



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

CBI Taxonomy 2.1

XBRL File Upload Guidance

November 2023

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Introduction

The CBI Taxonomy 2.1 introduces XBRL versions of the Payment Institutions / E-Money Accounts and Supplementary returns currently submitted on to the Central Bank of Ireland Portal ('CBI Portal') by Payment Institutions and E-Money Institutions. This document is a guide for users who will be submitting XBRL files to the Central Bank of Ireland via the CBI Portal under the new taxonomy.

The document will encompass the process of uploading as well as the 'Finalising' and 'Sign Off' of individual returns. Screenshots and accompanying text will describe scenarios when the file upload has been both successful and unsuccessful.

N.B: Please note that it is essential that all figures entered within XBRL returns are entered in Units rather than in €000's (as may have been the case in previous versions of certain returns). Please pay particular attention to this fact when completing the new returns.

E-Money Institution Accounts Return XBRL

The new E-Money Institution Accounts Return XBRL contains the following list of new tables. This list represents an amalgamation of the various templates contained within the previous webform version of the E-Money Institution Accounts return -

Tables	DTS	Properties
Table Index		
<input type="checkbox"/>		E-Money Institution Accounts return
<input type="checkbox"/>		Table A Questionnaire
		EIA 00.01
<input type="checkbox"/>		Balance Sheet Statement [Statement of Financial Position]: Assets
		EIA 01.01
<input type="checkbox"/>		Balance Sheet Statement [Statement of Financial Position]: Liabilities
		EIA 01.02
<input type="checkbox"/>		Balance Sheet Statement [Statement of Financial Position]: Equity
		EIA 01.03
<input type="checkbox"/>		Statement of profit or loss
		EIA 02.00
<input type="checkbox"/>		Breakdown of Expenses
		PIA 06.01
<input type="checkbox"/>		Breakdown of Other Assets
		PIA 06.02
<input type="checkbox"/>		Breakdown of Other Liabilities
		EIA 06.03
<input type="checkbox"/>		Breakdown of Other Reserves
		EIA 06.04

(Please note the layout of the tables above will be determined by the Xbrl file creation software chosen by each firm¹)

E-Money Institution Supplementary Return XBRL

The new E-Money Institution Supplementary Return XBRL contains the following list of new tables. This list represents an amalgamation of a number of the templates contained within the previous webform version of the E-Money Institution Supplementary return with a number of new templates -

¹ List of available commercial & open source tools at <https://eurofiling.info/portal/xbrl-solutions/>

Tables	DTS	Properties
Table Index		
<input type="checkbox"/>	E-Money Institution Supplementary return	
<input type="checkbox"/>	Statement of Capital Adequacy	EIS 01.00
<input type="checkbox"/>	Analysis of Own Funds	EIS 02.00
<input type="checkbox"/>	Users Funds and Safeguarded user's funds	EIS 03.01
<input type="checkbox"/>	Safeguarded funds detail	EIS 03.02
<input type="checkbox"/>	Transaction Volume	EIS 05.00
<input type="checkbox"/>	Agency Appointments - Agency Distributors - Agents Providing Payment Services	EIS 06.01
<input type="checkbox"/>	Agency Appointments - Distributors of Electronic Money	EIS 06.02
<input type="checkbox"/>	Agency Appointments - General	EIS 06.03
<input type="checkbox"/>	Ownership Structure and Qualifying Shareholders	EIS 07.01 EIS 07.02 EIS 07.03 EIS 07.04
<input type="checkbox"/>	Conduct of Business	EIS 08.00

(Please note the layout of the tables above will be determined by the Xbrl file creation software chosen by each firm)

Payment Institution Accounts Return XBRL

The new Payment Institution Accounts Return XBRL return contains the following list of new tables. This list represents an update to the previous webform version of the Payment Institution Accounts return and aligns it to the European Banking Authority (EBA) FINREP taxonomy 2.9² templates with some modifications -

²<https://www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks/reporting-framework-2.9>

Tables	DTS	Properties
Table Index		
<input type="checkbox"/>		Payment Institutions Accounts Return
<input type="checkbox"/>		Table A Questionnaire
		PIA 00.01
<input type="checkbox"/>		Balance Sheet Statement [Statement of Financial Position]: Assets
		PIA 01.01
<input type="checkbox"/>		Balance Sheet Statement [Statement of Financial Position]: Liabilities
		PIA 01.02
<input type="checkbox"/>		Balance Sheet Statement [Statement of Financial Position]: Equity
		PIA 01.03
<input type="checkbox"/>		Statement of profit or loss
		PIA 02.00
<input type="checkbox"/>		Supplementary Financial Reporting Return. Breakdown of Expenses
		PIA 33.01
<input type="checkbox"/>		Supplementary Financial Reporting Return. Breakdown of Other Assets
		PIA 33.02
<input type="checkbox"/>		Supplementary Financial Reporting Return. Breakdown of Other Liabilities
		PIA 33.03
<input type="checkbox"/>		Supplementary Financial Reporting Return. Breakdown of Other Reserves
		PIA 33.04

(Please note the layout of the tables above will be determined by the Xbrl file creation software chosen by each firm)

Payment Institution Supplementary Return XBRL

The new Payment Institution Supplementary Return XBRL return contains the following list of new tables. This list represents an update to a number of the templates contained within the previous webform version of the Payment Institution Supplementary return with some new templates -

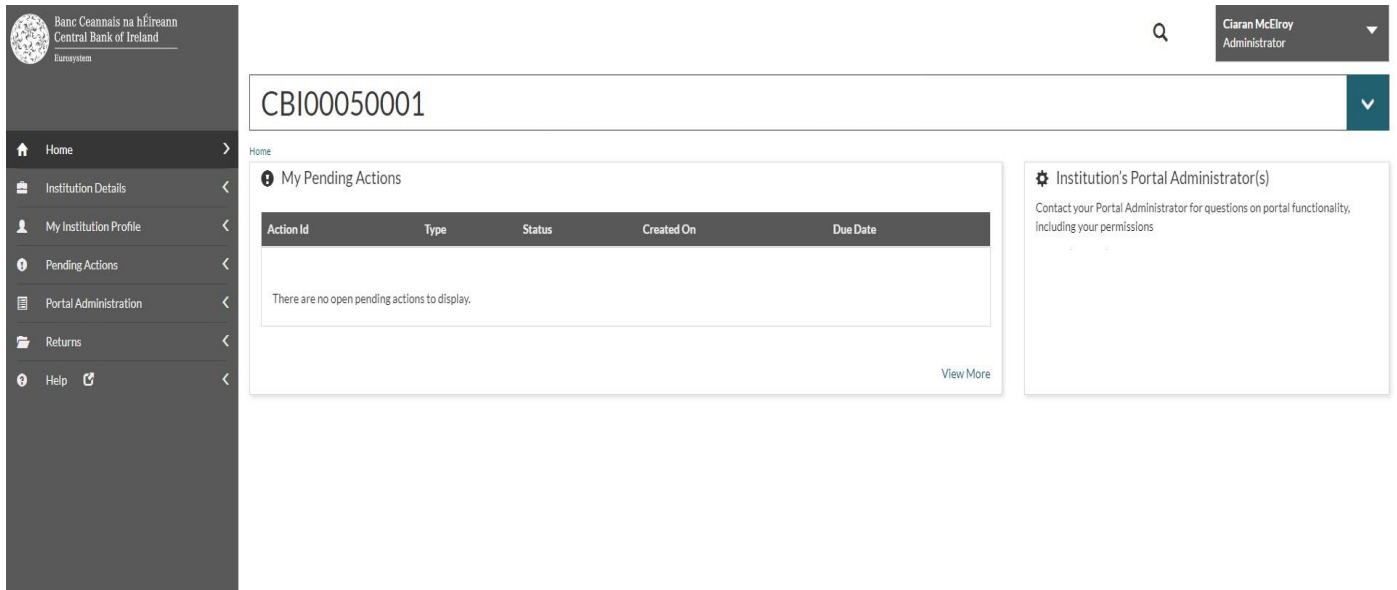
Tables	DTS	Properties
Table Index		
<input type="checkbox"/>	Payment Institutions Supplementary Return	
<input type="checkbox"/>	Statement of Capital Adequacy	PIS 01.00
<input type="checkbox"/>	Analysis of Own Funds	PIS 02.00
<input type="checkbox"/>	Safe Guarding Arrangements	PIS 03.01 PIS 03.02
<input type="checkbox"/>	Transaction Volume	PIS 05.00
<input type="checkbox"/>	Agency Appointments	PIS 06.01
<input type="checkbox"/>	Agency Appointments - General	PIS 06.02
<input type="checkbox"/>	Ownership Structure and Qualifying Shareholders	PIS 07.01 PIS 07.02 PIS 07.03 PIS 07.04
<input type="checkbox"/>	Conduct of Business	PIS 08.00

(Please note the layout of the tables above will be determined by the Xbrl file creation software chosen by each firm)

XBRL File Load

Navigation to the File Upload Screen

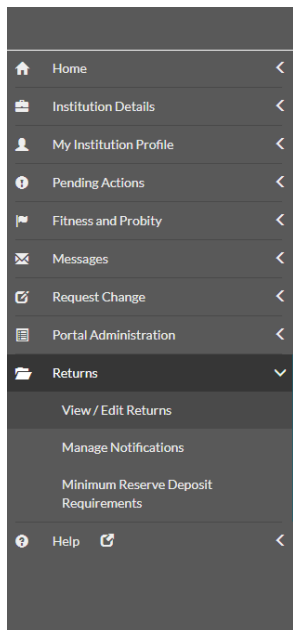
To upload an XBRL return the user will log on to the CBI Portal with their normal login credentials and will be presented with the following Home Page screen -



The User will select the ‘Returns’ option then ‘View/Edit Returns’. The User will be presented with a list of returns types that they / their firm have permission to upload.

Returns Display

The User will be presented with the list of returns she/he has the permission to view, per below -

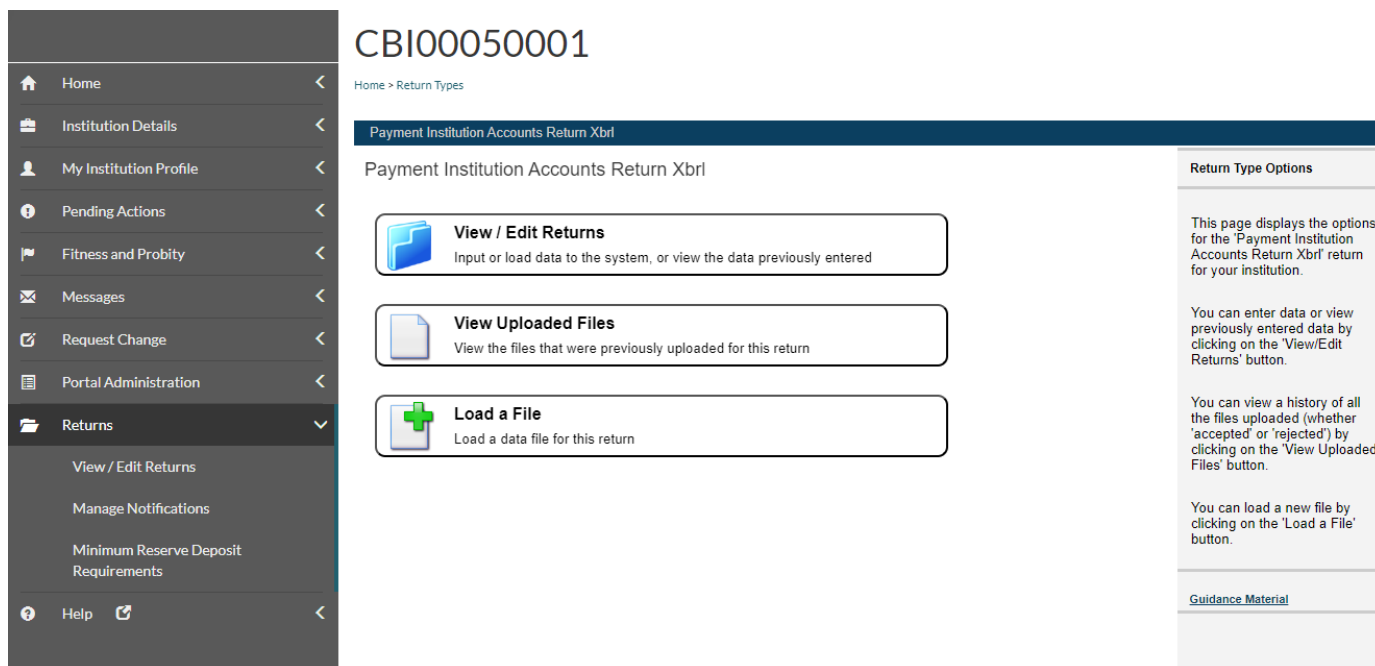


CBI00050001

Payment Services

Name	Code	Description
Article 36 Denial of Service	A36	Notification of refusal or withdrawal of access to payment account services - Article 36
Article 68 Denial of Service	A68	Notification of denial of access to payment accounts to providers of account information services or payment initiation services - Article 68
Debt Management Firm	DMF	Debt Management Firm
E-Money Institution Accounts	EMR	E-Money Institution Accounts
E-Money Institution Accounts Return Xbrl	X14	E-Money Institution Accounts Return Xbrl
E-Money Institution Annual Audited Accounts	EMA	E-Money Institution Annual Audited Accounts
E-Money Institution Supplementary	EMS	E-Money Institution Supplementary
E-Money Institution Supplementary XBRL	X18	E-Money Institution Supplementary XBRL
Major operational or security incident report	OIR	Details of a major operational or security incident.
Operational and Security Risks Reporting	A95	Detail of the Operational and Security Risks at the reporting institution.
Payment Institution Accounts Return Xbrl	X17	Payment Institution Accounts Return Xbrl
Payment Institution Supplementary Return Xbrl	X16	Payment Institution Supplementary Return Xbrl
Payment Institutions Supplementary	PAY	Payment Institutions Supplementary
Payment Institutions Supplementary (Bi-Annual)	PYB	Payment Institutions Supplementary (Bi-Annual)

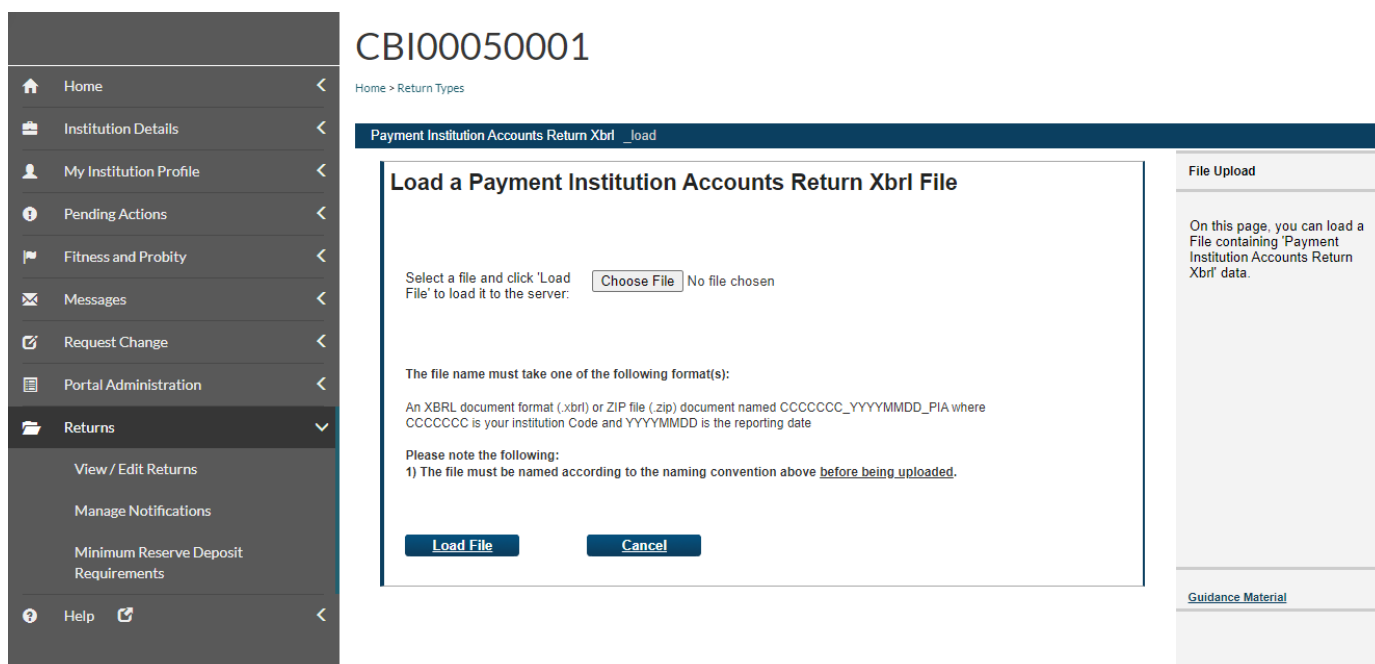
The User will select the particular return for which a return needs to be uploaded. When a return is selected, the following screen is displayed to the user -



The user must then choose the 'Load a File' option from the screen above in order to access the Load File functionality.

Loading an XBRL File

The screen below is used to commence the upload process -



The user will select the '**Choose File**' button to locate an XBRL file on their local network and once the file is chosen, they will select the '**Load File**' option at the bottom of this screen. This will then commence the file validation process (described in Section 3 below)

XBRL File Naming Convention

All XBRL files uploaded to the CBI Portal will follow a defined naming convention. Filenames must conform to the following naming convention -

CNNNNNNN_YYYYMMDD_XXX.xbri

where;

1. CNNNNNNN is the institution code (the institution code used for logging into ONR)
2. YYYYMMDD is the return reporting date (not submission due date) e.g.: 20220930
3. XXX is the 'Return File name' on the ONR system (see table below)
4. .xbri is the file extension.

An example of this is as follows: C123456_20220930_PIA.xbri

The list of returns included in the CBI Taxonomy 2.1 for Payment Institutions and E- Money Institutions is as follows:

Return Name	Return File Naming Convention example
E-Money Institution Accounts Return XBRL	C123456_20210930_EIA.xbri
E-Money Institution Supplementary Return XBRL	C123456_20210930_EIS.xbri
Payment Institution Accounts Return XBRL	C123456_20210930_PIA.xbri
Payment Institution Supplementary Return XBRL	C123456_20210930_PIS.xbri

XBRL File Validation

Initial Validation Checks

On receipt of the uploaded file, a number of validation checks are performed as the file is processing. These checks are as follows -

- File Size is within permitted levels (<30MB);
- Date of file is correct;
- A return instance exists on the CBI Portal for the Reporting Date of the file; and
- File name conforms to the correct naming convention.

File Size Validation

The size of the file being submitted must be within the allowable file size limit of 30MB. Where the XBRL file is in excess of the 30MB limit the file should be compressed before resubmission.

Validation of File Date

The reporting date contained within the filename of the file being uploaded must not be in the future. If it is, the following error message will be displayed -



Return Instance on CBI Portal

A check will be made that the return 'instance' exists on the CBI Portal for the Reporting Date contained in the file name. If not, the following error message is returned -

- Home <
- Institution Details <
- My Institution Profile <
- Pending Actions <
- Fitness and Probity <
- Messages <
- Request Change <
- Portal Administration <
- Returns** >
- View / Edit Returns
- Manage Notifications
- Minimum Reserve Deposit Requirements
- Help <

CBI00050001

Home > Return Types

Payment Institution Accounts Return Xbrl _load

Load a Payment Institution Accounts Return Xbrl File

Select a file and click 'Load File' to load it to the server: No file chosen

Error: XBR-FIL-0003: Invalid File Name

No valid Return exists for this Return Period date [20230724].

The file name must take one of the following format(s):

An XBRL document format (.xbrl) or ZIP file (.zip) document named CCCCCC_YYYYMMDD_PIA where CCCCCC is your institution Code and YYYYMMDD is the reporting date

Please note the following:
1) The file must be named according to the naming convention above before being uploaded.

File Upload

On this page, you can load a File containing 'Payment Institution Accounts Return Xbrl' data.

[Guidance Material](#)

File Naming Convention

Check that the XBRL file name is in the correct format. If not, the following error screen is returned –

- Home <
- Institution Details <
- My Institution Profile <
- Pending Actions <
- Fitness and Probity <
- Messages <
- Request Change <
- Portal Administration <
- Returns** >
- View / Edit Returns
- Manage Notifications
- Minimum Reserve Deposit Requirements
- Help <

CBI00050001

Home > Return Types

Payment Institution Accounts Return Xbrl _load

Load a Payment Institution Accounts Return Xbrl File

Select a file and click 'Load File' to load it to the server: No file chosen

Error: XBR-FIL-0003: Invalid File Name

Instance File Format should be as follows:
An XBRL document format (.xbrl) or ZIP file (.zip) document named CCCCCC_YYYYMMDD_PIA where CCCCCC is your institution Code and YYYYMMDD is the reporting date

The file name must take one of the following format(s):

An XBRL document format (.xbrl) or ZIP file (.zip) document named CCCCCC_YYYYMMDD_PIA where CCCCCC is your institution Code and YYYYMMDD is the reporting date

Please note the following:
1) The file must be named according to the naming convention above before being uploaded.

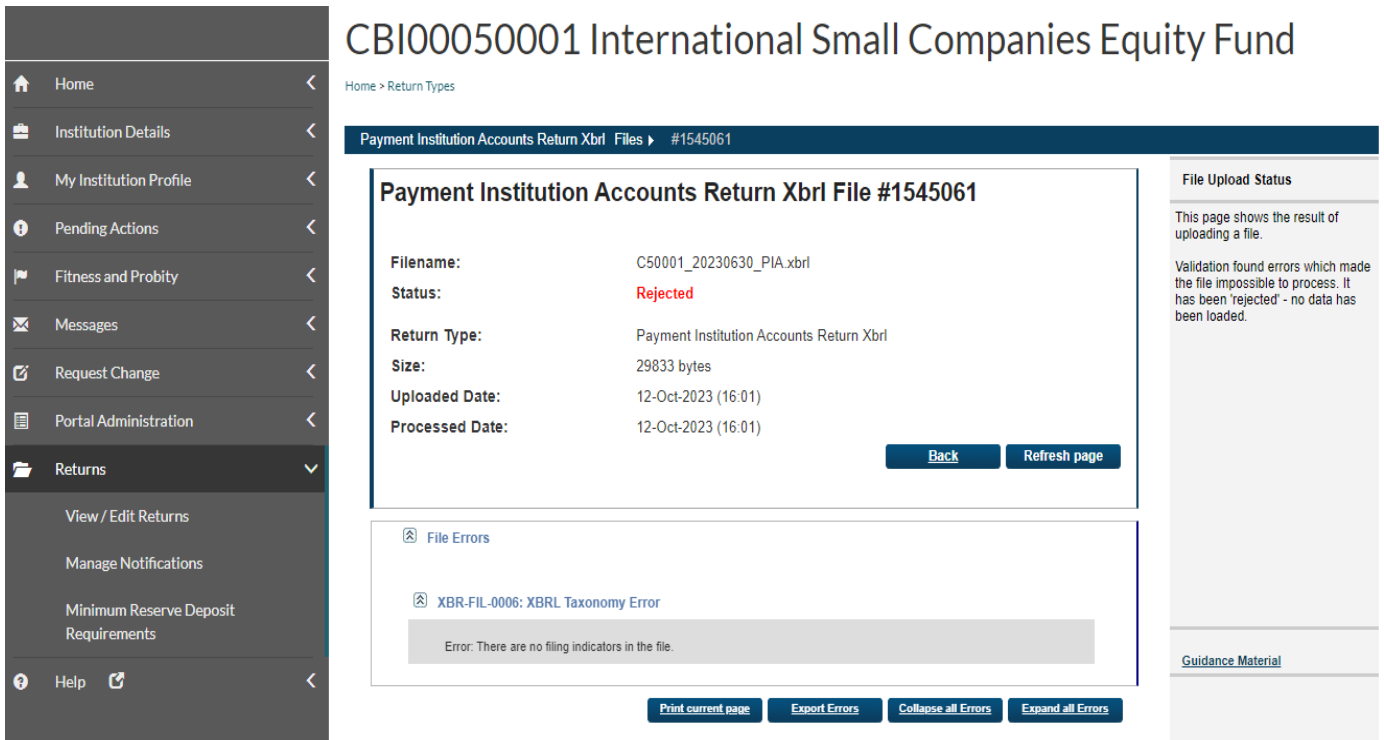
File Upload

On this page, you can load a File containing 'Payment Institution Accounts Return Xbrl' data.

[Guidance Material](#)

Filing Indicators

Filing indicators must be included in the source code of the XBRL instance file. Without filing indicators, the business rules cannot be evaluated within the file for the templates that data has been entered on within the return. The following error screen is displayed when the uploaded return templates are expected but the filing indicators have not been reported in the XBRL file for the particular templates –



The screenshot displays a web application interface for a user named 'CBI00050001 International Small Companies Equity Fund'. The main content area shows details for a 'Payment Institution Accounts Return Xbrl File #1545061'. The file details are as follows:

Filename:	C50001_20230630_PIA.xbrl
Status:	Rejected
Return Type:	Payment Institution Accounts Return Xbrl
Size:	29833 bytes
Uploaded Date:	12-Oct-2023 (16:01)
Processed Date:	12-Oct-2023 (16:01)

Below the details, there is a section for 'File Errors' with one error listed: 'XBR-FIL-0006: XBRL Taxonomy Error'. The error message reads: 'Error: There are no filing indicators in the file.' The interface also includes a 'File Upload Status' panel on the right, which states: 'This page shows the result of uploading a file. Validation found errors which made the file impossible to process. It has been 'rejected' - no data has been loaded.' At the bottom of the error section, there are buttons for 'Print current page', 'Export Errors', 'Collapse all Errors', and 'Expand all Errors'.

Please see the below list of filing indicators applicable to the EIA return -

```
<find:fIndicators>
  <find:filingIndicator contextRef="c1">EIA_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">EIA_01.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">EIA_01.02</find:filingIndicator>
  <find:filingIndicator contextRef="c1">EIA_01.03</find:filingIndicator>
  <find:filingIndicator contextRef="c1">EIA_02.00</find:filingIndicator>
  <find:filingIndicator contextRef="c1">EIA_06.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">EIA_06.02</find:filingIndicator>
  <find:filingIndicator contextRef="c1">EIA_06.03</find:filingIndicator>
  <find:filingIndicator contextRef="c1">EIA_06.04</find:filingIndicator>
</find:fIndicators>
```

Please see the below list of filing indicators applicable to the EIS return -

```

<find:fIndicators>
  <find:filingIndicator contextRef="c-01">EIS_01.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_02.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_03.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_03.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_05.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_06.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_06.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_06.03</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_07.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_07.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_07.03</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_07.04</find:filingIndicator>
  <find:filingIndicator contextRef="c-01">EIS_08.00</find:filingIndicator>
</find:fIndicators>

```

Please see the below list of filing indicators applicable to the PIA return -

```

<find:fIndicators>
  <find:filingIndicator contextRef="c1">PIA_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">PIA_01.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">PIA_01.02</find:filingIndicator>
  <find:filingIndicator contextRef="c1">PIA_01.03</find:filingIndicator>
  <find:filingIndicator contextRef="c1">PIA_02.00</find:filingIndicator>
  <find:filingIndicator contextRef="c1">PIA_33.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">PIA_33.02</find:filingIndicator>
  <find:filingIndicator contextRef="c1">PIA_33.03</find:filingIndicator>
  <find:filingIndicator contextRef="c1">PIA_33.04</find:filingIndicator>
</find:fIndicators>

```

Please see the below list of filing indicators applicable to the PIS return -

```

<find:fIndicators>
  <find:filingIndicator contextRef="c-1">PIS_01.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_02.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_03.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_03.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_05.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_06.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_06.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_07.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_07.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_07.03</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_07.04</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_08.00</find:filingIndicator>
</find:fIndicators>

```

It should be noted that not all firms are required to submit all templates within the above returns. For example, Account Information Service Providers (AISPs), do not have a requirement to submit all templates within the Payment Institution Supplementary Return. These firms are only required to submit templates PIS 06.01, 06.03, 07.01, 07.02, 07.03, 07.04 and 08.00. Therefore, only the filing indicators for the templates that contain data within the return will be required to have a positive representation within the file; the filing indicators for templates 01.00, 02.00, 03.01,

03.02 and 05.00 should be listed as “false” per below³– i.e. the templates should not contain any data and are not being filed. It is important that AISPs and other firms that are required only to submit partial returns select only the elements of returns that they are required to submit, and ensure to exclude the filing indicators of portions of returns not being submitted. The process for doing this will differ depending on the XBRL solution being utilised.

```
<find:fIndicators>
  <find:filingIndicator contextRef="c-1" find:filed="false">PIS_01.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-1" find:filed="false">PIS_02.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-1" find:filed="false">PIS_03.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-1" find:filed="false">PIS_03.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-1" find:filed="false">PIS_05.00</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_06.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-1" find:filed="false">PIS_06.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_07.01</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_07.02</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_07.03</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_07.04</find:filingIndicator>
  <find:filingIndicator contextRef="c-1">PIS_08.00</find:filingIndicator>
</find:fIndicators>
```

It is important to note, for both the Payment Institution Accounts XBRL return and the E-Money Institution Accounts Return XBRL, only templates 00.01, 01.01, 01.02, 01.03, 02.00 are currently required to be completed by firms. Templates 33.01 – 33.04 for the E-Money Institution Accounts XBRL return and templates 06.01 – 06.04 inclusive for the Payment Institution Accounts XBRL return are **not** required to be completed currently. These templates have been carried over from previous versions of the returns and are under review. Firms will be informed when updated versions are available so until then firms are asked not to select or complete these sections of the returns and therefore not to include filing indicators for them.

XBRL File Processing

In-Processing Status

Once the XBRL file has passed the above validations, it will be queued for processing. The length of time it will be queued will depend on the number of institutions uploading and validating XBRL files on the CBI Portal at the same time but an indicative time for processing will be displayed to the user.

³ It should be noted that this screenshot is taken from an XBRL file produced using Atome Particles. The ‘false’ filing indicators may be represented differently if other software is used.

Validation will be performed against the 'Central Bank of Ireland Taxonomy 2.1 Business Rules.xlsx' list which is available on the Central Bank of Ireland website⁴.

Once the process of validation is underway, the following screen will be displayed to the submitter with a status of 'Processing' –

The screenshot displays the Central Bank of Ireland portal interface. On the left is a dark sidebar with navigation options: Home, Institution Details, My Institution Profile, Pending Actions, Portal Administration, Returns (expanded), View / Edit Returns, Manage Notifications, Minimum Reserve Deposit Requirements, and Help. The main content area shows a breadcrumb trail: Home > Return Types. Below this, a header indicates 'PRISM Impact Metric Data Report (XBRL) Files #226492'. The central panel displays the following details for a file:

Filename:	C50001_20230630_PIMD.xbrl
Status:	Processing
Estimated Time to Complete:	5 to 10 minutes
Return Type:	PRISM Impact Metric Data Report (XBRL)
Size:	8277 bytes
Uploaded Date:	28-Aug-2023 (12:24)
Processed Date:	N/A

Below the details are two buttons: 'Back' and 'Refresh page'. At the bottom of the main content area are four buttons: 'Print current page', 'Export Errors', 'Collapse all Errors', and 'Expand all Errors'. On the right side, there is a 'File Upload Status' section with the text: 'This page shows the result of uploading a file.' Below this is a link for 'Guidance Material'.

File Successfully Processed

When the uploaded file has successfully passed all taxonomy validations, an e-mail will be sent to the CBI Portal administrator of the submitting institution to inform them that the file has been processed and accepted.

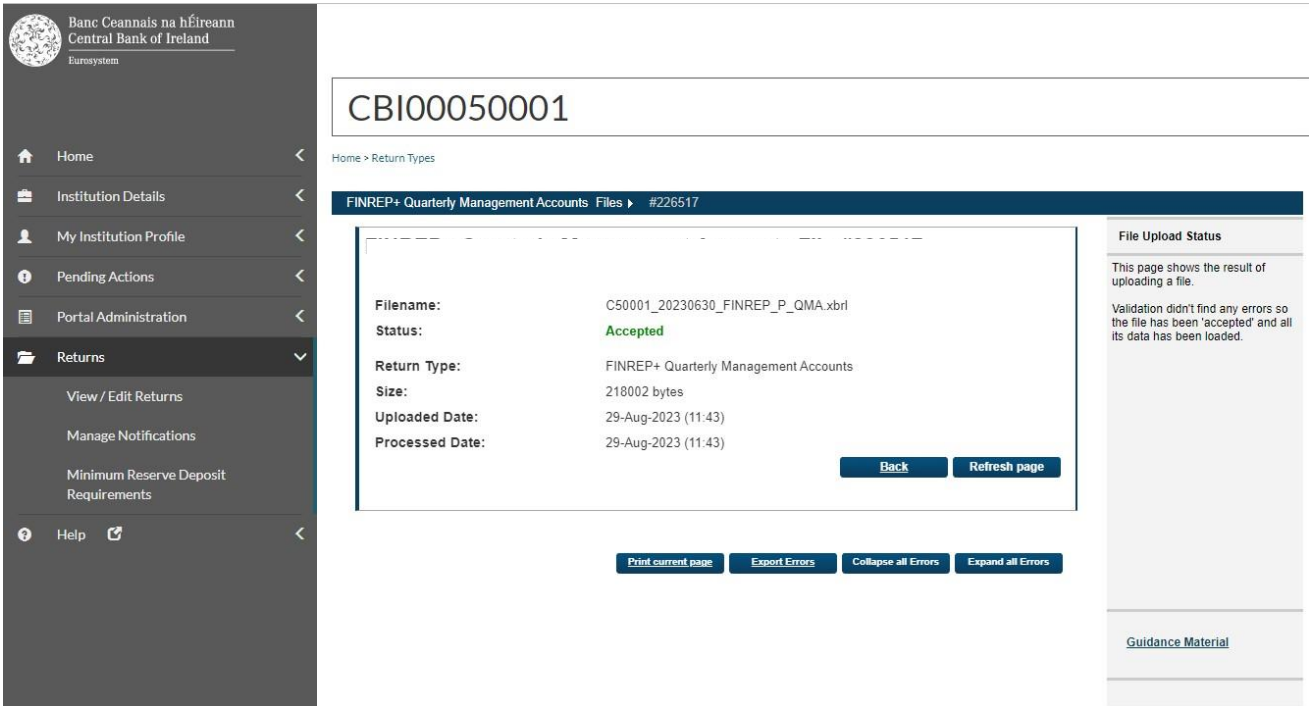
A sample of the e-mail informing the submitter that the file has been processed is outlined below –

⁴ <https://www.centralbank.ie/regulation/industry-market-sectors/electronic-money-institutions/reporting-requirements> and <https://www.centralbank.ie/regulation/industry-market-sectors/payment-institutions/reporting-requirements>



This is an automatically generated message. Please do not reply to this email.

In addition, the following screen will be displayed to the file submitter on the CBI Portal indicating that the uploaded file has been accepted –



File Processed with Errors

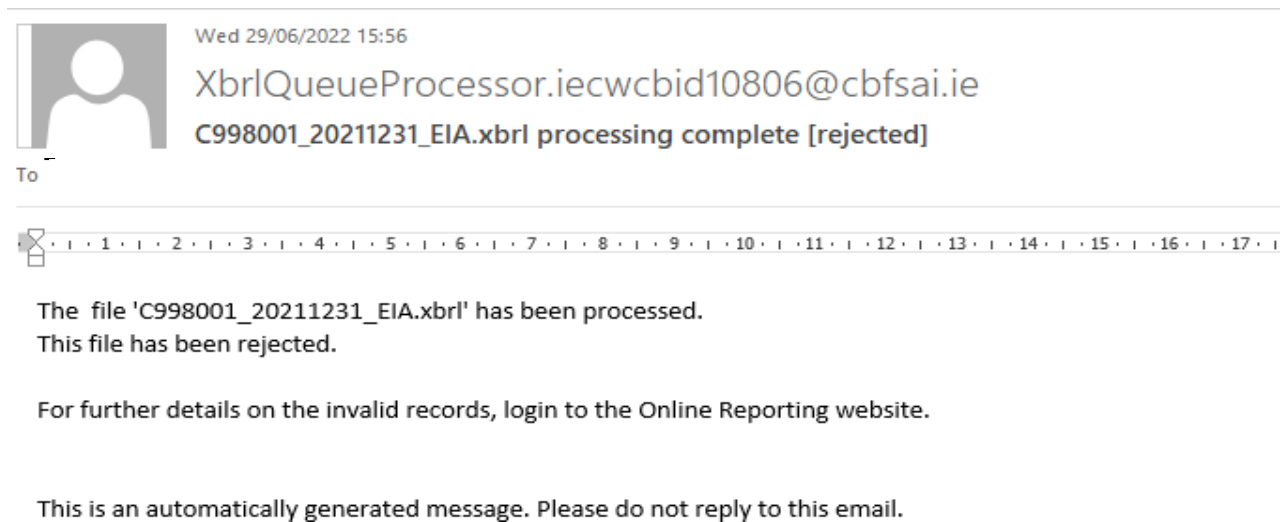
When an individual return is being processed, there is a sequence in which validation checks are executed as follows:

- XBRL Taxonomy Blocking Rules (i.e. rule breaches that cause an error report to be generated)

- Within Return Variance Checks⁵ (Variances that are out of tolerance range and which must be acknowledged by the submitter)

Uploaded file containing XBRL Taxonomy Blocking Errors

When the uploaded file has failed any XBRL Taxonomy Blocking Rules, an email will be sent to the CBI Portal administrator of the submitting institution to inform them that the file has been processed but rejected. A sample of the e-mail that is sent is to the Administrator is outlined in the following:



In addition, the following screen will be displayed to the file submitter on the CBI Portal indicating that the uploaded file has been rejected -

⁵These checks will only commence upon the submission of the second iteration of a particular return

The screenshot displays the Central Bank of Ireland portal interface. On the left is a dark sidebar with navigation options: Home, Institution Details, My Institution Profile, Pending Actions, Portal Administration, Returns (expanded), View / Edit Returns, Manage Notifications, Minimum Reserve Deposit Requirements, and Help. The main content area shows a return with ID CBI00050001. The return details are as follows:

Filename:	C50001_20230630_FINREP_P_QMA.xbrl
Status:	Rejected
Return Type:	
Size:	217985 bytes
Uploaded Date:	29-Aug-2023 (11:49)
Processed Date:	29-Aug-2023 (11:49)

Below the details are two buttons: 'Back' and 'Refresh page'. To the right, a 'File Upload Status' box states: 'This page shows the result of uploading a file. Validation found errors which made the file impossible to process. It has been 'rejected' - no data has been loaded.' A 'Guidance Material' link is also present.

The 'File Errors' section lists three 'XBR-FIL-0006: XBRL Taxonomy Error' messages:

- Formula Error: v0309_m: [FP_01.01] (r010) = (r020) + (r030) + (r040) iaf:numeric-equal(Sv0= 30000.77,iaf.sum(Sv1= 75000.78= 0= 990000.99))
- Formula Error: v0310_m: [FP_01.01] (r050) = (r060) + (r070) + (r080) + (r090) iaf:numeric-equal(Sv0= 65000.45,iaf.sum(Sv1= 0= 0= 98654321.12= 100000.33))
- Formula Error: v0314_m: [FP_01.01] (r380) = (r010) + (r050) + (r091) + (r096) + (r100) + (r141) + (r171) + (r175) + (r181) + (r231) + (r234) + (r240) + (r250) + (r260) + (r270) + (r300) + (r330) + (r360) + (r370) + (r375) iaf:numeric-equal(Sv0= 5129065318.51,iaf.sum(Sv1= 0= 5528577.66= 1015283430.32= 0= 915869.29= 0= 0= 65000.45= 0= 0= 0= 0= 0= 0= 0= 0= 30000.77= 0))

Details of the error messages are displayed in the second half of the screen above. In order to see a detailed list of validation errors, the user must click the 'File Errors' arrow in the screen above and this will break out into a display of errors that have been encountered.

To view details on each of the individual errors displayed, the user must click the arrow on each individual error where additional details on the error will be displayed.

It is also possible to export detailed validations to a web page or file that can be downloaded. In order to generate this report, the user chooses the 'Export Errors' option that is available at the bottom of a files status 'Rejected' screen. See below for screen shot and sample report in webpage format –

E-Money Institution Accounts Return Xbrl File #101636

Filename: C998001_20211231_EIA.xbrl
Status: **Rejected**
Return Type: E-Money Institution Accounts Return Xbrl
Size: 6869 bytes
Uploaded Date: 06-Jul-2022 (11:20)
Processed Date: 06-Jul-2022 (11:20)

[Back](#)

[Refresh page](#)

File Errors

XBR-FIL-0006: XBRL Taxonomy Error

Formula Error: v0894_m: {EIA_01.03, r300, c010} + {EIA_01.02, r300, c010} = {EIA_01.01, r380, c010} iaf:numeric-equal(\$v0= 500000,iaf:numeric-add(\$v1= 0,\$v2= 0))

XBR-FIL-0006: XBRL Taxonomy Error

Formula Error: v0891_m: {EIA_01.03, r310, c010} = {EIA_01.01, r380, c010} iaf:numeric-equal(\$v0= 0,\$v1= 500000)

[Print current page](#)

[Export Errors](#)

[Collapse all Errors](#)

[Expand all Errors](#)

Click 'Export Errors'
to download list of
validation errors

Example Download File –

```

<?xml version="1.0" encoding="UTF-8"?>
- <XBRLReportingFeedback Version="1.0" CreationTime="15:01:55" CreationDate="2022-07-06"
  xmlns="http://www.centralbank.ie">
  <OriginalFileName>C998001_20211231_EIA.xbrl</OriginalFileName>
  - <Processing>
    <Result>Rejected</Result>
    <Size>6869</Size>
    <UploadedDate>2022-07-06T11:20:55Z</UploadedDate>
    <UploadedBy>:/UploadedBy>
    <ProcessedDate>2022-07-06T11:20:57Z</ProcessedDate>
  </Processing>
  - <ErrorDetails>
    - <FileErrors>
      - <Error>
        <ErrorReference>XBR-FIL-0006</ErrorReference>
        <ErrorMessage>Formula Error: v0894_m: {EIA_01.03, r300, c010} + {EIA_01.02,
          r300, c010} = {EIA_01.01, r380, c010} iaf:numeric-equal($v0=
          500000,iaf:numeric-add($v1= 0,$v2= 0)) </ErrorMessage>
      </Error>
      - <Error>
        <ErrorReference>XBR-FIL-0006</ErrorReference>
        <ErrorMessage>Formula Error: v0891_m: {EIA_01.03, r310, c010} = {EIA_01.01,
          r380, c010} iaf:numeric-equal($v0= 0,$v1= 500000) </ErrorMessage>
      </Error>
    </FileErrors>
    <ContentErrors/>
  </ErrorDetails>
</XBRLReportingFeedback>

```

The rejected file will sit on the CBI Portal (along with the validation errors) and can be accessed at any time.

Variance Analysis & Finalising Uploaded Files

Once a return has been successfully uploaded, accepted, processed and all blocking errors addressed, the file is ready to be finalised in advance of being signed-off.

Variance Analysis checks will be performed as part of the finalising routine and all variances must be explained in advance of the return instance being finalised. **Note:** Variance Analysis will only occur from the second submission of a particular return onward, as the functionality needs previous figures to compare against).

Variance Analysis Explanation

The CBI Portal contains a 'Variance Analysis' solution that compares returns from the period being reported to the previous period and requires institutions to explain variances that exceed a certain percentage and threshold.

N.B. The return for the previous reporting period must be signed-off before the return for the current reporting period and the variance analysis explanations template can be finalised and signed-off.

An explanation is required in relation to all templates listed above for the Payment Institution and the E-Money Institution Accounts XBRL returns where there is a positive or negative variance of greater than or equal to 20%. This also applies to a limited number of numerical line items in the templates for Payment Institution and E-Money Institution Supplementary XBRL returns.

Finalising a Return

The following steps must be taken when 'Finalising' a valid return i.e. once it has passed all blocking rules.

To access a return to be finalised, choose the return to be updated and click the '**View / Edit Returns**' option from within this return view –

The screenshot displays the user interface of the Central Bank of Ireland's portal. On the left is a dark sidebar with navigation options: Home, Institution Details, My Institution Profile, Pending Actions, Portal Administration, Returns (expanded), View / Edit Returns, Manage Notifications, Minimum Reserve Deposit Requirements, and Help. The main content area shows the return ID 'CBI00050001' and the breadcrumb 'Home > Return Types'. Below this is a header for 'FINREP+ Quarterly Management Accounts'. Three main action buttons are visible: 'View / Edit Returns' (with a folder icon), 'View Uploaded Files' (with a document icon), and 'Load a File' (with a plus icon). A red arrow points to the 'View / Edit Returns' button. To the right, a 'Return Type Options' panel provides instructions: 'This page displays the options for the FINREP+ Quarterly Management Accounts' return for your institution. You can enter data or view previously entered data by clicking on the 'View/Edit Returns' button. You can view a history of all the files uploaded (whether 'accepted' or 'rejected') by clicking on the 'View Uploaded Files' button. You can load a new file by clicking on the 'Load a File' button. A 'Guidance Material' link is also present at the bottom of the panel.

The individual files loaded for that return instance are displayed as a list. The user must click on the return instance that is required to be finalised. When this is done, the following screen is displayed with the 'Finalise' button displayed.

Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

CBI00050001
Home > Return Types

FINREP+ Quarterly Management Accounts Returns ▶ 31-May-2023

Section	Status	Required	Last Updated By	Last Updated	
Variance Analysis Report	Invalid	Mandatory	Ciaran McElroy	30-Aug-2023 (11:53)	

Finalise

Sections

The 'FINREP+ Quarterly Management Accounts' return is divided into sections.

Complete each section that applies to your institution and submit the return to the Central Bank .

[Guidance Material](#)

If there are variances that breach certain thresholds between data points in this instance of the return and the previous instance of the return, these are highlighted on the Variance Analysis Report (a link to which is displayed on this screen). Variances must be addressed before the return can be finalised.

E-Money Institution Accounts Return Xbrl , 31-Mar-2022 - Sections

Section	Status	Required	Last Updated By	Last Updated	
E-Money Institution Accounts Return Xbrl	Valid	Mandatory	Ciaran McElroy	06-Jul-2022 (15:35)	
Variance Analysis Report	Invalid	Mandatory	(Central Bank)	06-Jul-2022 (15:35)	

Finalise

Click on 'Variance Analysis Report' here. Note current status is 'Invalid'

When the link to the Variance Analysis Report is pressed the screen below is displayed -

Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

- Home
- Institution Details
- My Institution Profile
- Pending Actions
- Portal Administration
- Returns
 - View / Edit Returns
 - Manage Notifications
 - Minimum Reserve Deposit Requirements
- Help

CBI00050001

Home > Return Types

FINREP+ Quarterly Management Accounts Returns > 31-May-2023 > Variance Analysis Report

View Form Data

Variance Analysis Report							
Table Code	Column Code	Row Code	Previous Value	Current Value	Actual Change	Variance %	Explanation
1.01	00010	00010	0.0000	130000.0000	130000.0000	100.0000	
1.01	00010	00010	0.0000	130000.0000	130000.0000	100.0000	
1.01	00010	00020	0.0000	130000.0000	130000.0000	100.0000	
1.01	00010	00380	0.0000	130000.0000	130000.0000	100.0000	

The Previous Value and Current Value for the data point as well as the variance in actual and percentage terms are displayed. The user must enter an explanation for each of the variances listed. If this is not done, the following screen highlighting where no variance explanation has been entered is displayed -

Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

- Home
- Institution Details
- My Institution Profile
- Pending Actions
- Portal Administration
- Returns
 - View / Edit Returns
 - Manage Notifications
 - Minimum Reserve Deposit Requirements
- Help

CBI00050001

There were errors on the form which prevented it from being saved. Hover over the highlighted cells to see a shortened version of the error messages or click on View Errors to view all errors, with detailed error messages. Alternatively click on 'Save With Errors' to save the form as a draft version, and you can fix the errors at a later time.

Variance Analysis Report							
Table Code	Column Code	Row Code	Previous Value	Current Value	Actual Change	Variance %	Explanation
FP 01.01	00010	00010	0.0000	130000.0000	130000.0000	100.0000	
FP 01.01	00010	00010	0.0000	130000.0000	130000.0000	100.0000	
FP 01.01	00010	00020	0.0000	130000.0000	130000.0000	100.0000	
FP 01.01	00010	00380	0.0000	130000.0000	130000.0000	100.0000	

If the user saves the Variance Analysis Report without completing all fields, they will be allowed to do so, however they will not be allowed to finalise the return. Once the Variance Analysis Report is fully completed, the user will then be allowed to save the form and proceed to 'Finalise' the file.

The screenshot displays the user interface of the Central Bank of Ireland's portal. On the left is a dark sidebar with navigation options: Home, Institution Details, My Institution Profile, Pending Actions, Portal Administration, Returns (expanded), View / Edit Returns, Manage Notifications, Minimum Reserve Deposit Requirements, and Help. The main content area shows the user ID 'CBI00050001' and a breadcrumb trail: 'Home > Return Types > FINREP+ Quarterly Management Accounts Returns > 31-May-2023'. Below this is a table titled '31-May-2023 - Sections' with the following data:


Section	Status	Required	Last Updated By	Last Updated	
f	Valid	Optional	Claran McElroy	30-Aug-2023 (11:53)	
Variance Analysis Report	Invalid	Mandatory	Claran McElroy	30-Aug-2023 (11:53)	

Below the table, a 'Finalise' button is highlighted with a red rectangle. To the right of the table, under the heading 'Sections', there is explanatory text: 'The 'FINREP+ Quarterly Management Accounts' return is divided into sections. Complete each section that applies to your institution and submit the return to the Central Bank.' At the bottom right, there is a link for 'Guidance Material'.

Once successfully finalised, the Return is now ready to be signed off. Note that the individual that signs off the return must be a different CBI Portal user to the individual that finalises the return. The user within the firm who Signs-Off returns should log in to CBI Portal with their own credentials in order to successfully Sign-Off the file.

stitution Accounts Return Xbrl Returns ▶ 31-Mar-2022

E-Money Institution Accounts Return Xbrl , 31-Mar-2022 - Sections

Section	Status	Required	Last Updated By	Last Updated	
E-Money Institution Accounts Return Xbrl	Valid	Mandatory	Ciaran McElroy	06-Jul-2022 (15:35)	
Variance Analysis Report	Valid	Mandatory	Ciaran McElroy	06-Jul-2022 (15:55)	

Sign-Off

Click 'Sign-Off' button here

Once the user clicks the 'Sign-Off' button, they will be presented with a 'Declaration' page whereby they will be required to confirm to the best of their knowledge that the information contained within the return is complete and correct. This is done by checking a box on the sign-off screen that is presented to the user as per below –

Sign-Off Return

The Return is ready to be signed-off.

The E-Money Institution Accounts Return Xbrl return for 31-Mar-2022 must be 'signed-off' to complete the process of submitting data to the Central Bank

This return is due to be submitted by 31-Jul-2022.

After you sign-off the return, it will be 'locked' and you will no longer be able to make changes (unless the return is subsequently unlocked by the Central Bank for revision).

Declaration

To signify your acceptance of this statement, tick the box below:

Once you have verified the correctness of the data to your satisfaction, click the 'Sign-Off Return' button below to sign-off the return and submit the data to the Central Bank. This will complete the process of submitting the return (for this period).

I declare that the information which has been entered for the E-Money Institution Accounts Return Xbrl return for 31-Mar-2022 is complete and correct to the best of my knowledge.

Cancel

Sign-off Return

Once the box has been ticked and the Sign-Off Return button has been pressed, the user will be presented with the following sign off confirmation -

1ce

Sign-Off Return

The return has been successfully signed-off

You have successfully 'signed-off' the E-Money Institution Accounts Return Xbrl return for 31-Mar-2022 – it has now been submitted to the Central Bank.

This return was successfully submitted by the 31-Jul-2022 deadline.

This Return is 'locked', and can't be changed until it is unlocked for revision by the Central Bank .

Use the back button to navigate to the previous page.

Back

The user who has signed off the return will also receive a confirmation via email -



Thu 07/07/2022 10:47

donotreply@test.onlinereporting.cbfsai.ie

Submission Receipt for E-Money Institution Accounts Return Xbrl for institution C998001 for reporting date 31-Mar-2022

To

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23

You have successfully 'signed-off' E-Money Institution Accounts Return Xbrl for

Institution : IFFS Test Firm 1 (C998001)

Return Type : E-Money Institution Accounts Return Xbrl

Reporting date : 31-Mar-2022

Revision Number : 1

This return has now been submitted to the Central Bank, is 'locked' and cannot be changed until it is unlocked for revision by the Central Bank.

Regards

Central Bank Of Ireland

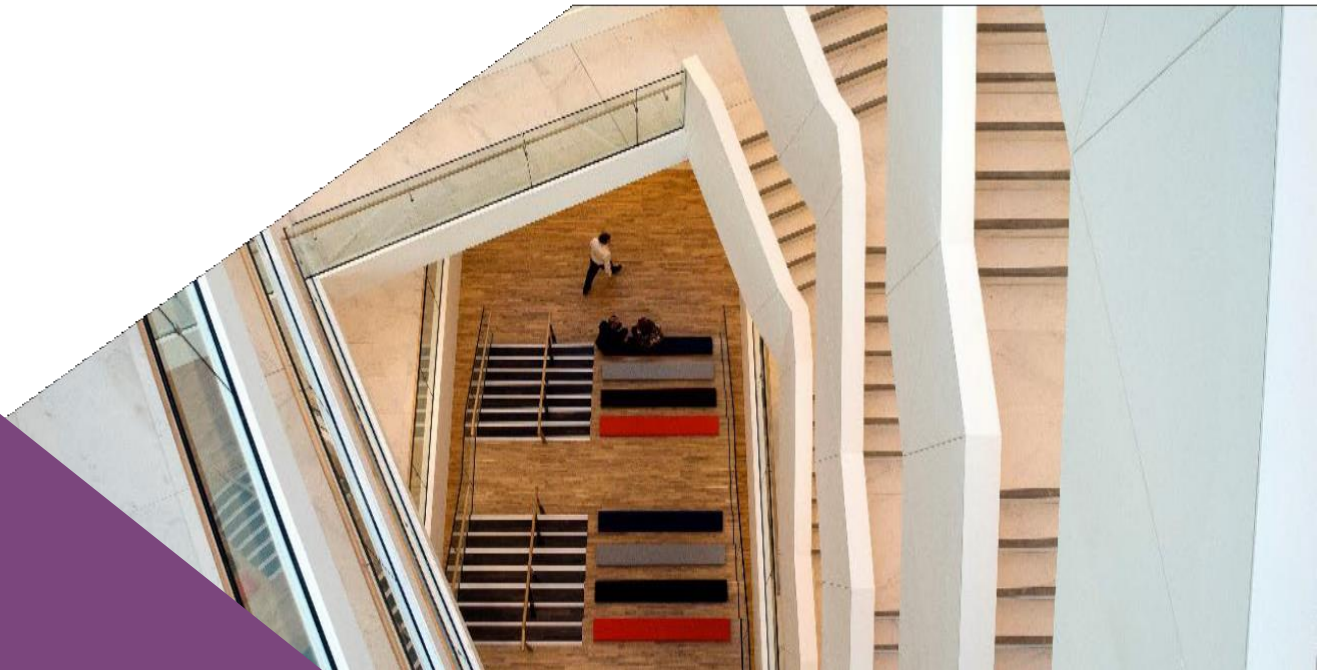
This is an automatically generated email. Please do not reply to this email.

At this point the firm's reporting obligation has been successfully completed and the return is locked.

Appendix 1 – Important XBRL Formatting Rules

Please be aware of the following XBRL considerations when completing your files:

- i. Value of numbers always in units (one thousand Euros -> 1000).
- ii. Mandatory date format: YYYY-MM-DD
- iii. “Yes/No” elements are “True/False” elements in alignment with EBA/EIOPA practices.
- iv. Percentage notation: 1% -> 0.01, 10% -> 0.10, 100% -> 1.0



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