

# Spanish Tax Agency Models 170 + 196



## Deadline

First deadline is end of Feb 2026  
(with Jan data)

## Frequency

Monthly

## File format

XML

## Legal Basis

Royal Decree 253/2025 (1 Apr 2025)  
amending the RGAT



## Submission

The XML must align with the XSD schema, pass validation checks, and be split into files of max 10,000 records before submitting to the AEAT.



## Objective

To close information gaps created by modern payment models, so the tax authority can better detect undeclared income, hidden transactions, and tax fraud.



## Considerations

Model 196 heavy December filing: Includes YE balance, average Q4 balance, and annual totals in addition to the usual monthly data. Model 170: €3k threshold removed– all in-scope merchant payments reportable



## Description

Two new monthly declarations provide a detailed picture of payment activity connected to Spain:

- **Model 196:** Covers accounts & wallets (containers of money)
- **Model 170:** Covers card & mobile payments (movement of money)



## Data fields needed

### Model 196

- **Accounts:** Account ID/ref, type, open/close date and reportable balances
- **Individuals:** Name, TIN (or passport/ID and issuing country if none), residence, DOB.
- **Corporates:** Entity name, TIN (or registration/ID and issuing country if none), plus UBO details (same fields as individuals).



### Model 170

- **Payments:** Type (card/mobile), date/period, transaction count and total amounts.
- **Merchants:** Merchant name and ID, TIN (or registration/ID and issuing country if none), settlement account/IBAN.
- **Channel:** POS/terminal ID (if applicable) and payment instrument ref (card/payment ID).

## Scope

**Entity:** Banks, PI's and EMI's connected to Spain (including branches and firms operating in Spain under passporting)

### Nexus:

- **196:** Customers with Spanish tax residency or Spanish permanent establishment.
- **170:** Merchant/professional activity connected to Spain.



**Activity:** Managing accounts/wallets (196) and collecting merchant payments via card/mobile/POS (170)

## Next steps

### 1 Tag in-scope:

Add "Spain reportable" tag in your customer records to drive monthly extracts.

### 2 Check tax residency vs KYC:

Cross-check TIN/VAT, address, declared residency vs KYC and fix gaps.

### 3 Submission-ready:

Pick a vendor to generate, validate, batch and submit the monthly XML for you.

See how we can help