

Foreign Account Tax Compliance Act

FATCA

Online Registration

User Guide | February 2024

Volume 1 of 7



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What's New

This section summarizes the changes to this document since its last publication. This user guide contains updated information related to the Foreign Account Tax Compliance Act (FATCA) Online Release FY23 R1.0, Oct 2023 which includes the following:

- Updated to remove paper Form 8957

1 Introduction

1.1 Purpose of FATCA Registration

The FATCA Online Registration System is a secure, web-based system that financial institutions (FIs) and direct reporting non-financial foreign entities (NFFEs) may use to register themselves (and FI branches, if any) online as a:

- Participating Foreign Financial Institution (PFFI) (including a reporting FI under a Model 2 Intergovernmental Agreement (IGA))
- Direct Reporting NFFE
- Registered Deemed-Compliant FFI (RDCFFI) that is a Local FFI
- Registered Deemed-Compliant FFI that is a Non- Reporting Member of a PFFI Group
- Registered Deemed-Compliant FFI that is a Qualified Collective Investment Vehicle

- Registered Deemed-Compliant FFI that is a Qualified Credit Card Issuer or Servicer
- Registered Deemed-Compliant FFI that is a Restricted Fund
- Reporting Financial Institution under a Model 1 IGA
- Sponsoring Entity of Sponsored Direct Reporting NFFEs
- Sponsoring Entity of Sponsored FFIs
- Sponsoring Entity of Sponsored FFIs and Sponsored Direct Reporting NFFEs
- Trustee of a Trustee-Documented Trust
- U.S. Financial Institution

The FATCA Online Registration System allows certain FIs during a renewal open period to complete and submit a renewal of their FFI agreement to remain in approved status. FIs also can use the system to complete a

certification of pre-existing accounts and periodic certifications.

Relating to its FATCA registration, an approved FI, a U.S. financial institution (USFI) acting as a Lead FI, a sponsoring entity, and a direct reporting NFFE will be issued a global intermediary identification number (GIIN) and will be identified on the published IRS FFI List. The IRS FFI List is updated monthly to add or remove approved entities (or their branches). For more information, please visit the [FATCA FFI List landing page](#). A separate GIIN will be issued to an FI to identify each jurisdiction where the FI maintains a branch. A direct reporting NFFE will receive only one GIIN, irrespective of where it maintains its branches.

1.1.1 Additional FATCA resources

In addition, this user guide includes appendices with additional resources, including [how to get help](#), [a glossary of](#)

[terms](#), [account status tables](#) and [XML file preparation instructions for adding multiple sponsored entities](#).

FATCA regulations, notices, [Frequently Asked Questions \(FAQs\)](#), and other resources are available on [IRS.gov's FATCA page](#).

Users can also subscribe to the FATCA newsletter for updates on the latest IRS news, guidance, regulations, and other public information related to FATCA. For more information and to sign up for the FATCA newsletter, go to the [Subscribe to the FATCA News and Information List page](#).

1.1.2 Who is eligible to register?

The following entities are eligible to register (on behalf of themselves and their branches) for the specific purposes described below, as well as to obtain a GIIN:

Table 1 – Who is eligible to register

Entity Type	Can Register To
An FFI, or foreign branch of an FFI or a U.S. financial institution (USFI), treated as a reporting FI under a Model 1 IGA	Authorize one or more points of contact (POCs) to receive information related to registration on the FIs behalf.
An FFI, or foreign branch of an FFI or a foreign branch of a USFI that intends to apply for status as a QI, treated as a reporting FI under a Model 2 IGA	Authorize one or more POCs to receive information related to registration on the FIs behalf.
	Confirm that it will comply with the terms of an FFI agreement, as modified by the

	applicable Model 2 IGA.
An FFI, or branch of an FFI, other than one covered by an IGA (other than when registration is required under the applicable IGA)	Enter into an FFI agreement to be treated as a PFFI.
	Agree to meet the requirements to be treated as an RDCFFI.
An entity seeking to act as a sponsoring entity	Agree to perform the due diligence, reporting, and withholding responsibilities on behalf of one or more sponsored entities.
A USFI seeking to act as a lead FI for purposes of registering its member FIs	Identify itself as such.

A direct reporting NFFE	Agree to perform the due diligence and reporting obligations required of its status as a direct reporting NFFE.
A trustee of a trustee, documented trust	Agree to perform the due diligence and reporting obligations on behalf of one or more trustee, documented trusts.

Direct reporting NFFEs

Direct reporting NFFEs should register by following the questions and help text in the online registration system for FIs, except where otherwise indicated.

Within this guide, direct reporting NFFEs should follow the instructions applicable to FIs, except where otherwise indicated.

Sponsored entities

Sponsored entities do not have access to the online registration system. A sponsored entity must be registered by its sponsoring entity, after the sponsoring entity's registration is approved. Each approved sponsored entity will receive a GIIN.

1.2 Registration Process Overview

Online registration follows the process illustrated below:

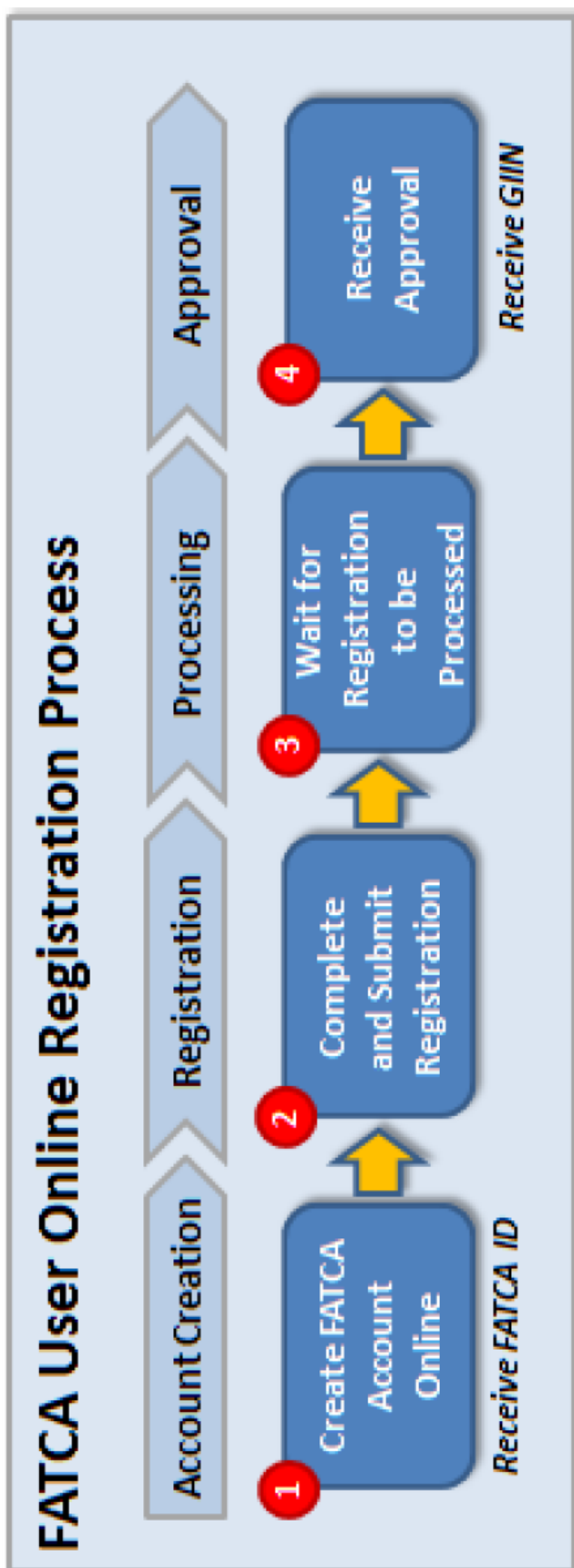


Figure 1 – FATCA user online registration process

NOTE: Sponsored entities do not follow this process. For information on how to add sponsored entities [go to Manage Sponsored Entities](#) section.

1.2.1 Step 1: Create FATCA Account Online

An FI will create a FATCA account and select an FI type.

Each registered user will receive a FATCA ID and will create its own access code to log into the FATCA account. Sponsored entities, sponsored subsidiary branches of a sponsored entity and branches of a financial institution will not have separate accounts, but will be assigned separate GIINs, if eligible.

A financial institution or a direct reporting NFFE can be one of the following FI types:

Table 2 – Descriptions of FI types

FI Type	Description
Single	An FI or direct reporting NFFE that does not have any member FIs and is registering for PFFI or RDCFFI status for itself or one or more of its branches. May include a foreign branch of a USFI registering to be treated as a reporting FI under a Model 1 IGA or that intends to apply for status as a QI.
Lead	A USFI, FFI, or compliance FI that is authorized to carry out most aspects of its member FIs' FATCA registrations and that will initiate the FATCA registration process for each of its member FIs that is a PFFI, or RDCFFI. A lead FI is not required to act as a lead FI for all

	<p>member FIs within an expanded affiliated group (EAG). Thus, an (EAG) may include more than one lead FI that will carry out FATCA registration for a group of its member FIs. A lead FI will be provided the ability to manage the online account for its member FIs.</p>
Member	<p>An FFI or direct reporting NFFE that is registering as a member FI of an (EAG) that is not acting as a lead FI and that is registering as a PFFI, RDCFFI or direct reporting NFFE. For purposes of registration, a member FI may also include a USFI registering a foreign branch that is treated as a reporting FI under a Model 1 IGA or that intends to apply for status as a QI and is required to obtain a GIIN as a condition of each status. A member FI will need to obtain its</p>

	FATCA ID from its lead FI. The FATCA ID is used to identify the member FI for purposes of registration and is not the same number as the GIIN.
Sponsoring Entity	<p>An entity that will perform the due diligence, withholding, and reporting obligations of one or more sponsored FFIs or the due diligence and reporting obligations of one or more sponsored direct reporting NFFEs.</p> <p><u>NOTE:</u> A trustee of a trustee-documented trust should register by selecting sponsoring entity, if it's registering to obtain a GIIN to use when fulfilling its obligations as a trustee of a trustee-documented trust.</p>

1.2.2 Step 2: Complete and Submit Registration

There are three parts to the FATCA online registration. Users must complete the relevant parts of the registration based on the FI type selected.

Table 3 – Parts of the registration

Registration Part	To be completed by
Part 1 – My Information	All users
Part 2 – Expanded Affiliated Group Information	Lead FIs
Part 4 – Submit	All users

1.2.3 Steps 3 and 4: Wait for Registration to be Processed and Receive Approval

Once the registration is submitted and the system completes processing the registration, the responsible officer (RO) will be notified. If the registration is approved, a GIIN will be issued and can be viewed on the home page. FI branches will also be issued a branch GIIN, if applicable.

1.2.4 Registration Steps by FI Type

A financial institution's type determines which registration questions it must answer. For example, lead FIs will be prompted to provide information about its member FIs. The table below summarizes the key registration steps for each FI type.

Table 4 – Registration steps by FI type

Single FI	Lead FI	Member FI	Sponsoring Entity
<ol style="list-style-type: none"> 1. Create an account. Choose an access code and the system will assign a FATCA ID. Record FATCA ID and access code for future use. 2. Complete Part 1 of the online registration. 3. Electronically sign and submit registration in Part 4. 4. Wait for registration to be processed. 5. Upon approval, the FI will receive notification. GIINs will be assigned to the FI. Assigned GIINs will be included in the published IRS FFI list. 	<ol style="list-style-type: none"> 1. Create an account. Choose an access code and the system will assign a FATCA ID. Record FATCA ID and access code for future use. 2. Complete Part 1 and Part 2 of the online registration. 3. Electronically sign and submit registration in Part 4. 4. Give your member FIs their FATCA login information. 5. Wait for registration to be processed. 6. Upon approval, the lead FI will receive notification. GIINs will be assigned to the FI. Assigned GIINs will be included in the published IRS FFI list. 	<ol style="list-style-type: none"> 1. Enter system with the FATCA ID and Temporary access code given to you by your lead FI. Create a new access code. Record FATCA ID and access code for future use. 2. Complete Part 1 of the online registration. 3. Electronically sign and submit registration in Part 4. 4. Wait for registration to be processed. 5. Upon approval, the member FI will receive notification. GIINs will be assigned to the FI. Assigned GIINs will be included in the published IRS FFI list. 	<ol style="list-style-type: none"> 1. Create an account. Choose an access code and the system will assign a FATCA ID. Record FATCA ID and access code for future use. 2. Complete the relevant questions in Part 1 of the online registration. 3. Electronically sign and submit registration in Part 4. 4. Wait for registration to be processed. 5. Upon approval, the sponsoring entity will receive notification and a GIIN will be assigned. The assigned GIIN will be included in the published IRS FFI list. <p>Once approved, the sponsoring entity will follow these steps to add sponsored entities:</p> <ol style="list-style-type: none"> 6. Add sponsored entities and, if applicable, sponsored subsidiary branches. 7. Wait for registration to be processed. Upon approval, GIINs will be assigned. 8. The sponsoring entity will receive notification when processing is

Single FI	Lead FI	Member FI	Sponsoring Entity
			complete. 9. Approved sponsored entities and, if applicable, sponsored subsidiary branches, will be published on the IRS FFI list. NOTE: Sponsored entities are added and managed by sponsoring entity and cannot log into the registration system.

2. Getting Started

2.1 System Requirements

Minimum Requirements:

- The FATCA Online Registration System functionalities, for best results are designed to be accessed by the Microsoft Edge, Google Chrome, and Mozilla Firefox browsers. Other browsers such as Microsoft Internet Explorer and Apple Safari are not considered compatible with the application and may not render the optimum user experience or complete functionality.

Browser Functionality

You must configure your browser to allow session cookies and cascading style sheet (CSS) capabilities in order for the application to function properly. Session cookies exist temporarily in memory and are deleted when the web browser is closed. Pop-up windows

should be enabled in order to view the timeout warning.

Downloading/Printing

To print directly from the online registration system, use your internet browser's print option. When printing PDF or CSV files, PDF files can be downloaded and printed in a PDF Viewer and CSV files can be downloaded and imported into most spreadsheet products.

When selecting certain links in the registration system, a message may display notifying the user that it will take some time to download the selected item. Users can choose to continue or cancel the download when this message displays.

Email Notifications

The RO identified in Question 10 of the registration will receive email notifications when updates are made to the FATCA account. To ensure notification emails are not

sent to a Spam or Junk Mail folder,
FATCADOotReply@irs.gov should be added
to the RO's safe senders email list.

2.2 Before You Begin

This section provides information on the common features, icons, and buttons (controls, commands) that help to navigate the FATCA Online Registration System.

2.2.1 Navigation Menu Links, Buttons and Other Items

The following links and other common features make it easy to navigate through the online registration system:



Navigation bar

Financial Institution Registration

[my home page](#) [save](#) [get help](#) [logout](#)

My Information (Part 1) --> Expanded Affiliated Group Information (Part 2) --> QIs, WPs, or WTs Renewal (Part 3) --> Submit (Part 4)
Questions 1-2 of 11

* required fields

1) Financial Institution Type: ⓘ

You Selected:

Lead of an Expanded Affiliated Group

2) Legal Name of the Financial Institution:* ⓘ

Back

Next

Back/Next buttons

IRS Privacy Policy

[IRS Privacy Policy](#) | [Privacy Notice](#)

Privacy Notice

Figure 2 – Sample FI registration

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Table 5 – Navigation features

Table 5 – Navigation features Features	Details
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Navigation bar	Commands listed on the top right of each page serve as basic functions throughout the online registration system. These links are: <ul style="list-style-type: none">• My home page will take you to the home page.• Save will save the data you have entered into the online registration system.
----------------	---

- Get help will take you to a list of available options for assistance.
- Logout will exit the online registration system.

Progress bar

Displayed at the top of the screen above each page of questions in the registration form, this bar shows which part you are on and how you have progressed through the online registration system. Although the FATCA Registration System navigation bar

displays “Part 3”,
“Part 3” is no longer
available in the
system.

Back button

Click to return to the
previous page of the
online registration
system. Use the back
button instead of
your browser’s back
arrow.

Next button (with automatic Save)

Click the next button
to:

- Continue to the
next step of the
registration,
renewal or
certification
process. Use the
next button
instead of your

browser's next arrow.

- Automatically save responses entered in the online registration system.

NOTE: If you receive a validation error message, correct the data and click the next button.

2.2.2 Additional Buttons and Features

Table 6 – Additional buttons and features

FeaturesDetails	
Add Another button	Click to add another entry to a data table listed on the page. After you select “add another,” your entry will display in the table. If you do not click “add another” and simply click the “next button,” the system will validate and save the entry.
Delete	Select link to remove a record.
Login	Click to login to an FI account.
Return to Login	Click to return to the FATCA login page.

2.2.3 Accessibility

A link is available on the user login page for users who need assistive technology to navigate through the FATCA Online Registration System. More information on this assistive technology can be found on the [Accessibility and compatibility features for the FATCA Online Registration System page](#).

2.3 Information You Need to Register

FIs and direct reporting NFFEs need several key pieces of information to complete the online registration process. The registration checklist below outlines the information needed to complete the online FATCA registration.

Table 7 – Registration checklist

Entity Type	Information you need to register
All FIs and Direct Reporting NFFEs	<ul style="list-style-type: none"> ☑FI Type (single FI, lead FI, member FI, or sponsoring entity) ☑FIs or direct reporting NFFE's legal name ☑FIs or direct reporting NFFE's jurisdiction of residence for tax purposes ☑FIs direct reporting NFFE's jurisdiction tax ID (optional) ☑FIs classification, see Table 9: Classification Values ☑FIs or direct reporting NFFE's mailing address ☑Whether the FI maintains a branch in a jurisdiction outside of

its jurisdiction of tax residence, and then whether the FI is a tax resident of the United States or maintains a U.S. branch (other than the U.S. territories)

- ☑ If the FI is a tax resident of the United States or maintains a branch in the United States (other than the U.S. territories), the EIN of the FI or branch
- ☑ Each jurisdiction in which the FI maintains a branch.
- ☑ Business title for the FATCA responsible officer (RO) for the FI or direct reporting NFFE, along with legal name and contact information
- ☑ Whether the RO or authorizing individual will designate one or more points of contact (POC) and, if so, the POCs' contact

	<p>information. A POC will be authorized to receive FATCA registration information and other related FATCA correspondence from the IRS.</p> <p><u>NOTE:</u> Up to five POCs are allowed</p>
Lead FI Only	<p>In addition to the information required above for All FIs and Direct Reporting NFFEs:</p> <ul style="list-style-type: none"> ☑ Member FIs' legal names, countries/jurisdictions of residence for tax purposes, and member FI Types. Once the lead FI has established the member's account, the member FI or its lead FI will be required to complete the member FIs registration. <u>NOTE:</u> The RO for a lead FI automatically becomes a

	<p>POC for each of the lead FIs member FIs</p> <p>☑If the lead FI is the common parent entity of the expanded affiliated group</p> <p>☑If the lead FI is not the common parent entity, the legal name of the common parent entity and optionally, the FATCA ID of common parent entity</p>
--	--

2.4 Special Rules for Registration

Certain entities need to follow special instructions to register. The table below provides instructions on these special rules for registration.

Table 8 – Special rules for registration

Entity/ScenarioInstructions	
Lead FI and Member FIs of an (EAG)	In general, all FFIs, other than exempt beneficial owners or certified deemed-compliant FFIs that are part of the same (EAG) must be registered. For purposes of registration, an (EAG) may have more than one lead FI and may organize itself for purposes of registration into subgroups under different lead FIs. For example, an (EAG) of 10 FFIs may decide to select two different lead FIs, lead FI 1 and lead FI 2. Lead FI 1 can carry out FATCA registration on behalf of four of its member FIs and lead

	<p>FI 2 can carry out FATCA registration on behalf of four of its other member FIs. All 10 FFIs within the same (EAG) will be registered, even though they are registered under two different lead FIs.</p>
<p>Consolidated Compliance Program</p>	<p>If an (EAG) has in place a consolidated compliance program, as described in Treas. Reg. §1.1471-4 (f)(2)(ii), then member FIs that elect to participate in the same consolidated compliance program should be registered as member FIs by the lead FI that is acting as the compliance FI for the compliance group.</p>

Reporting FI
under a Model
1 IGA

FIs that are treated as reporting FIs under a Model 1 IGA (see the list of jurisdictions treated as having in effect an IGA at [FATCA Archive](#)) should register as Reporting Financial Institution under a Model 1 IGA. A disregarded entity in a Model 1 IGA jurisdiction must register as an entity separate from its owner in order to be treated as a reporting FI under a Model 1 IGA, provided that the disregarded entity is treated as a separate entity for purposes of its reporting to the applicable Model 1 jurisdiction.

Reporting FI under a Model 2 IGA	FIs that are treated as reporting FIs under a Model 2 IGA (see the list of jurisdictions treated as having in effect an IGA at FATCA Archive) should register as Participating FFI including a Reporting Financial Institution under a Model 2 IGA.
FFIs and direct reporting NFFEs that are also Sponsoring Entities	An FFI or direct reporting NFFE that will also act as a sponsoring entity for one or more sponsored entities is required to submit a second registration form to act as a sponsoring entity. The sponsoring entity will receive a separate GIIN and should only use that GIIN when it is fulfilling its obligations as a sponsoring entity.

Trustees of Trustee-Documented Trusts	A trustee of a trustee-documented trust is generally required to submit a registration form to obtain a GIIN and should only use that GIIN when fulfilling its obligations as a trustee of a trustee-documented trust. In addition, a trustee that is an FFI may need to submit a second registration form for use in reporting its own accounts.
Sponsored Entities	A sponsored FFI and sponsored direct reporting NFFE must be registered by its sponsoring entity through the FATCA Registration website. Separate GIINs will be issued to each approved sponsored entity and published on the

	IRS FFI list. Sponsored entities cannot log into the online registration system and will receive their GIINs from their sponsoring entity.
USFIs treated as Lead FIs	A USFI registering as the lead FI on behalf of its member FIs will register as a lead FI and receive a GIIN.
Branches	<p>In general, a branch must be registered as a branch of its owner and not as a separate entity.</p> <p>However, see reporting FI under a Model 1 IGA, for a special rule for branches that are disregarded entities in Model 1 IGA jurisdictions.</p>

3. FATCA Online Registration System: User Login

3.1 Launching the FATCA Online Registration System

The FATCA Online Registration System can be accessed from the IRS.gov [FATCA Registration Landing page](#). Click the “register or login” button. Always remember to click the “logout” link when finished with a session or close the browser. Closing a tab when multiple tabs are open, does not immediately end your session until the system closes it due to 15 minutes of inactivity.

3.2 Create a New Account – Single, Lead, and Sponsoring Entity

The first step in the FATCA registration process is to create an online FATCA account. Only a single, lead, or sponsoring entity will

be able to create a FATCA account. Member FIs will have their FATCA accounts created by their lead FI and will receive their FATCA IDs and temporary access codes from their lead FI to login as an existing user to complete their online registration. See [Registration Process Overview](#) for definitions of the different FI types.

To create an account, the user will be required to select and answer challenge questions and create an access code (password). After the single, lead, or sponsoring entity creates its account, it will be issued a FATCA ID. The FATCA ID is used to identify the FI or direct reporting NFFE only for purposes of registration and is not the same number as the GIIN. A GIIN is issued after the FATCA registration is submitted and approved.

Financial Institution Account User Login

Financial Institution Types (Select "help" icon for further definition):[?](#)

- Single
- Lead of an Expanded Affiliated Group
- Member (not Lead) of an Expanded Affiliated Group
- Sponsoring Entity

Existing User Login for Single, Lead, Member, or Sponsoring Entity

FATCA ID

Access Code

Login

OR

Create New Account for Single, Lead, or Sponsoring Entity

☐

By checking this box, I declare that I have been authorized by the FI to create a registration account on their behalf.

Create Account

[Forgot FATCA ID or Access Code?](#)

Figure 3 – Create new FATCA account for single FI, lead FI, or sponsoring entity

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1. Select the checkbox that states, "By checking this box, I declare that I have been authorized by the FI to create a registration account on their behalf." Direct reporting NFFEs should select the checkbox if they have been authorized by the direct reporting NFFE to create a FATCA registration account on their behalf.
2. Click the "create account" button.

NOTE: If you have entered data in the FATCA ID and access code fields before you selected the checkbox, the two fields will be cleared, and the "login" button will be disabled.

3. After clicking "Create account," you will view the warning banner page and must click "OK" to proceed or "Cancel" to go back.

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THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY!

The system is restricted for use by Financial Institutions (FI) and other institutions for a Foreign Account Tax Compliance Act (FATCA) Registration. Use of this system constitutes consent to monitoring, interception, recording, reading, copying or capturing by authorized personnel of all activities. There is no right to privacy in this system. Unauthorized use of this system is prohibited and subject to criminal and civil penalties.

Ok

Cancel

Figure 4 – Warning Banner Page

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4. Select the FI type:

- Single (not a member of an expanded affiliated group)
- Lead of an expanded affiliated group
- Sponsoring Entity
- A trustee of a trustee-documented trust should select sponsoring entity if it is registering to obtain a GIIN to use when fulfilling its obligations as a trustee of a trustee-documented trust.

NOTE: If you select FI type, member (not lead) of an expanded affiliated group, the system displays an error message. A member FI cannot create a new FATCA account. Members should contact their lead FI to obtain the FATCA ID and access code.

5. Click “next” to continue and set up challenge questions.

3.2.1 Create Challenge Questions

Financial Institution Account - Challenge Questions

[return to login](#)

*required fields

Select and answer the two questions. They will be used if you need to reset your Access Code.

Challenge Question #1 *

Question:*

Select Question

Answer:*

Challenge Question #2 *

Question:*

Select Question

Answer:*

Back

Next

Figure 5 – Create new FATCA account – FI challenge questions

6. In Challenge Question 1, select the arrow to view the list of questions. Select a challenge question. In the answer text box, type a response to the challenge question.
7. Repeat the previous step for Challenge Question 2.

IMPORTANT: Remember to document your answers to your challenge questions. You will need these if you have to reset your access code.

3.2.2 Create a New Access Code

Financial Institution Account - Create New Access Code

[return to login](#)

Access Code must contain:

- 8-20 characters

At least:

- 1 uppercase letter
- 1 lowercase letter
- 1 number
- 1 of the following special characters
~ ! @ # % ^ * () ? , .

Create Access Code:

Confirm Access Code:

Do not forget this Access Code. This is required for future access to your account.

Next

Figure 6 – Create new account – Create new access code

- 8. The system displays the minimum guidelines to create a new access code.
- 9. Enter the access code that you choose for your FATCA account, ensuring that it meets the requirements in Step 1.

10. Re-enter your access code to confirm your code in the text box.

IMPORTANT: Remember to record your access code. You will need your FATCA ID and access code to log into the system.

Financial Institution - Lead/Single/Sponsoring Entity Account Confirmation
You have successfully created your Financial Institution Account.

FATCA ID:	123ABC
------------------	---------------

Do not forget the FATCA ID. The FATCA ID and Access Code are required for future access to your account.
After recording your FATCA ID and Access Code, select the "Next" button to continue to Financial Institution registration process.

Next

Figure 7 – Create new account – Lead/single/sponsoring entity account confirmation (FATCA ID)

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11. The lead/single/sponsoring entity account confirmation screen displays your FATCA ID account number.

IMPORTANT: Remember to record your FATCA ID and access code number for future use.

3.3 Existing User Login – Single, Lead, Member, or Sponsoring Entity

After the FATCA account is created, it can be accessed through the [financial institution account user login page](#). Single, lead, member, and sponsoring entities will all be able to login here. This screen allows users with an existing FATCA ID and access code to log on to the system. Enter your system generated FATCA ID or member FI FATCA ID

Member FIs will need to set up a new access code after logging in the first time using the temporary access code provided by their lead

FI. Each member has a unique member FATCA ID with an alphanumeric sequence as illustrated below. Members should contact their lead for more information.

IMPORTANT:

- FATCA IDs are not case sensitive and can be entered in lowercase and/or uppercase letters. However, the system displays FATCA IDs as uppercase letters only.
- FATCA IDs DO NOT contain the letter "O". If your FATCA ID has a character that looks like the letter "O", enter the number zero (0).

Sample FATCA IDs

Single FI /Lead FI /Sponsoring Entity FATCA ID: 123ABC

Member FATCA ID:

Identifies the Lead 123ABC.XXXXX Identifies the Member

Figure 8 – Sample FATCA ID

This page is intentionally left blank

1. Enter your FATCA ID
2. Enter your access code.
3. Click "login." If the login is unsuccessful, re-enter your FATCA ID and access code.
4. You will view the warning banner page and must click "OK" to proceed or "Cancel" to go back.

Multiple Login / Timeout Error

Only one user at a time can access the FATCA account for a specific FATCA ID. If another user attempts to login to a FATCA account already in use, an error message will display.

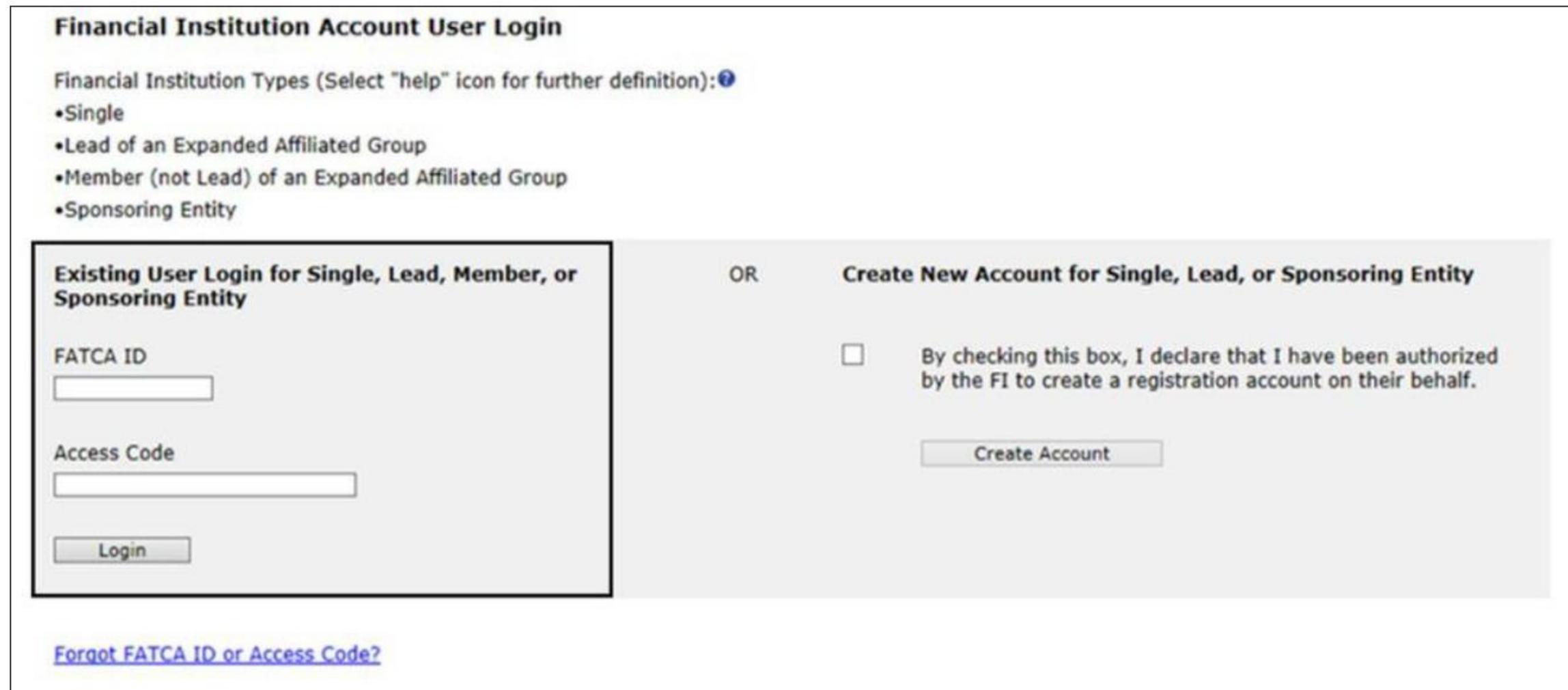
3.4 First Time Login (Member FIs, transfers, change FI types, and access code reset by IRS)

Before accessing the FATCA Online Registration System, a member FI, or an FI who has transferred to an (EAG) or changed their FI type, will need to set up challenge questions and create a permanent access code. In order to do this, the user will need the FATCA ID and temporary access code.

A member FI will receive their FATCA ID and temporary access code from their lead FI. For more information on FATCA IDs and access code formats, go to [Chapter 3.2.2 – Create a New Access Code](#) and/or [Chapter 3.3 – Existing User Login - Single FI, Lead FI, Member FI, or Sponsoring Entity.](#)

NOTE: The following instructions also apply if an FI's access code is reset by the IRS and a new temporary access code is provided.

3.4.1 First Time Login (Member FIs, transfers, change FI types, and access code reset by IRS) – Account User Login



The screenshot shows the 'Financial Institution Account User Login' interface. At the top, it lists 'Financial Institution Types' with four options: Single, Lead of an Expanded Affiliated Group, Member (not Lead) of an Expanded Affiliated Group, and Sponsoring Entity. Below this, there are two main sections separated by an 'OR' label. The left section, titled 'Existing User Login for Single, Lead, Member, or Sponsoring Entity', contains input fields for 'FATCA ID' and 'Access Code', followed by a 'Login' button. The right section, titled 'Create New Account for Single, Lead, or Sponsoring Entity', contains a checkbox with the text 'By checking this box, I declare that I have been authorized by the FI to create a registration account on their behalf.' and a 'Create Account' button. At the bottom left, there is a link that says 'Forgot FATCA ID or Access Code?'.

Financial Institution Account User Login

Financial Institution Types (Select "help" icon for further definition): ⓘ

- Single
- Lead of an Expanded Affiliated Group
- Member (not Lead) of an Expanded Affiliated Group
- Sponsoring Entity

Existing User Login for Single, Lead, Member, or Sponsoring Entity

FATCA ID

Access Code

Login

OR

Create New Account for Single, Lead, or Sponsoring Entity

☐ By checking this box, I declare that I have been authorized by the FI to create a registration account on their behalf.

Create Account

[Forgot FATCA ID or Access Code?](#)

Figure 9 – Financial Institution Account User Login Screen

1. On the financial institution account user login page, enter your FATCA ID.
2. Enter your temporary access code.
3. Click “Login.” If the login is unsuccessful, re-enter your FATCA ID and access code. The system automatically locks the FATCA account after three unsuccessful login attempts.

3.4.2 First Time Login (Member FIs, transfers, change FI types, and access code reset by IRS) - Challenge Questions

The screenshot shows a web form titled "Financial Institution Account - Challenge Questions". In the top right corner, there is a blue link that says "return to login". Below the title, it says "*required fields". A instruction line reads: "Select and answer the two questions. They will be used if you need to reset your Access Code." There are two sections for challenge questions. "Challenge Question #1 *" contains a "Question:*" dropdown menu with "Select Question" and an "Answer:*" text input field. "Challenge Question #2 *" also contains a "Question:*" dropdown menu with "Select Question" and an "Answer:*" text input field. At the bottom of the form, there are two buttons: "Back" and "Next".

Figure 10 – First time login – Member FIs, transfers, change FI types, and access code reset by IRS – Challenge questions

- 4. In Challenge Question 1, select the arrow to view the list of questions. Select a challenge question. In the answer text box, type a response to the challenge question.
- 5. Repeat the previous step for Challenge Question 2.

IMPORTANT: Remember to document your answers to your challenge questions. You will need these if you must reset your access code. Only three unsuccessful attempts are allowed.

3.4.3 Reset a temporary access code and create a permanent access code

Financial Institution Account - Reset Temporary Access Code [return to login](#)

Access Code must contain:

- 8-20 characters

At least:

- 1 uppercase letter
- 1 lowercase letter
- 1 number
- 1 of the following special characters
~ ! @ # % ^ = () ? , .

Create Access Code:

Confirm Access Code:

Do not forget this Access Code. The FATCA ID and Access Code are required for future access to your account.

After recording your FATCA ID and Access Code, select the "Next" button to continue to Financial Institution registration process.

Figure 11 – First Time Login – Member FIs, transfers, change FI types, and access code reset by IRS – Reset Temporary access code

6. The system displays the minimum guidelines to create a new access code.
7. Enter the access code that you choose for your FATCA Account, ensuring that it meets the requirements in Step 1.
8. Re-enter your access code to confirm your code in the text box.

IMPORTANT: Remember to record your new access code. You will need your FATCA ID and access code to log into the system.

3.5 Recover Login Information – Forgot FATCA ID/Access Code

3.5.1 Forgot access code

Financial Institution Account - Forgot Access Code [return to login](#)

To retrieve your FATCA Access Code, please enter your FATCA ID.

FATCA ID:

[I do not know my FATCA ID.](#)

If you forget the FATCA ID, select this link and follow the instructions

Figure 12 – Forgot access code

1. The system automatically locks the FATCA account after three unsuccessful login attempts.
2. From the Login screen, select forgot FATCA ID or access code? **NOTE**: If you have forgotten the FATCA ID, select **I do not know my FATCA ID** and follow the instructions.
3. You will view the warning banner page and must click "OK" to proceed or "Cancel" to go back.
4. To reset your access code, enter your FATCA ID.
5. Click "next" to continue to your challenge questions.

If you have not established your permanent access code yet, you will see an error page that will provide further instructions.

- If you are a member of an expanded affiliated group, ask your lead FI for your FATCA ID and temporary access code.

3.5.1.1 Answer Challenge Questions

Financial Institution Account - Forgot Access Code - Challenge Questions[return to login](#)

* required fields

Please answer the following questions to reset your Access Code.

Challenge Question #1

Question: What city did you live in at age 16?

Answer:*

Challenge Question #2

Question: In what hospital were you born?

Answer:*

Figure 13 – Forgot access code – Challenge questions

This page is intentionally left blank

6. In the first answer field, enter the correct response to Challenge Question 1.
7. In the second answer field, enter the correct response to Challenge Question 2.

NOTE:

- Both answers must be correct in order to reset the access code. If one is incorrect, the system will not identify which one is incorrect.
- The system locks automatically after three unsuccessful attempts to answer the challenge questions. Continue until you are successfully allowed to login again.

3.5.1.2 Reset access code

8. Type the new access code that you choose for your FATCA account and ensure that it meets the requirements.

9. Confirm access code, re-type your access code to confirm your code in the text box.
10. You will view the warning banner page and must click “OK” to proceed or “Cancel” to go back.

NOTE: See [Appendix A– Get Help/Technical Support](#) for additional help resources.