transferee of the loan. Fill in the record(s), with the corresponding amounts from the date of transfer, subrogation or change to another entity until 31 December, unless cancelled earlier. <p>This field shall not be populated in the case of financing transactions NOT aimed at the acquisition of a real estate, field 'Subkey' equal to '5'.</p>	
			Type*			Depending on the type of operation in question, enter the corresponding code in Table L8.	Alphabetical(1) L8
			Subcode*			<p>Enter the numerical subcode corresponding to the operation type in question. Where "E" is entered, subcode "5" cannot be entered.</p> <p>The subcodes referring to the destination corresponding to the principal residence correspond to the taxpayer's statement.</p>	Alphanumeric(1) L9
			Intervention			For transactions involving the acquisition of immovable property or an in-rem right over immovable property, state the capacity in which the reporting entity is involved in respect of the reported transaction.	Alphanumeric(1) L10



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
			Lender	NombreRazon		Where "2" or "3" has been entered in the "intervention" field of the transaction, enter the data relating to the name and surname/company name of the lender.	Alphanumeric(120)
				NIF*		Where "2" or "3" has been entered in the "intervention" field of the transaction, enter the Tax ID of the lender.	FormatoNIF(9)
			%financiacionVH			<p>Only when operation subcode 1 has been entered, enter the percentage of the financing earmarked for the purchase of the recipient's usual place of residence (based on the destination indicated by the taxpayer). This percentage shall refer to the percentage that the recipient uses for the purchase of the main residence, i.e. their percentage participation (if there is such a percentage). If the recipient uses the entire amount (of their percentage participation) of the loan, credit or other transaction for the purchase of the main residence, enter 100 in the integer part and 00 in the decimal part.</p> <p>Where 'M' or 'J' has been entered in the 'Origin' field and the amount to be financed has been increased, the percentage of financing earmarked for the main residence shall be calculated by taking the capital outstanding at the time of the increase and the capital resulting after the increase.</p> <p>When "V" has been entered in the "Origin" field and there is a change in the conditions of the loan that modifies the amount, the percentage of financing destined to the main residence shall be the result of the ratio between the outstanding balance at the time of the subrogation or change of institution (including the costs of the change or subrogation) and the amount of the loan granted by the new institution.</p>	Numeric Decimal (3,2)
		Property	Situation			For operations entered into after 01/01/2009 and when the operation subcode refers to real estate operations ("Subcode" 1, 2, 3 and 4), this field must be filled in. Enter the code from those listed below that corresponds to the immovable property subject to the loan, credit or other financial transaction, as per Table L11.	Alphanumeric(1) L11



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
			ReferenciaCatastral			For operations constituted after 01/01/2009 and when the operation subcode refers to real estate operations ("Subcode" 1, 2, 3 and 4), this field must be filled in as long as the "Real estate situation" field contains a "1". Enter the property register reference assigned to the immovable property subject to the loan, credit or other financial transaction. If the loan, credit or financial transaction is for several properties, enter the cadastral reference of the property with the highest appraisal value. In any case, if a property is used as the recipient's habitual residence (based on the destination stated by the taxpayer), enter the cadastral reference of said property.	Alphanumeric (20)
			ValorTasacion			For operations constituted after 01/01/2009 and when the operation subcode refers to operations involving real estate ("Subcode" 1, 2, 3 and 4), enter the value in euros of the appraisal assigned to the property guaranteed by the loan, credit or other financial operation shall. This value shall NOT be pro-rated in the event that the loan, credit or other financial operation corresponds to several taxpayers.	Numeric Decimal (10,2)
			Direccion For operations constituted after 01/01/2009 and when the operation subcode refers to real estate operations ("Subcode" 1, 2, 3 and 4), this field must be filled in, provided that the "Situation" field contains a value other than "1".	TipoVia		Enter the address of the property in question. For the type of road, the standardised code for the type of road according to the National Statistics Institute (INE) shall be entered. This field is mandatory if the municipality is located in Spain.	Alphanumeric (5)
				NombreVia*		Enter the long name of the public road.	Alphanumeric(50)
				TipoNumeracion*		Enter the number type on the public road.	Alphanumeric (3) L4
				NumeroInmueble		Enter the house number or the kilometre reference.	Numeric(5)
				CalificadorNumero		Enter the number qualifier (values: BIS,DUP,MOD,ANT, etc.).	Alphanumeric(3)
				Block		Enter the block (number or letters).	Alphanumeric(3)
				Doorway		Enter the portal (number or letters).	Alphanumeric(3)
				Stairway		Enter the stairway (number or letters).	Alphanumeric(3)
				PlantaPiso		Enter the floor (number or letters).	Alphanumeric(3)
				Door		Enter the door (number or letters).	Alphanumeric(3)



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	Format Length List
				Complemento		Enter additional information on the address (housing estate, shopping centre, etc.).	Alphanumeric(40)
				MunicipioNacional*	Name	Enter the name of the municipality.	Alphanumeric (30)
					Codigo*	Enter code of the municipality, standardised code as defined by the National Statistics Institute (INE).	Numeric (5)
					CodigoProvincia*	Enter the code of the province corresponding to the property.	Alphanumeric(2) L5
					CodigoPostal	Enter the postcode corresponding to the address of the property subject to the loan, credit or other financial transaction.	Numeric (5)
				DireccionExtranjero*	CodigoPais*	Enter the code of the country or territory of the immovable property subject to the loan, credit or other financial transaction.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L2
					Province	Name of the Province, Region, State, Department or any other political or administrative subdivision where the property is located.	Alphanumeric (30)
					CodigoPostal(ZIPCode)	Enter the postcode for the property.	Alphanumeric (30)
					Town/City*	Enter the name of the town or city where the property is located.	Alphanumeric (120)

II. CODES AND PERMITTED VALUES IN LIST TYPE FIELDS

L0-IDVersionM181

Values	Description
1.0	Current schema version used to exchange information

L1-Communication Type

Values	Description
A0	Registration.
A1	Amendment (correct register errors)
A2	Deregistration.

L2-Country Code

Enter using the list of country and territory codes included in Annex II of Order EHA/3496/2011, of 15 December (Official State Gazette of 26 December).

L3-Identification types

Values	Description
02	Tax ID-VAT.
03	Passport.
04	Tax identification number in the country of residence (TIN).
05	Residence certificate.
06	Other supporting document.
07	BIC (bank identifier code).
08	LEI code (legal entity identifier).

L4-Number type

Values	Description
NUM	Number.
KM	Kilometre point.
S/N	No number.
OTR	Other.



L5-Province Code

Enter the two numerical digits corresponding to the province or, where appropriate, autonomous city, based on the following list (except in the case of non-residents without a permanent establishment, where code 99 shall be entered):

Values	Description
01	ARABA/ÁLAVA.
02	ALBACETE.
03	ALICANTE/ALACANT.
04	ALMERIA.
05	ÁVILA.
06	BADAJOS.
07	BALEARIC ISLANDS.
08	BARCELONA.
09	BURGOS.
10	CÁCERES.
11	CÁDIZ.
12	CASTELLÓN/CASTELLÓ.
13	CIUDAD REAL.
14	CÓRDOBA.
15	CORUÑA, A.
16	CUENCA.
17	GIRONA.
18	GRANADA.
19	GUADALAJARA.
20	GUIPÚZCOA/GIPUZKOA.
21	HUELVA.
22	HUESCA.
23	JAÉN.
24	LEÓN.
25	LLEIDA.
26	RIOJA, LA.
27	LUGO.
28	MADRID.
29	MÁLAGA.
30	MURCIA.
31	NAVARRA.
32	OURENSE.
33	ASTURIAS.
34	PALENCIA.



Values	Description
35	PALMAS, LAS.
36	PONTEVEDRA.
37	SALAMANCA.
38	S.C.TENERIFE.
39	CANTABRIA.
40	SEGOVIA.
41	SEVILLE.
42	SORIA.
43	TARRAGONA.
44	TERUEL.
45	TOLEDO.
46	VALENCIA/VALÈNCIA.
47	VALLADOLID.
48	VIZCAYA/BIZKAIA.
49	ZAMORA.
50	ZARAGOZA.
51	CEUTA.
52	MELILLA.

L6-IDType Account Code

Values	Description
1	Non-internal account at the entity.
2	Internal account at the entity.

L7-Origin

Values	Description
A	Constitution.
M	Modification.
C	Cancellation.
J	Modification and cancellation in the financial year in question.
F	Operations originating in previous years.
K	Mergers and corporate restructuring (origin entity).
L	Mergers and corporate restructuring (destination entity).
T	Transfers, subrogations, change of entity (origin entity).
V	Transfers, subrogations, change of entity (destination entity).



L8-Type

Values	Description
A	Mortgage loans.
B	Other loans.
C	Mortgage credits.
D	Other credits.
E	Other financial operations.

L9-Subcode

Values	Description
1	Property intended as the Recipient's habitual residence.
2	Property NOT intended as the Recipient's habitual residence.
3	In-rem right over immovable property intended for the Recipient's habitual residence.
4	In-rem right over immovable property NOT intended for the Recipient's habitual residence.
5	Other destination other than the previous ones.

L10-Intervention

Values	Description
1	Concession holder.
2	Intermediary.
3	Other intervention.

L11-Property situation

Values	Description
1	Property with a land register reference located in any part of Spain, with the exception of the Basque Country and Navarre.
2	Property located in the Autonomous Community of the Basque Country or the Chartered Community of Navarre.
3	Property in any of the foregoing locations with no land register reference.
4	Property located abroad.



APPENDIX III

Form 170. Informative Tax Return. Monthly tax return of the operations carried out by business persons or professionals affiliated to the system of collection management through any type of cards and by means of payments associated with mobile phone numbers

Content of the informative return. Monthly tax return of the operations carried out by business persons or professionals affiliated to the system of collection management through any type of cards and by means of payments associated with mobile phone numbers, Form 170.

The computer messages that, pursuant to the provisions of this Order, are relayed to the State Tax Administration Agency must contain, under the terms established in Article 38 bis of the General Regulations on tax management and inspection actions and procedures and on the development of the common rules for tax application procedures, approved by Royal Decree 1065/2007, of 27 July, the information shown below, including a description of each of the record fields included in the computer messages that specify the content of the Form 170.

I. RECORD FIELDS AND FUNCTIONAL SPECIFICATIONS OF REGISTRATION AND MODIFICATION MESSAGES.

Key	Field
*	Required field.
(N) =	Repeated group.
Black =	Optional field.
	Selection field.



Block	Data/grouping	Data/grouping	Format	Block	Data/grouping	Data/grouping	Format Length List
Header*	Form*					Return template.	Numeric(3)
	Financial year*					Financial year.	Numeric(4)
	Period*					Period.	Alphanumeric (2) L2
	Version*					Identification of the schema version used for the submission of information.	Alphanumeric(3) L0
	Taxpayer.	NombreRazon				Name and surname/company name of the taxpayer.	Alphanumeric(120)
		NIF*				Taxpayer's Tax ID number.	FormatoNIF(9)
		Contact	Telefono*			Telephone number of the contact person.	Numeric(12)
			ApellidosNombre*			Surname(s) and first name of the contact person.	Alphanumeric(120)
Declared* (N)	TipoComunicacion					Type of operation (registration, modification, deregistration).	Alphanumeric(2) L1
	IDRegistro*					Identifier of the data record.	Alphanumeric(50)
	DataDeclared*	NombreRazon				Name and surname(s) or company name(s) of the business person or professional established in Spain to whom the collection management service is provided through any type of card or payments associated with mobile telephone numbers.	Alphanumeric(120)
		NIF*				Taxpayer tax ID number.	FormatoNIF(9)
		Representative	NombreApellidos*			For minors under 14 years of age, enter the name and surname of the legal representative.	Alphanumeric(120)
			NIF*			For minors under 14 years of age, enter the Tax ID of the legal representative.	FormatoNIF(9)



Block	Data/grouping	Data/grouping	Format	Block	Data/grouping	Data/grouping	Format Length List
	NumComercio*	Id*				Merchant ID number under which the taxpayer operates in the system.	Alphanumeric (20)
		IDCuenta*	NumCuenta*	IBAN*		IBAN of the bank account through which the payments are made.	Alphanumeric (34)
				IDOtro*	IDType*	For collections not made via a bank account, type of payment account through which the collections are made.	Alphanumeric(1) L4
					ID*	Identification of the payment account through which collections are made.	Alphanumeric (20)
					SWIFT	SWIFT of the financial institution or branch to which the bank account via which the collections are made belongs.	Alphanumeric (11)
			TPV (N)	IdCobro*		Indication of whether or not the taxpayer can uniquely associate the charges of each sales terminal with a specific account.	Alphabetical (1) L3
				NumTPV*		Number of each sales terminal with which the taxpayer operates in the system, whether or not that sales terminal is located in Spanish territory.	Alphanumeric (20)
				TotalOper*		Total number of operations for each sales terminal.	Numeric (20)
				TotalCobros*		Monthly amount invoiced for collections from each sales terminal.	Numeric Decimal (20,2)
			CobrosTfnoMvl	TotalOper*		Total number of operations corresponding to collections associated with a mobile phone number	Numeric (20)
				TotalCobros*		Monthly amount invoiced for collections associated with a mobile phone number	Numeric Decimal (20,2)

II. CODES AND PERMITTED VALUES IN LIST TYPE FIELDS

L0-IDVersionM170

Values	Description
1.0	Current schema version used to exchange information

L1-Communication Type

Values	Description
A0	Registration.
A1	Amendment (correct register errors)
A2	Deregistration.

L2-Period

Values	Description
01	January.
02	February.
03	March.
04	April.
05	May.
06	June.
07	July.
08	August.
09	September.
10	October.
11	November.
12	December.

ANNEX IV

L3-Identification Collection

Values	Description
T	If the taxpayer can uniquely associate the collection of each sales terminal with a specific account
C	If the taxpayer cannot uniquely associate the collection of each sales terminal with a specific account

L4-Account identification

Values	Description
1	Non-internal account at the entity.
2	Internal account at the entity.



ANNEX IV

Form 174. Informative tax return on all types of cards.

Content of the informative return on all types of cards

The computer messages that, pursuant to the provisions of this Order, are relayed to the State Tax Administration Agency must contain, under the terms established in Article 38 ter of the General Regulations on tax management and inspection actions and procedures and on the development of the common rules for tax application procedures, approved by Royal Decree 1065/2007, of 27 July, the information shown below, including a description of each of the record fields included in the computer messages that specify the content of the Form 174.

I. RECORD FIELDS AND FUNCTIONAL SPECIFICATIONS OF REGISTRATION AND MODIFICATION MESSAGES.

Key	Fields
*	Required field.
(N) =	Repeated group.
Black =	Optional field.
	Selection field.



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	FORMAT LENGTH LIST
Header*	Form*						Return template.	Numeric(3).
	Financial year*						Financial year.	Numeric(4).
	Version*						Identification of the schema version used for the submission of information.	Alphanumeric(3). L0.
	Taxpayer.	NombreRazon					Name and surname/company name of the taxpayer.	Alphanumeric(120).
		NIF*					Taxpayer's Tax ID number.	FormatoNIF(9).
		Contact	Telefono*				Telephone number of the contact person.	Numeric(12).
			ApellidosNombre*				Surname(s) and first name of the contact person.	Alphanumeric(120).
Declared* (N)	TipoComunicacion						Type of operation (registration, modification, deregistration).	Alphanumeric(2) L1
	IDRegistro*						Identifier of the data record.	Alphanumeric(50).
	Contrato*	NumeroContrato*					Contract number entered into by the institution for the issuance of cards.	Alphanumeric(120).
		TitularContrato*	NombreRazon				Name and surname/company name of the holder.	Alphanumeric(120).
			NIF*				Holder's Tax ID number.	FormatoNIF(9).
			IDOtro*	CodigoPais			Country code associated with the Tax ID indicated.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L2.
				IDType*			Code to establish the type of identification in the country of residence.	Alphanumeric(2). L3.
				ID*			Identification number in the country of residence.	Alphanumeric(20).
			FechaNacimiento				This field shall only be completed in the case of natural persons, entering their date of birth.	Date (YYYYMMDD).
			PaisResidencia*				Code corresponding to the country of residence of the holder.	Alphanumeric (2) (ISO 3166-1 alpha-2 codes) L2.
		Tarjetadeclarada* (N)	Number*				Card number (PAN).	Numeric (19).
			Type*				Code to establish the type of card.	Alphanumeric(1). L6.



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	FORMAT LENGTH LIST
			Declarado*	TipoDeclarado*			Code to establish the taxpayer's relationship with the card: cardholder, authorised, beneficiary, other.	Alphanumeric(1). L4.
				NombreRazon			Name and surname/company name of the taxpayer.	Alphanumeric(120).
				NIF*			Taxpayer tax ID number.	FormatoNIF(9).
				IDOtro*	CodigoPais		Country code associated with the Tax ID indicated.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L2.
					IDType*		Code to establish the type of identification in the country of residence.	Alphanumeric(2). L3.
					ID*		Identification number in the country of residence.	Alphanumeric(20).
				FechaNacimiento			This field shall only be completed in the case of natural persons, entering their date of birth.	Date (YYYYMMDD).
				PaisResidencia*			Code corresponding to the taxpayer's country of residence.	Alphanumeric(2) (ISO 3166-1 alpha-2 codes) L2.
			AbonosTarjeta	NumAbonos*			Total number of credit transactions performed using the card.	Numeric (9).
				ImporteAbonos*			Total amount of credits made to the card.	Numeric Decimal (20,2).
			RecargasTarjeta	NumRecargas*			Total number of cash top-ups made on the card.	Numeric (9).
				ImporteRecargas*			Total value of cash top-ups made on the card.	Numeric Decimal (20,2).
			CargosTarjeta	NumCargos*			Total number of debit transactions performed using the card.	Numeric (9).
				ImporteCargos*			Total value of charges made with the card.	Numeric Decimal (20,2).
			GastosTarjeta	NumGastos*			Total number of payments made with the card, resulting from payments made at merchants.	Numeric (9).
				ImporteGastos*			Total value of expenditure incurred using the card, resulting from payments made at merchants.	Numeric Decimal (20,2).
			EfectivoTarjeta	NumRetiradas*			Total number of cash withdrawals made using the card.	Numeric (9).
				ImporteRetiradas*			Total value of cash withdrawals made using the card.	Numeric Decimal (20,2).



Block	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Data/grouping	Description	FORMAT LENGTH LIST
			IDCuenta	IBAN*			IBAN of the bank account to which the card is issued or in which its operations are reflected.	Alphanumeric (34).
				Otro*	Type*		If the associated account is not identified by IBAN, indication of the type of account.	Alphanumeric (1). <i>L5</i> .
					ID*		Identification of the account associated with the card.	Alphanumeric (20).
					SWIFT		SWIFT of the financial institution or branch to which the bank account to which the card is issued or on which its operation is reflected belongs.	Alphanumeric (11).



II. CODES AND PERMITTED VALUES IN LIST TYPE FIELDS:

L0-IDVersionM174

Values	Description
1.0	Current schema version used to exchange information

L1-Communication Type

Values	Description
A0	Registration.
A1	Amendment (correct register errors)
A2	Deregistration.

L2-Country Code

Enter using the list of country and territory codes included in Annex II of Order EHA/3496/2011, of 15 December (Official State Gazette of 26 December).

L3-Identification types

Values	Description
02	Tax ID-VAT.
03	PASSPORT
04	TAX IDENTIFICATION NUMBER IN THE COUNTRY OF RESIDENCE (TIN).
05	RESIDENCE CERTIFICATE.
06	OTHER SUPPORTING DOCUMENT.

L4-Type indicated

Values	Description
1	Holder.
2	Authorised.
3	Beneficiary.
4	Others taxes and duties.

L5-Account identification

Values	Description
1	Non-internal account at the entity.
2	Internal account at the entity.

L6-Type of card indicated

Values	Description
1	Credit card.
2	Debit card.
3	Deferred debit card.
4	Electronic money card.
5	Cash card.
6	Others.

ANNEX V

Software to which the files generated for the electronic filing of form 171 must conform. Annual informative return of deposits, withdrawals from funds and of collections from any document.

A. RECORD TYPE 1: TAXPAYER RECORD

Positions	Nature	Description of fields
1	Numeric	RECORD TYPE
		Constant number '1'.
2-4	Numeric	TAX RETURN FORM.
		Constant "171".
5-8	Numeric	FINANCIAL YEAR.
		The four digits of the tax year to which the tax return corresponds.
9-17	Alphanumeric	TAXPAYER'S TIN.
		Enter the tax identification number of the taxpayer. This field must be right justified with the final position being the control character and the positions to the left filled with zeros in accordance with the rules in the General Regulation on Tax Management and Audit Actions and Procedures implementing the common rules for procedures for applying taxes, approved by Royal Decree 1065/2007, of 27 July (BOE of 5 September).
18-57	Alphanumeric	TAXPAYER'S COMPANY NAME.
		Enter the full company name, without indicating any anagram.
		This field must not contain a trading name.
58	—	BLANK.
59-107	Alphanumeric	CONTACT PERSON.
		Details of the contact person. This field has two parts:
		59-67: TELEPHONE: 9-digit numeric field.
		68-107: SURNAME(S) AND FIRST NAME: Enter the first surname, a space, the second surname, a space and the full first name, in that order.



Positions	Nature	Description of fields
108-120	Numeric	RETURN IDENTIFICATION NUMBER.
		Enter the identification number corresponding to the return. Numeric field, up to 13 characters. The identification number to be displayed shall be a sequential number, the first three digits of which shall correspond to code 171.
121-122	Alphabetic	SUPPLEMENTARY OR REPLACEMENT TAX RETURN.
		In the exceptional event of filing a second or subsequent returns, one of the following fields must be filled in:
		121: SUPPLEMENTARY RETURN: A "C" shall be entered if the filing of this return is intended to include records which should have been included in another return of the same financial year filed earlier but which were completely omitted from the return. 122: REPLACEMENT RETURN: An "S" shall be entered if the purpose of the filing is to cancel and completely replace a previous filing of the same financial year. A replacement return can only override one previous return.
123-135 Numeric		IDENTIFICATION NUMBER OF THE PREVIOUS TAX RETURN.
		Where a "C" has been entered in the "Supplementary return" field or where an "S" has been entered in the field "Replacement return", enter the identification number of the corresponding return. In all other cases, fill in with ZEROS.
136-144 Numeric		TOTAL NUMBER OF OPERATIONS REPORTED.
		Enter the total number of records reported, type 2 detail records that make up the return. If the taxpayer appears in several records, it will be counted as many times as it is listed. (Type 2 record number)
145-161 Numeric		TOTAL VALUE OF OPERATIONS REPORTED.
		Numeric field with 17 digits. Enter the total value of the amounts shown in the 'Operation amount' field (positions 134 to 148) for the records in question. The amounts must be entered in EUROS. The amount shall not be preceded by any sign (+/-) nor shall it include a decimal point. This field has two parts: 145-159 Integer part of the amount. If it has no content, fill in with zeros. 160-161 Decimal part of the amount. If it has no content, fill in with zeros.
162-500	-	BLANKS

* Numeric fields that have no content shall be filled in with zeros.

* The alphanumeric/alphabetic fields that do not have any content are left blank.

* All numerical fields are right-adjusted and filled in with zeros to the left.

* All alphanumeric/alphabetic fields are left-adjusted and left blank to the right, using uppercase, without special characters and no accents on vowels, unless otherwise specified in the field description.

B. RECORD TYPE 2: TAXPAYER RECORD

Positions	Nature	Description of fields
1	Numeric	RECORD TYPE
		Constant "2"
2-4	Numeric	TAX RETURN FORM.
		Constant "171".



Positions	Nature	Description of fields			
5-8	Numeric	FINANCIAL YEAR.			
		Enter the contents of type 1 record in these same positions.			
9-17	Alphanumeric	TAXPAYER'S TIN.			
		Enter the contents of type 1 record in these same positions.			
18-26	Alphanumeric	Identification of the natural person carrying out the operation of taxation, disposal or collection of funds.			
		Enter the Tax ID number, pursuant to the rules in the General Regulation on Tax Management and Audit Actions and Procedures implementing the common rules for procedures for applying taxes, approved by Royal Decree 1065/2007, of 27 July (Official State Gazette of 5 September).			
		For the identification of minors under 14 years of age or incapacitated persons for the purposes of tax or with tax implications, enter the details of both the person aged under 14 or the incapacitated person, including their tax identification number, and those of their legal representative.			
		This field shall right-adjusted, whereby the control character is the last position, introducing extra zeros to the left as necessary. Only fill in with tax identification numbers assigned in Spain.			
27-35	Alphanumeric	LEGAL REPRESENTATIVE'S TAX ID NUMBER.			
		For the identification of minors under 14 years of age or incapacitated persons for the purposes of tax or with tax implications, enter the tax ID number of their legal representative here.			
		This field shall right-adjusted, whereby the control character is the last position, introducing extra zeros to the left as necessary.			
		In all other cases, the field shall be filled in with spaces.			
36-75	Alphanumeric	TAXPAYER NAME AND SURNAME			
		Enter the first surname, a space, the second surname, a space and the full first name, in that order. If the taxpayer is aged under 14 or incapacitated, enter the surname and first name of the child aged under 14 or incapacitated person in this field.			
76	Numeric	HOLDER IDENTIFICATION CODE.			
		In the case of non-residents in Spanish territory, depending on the document from which the "HOLDER IDENTIFICATION CODE" (positions 77-96) taken, enter one of the following codes:			
			Code	Description	
		1	Passport.		
		2	Identity document valid in the country of origin.		
		3	Other.		
77– 96	Alphanumeric	In the case of non-residents in Spanish territory, the "TAXPAYER TAX ID NO." field (positions 18-26) may appear empty (spaces). However, in accordance with the Order of 27 December 1991 implementing Royal Decree 1816/1991, of 20 December 1991, on economic transactions abroad (Official State Gazette of 31 December 1991) and Bank of Spain Circular 1/1994, of 25 February 1994 (Official State Gazette of 15 March 1994), registered institutions must enter the holder's passport number or identity number valid in their country of origin, which shall be indicated in this field, for the purposes of identifying the account.			
97-98	Alphabetic	COUNTRY CODE.			
		In the case of non-residents in Spanish territory, enter the alphabetical characters of the country or territory in which the taxpayer's address is located, in accordance with the alphabetical codes of countries and territories set out in Order EHA/3496/2011, of 15 December, in Annex II (Official State Gazette of 26 December 2011). For residents, enter blanks in positions 97-98			
99	Alphabetic	TAXPAYER CODE			
		Enter one of the following codes: T: Account holder. A: Authorised. O: Others.			



Positions	Nature	Description of fields		
100	Alpha.	CODE TYPE.		
			Password	Description
			C	Identification of the account using the International Bank Account Number (IBAN). Mandatory if the taxpayer is registered in the Register of Institutions of the Bank of Spain or, where applicable, the European equivalent.
			O	Other identification.
101-124	-	BLANKS		
125-132	Numeric	TRANSACTION DATE.		
		Enter the transaction date, indicating the four digits of the year, the two digits of the month (from 01 to 12) and the two digits of the day (from 01 to 31) in YYYYMMDD format.		
133	Alphabetic	OPERATION CODE.		
		Enter one of the following codes:		
		A: Taxation or income. B: Disposal or withdrawal. C: Collection. P: Payment.		
134-148	Numeric	OPERATION VALUE		
		Numeric field with 15 digits. Enter the operation value. The amounts must be entered in EUROS.		
		Where the transaction is denominated in a currency other than the euro, for the purpose of determining whether or not the amount of the operation exceeds EUR 3,000, the euro equivalent must be calculated: For currencies other than those of the Member States of the European Union that have adopted the euro, using the official euro exchange rate published by the European Central Bank and communicated to the Bank of Spain. This field has two parts: 130-146 Integer part of the amount of the operation. If none, enter zeros. 147-148 Decimal part of the amount of the operation. If none, enter zeros.		
149-182	Alphanumeric	IBAN/OTHER CODE		
		Where a "C" has been entered in the 'Code type' field, indicating that a bank account is to be identified with the IBAN, enter this code. Where an "O" has been entered in the 'Code type' field, enter the identification defined internally by the institution.		
203-500	-	BLANKS		

Tax residence declaration

Identification details

NIF		Tax identification number in the country of residence (TIN)		No. PASSPORT or equivalent document	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Surname(s) and first name(s) or company name(s)					
<input type="text"/>					
Date of birth	Place of birth: City	Country or territory	Country code	Nationality	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address abroad					
Registered Address					
Supplementary address information				Town/City	
<input type="text"/>				<input type="text"/>	
Email		Postcode (ZIP)		Province/Region/State	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Country	Country code	Land line tel.	Mobile tel.	Fax no.	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address in Spanish territory					
Type of thoroughfare	Name of public thoroughfare				
Type of numbering	House number	Number qualifier	Block	Doorway	Stairway
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supplementary address information			Town / City (if different from the Municipality)		
<input type="text"/>			<input type="text"/>		
Postcode	Name of the Municipality		Mobile tel.		Fax no.
<input type="text"/>	<input type="text"/>		<input type="text"/>		<input type="text"/>
Province	Land line tel.		Mobile tel.		Fax no.
<input type="text"/>	<input type="text"/>		<input type="text"/>		<input type="text"/>
COUNTRY OR TERRITORY OF TAX RESIDENCE					Código país o territorio
<input type="text"/>					<input type="text"/>

Tax return

The undersigned hereby declares, under their responsibility, that:

- is a tax resident in the country or territory indicated above.
- that the account does not correspond to a permanent establishment in Spain (for the case of accounts; Art.28.7 RGAT⁽¹⁾).

This declaration is submitted for the purpose of applying (mark with an X as appropriate):

→ **the exception to indicate the tax number** for operations with credit institutions (Article 28 RGAT).

Exceptions:

- Currency exchange or purchase of traveller's cheques for an amount of less than 3,000 euros (Article 28.2 RGAT). ☐
- Asset, liability or securities accounts (Article 28.7 RGAT). ☐
- Cheque takers or holders, in the cases set out in Additional Provision Six.3 Law 58/2003, on General Taxation (article 28.8 RGAT). ☐

→ **the exception to the obligation to withhold tax** on income from non-resident accounts in Article 14.1.f) of the consolidated text of the Law on Non-Resident Income Tax ☐

(Additional Provision One of Order EHA/XXXX/2025, of XX xxxxxxxxx) ☐

Scope of accreditation for the purpose of not withholding tax on income from non-resident accounts:

This declaration is provided, pursuant to the provisions of additional provision one of Order EHA/XXXX/2025, of XX xxxxx, for the purposes of the provisions of Article 10.2 of the Non-Resident Income Tax Regulations.⁽²⁾ and shall be valid exclusively in relation to the income from non-resident accounts referred to in Article 14.1.f) of the consolidated Text of the Law on Non-Resident Income Tax, and shall not provide an exemption from the other obligations generated by the tax regulations of the Spanish State.

Declaration for the purposes of the obligation to provide information on financial accounts in the field of mutual assistance (Article 37a RGAT)

This declaration is also submitted for the purposes of compliance by the financial institution with the obligation to identify residence or, where applicable, nationality, as referred to in Article 37 bis of the RGAT. The undersigned hereby declares, under their responsibility, that this declaration is complete as regards their nationality and tax residence and therefore includes all the countries or tax jurisdictions in which they are considered a resident for tax purposes.

As a result, in the event that the taxpayer is a tax resident in two or more countries or tax jurisdictions, they shall identify those that do not appear in the identification data section (both the country or tax jurisdiction of residence and the tax identification number therein) below.

Tax identification number	Country or tax jurisdiction	Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

Only for taxpayers who have not indicated in the identification data section that they hold US nationality: the taxpayer hereby declares, by ticking this box, that in addition to the declared nationality, they does not hold the citizenship of the United States of America: ☐

The taxpayer hereby undertakes to report any change in the circumstances previously declared.

Type of declaration: Registration.....☐..... Modification.....☐.....

Date: On at

Representative

Tax ID No.:

Signature of the taxpayer or their representative:

Surnames and surnames or company name:

Signed.:
.....

This return shall be valid indefinitely, unless there are changes in the information provided, in which case a new return must be submitted, explaining the changes. The tax authorities may require the taxpayer to verify the information contained in this return. They shall also be entitled to claim any liabilities that may arise in the event that it is proved that they are false.

⁽¹⁾ RGAT: General Regulation of tax management and audit measures and procedures, implementing the common application procedures for taxes, approved by Royal Decree 1065/2007 of 27 July.

⁽²⁾ Non-resident Personal Income Tax Regulations, passed by Royal Decree 1776/2004, dated 30 July.