Oracle Financial Services
CRS **Assessment Guide**

Release 8.0.5.0.0
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Table of Contents

List of Figures

Contents

List of Tables

Contents

About this Guide

Oracle Financial Services Common Reporting Standard application enables financial institutions to identify reportable accounts/customer and create reports containing tax data on reportable accounts to their respective jurisdiction, which in turn will exchange it with other participating jurisdictions on an annual basis. CRS is a global model developed by the Organization for Economic Cooperation and Development (OECD) Council, working with G20 countries, for automatic exchange of information, including the technical modalities, to better fight tax evasion and ensure tax compliance. CRS combines global anti-money laundering standards with intergovernmental implementation such as found in the Foreign Account Tax Compliance Act (FATCA), and provides an automatic exchange of information in a global context. Jurisdictions must obtain information from their financial institutions and share that information with other jurisdictions annually, in accordance with CRS. The Standard specifies the financial account information to be exchanged, which financial institutions are required to report, the different types of accounts and taxpayers covered, and the due diligence procedures to be followed.

For more information related to regulation refer to link below.

http://www.oecd.org/tax/automatic-exchange/common-reporting-standard/

This chapter discusses the following topics:

- Who Should Use this Guide
- How this Guide is Organized
- Where to Find More Information
- Conventions Used in this Guide

Who Should Use this Guide

The CRS Assessment Guide is designed for a variety of OFSCRS Management users. Their roles and responsibilities, as they operate within the OFSCRS application, include the following:

- **CRS Analyst**: This user analyzes the assessments. This user should understand how assessments are done.
- **CRS Supervisor**: This user analyzes the assessments. This user should understand how assessments are done.
- **CRS Administrator**: This user is a manager for data center activities and application administration activities in a financial institution. This user has access to configuration functionality, and is responsible for configuring the required details for CRS processes to execute. This user should have in-depth knowledge of all parameters and rules used in CRS Assessment. In addition, this user is informed on the necessary administration and maintenance functionality.
- **CRS Auditor**: This user monitors the CRS assessments.

How this Guide is Organized

The *Oracle Financial Services* CRS *Assessment Guide* includes the following topics:

- Chapter 1, *CRS Assessments Process Flow,* describes the rules for CRS Assessment.

- Chapter 2, *CRS Assessments Batches,* explains how clients should configure rules and the how the accounts and customers are accessed based on the configuration.

- Chapter 2, *Managing CRS Assessment UI,* provides step-by-step instructions to manage Oracle Financial Services Common Reporting Standards (OFSCRS).

- Appendix A, *CRS Assessment Rules* , provides a complete set of rules used in CRS Assessment.

- Appendix B, *Change Log Parameters*, provides the fields based on which an account or customer is reassessed.

- Appendix C, *CRS Acronyms*, details acronyms used in CRS Management

Where to Find More Information

For more information about OFSCRS, refer to the following documents:

- **CRS Administration and Configuration Guide**: provides comprehensive instructions on CRS rules configurations, system administration, application parameters, and the daily operations and maintenance of the CRS system.

- **Data Interface Specification (DIS) Guide**: identifies the data that an client should supply as a part of data ingestion for the CRS application to work.

- **CRS DIS Data Map**: provides the table and column information from DIS that should be populated for the CRS application to work.

To find additional information about how Oracle Financial Services solves real business problems, see our Web site at www.oracle.com/financialservices.

Conventions Used in this Guide

Table 1 lists the conventions used in this guide.

Table 1. Conventions Used in this Guide

Convention	Meaning
Italics	- Names of books, chapters, and sections as references - Emphasis
Bold	- Object of an action (menu names, field names, options, button names) in a step-by-step procedure - Commands typed at a prompt - User input
Monospace	- Directories and subdirectories - File names and extensions - Process names - Code sample, including keywords and variables within text and as separate paragraphs, and user-defined program elements within text
<Variable>	Substitute input value

CRS Assessments Process Flow

This chapter discusses the Common Reporting Standard (CRS) rules for assessing Accounts and customers. Accounts and Customers are assessed as per the CRS rules configured to derive the CRS status and Reportable/Residential Countries for customer. Each account and customer selected for assessment is verified against CRS rules for the Jurisdiction of the account.

For details on how administration users can modify CRS Assessment rules, refer to the CRS *Administration and Configuration Guide.*

If there are no CRS rules defined for a specific Jurisdiction then the account and customer is assessed as per the default CRS rule definitions packaged in the application.

This chapter explains the following section:

- About CRS
- CRS Assessments Process Work flow
- CRS Assessments Batches

About CRS

Oracle Financial Services Common Reporting Standard application enables financial institutions to create reports containing tax data on reportable accounts to their respective jurisdiction, which in turn will exchange it with other participating jurisdictions on an annual basis. CRS is a global model developed by the Organization for Economic Cooperation and Development (OECD) Council, working with G20 countries, for automatic exchange of information, including the technical modalities, to better fight tax evasion and ensure tax compliance. CRS combines global anti-money laundering standards with intergovernmental implementation such as found in the Foreign Account Tax Compliance Act (FATCA), and provides an automatic exchange of information in a global context. Jurisdictions must obtain information from their financial institutions and share that information with other jurisdictions annually, in accordance with CRS. The Standard specifies the financial account information to be exchanged, which financial institutions are required to report, the different types of accounts and taxpayers covered, and the due diligence procedures to be followed.

The OFSCRS application allows clients to assess accounts and customers and assign a CRS status and Customer residence/reportable countries, as per the guidelines defined by the OECD. OFSCRS also allows clients to configure rules as per the regulator's requirement modifications or their own business processes.

CRS Assessments Process Work flow

OFSCRS enables financial institutions to identify their accounts and customers who meet the criteria for reporting under CRS regulations. A series of batch processes compare these accounts and customers against various criteria and determine a CRS status. The resulting assessments and statuses are then available to users for due diligence and confirmation of the derived status.
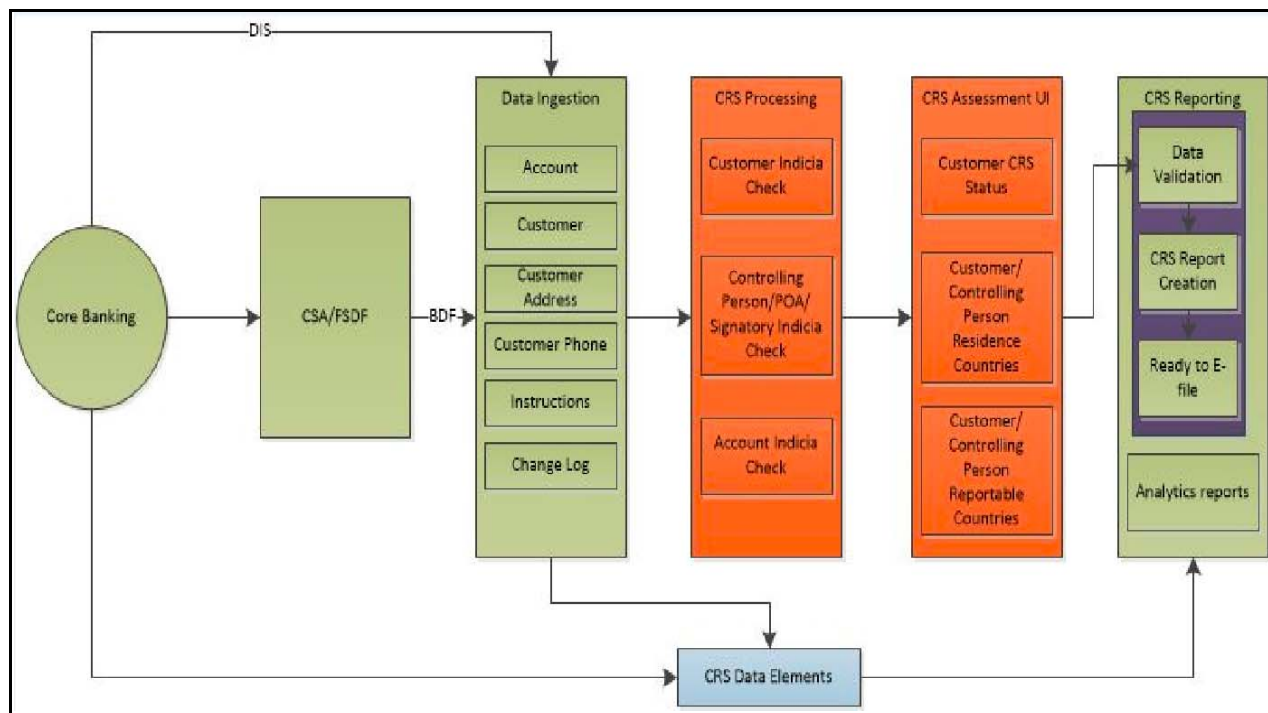
Figure 1. CRS Assessments Process Workflow

The OFSCRS application process contains the following steps:

- Data Ingestion
- Identify Accounts Based on the CRS Processing Period
- Customer CRS status and Residential/Reportable Countries Identification

Data Ingestion

Clients are expected to load the data ingestion files/CSA with field details as required by CRS. Failure to provide these details may lead to the incorrect CRS status and Residential/Reportable Countries.

For more details regarding the files and columns that are required for CRS Assessment, refer to the *OFSCRS DIS Data Map*.

Identify Accounts Based on the CRS Processing Period

Accounts considered for the CRS Assessment are described below. At a high level, accounts are categorized as New, Existing (Change in Customer or Account Information), or Pre-existing. The Pre-existing customers are usually assessed as a one-time deployment initiation activity. New and Existing customers can be processed periodically.

Note: Once you execute new or existing batch it updates the processing date parameter. So next time when user runs the batch it will start assessing the accounts and customer based on the last processing date. Processing date can be altered based on requirement through configuration parameters.

Table 1 lists the assessment categories.

Table 1. Assessment Categories

Category	Description
New Accounts	Accounts that have been opened after a last processing date is considered as New Accounts.
Existing Accounts	Accounts and related customer whose information has changed on or after the processing period are considered existing accounts. ● All customer who have ownership roles are also selected and assessed. ● Changes are identified based on the Account Change Log and Customer Change Log. For more details on the fields which are considered by the Change Log, refer to *Table 12* Account Change Log, in Appendix B.
Pre-Existing Accounts	Accounts that have been opened before a date specified by the client. **Note:** Account balance threshold will be applied to these accounts. Threshold values are configurable.

Customer CRS status and Residential/Reportable Countries Identification

After identifying the accounts for CRS assessment for the processing period, CRS assessment is executed and a CRS status and customer residential/reportable countries assigned to each account and customer. Refer to the *Chapter 1, "CRS Assessments Process Flow,"* for more information.

The CRS assessment is derived based on the following criteria:

- Identify Customers to be Processed
- Assess the Account Indicia Parameters
- Assess the Customer Indicia Parameters
- Account Holder/Customer CRS status
- CRS Assessment Creation

Identify Customers to be Processed

1. For the selected accounts as identified by Table 2, following are the customers to be processed:

- Customer to Account relationship is used for identifying Account holder (Owner, Joint Owner), POA (Power of Attorney) and Signatory
- Customer to Customer relationship is used to identify Controlling person (individual only).

2. Categorize customers into these categories:

- Account Holder
- Controlling Person
- POA
- Signatory

Assess the Account Indicia Parameters

Account Indicia parameters are the account attributes that are used for finding residential/reportable countries for CRS purposes. For a detailed assessment of the Account Indicia Parameter, please refer Appendix A, CRS Assessment Rules . This provides a complete set of rules used in CRS Assessment.

Assess the Customer Indicia Parameters

Customer Indicia parameters are the Customer attributes that are used for finding residential/reportable countries for CRS purposes. For a detailed assessment of the Customer Indicia Parameter, please refer Appendix A, CRS Assessment Rules . This provides a complete set of rules used in CRS Assessment.

Account Holder/Customer CRS status

Based on indicia results and residential/reportable countries found account holders are given the CRS status. The status is explained below:

● If Account holder/Customer is individual and has reportable countries but only because of hold mail, then CRS Status = "A CRS Reportable Person" with undocumented indicator as "Yes".

● If Account holder/Customer is individual and has reportable countries then CRS status = "A CRS Reportable Person" and Undocumented indicator as "N".

● If Account holder/Customer is entity and has reportable countries then CRS status = "A passive NFE that is a CRS Reportable Person" and Undocumented indicator as "N".

● If Account holder/Customer is entity and any of the controlling person has reportable countries then CRS status = "A passive NFE with one or more controlling person that is a Reportable Person" and Undocumented indicator as "N"

● If none of the Account holder/Customer has reportable countries then CRS Status = "CRS Non Reportable" and Undocumented indicator as "N".

CRS Assessment Creation

Once all the indicia checks are performed by batches the results are captured as assessments. An assessment shows account and customer indicia values and CRS status for customers.

1. Assessments is created based on account and customer (account holder only) combination.

2. One assessment have one account but one account holder can have multiple controlling persons, POA, Signatory.

CRS Assessments Batches

CRS Assessments are a batch process and can be executed once a year or periodically (Daily, Weekly, Monthly, Quarterly, and Half-yearly) depending on client needs. Refer to the *OFSCRS Administration and Configuration Guide* to learn how to execute batches.

Clients can schedule CRS Assessments batches as per their business process. OFSCRS classifies accounts and customers in the following ways:

● **New Accounts and Customers**: All accounts opened after the last assessment date is considered new accounts. Customers owning those accounts are new customers.

- **Existing Accounts and Customers**: All accounts and customers in the system are selected as a part of this process if some data has changed for the account or customer after last assessment date. Refer to *Appendix B, "Change Log Parameters,"* for the fields used for identifying existing customers and accounts.

- **Pre-existing Accounts and Customers**: All accounts opened between the specified range of the date will be selected as a part of this process. Customers owning those accounts are consider as pre-existing customers. This identification helps to enable CRS processing for all existing customers or accounts as a deployment initiation activity.

Deployment Initiation

When clients implement OFSCRS, they may start their assessment in the below mentioned ways:

- Start with all Pre-existing customers or accounts in the system as a part of deployment initiation and then assess the New and Existing accounts or customers periodically.

Deployment initiation or processing Pre-existing customers or accounts requires the Pre-existing processing to be enabled. Refer to the *OFSCRS Administration and Configuration Guide,* for more information on how to enable and disable processes.

Periodic Assessments

When running CRS assessment periodically (daily, weekly, monthly, quarterly, and so on) accounts and customers are assessed in the following ways:

- Batch execution schedule is set for the frequency - Daily, Weekly, Monthly, Quarterly, Half-Yearly, and so on

- Assessments happen periodically for new and existing accounts (if there is change in information) and customers

Changes in Account and Customer data lead to new assessment, so multiple assessments and cases can be created per account or customer.

CHAPTER 2 _Managing CRS Assessment UI_

This chapter provides step-by-step instructions to manage Oracle Financial Services Common Reporting Standards(OFSCRS) and includes the following topics:

- Assessment Search
- Assessment List
- Assessment Details

Assessment Search

The Common Reporting Standards Search and List page enables you to filter the list of assessments that user want to view and analyze.

Figure 2. Assessment Search Details

Table 3. Assessment Search Details

Field	Description
Search By Assessment ID	Enter the assessment ID to search. Once you enter the assessment ID the other fields are disabled. It is mutually exclusive.
Assessment CRS Status	The Assessment CRS Status drop-down shows the following options, select accordingly: • CRS Non Reportable Person • CRS Reportable Person • Passive NFE with one or more controlling person that is a Reportable Person • Passive NFE that is a CRS Reportable Person
Created Date>=	Click the calendar icon and select a date. During search system finds and displays assessments created on or after this selected date.
Created Date<=	Click the calendar icon and select a date. During search system finds and displays assessments created on or before this selected date.
Jurisdiction	Select the option from the Jurisdiction drop-down. The Jurisdiction associated with account(s) is displayed which is as per the client configuration data. User can select multiple option in this.
Account ID	Enter the Account ID for which an assessment ID is generated.
Customer ID	Enter the Customer ID for which an assessment ID is generated.
Customer Residence Country	Select the Customer Residence Country of the Account Holder from the drop-down list. User can select multiple option in this.
Customer Reportable Country	Select the Customer Reportable Country of the Account Holder from the drop-down list. User can select multiple option in this.

Field	Description
CRS Assessment Type	Select the Assessment Type from the CRS Assessment Type drop-down list. Following are the options: ● Existing Accounts ● New Accounts ● Pre Existing Accounts
Account Aggregate Balance>=	Enter a minimum Account Aggregate Balance value. The search operation finds and displays all the definitions with values greater than the entered value.
Account Aggregate Balance<=	Enter a minimum Account Aggregate Balance value. The search operation finds and displays all the definitions with values less than the entered value.

Assessment List

Assessment List shows all the assessment matching search criteria. Assessment are created on account and customer combination.

Assessment ID	Account ID	Customer ID	Customer Name	Customer Type	Assessment CRS Staus	Customer Residence Country	Customer Reportable Country	Jurisdiction	Created Date
100	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	LARA COOL RANSON	Entity Account Hold...	CRS Non Reportable P...	SAUDI ARABIA		GE	2017-10-20
101	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	LARA COOL RANSON	Individual Account...	CRS Reportable Person	AFGHANISTAN,CAN...	KOREA, REPUBLIC OF	GE	2017-10-20
102	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	LARA COOL RANSON	Individual Account...	CRS Non Reportable P...	AFGHANISTAN,SAI...		GE	2017-10-20
103	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	LARA COOL RANSON	Individual Account...	CRS Reportable Person	AFGHANISTAN,SAI...	PAKISTAN	GE	2017-10-20
104	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	GRAF	Individual Account...	CRS Reportable Person	SAINT BARTHELEM...	PAKISTAN	GE	2017-10-20
105	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	BECKER	Individual Account...	CRS Non Reportable P...	AFGHANISTAN,SAI...		GE	2017-10-20
106	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	BECKER	Individual Account...	CRS Non Reportable P...	AFGHANISTAN,CAN...		GE	2017-10-20
107	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	ANIK	Entity Account Hold...	CRS Non Reportable P...	UNITED STATES		GE	2017-10-20
108	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	BECKER	Entity Account Hold...	CRS Non Reportable P...	SAINT BARTHELEM...		GE	2017-10-20
109	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	BECKER	Entity Account Hold...	Passive NFE that is a C...	IRAN, ISLAMIC REP...	PAKISTAN	GE	2017-10-20
110	ACCRSA-PE-IND-A...	CUCRSA-PE-IND-01...	LARA COOL RANSON	Individual Account...	CRS Reportable Person	INDIA,PAKISTAN,SA...	PAKISTAN	GE	2017-10-20
111	ACCRSA-PE-IND-A...	CUCRSA-PE-IND-01...	LARA COOL RANSON	Individual Account...	CRS Non Reportable P...	AFGHANISTAN,SAI...		GE	2017-10-20
112	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	BECKER	Individual Account...	CRS Non Reportable P...	NAMIBIA,SAUDI AR...		GE	2017-10-20
113	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	BECKER	Individual Account...	CRS Reportable Person	SAINT BARTHELEM...	PAKISTAN	GE	2017-10-20
114	ACCRSA-N-ENT-AC...	CUCRSA-N-ENT-CU...	BECKER	Individual Account...	CRS Non Reportable P...	AFGHANISTAN,SAI...		GE	2017-10-20

Page 1 of 7347 (1-15 of 110200 items)   Records Per Page 15

Figure 3. Assessment List Details

Following are the columns displayed in the assessment list grid:

Table 4. Assessment List Details

Field	Description
Assessment ID	This column displays the assessment ID.
Account ID	This column displays the Account ID for which an assessment ID is generated.

Field	Description
Customer ID	This column displays the Customer ID for which an assessment ID is generated.
Customer Name	This column displays the Customer name of the assessment.
Customer Type	This column displays the Customer Type of the assessment.
Assessment CRS Status	This column displays the Assessment CRS Status.
Customer Residence Country	This column displays the Customer Residence Country of the Account Holder. If multiple Customer Residence Country is selected during the search then multiple Customer Residence Country is displayed separated by comma.
Customer Reportable Country	This column displays the Customer Reportable Country of the Account Holder. If multiple Customer Reportable Country is selected during the search then multiple Customer Reportable Country is displayed separated by comma.
Jurisdiction	This column displays the Jurisdiction of the Account Holder.
Created Date	This column displays the date on which the assessment was created.
Business Domain	This column displays the business domain of the assessment ID.
Account Balance	This column displays the account balance of the customer selected.
CRS Assessment Type	This column displays the CRS Assessment Type.

Assessment Details

Assessment details shows the result sets for account and customer for which the assessment was generated. This section provides complete details on rule against which they were assessed and values for that.

Figure 4. CRS Details page

Following are the sub-section grid in CRS Details page:

- Assessments Context
- Account Details
- Customer Details
- Related Assessment for Account

Note: All the grids contains minimize and maximize buttons that allow you to expand and collapse the details in the Report Context. By default, the Report Context container is in minimized mode and displays report number, report name, and report status.

Assessments Context

Assessment context shows the basic information about the assessments.

Figure 5. Assessment Context

Table 5. Assessment Context

Field	Description
Assessment ID	This field displays the assessment ID.
Assessment CRS Status	This field displays the Assessment CRS Status.
Account ID	This field displays the Account ID for which an assessment ID is generated.
Customer ID	This field displays the Customer ID for which an assessment ID is generated.
CRS Assessment Type	This field displays the Assessment Type of the CRS Assessment.
Created Date	This field displays the date on which the assessment was created.
Jurisdiction	This field displays the Jurisdiction of the Account Holder.
Business Domain	This field displays the business domain.

Account Details

This grid shows account related information.

Figure 6. Account Details

Table 6. Account Details

Field	Description
Account ID	This column displays the account ID of the assessment.
Assessment CRS Status	This column displays the Assessment CRS Status.

Field	Description
Account Open Date	This column displays the Account Open Date.
Aggregate Account Balance	This column displays Aggregate Account Balance.

Customer Details

This section shows customer related information. Customers include account holder, POA, Signatory and controlling person.

Figure 7. Customer Details

Table 7. Customer Details

Field	Description
Customer ID	This column displays the Customer ID of the assessed customer.
Customer Name	This column displays the Customer name of the assessed customer.
Customer Role	This column displays the Customer Role of the assessed customer.
CRS Status	This column displays the CRS Status of the assessed customer.
Residence Country	This column displays the Residence Country of the assessed customer.
Reportable Country	This column displays the Reportable Country of the assessed customer.

Related Assessment for Account

This section shows any related assessment for the account id.

Figure 8. Related Assessment for Accounts Details

Table 8. Related Assessment for Accounts Details

Field	Description
Assessment ID	This column displays the assessment ID.
Customer ID	This column displays the Customer ID for which an assessment ID is generated.
Customer Name	This column displays the Customer name of the assessment.

Field	Description
Customer Type	This column displays the Customer Type of the assessment.
Assessment CRS Status	This column displays the Assessment CRS Status.
Residence	This column displays the Residence of the Account Holder.
Reportable Country	This column displays the Reportable Country of the Account Holder.
Jurisdiction	This column displays the Jurisdiction of the Account Holder.
Created Date	This column displays the date on which the assessment was created.

APPENDIX A *CRS Assessment Rules*

The following parameters/rules are used for identifying residence country for customer for CRS assessment creation purposes. Rules are applicable based on customer role and jurisdiction.

For rules configuration, refer to the CRS *Administration and Configuration Guide.*

Rules can be categorized based on customer role in account. Below are the categories defined based on the criteria.

- Non-Individual Customer
- Individual Customer
- Account

Non-Individual Customer

Following set of rules, if enabled, is applied to find out residence country for non individual customers.

Table 9: Non Individual Customer Indicia Rules

Rule Name	Entity Type
CNTRY_OF_INC	ENT
TAXTN_CNTRY_CD	ENT
CNTRY_MAIL	ENT

Individual Customer

Following set of rules, if enabled, is applied to find out residence country for individual customers.

Table 10: Individual Customer Indicia

Rule Name	Entity Type
PY_CITIZENSHIP	IND
SEC_CITIZENSHIP	IND
CNTRY_OF_RES	IND
CNTRY_OF_BIRTH	IND
TAXTN_CNTRY_CD	IND
PY_CITIZENSHIP	CNT
SEC_CITIZENSHIP	CNT
CNTRY_OF_RES	CNT
CNTRY_OF_BIRTH	CNT
TAXTN_CNTRY_CD	CNT
PY_CITIZENSHIP	POA
SEC_CITIZENSHIP	POA
CNTRY_OF_RES	POA
CNTRY_OF_BIRTH	POA

Rule Name	Entity Type
TAXTN_CNTRY_CD	POA
CNTRY_MAIL	IND
CNTRY_MAIL	CNT
CNTRY_MAIL	POA
CNTRY_OF_PHONE	IND
PY_CITIZENSHIP	SIG
SEC_CITIZENSHIP	SIG
CNTRY_OF_RES	SIG
CNTRY_OF_BIRTH	SIG
CNTRY_OF_INC	SIG
TAXTN_CNTRY_CD	SIG
CNTRY_MAIL	SIG

Account

Following set of rules, if enabled, is applied to find out residence country for account.

Table 11: Account Reportable Country Parameters

Rule Name	Entity Type
CNTRY_MAIL	ACC
STAND_INSTR	ACC
MAIL_HNDLNG_INSTR	ACC

APPENDIX B
Change Log Parameters

This appendix explains parameters considered for reassessing an account or customer. This section details about Account/Customer Change Log Parameter.

Account/Customer Change Log Parameters

The following table defines the parameters considered for reassessing an account. If any of the following fields have been modified then the account is reassessed by the Existing Account batch process.

Table 12: Account/Customer Change Log

Parameter Name	Field Name	Rule Description
Standing Instructions to US Account	INSTRUCTION.FRGN_STLMT_CN-TRY_CD	If there are any changes in country or phone number of the account then account will be assessed again.
Record addition/deletion in Instruction table	Instruction	If there are any changes in country or phone number of the account then account will be assessed again.
Citizenship Country 1	CUST.CTZSHP_CNTRY1_CD	If there are any changes in country or phone number of the customer then customer will be assessed again.
Citizenship Country 2	CUST.CTZSHP_CNTRY2_CD	If there are any changes in country or phone number of the customer then customer will be assessed again.
Country of Birth	CUST.CNTRY_OF_BIRTH	If there are any changes in country or phone number of the customer then customer will be assessed again.
Country of Phone Number	CUST_PHON.CNTRY_OF_PHON	If there are any changes in country or phone number of the customer then customer will be assessed again.
Address	CUST_ADDR.ADDR_CNTRY_CD	If there are any changes in country or phone number of the customer then customer will be assessed again.
Mail Handling Instruction	CUST_ADDR.MAIL_HNDLNG_IN-STR	If there are any changes in country or phone number of the customer then customer will be assessed again.
Residential Country	CUST.RES_CNTRY_CD	If there are any changes in country or phone number of the customer then customer will be assessed again.
Country of Incorporation	CUST.CNTRY_OF_INC	If there are any changes in country or phone number of the customer then customer will be assessed again.
Country of Taxation	CUST.TAXTN_CNTRY_CD	If there are any changes in country or phone number of the customer then customer will be assessed again.

Parameter Name	Field Name	Rule Description
Customer Account Role code change	CUST.CUST_ACCT_ROLE_CD	If there are any changes in country or phone number of the customer then customer will be assessed again.
Record addition/deletion in Customer Account table	CUST_ACCT	If there are any changes in country or phone number of the customer then customer will be assessed again.
Record addition/deletion in Customer table	CUST_CUST	If there are any changes in country or phone number of the customer then customer will be assessed again.
Record addition/deletion in Customer Address table	CUST_ADDR	If there are any changes in country or phone number of the customer then customer will be assessed again.
Record addition/deletion in Customer Phone table	CUST_PHON	If there are any changes in country or phone number of the customer then customer will be assessed again.
Change in Address usage code	CUST_ADDR.ADDR_USAGE_CD	If there are any changes in country or phone number of the customer then customer will be assessed again.

APPENDIX C   *CRS Acronyms*

This Appendix lists and details acronyms used in this guide.

Table 13: Acronym

Acronym	Meaning
CRS	Common Reporting Standard
OECD	Organization for Economic Cooperation and Development
OFS	Oracle Financial Services
FDAP	Fixed Determinable, Annual, and Periodic
FFI	Foreign Financial Institution
NFFE	Non Financial Foreign Entity
TIN	Tax Identifier Number