

Xceptor MiKaDiv

Turn complex income data into compliant German tax reports. Automatically.



From January 2027, every custodian and financial intermediary involved in German investment income must report digitally to the German Tax Authority (BZSt) – or investors lose access to tax relief. Firms must collect, validate, and submit hundreds of data points per income event across the custody chain – spanning beneficial owner data, transaction history, omnibus allocations, and entitlement details – in a precise XML format before a single reclaim can be initiated.

End-to-end MiKaDiv reporting, automated on a single platform

Xceptor's [MiKaDiv module](#), part of [Xceptor Tax](#), orchestrates the reporting process end-to-end – from data collection through to UUID capture – on a single, configurable platform.



Proactive data collection



Source beneficial owner data, tax residency, and account structures during onboarding. Pre-fill future reporting and reduce last-minute data chases across the custody chain.

Validating & processing



Aggregate income, trade, and allocation data from source systems, apply classification, FIFO netting, holding period, and entitlement logic, and validate against BZSt schema requirements before any report is generated.

German Tax Authority submission & UUID management

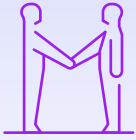


Generate BZSt-compliant XML and submit directly to BZSt or via a local withholding tax agent. Once the UUID is issued, Xceptor automatically links it back to the originating income record, making it immediately available for downstream reclaim filing with full traceability.

Mass reclaim filing

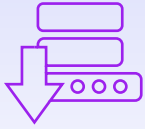


Automated reclaim filing via KAFE and DIP API, including event-window and position logic – clearing reclaim backlogs without additional operational resource.



Proven and trusted at scale

8 of the top 10 global custodians rely on Xceptor for tax processing.



Unified tax data foundation

Xceptor helps you **build a unified tax data layer** where MiKaDiv reporting is an output of that foundation – providing you with built-in auditability, traceability, and evidence from day one.



No IT dependency

Business rules are configured and updated by **non-technical users**. No coding, no engineering cycles, no backlogs, no bottlenecks.



Built for MiKaDiv, ready for FASTER

The same **platform scales into EU FASTER** (effective Jan 2030) – protecting your MiKaDiv investment and eliminating the cost of rebuilding for every new mandate.

**Comply with MiKaDiv
through intelligent
data automation**



Learn more

Book a demo

Xceptor