

CfR SERVICES ONLINE

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## Submission of Personal Retirement Scheme Reports

# How to Submit the Personal Retirement Scheme Report

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# Introduction

In terms of article 7(2) of the Personal Retirement Scheme Rules (123.163), every license holder has an obligation to file an annual report with the office of the Commissioner for Revenue by 31 January of the following year for which the return has been made.

This document specifies the details and format that should be used to provide such report to the office of the Commissioner for Revenue.

## Data Required

The following table provides the details and format of the data that is required for the report:

Field No	Field Name	Type*	Size†	Field Description
1	Name of the Qualifying Scheme	A	150	Name of the Personal Retirement Scheme or a long term contract of insurance
2	Surname	A	70	Surname of the qualifying individual who contributed or made payments to the qualifying scheme
3	Name	A	30	Forename of the qualifying individual who contributed or made payments to the qualifying scheme
4	Reference No.	AN	10	The reference number refers to the Identity Card or Income Tax Registration Number of the qualifying individual who contributed or made payments to the qualifying scheme
5	Date of Birth	N	10	Recipient's date of birth in DD/MM/YYYY format
6	Address	A	150	Address of the qualifying individual who contributed or made payments to the qualifying scheme
7	Amount contributed/paid within year	AN	20	Gross Amount of Contributions/Payments in Euro
7	Currency	A	3	The currency in which the investment income was paid using the International 3 character code convention (ISO 4217 3)
8	Exchange Rate	N	10	The exchange rate used to convert the gross investment income on a foreign currency into euro. Variable length may include specific decimal point. e.g. ZZZZ9.ZZZZ

\* Type – (A) refers to Alphabetic characters  
(AN) refers to Alphanumeric

† Size refers to number of characters

# Additional Information

## Field No. Guideline

- 4 Reference No.
- This should either be:
    - the Maltese Identity Card Number - up to 10 characters long and the last character may only consist of 'A', 'B', 'G', 'H', 'L', 'M', 'P'; or
    - the Income Tax registration Number - 9 characters long and issued (or confirmed with) by the CfR.

## Submission of the report

This report is to be filed electronically over the internet using the Commissioner for Revenue Online Services.

# Online Filing

In order to file the Personal Retirement Scheme report using the CfR Online Services, one must follow these steps as highlighted below:

## **Step 1 – Register within the CfR’s online services**

Register with the CfR by completing the CFR04 form which is available from the CfR website on <https://cfr.gov.mt/en/eServices/Pages/CfR-Services-Online-Form.aspx>, or appoint a registered tax representative through CFR02 form.

The completed form can be submitted to the Commissioner for Revenue by email to [ird.services@gov.mt](mailto:ird.services@gov.mt)

## **Step 2 – Register for an e-ID**

Each user identified in step 1 must possess an e-ID in order to access the CfR Services online. For more information on how to apply for an e-ID please refer to [www.mygov.mt](http://www.mygov.mt)

## **Step 3 – 2-Factor authentication**

In addition to their e-ID account user name and password, Data Providers are also required to provide a stronger level of authentication to access CfR online services. This is known as 2-Factor authentication.

Users can choose between “Method 1” using an Authenticator App on their smart-phone or else using the digital certificate stored on their e-ID Cards described below as “Method 2”.

### **Method 1: Authenticator App**

This method will require users to install an authenticator app to obtain free verification codes that together with the user’s e-id account will provide a 2-factor authentication equivalent to “Level 2”. After signing-in with your e-ID account you will be prompted to enter a verification code.

The very first time this happens, you will need to set-up an authenticator app on your mobile phone that will provide the free verification codes. Figures 1 and 2 below show the screens that will guide you through this one-time process.

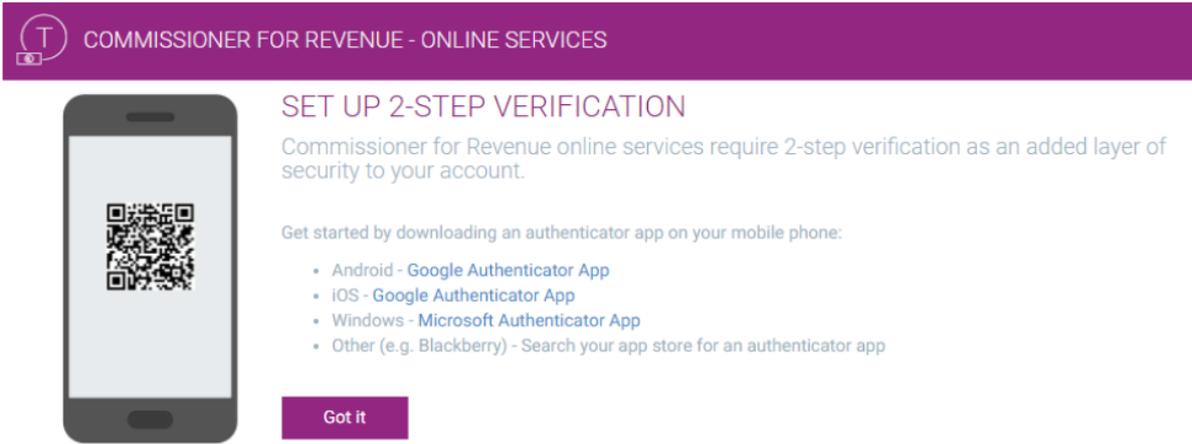


Figure 1: 2-Step Verification Setup

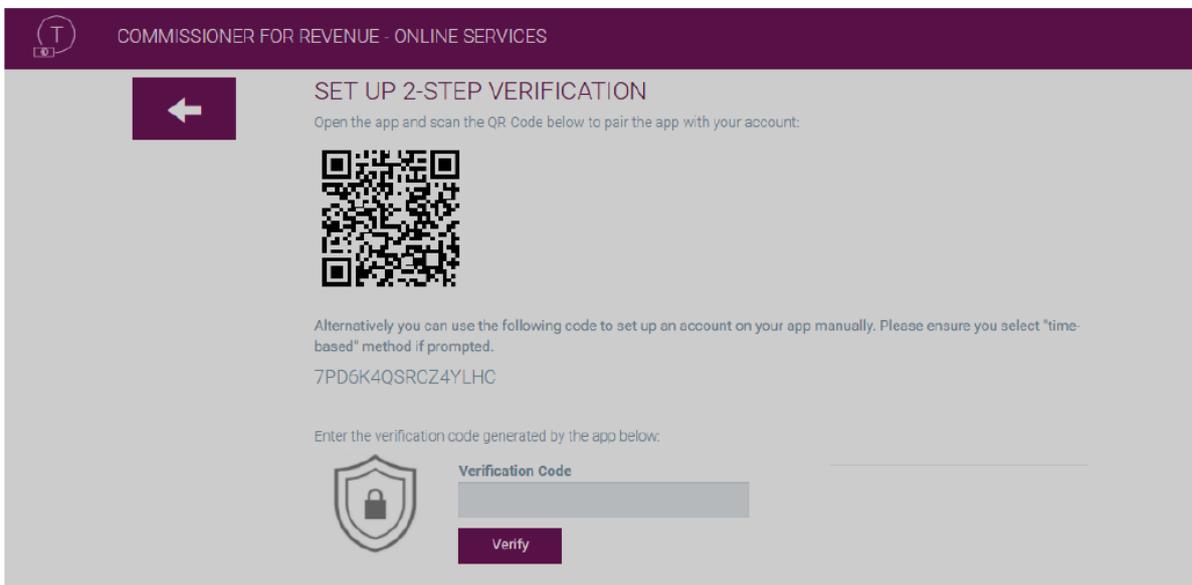


Figure 2: Pairing the App with CFR Online Services

Future authentication attempts will only prompt you for the verification code as shown in Figure 3.

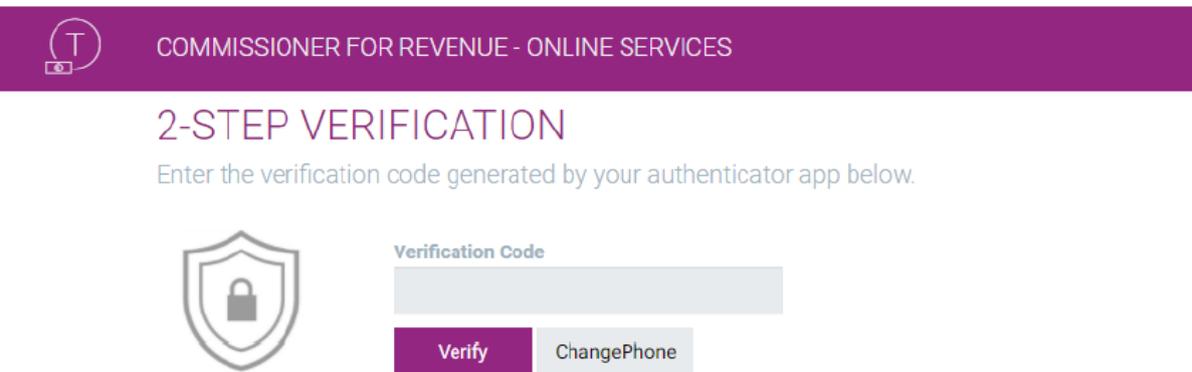


Figure 3: Enter verification code for 2-factor authentication

The “Change Phone” button allows you to go through the setup process once more if you change your mobile phone or authenticator app.

Please note that although it is possible to set-up or “pair” more than one device to your account, they must all be configured at the same time, using the same barcode/code.

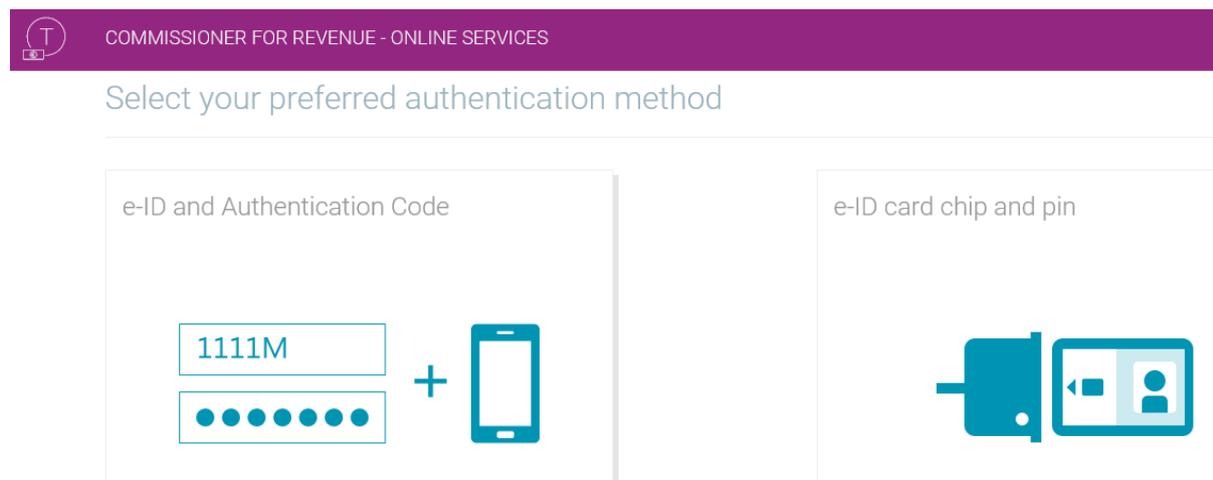
### Method 2: Physical eID Card (Level 3)

Users can also make use of the digital certificate found on their physical eID card instead of the Authenticator app method described in the previous section. This is an even higher level of security as it requires the use of your identity card and a compatible card-reader to access the certificates on the ID card.

To use this method of authentication, choose the link “Select my e-ID Card Authentication Certificate” in the Sign-in screen as shown below.

Please refer to <https://identitymalta.com/eidreader/> for further information on how to access and install the digital certificate found on your Identity Card.

In order to proceed with the submission of the report, one has to log-in the CfR-Online services portal <https://taxation.gov.mt/taxationweblauncher/eidauthpro/irdnet> and select the preferred authentication method.



## Sign In

EN | MT

Use your e-ID Account to sign in. If you don't have an e-ID Account, kindly contact us during office hours on 25904300.

ID Number ([view sample](#))

Password

Select my Digital Certificate

Select my e-ID Card Authentication Certificate

[Sign-in and change my password](#)

[Forgot your password?](#)

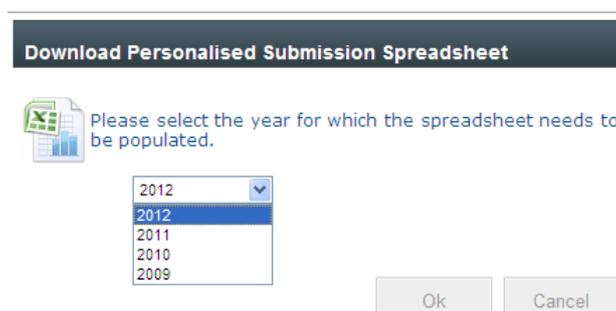
[Help on how to start using e-ID](#)

Digital Certificate issued through mygov.mt portal and will no longer be supported

Digital Certificate stored on ID Card (e-ID Card)

## Step 4 – Submitting Your Data

- Go to the CfR website <https://taxation.gov.mi/taxationweblauncher/eidauthpro/irdnet>
- Enter your e-ID login “**Username & Password**” and provide your 2-factor authentication
- Click “**Login**”
- Select the “**Employer / Data Providers Services**” role
- Click “**Submit Data**” found in the main menu at the left hand side of the screen
- Download a personalised spreadsheet by clicking the “**Download**” button
- When asked to select the year, the Payor must choose the year in which the payment has been made



- In the personalised spreadsheet you can now enter the data that needs to be submitted
- The spreadsheet allows you to submit a new data report or replace a previous data report. This is done through field B “**Sequence Number**” of “Index” worksheet

To submit a new data report, choose the new submission option



To replace a previous data report, choose the option containing the previous file submitted



- After saving your spreadsheet you can use the “**Browse**” button to upload your spreadsheet
- Click the “**Submit**” button to submit the spreadsheet
- Click “**Confirm**” in the confirmation dialog box displayed in order to confirm your submission.

## For further information

Kindly contact the eBusiness Section, Block 1, office of the Commissioner for Revenue, Telephone 2296 2165 email: [irddata.mfei@gov.mt](mailto:irddata.mfei@gov.mt).