

CfR SERVICES ONLINE

Submission of Retirement Pensions Scheme Report
(Global Return)

How to Submit the Retirement Pension Scheme Report

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Introduction

In terms of Art.33 of the Retirement Pensions Act (Cap. 514), every retirement scheme or retirement fund shall comply with any requirements as established from time to time by the Commissioner for Revenue. This requirement comes in the form of an obligation to file an annual report (Global Return) with the Commissioner for Revenue by the same deadline as applicable to the online filing of the Individual Tax Returns.

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

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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	Surname	A	25	Surname of the retirement beneficiary to whom the income has been paid
2	Name	A	25	Forename of the retirement beneficiary to whom the income has been paid
3	Maltese Income Tax Reg No.	N	9	The reference number refers to the Identity Card or Income Tax Registration Number of the beneficiary
4	Date of Birth	N	10	Beneficiary's date of birth in DD/MM/YYYY format
5	Birth City	A	35	The retirement beneficiary's birth city
6	Birth Country	A	2	The retirement beneficiary's birth country❖
7	Country of Tax Residence	A	2	The retirement beneficiary's country of tax residence❖
8	Tax Identification Number in Country of Residence	N	20	The retirement beneficiary's Tax Identification Number in country of residence
9	Gross Amount	N	from 1 to 7	Gross amount paid in Euro. Any fraction of a euro, even if it exceeds 50 cents should be rounded down to the nearest euro. This amount should be equal to the summation of the taxable and non-taxable parts. The Euro symbol should be excluded
10	Taxable Part	N	from 1 to 7	Gross amount paid that is taxable in Malta, Any fraction of a euro, even if it exceeds 50 cents should be rounded down to the nearest euro. The Euro symbol should be excluded
11	Commutation of pension (non-taxable part)	N	from 1 to 7	Commutation of pension. Any fraction of a euro, even if it exceeds 50 cents, is to be rounded down to the nearest euro. The Euro symbol should be excluded
12	DTA Restrictions	N	from 1 to 7	Double Tax Agreement Restrictions. Any fraction of a euro, even if it exceeds 50 cents, is to be rounded down to the nearest euro. The Euro symbol should be excluded
13	Tax Withheld	N	from 1 to 6	The final amount of tax withheld. Disregard any fraction of a euro if equal to or less than 50 cents, and round up to one euro any fraction that exceeds 50 cents. The Euro symbol should be excluded
14	Tax Due/Refundable	N	from 1 to 6	The difference between the tax liability computed with the Non-Resident tax rates and the tax actually withheld. The tax due is to be reported in a positive figure while the refundable amount in negative. Disregard any fraction of a euro if equal to or less than 50 cents, and round up to one euro any fraction that exceeds 50 cents. The Euro symbol should be excluded

* Type – (A) refers to Alphabetic characters
(N) refers to Numerical

† Size refers to number of characters

❖ Code Country Code list in pages 5 & 6

Country Codes

The reporting of the retirement beneficiary's birth country and country of tax residence should be in a 2 alphabetic character format as indicated in the following table:

AF	AFGHANISTAN	GH	GHANA	MP	NORTHERN MARIANA ISLANDS
AX	ÅLAND ISLANDS	GI	GIBRALTAR	NO	NORWAY
AL	ALBANIA	GR	GREECE	OM	OMAN
DZ	ALGERIA	GL	GREENLAND	PK	PAKISTAN
AS	AMERICAN SAMOA	GD	GRENADA	PW	PALAU
AD	ANDORRA	GP	GUADELOUPE	PS	PALESTINIAN TERRITORY, OCCUPIED
AO	ANGOLA	GU	GUAM	PA	PANAMA
AI	ANGUILLA	GT	GUATEMALA	PG	PAPUA NEW GUINEA
AQ	ANTARCTICA	GG	GUERNSEY	PY	PARAGUAY
AG	ANTIGUA AND BARBUDA	GN	GUINEA	PE	PERU
AR	ARGENTINA	GW	GUINEA-BISSAU	PH	PHILIPPINES
AM	ARMENIA	GY	GUYANA	PN	PITCAIRN
AW	ARUBA	HT	HAITI	PL	POLAND
AU	AUSTRALIA	HM	HEARD ISLAND AND MCDONALD ISLANDS	PT	PORTUGAL
AT	AUSTRIA	VA	HOLY SEE (VATICAN CITY STATE)	PR	PUERTO RICO
AZ	AZERBAIJAN	HN	HONDURAS	QA	QATAR
BS	BAHAMAS	HK	HONG KONG	RE	REUNION
BH	BAHRAIN	HU	HUNGARY	RO	ROMANIA
BD	BANGLADESH	IS	ICELAND	RU	RUSSIAN FEDERATION
BB	BARBADOS	IN	INDIA	RW	RWANDA
BY	BELARUS	ID	INDONESIA	SH	SAINT HELENA
BE	BELGIUM	IR	IRAN, ISLAMIC REPUBLIC OF	KN	SAINT KITTS AND NEVIS
BZ	BELIZE	IQ	IRAQ	LC	SAINT LUCIA
BJ	BENIN	IE	IRELAND	PM	SAINT PIERRE AND MIQUELON
BM	BERMUDA	IM	ISLE OF MAN	VC	SAINT VINCENT AND THE GRENADINES
BT	BHUTAN	IL	ISRAEL	WS	SAMOA
BO	BOLIVIA	IT	ITALY	SM	SAN MARINO
BA	BOSNIA AND HERZEGOVINA	JM	JAMAICA	ST	SAO TOME AND PRINCIPE
BW	BOTSWANA	JP	JAPAN	SA	SAUDI ARABIA
BV	BOUVET ISLAND	JE	JERSEY	SN	SENEGAL
BR	BRAZIL	JO	JORDAN	CS	SERBIA AND MONTENEGRO
IO	BRITISH INDIAN OCEAN TERRITORY	KZ	KAZAKHSTAN	SC	SEYCHELLES
BN	BRUNEI DARUSSALAM	KE	KENYA	SL	SIERRA LEONE
BG	BULGARIA	KI	KIRIBATI	SG	SINGAPORE
BF	BURKINA FASO	KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	SK	SLOVAKIA
BI	BURUNDI	KR	KOREA, REPUBLIC OF	SI	SLOVENIA
KH	CAMBODIA	KW	KUWAIT	SB	SOLOMON ISLANDS
CM	CAMEROON	KG	KYRGYZSTAN	SO	SOMALIA

CA	CANADA	LA	LAO PEOPLE'S DEMOCRATIC REPUBLIC	ZA	SOUTH AFRICA
CV	CAPE VERDE	LV	LATVIA	GS	S.GEORGIA AND THE S. SANDWICH ISLANDS
KY	CAYMAN ISLANDS	LB	LEBANON	ES	SPAIN
CF	CENTRAL AFRICAN REPUBLIC	LS	LESOTHO	LK	SRI LANKA
TD	CHAD	LR	LIBERIA	SD	SUDAN
CL	CHILE	LY	LIBYAN ARAB JAMAHIRIYA	SR	SURINAME
CN	CHINA	LI	LIECHTENSTEIN	SJ	SVALBARD AND JAN MAYEN
CX	CHRISTMAS ISLAND	LT	LITHUANIA	SZ	SWAZILAND
CC	COCOS (KEELING) ISLANDS	LU	LUXEMBOURG	SE	SWEDEN
CO	COLOMBIA	MO	MACAO	CH	SWITZERLAND
KM	COMOROS	MK	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC	SY	SYRIAN ARAB REPUBLIC
CG	CONGO	MG	MADAGASCAR	TW	TAIWAN, PROVINCE OF CHINA
CD	CONGO, THE DEMOCRATIC REPUBLIC OF THE	MW	MALAWI	TJ	TAJIKISTAN
CK	COOK ISLANDS	MY	MALAYSIA	TZ	TANZANIA, UNITED REPUBLIC OF
CR	COSTA RICA	MV	MALDIVES	TH	THAILAND
CI	COTE D'IVOIRE	ML	MALI	TL	TIMOR-LESTE
HR	CROATIA	MT	MALTA	TG	TOGO
CU	CUBA	MH	MARSHALL ISLANDS	TK	TOKELAU
CY	CYPRUS	MQ	MARTINIQUE	TO	TONGA
CZ	CZECH REPUBLIC	MR	MAURITANIA	TT	TRINIDAD AND TOBAGO
DK	DENMARK	MU	MAURITIUS	TN	TUNISIA
DJ	DJIBOUTI	YT	MAYOTTE	TR	TURKEY
DM	DOMINICA	MX	MEXICO	TM	TURKMENISTAN
DO	DOMINICAN REPUBLIC	FM	MICRONESIA, FEDERATED STATES OF	TC	TURKS AND CAICOS ISLANDS
EC	ECUADOR	MD	MOLDOVA, REPUBLIC OF	TV	TUVALU
EG	EGYPT	MC	MONACO	UG	UGANDA
SV	EL SALVADOR	MN	MONGOLIA	UA	UKRAINE
GQ	EQUATORIAL GUINEA	MS	MONTERRAT	AE	UNITED ARAB EMIRATES
ER	ERITREA	MA	MOROCCO	GB	UNITED KINGDOM
EE	ESTONIA	MZ	MOZAMBIQUE	US	UNITED STATES
ET	ETHIOPIA	MM	MYANMAR	UM	UNITED STATES MINOR OUTLYING ISLANDS
FK	FALKLAND ISLANDS (MALVINAS)	NA	NAMIBIA	UY	URUGUAY
FO	FAROE ISLANDS	NR	NAURU	UZ	UZBEKISTAN
FJ	FIJI	NP	NEPAL	VU	VANUATU
FI	FINLAND	NL	NETHERLANDS	VE	VENEZUELA
FR	FRANCE	AN	NETHERLANDS ANTILLES	VN	VIET NAM
GF	FRENCH GUIANA	NC	NEW CALEDONIA	VG	VIRGIN ISLANDS, BRITISH
PF	FRENCH POLYNESIA	NZ	NEW ZEALAND	VI	VIRGIN ISLANDS, U.S.
TF	FRENCH SOUTHERN TERRITORIES	NI	NICARAGUA	WF	WALLIS AND FUTUNA
GA	GABON	NE	NIGER	EH	WESTERN SAHARA
GM	GAMBIA	NG	NIGERIA	YE	YEMEN
GE	GEORGIA	NU	NIUE	ZM	ZAMBIA
DE	GERMANY	NF	NORFOLK ISLAND	ZW	ZIMBABWE

Additional Information

Field No. Guideline

- 3 Maltese Income Tax Reg No.
- This should either be:
 - the Income tax Registration Number - 9 characters long and issued (or confirmed with) by the CfR, **OR**;
 - 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'.
- 9-14 Income and Tax amounts
- Amounts should always be reported as round figures (refer to 'Data Required' table for instructions regarding rounding).
 - Registered members who did not receive income during a particular year, should still be reported with 'zero' amounts.
 - Whenever beneficiaries have ceased to receive income (due to death, transferring to another RSA, etc), they should still be reported in the Global Return in the year of assessment when the event took place, and refrain from reporting from thereon. The CfR should be notified of such changes through separate correspondence.
 - In the event that a beneficiary has become a Malta resident for income tax purposes, the RSA is to report income through the FS3 form and treat according to the Final Settlement System Rules. The CfR should be notified of such instances and if required the mailing address and any further information is updated in the CfR database. The RSA is to refrain from reporting the beneficiary in the Global Return, however it must be assured that the beneficiary will be served with a Tax Return by the office of the Commissioner for Revenue.

All fields are required, except for field no.8. However, providing the Tax Identification Number in Country of Residence will further strengthen data integrity.

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 Retirement Pension 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-Service-Online-Form.aspx>, or appoint a registered tax representative through CFR02 form.

The completed form can be submitted to the office of the Commissioner for Revenue by email to 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

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.

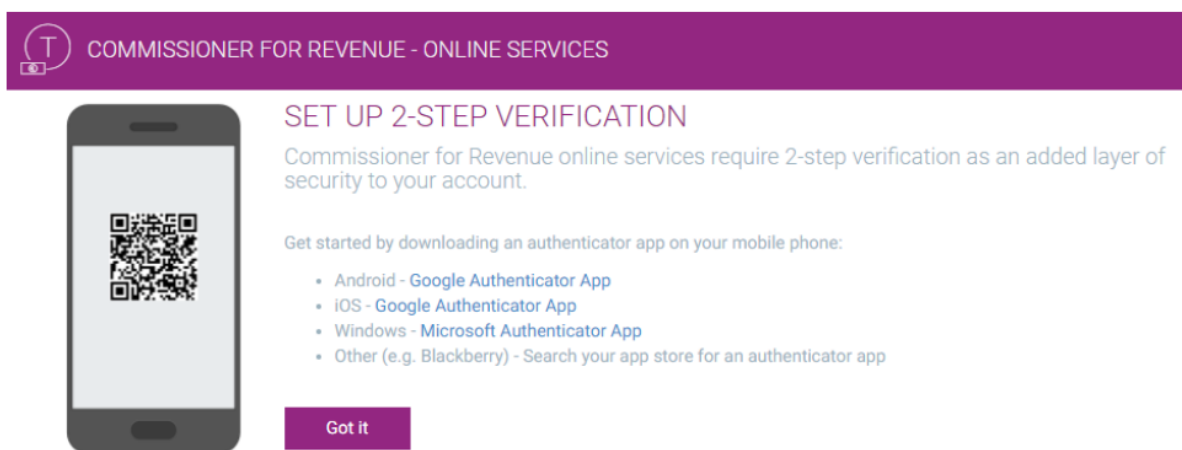


Figure 1: 2-Step Verification Setup

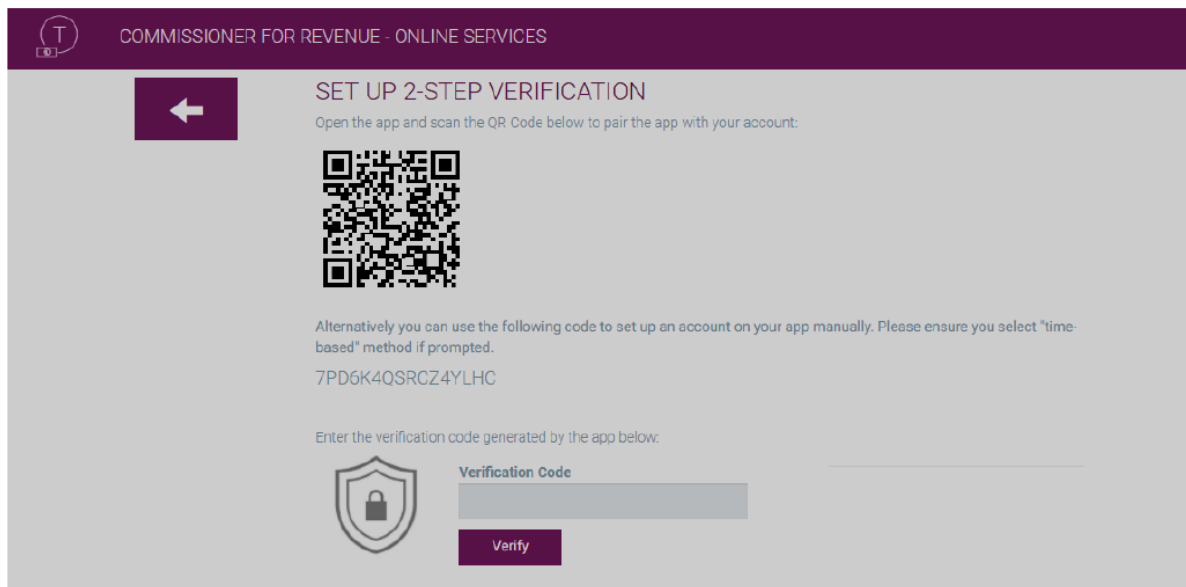


Figure 2: Pairing the App with CFR Online Services

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

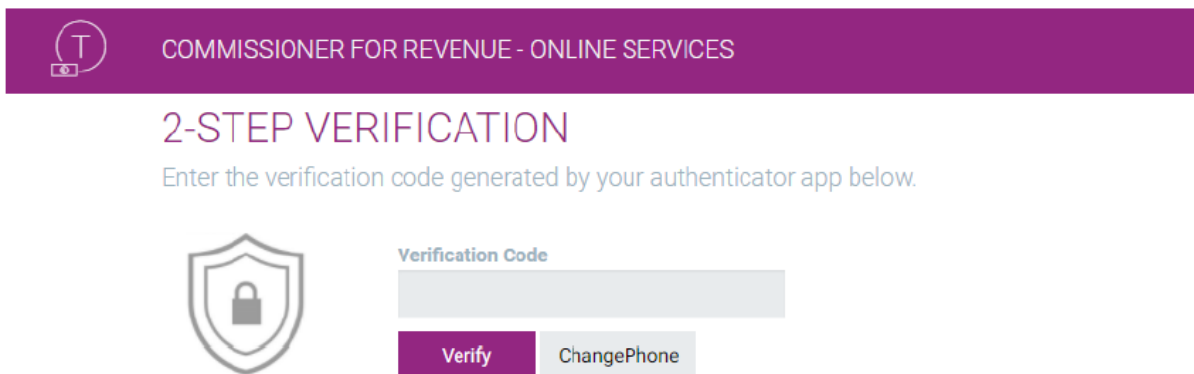


Figure 3: Enter verification code for 2-factor authentication

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)

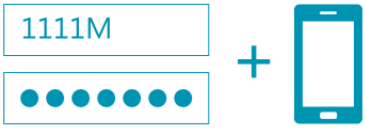

Users can also make use of the digital certificate found on their physical eID card instead of the Authenticator app method described in the previous section. This is an even higher level of security as it requires the use of your identity card and a compatible card-reader to access the certificates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

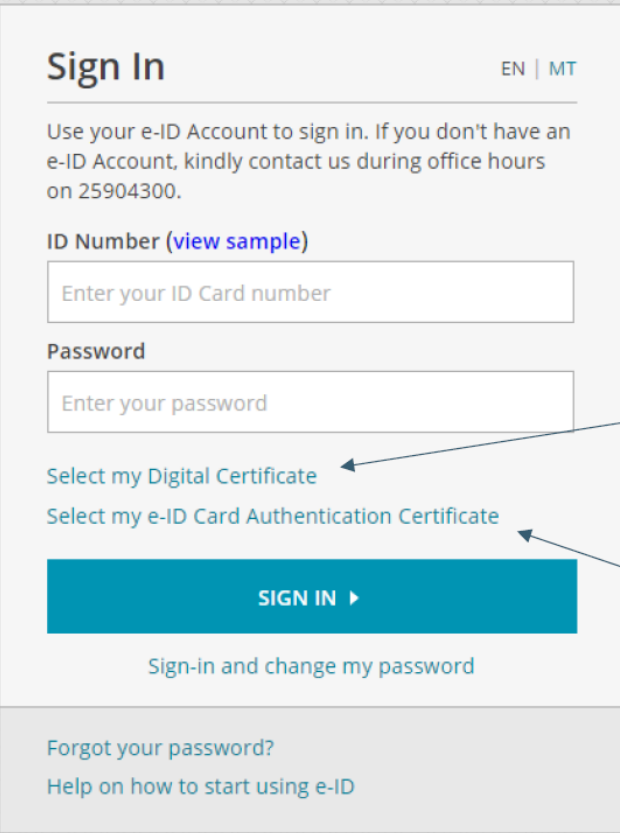
To use this method of authentication, choose the link “Select my e-ID Card Authentication Certificate” in the Sign-in screen as shown below.

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.

Select your preferred authentication method

<p>e-ID and Authentication Code</p> 	<p>e-ID card chip and pin</p> 
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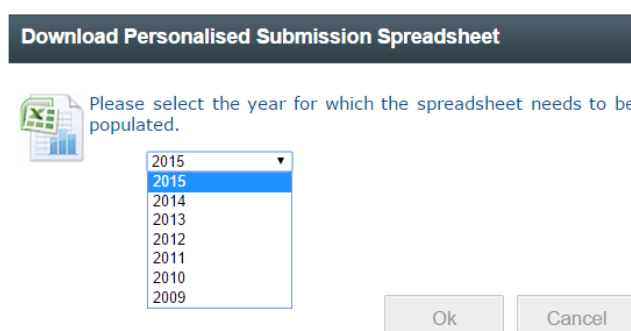


Digital Certificate issued through mygov.mt portal and will no longer be supported

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

Step 4 – Submitting Your Data

- Go to the CfR website <https://taxation.gov.mt/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 Data Provider must choose the year in which the income has been paid (**basis year**)



- In the personalised spreadsheet you can now enter the data that needs to be 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.

File Maintenance

In the event that after a successful submission, any detail already provided requires correction for any reason, the entire file containing the defective record/s shall be replaced, and resubmitted again. The CfR allows such re-submission for a limited period following the original submission.

In the event that the re-submission needs to be done after the stipulated deadline, you may be required to contact the office of the Commissioner for Revenue in order to proceed further.

For further information

Kindly contact the eBusiness Section, Block 1, Office of the Commissioner for Revenue, email: irddata.mfei@gov.mt or call 2296 2136.