

Informative Reporting Forms for the Financial and Payment Services Sector (Forms 181, 196, 170 and 174)

Certain entities operating in the financial and payment services sector, including Spanish branches of non-resident entities, are subject to formal tax information reporting obligations in Spain when they intervene in manage or record financial transactions, loans or payment instruments, connected with Spanish territory.

These obligations are mainly fulfilled through Informative Reporting Forms 181, 196, 170 and 174, which may be filed on a monthly or annual basis depending on the form and the type of entity, and which require the submission of large volumes of data in strict technical formats, even where no tax amount is payable.

We provide specialized technical assistance focused exclusively on the completion, validation and electronic filing of these forms, with an operational approach aimed at minimizing technical errors and rejections.

Form 181 – Loans and financial transactions related to real estate

Filing frequency: Annual

Form 181 reports information on loans, credit facilities and other financial transactions where a mortgage guarantee or other real estate connection exists.

Our services include:

- Structuring and processing of client-provided data.
- Mapping of information to official record layouts.
- Technical validation prior to filing.
- Annual electronic submission and management of acknowledgements.

Form 196 – Investment income and financial transactions

Filing frequency: Monthly

Form 196 requires the reporting of certain investment income, interest and financial transactions, often generated from complex accounting or transactional systems located outside Spain.

Our services include:

- Compilation and standardization of financial data.
- Conversion of accounting or transactional information into reportable records.

- Technical and consistency checks across reporting periods.
 - Monthly electronic filing.
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Form 170 – Card-based payment transactions

Filing frequency: Annual

Form 170 requires the annual reporting of transactions carried out using credit cards, debit cards or other electronic payment instruments, typically involving very large volumes of data.

Our services include:

- Processing and structuring of high-volume datasets.
 - Generation of files in line with official technical schemas.
 - Advanced validation procedures to minimise rejections.
 - Monthly electronic submission.
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Form 174 – Payment cards and payment accounts

Filing frequency: Annual

Form 174 complements Form 170 and requires detailed information on payment accounts, associated cards and related transactions.

Our services include:

- Technical preparation of reporting files.
 - Verification of data consistency.
 - Technical coordination with related informative reporting forms.
 - Annual electronic filing and monitoring of acceptance status.
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Services focused on large-scale data reporting

Our services are particularly suitable for Spanish branches of non-resident entities and for financial and payment service providers operating with centralized IT infrastructures outside Spain and facing recurring, high-volume information reporting obligations.

We manage the full operational process for the completion and filing of informative reporting forms, reducing the risk of formal errors, rejections and subsequent information requests.