KPMG AEOI Updates & Tracking Service FATCA/CRS Alert

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Country:	Finland	**Regime:**	FATCA/CRS
Document Type:	Other Guidance		

Finland: Updated FATCA and CRS Technical Guidance

On 22 May 2026, the Tax Administration of Finland issued an updated version (v3.6) of its FATCA technical guidance. The changes introduced in this version are detailed below:

- Section 7, "*List of Automated Checks Made by Ilmoitin*," has been updated to include new validation processes:
    - **AccountReport/AccountNumber/@AcctNumberType:** A new validation rule requires that when the value of the *AcctNumberType* field is OECD601, the account number must be reported in International Bank Account Number (IBAN) format. Similarly, when the value is OECD603, the account number must be reported in ISIN format.

      If the *AcctNumberType* field is absent or contains a different value, this validation rule will not apply.
    - **AccountHolder/Individual/TIN and SubstantialOwner/Individual/TIN:** A new validation rule requires that when a Foreign Tax Identification Number (FTIN) is reported, the corresponding U.S. TIN must also be provided.

Additionally, the Tax Administration of Finland issued an updated version (v3.2) of its CRS technical guidance. Apart from non-substantive changes, the key updates include:

- Section 7, "*Checks Made by Ilmoitin.fi*," has been updated with multiple validation enhancements:

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- **//Name/@nameType:** The validation rule for the optional *nameType* field has been revised; the only permissible value is now OECD207.
- **AccountHolder/Individual/TIN and ControllingPerson/Individual/TIN:** A new validation rule limits the maximum length of the TIN element to 100 characters.
- **ControllingPerson/Individual/Nationality and AccountHolder/Individual/Nationality:** A new validation rule prevents the use of the Nationality element.

Reference: FATCA Technical Guidance [PDF 1079KB], CRS Technical Guidance [PDF 719KB]

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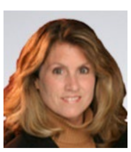

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