



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Beneficial Ownership Register

Guidance Document 1.1

July 2020

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Introduction

The document is a guide for users to submit the Beneficial Ownership Information Return to the Central Bank of Ireland via the Online Reporting (ONR) system.

Completing the Beneficial Ownership Information Template

Relevant entities must complete the Beneficial Ownership Information file, which is located on the Central Bank of Ireland website.

The following details must be entered in respect of all **Beneficial Owners**:

- Name
- Date of Birth
- Nationality
- Address
- Is the Person's interest / control direct or indirect?
- Nature of interest / control
- Extent of interest / control: % owned or controlled
- Further information / clarification in relation to nature / extent of ownership / control
- Date on which the person was entered into the entity's internal register as a beneficial owner
- Is the person currently a PCF holder in this or any other Regulated Financial Services Provider?

In addition, the person submitting the information to the Central Bank, i.e. **“the presenter”**, must provide the following information in relation to themselves:

- Name
- Address
- Telephone number
- Email address
- Capacity in which the presenter is acting: (e.g. officer/employee of the obliged entity, person acting on behalf of the obliged entity etc.).

- Once all of the information has been completed, the status of the file on the 'Cover' worksheet will change to 'Valid'.
- The file must then be saved in the format outlined on the file upload screen on ONR and then uploaded via the ONR (i.e. file must be named CCCCCCCC_YYYYMMDD_BOR where CCCCCCCC is the firm's Institution Code on ONR and YYYYMMDD is the reporting date of the return). NOTE: For Credit Unions this is the CU XXX_YYYYMMDD_BOR

IMPORTANT!

- If the status is 'Invalid', some mandatory information is missing from either the 'BOR' or 'Presenter Details' worksheets. The 'Data Validation' worksheet should be checked, as this will highlight which cells in the file with which there are problems. **'Invalid' files will not be accepted on ONR.**

The file will also not be accepted if the structure of the Microsoft Excel® file has been altered in any way. For example, additional worksheets may not be added or deleted, columns removed or added or the file protection removed.

Completing the Return

An ONR user with permissions to submit the return should log on to the ONR as normal. They should then click 'View / Edit returns' and they will see a list of all the returns they have access to.

Step 1: The user should click on 'Beneficial Ownership Information Return':

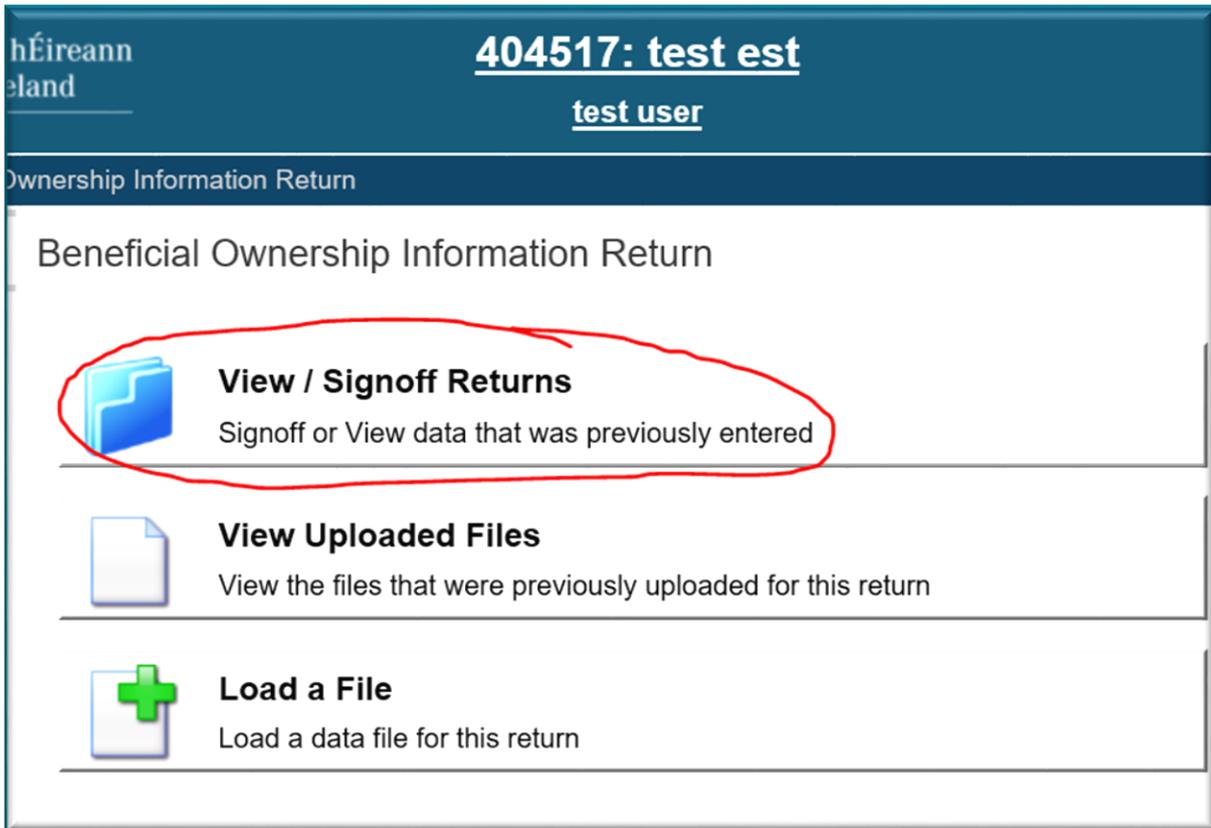
The screenshot shows the ONR interface with the following details:

- Header: Banc Ceannais na hÉireann / Central Bank of Ireland
- User ID: 404517: test est
- User Name: test user
- Logout button
- Section: Anti-Money Laundering
- Table 1 (Anti-Money Laundering):

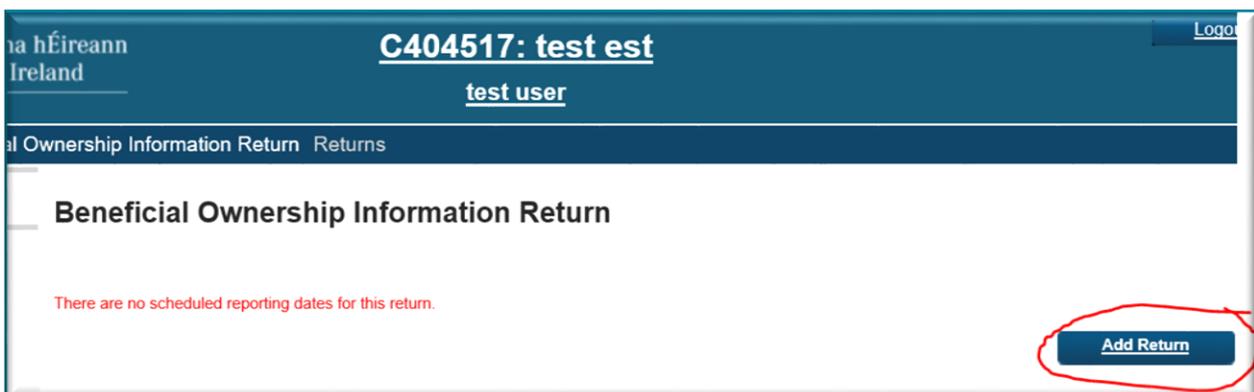
Name	Description	
Beneficial Ownership Information Return	Beneficial Ownership Information Return	?
- Section: Fitness & Probity
- Table 2 (Fitness & Probity):

Name	Description	
Annual PCF Confirmation	Annual PCF Confirmation Return	?
Individual Questionnaire	Individual Questionnaire	?

Step 2: Next, the user should click 'View /Signoff Returns':



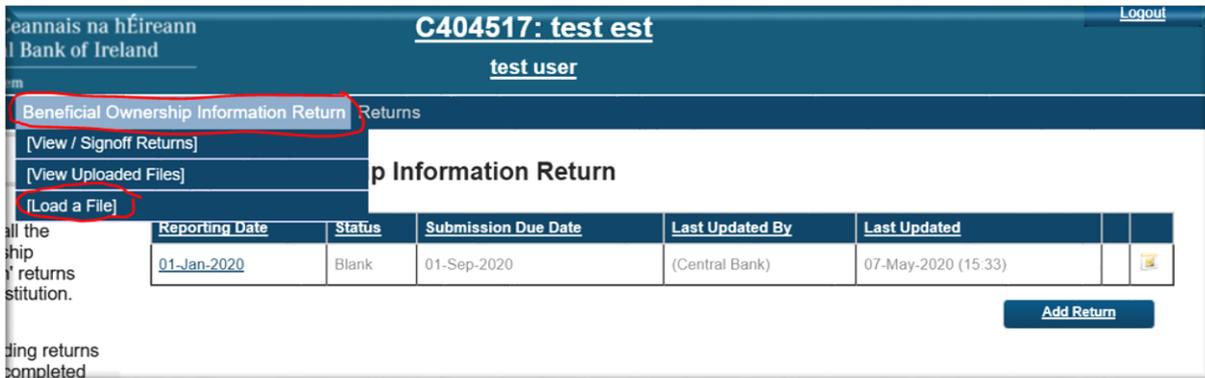
Step 3: The Beneficial Ownership Information return is a self-scheduled return. Therefore, the user will need to add a return instance. To do so, click 'Add Return':



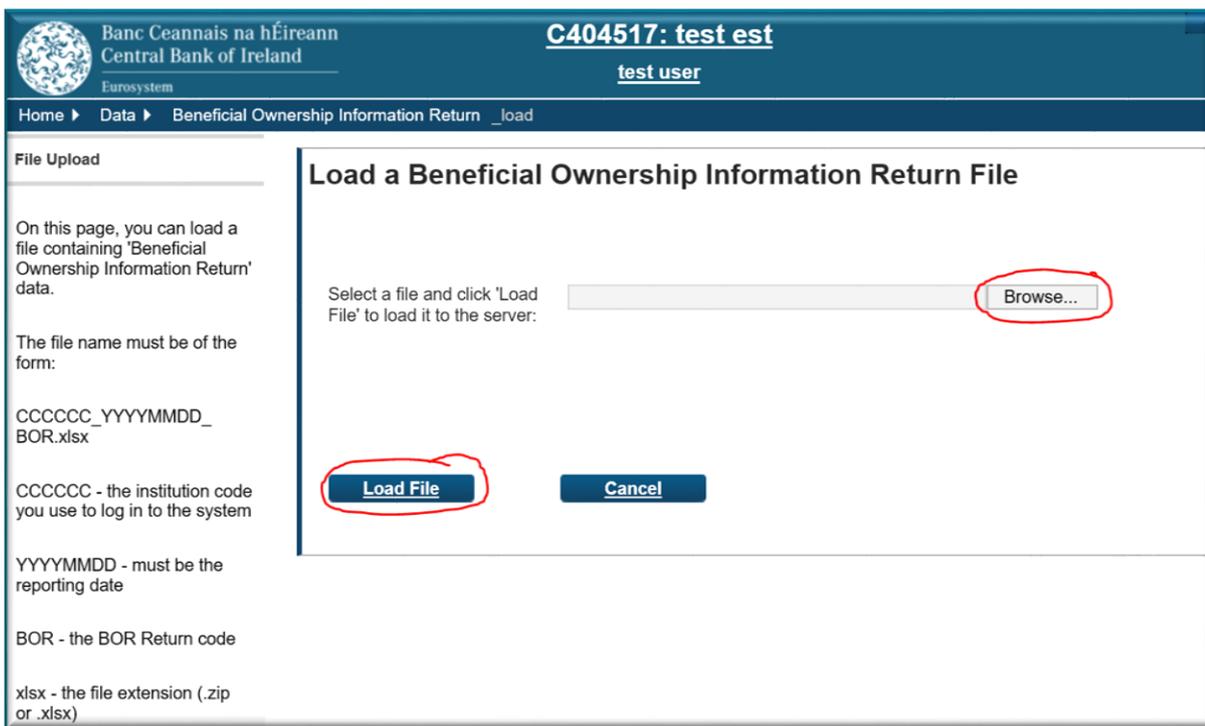
Step 4: In next screen the user will need to enter a 'Reporting Date' and a 'Submission Due Date' and click 'Add'. The Reporting Date must be any date in the past and the Submission Due Date must be any date in the future:

The screenshot shows a web interface for adding a return instance. At the top, there is a header with the text 'reann' and 'id' on the left, and 'C404517: test est' and 'test user' in the center. Below the header, there is a breadcrumb trail: 'ership Information Return Returns ▸ Add'. The main content area is titled 'Add Return Instance'. It contains two date input fields: 'Reporting Date:' with the value '01-Jan-2020' and 'Submission Due Date:' with the value '01-Sep-2020'. Both date values are circled in red. At the bottom of the form, there are two buttons: 'Add' and 'Cancel'. The 'Add' button is also circled in red.

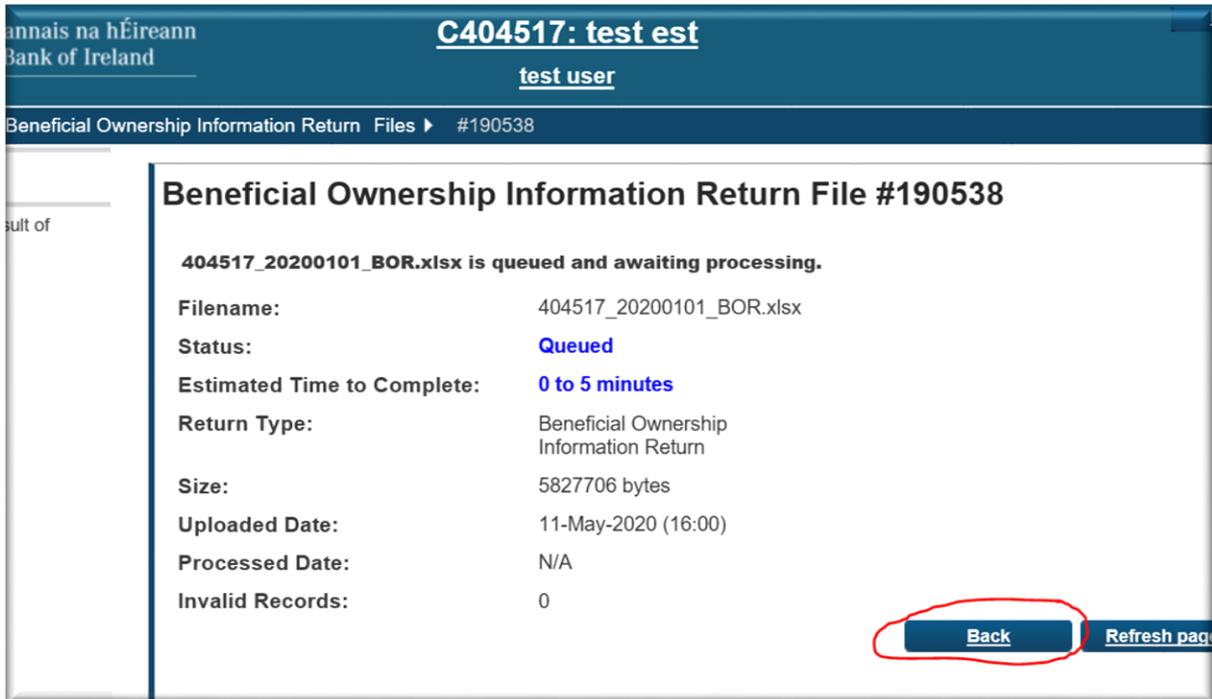
Step 5: The return instance is now created. The user must now upload the previously completed Beneficial Ownership Information file. To do so, on the breadcrumb menu under 'Beneficial Ownership Information Return', the user should click 'Load a File':



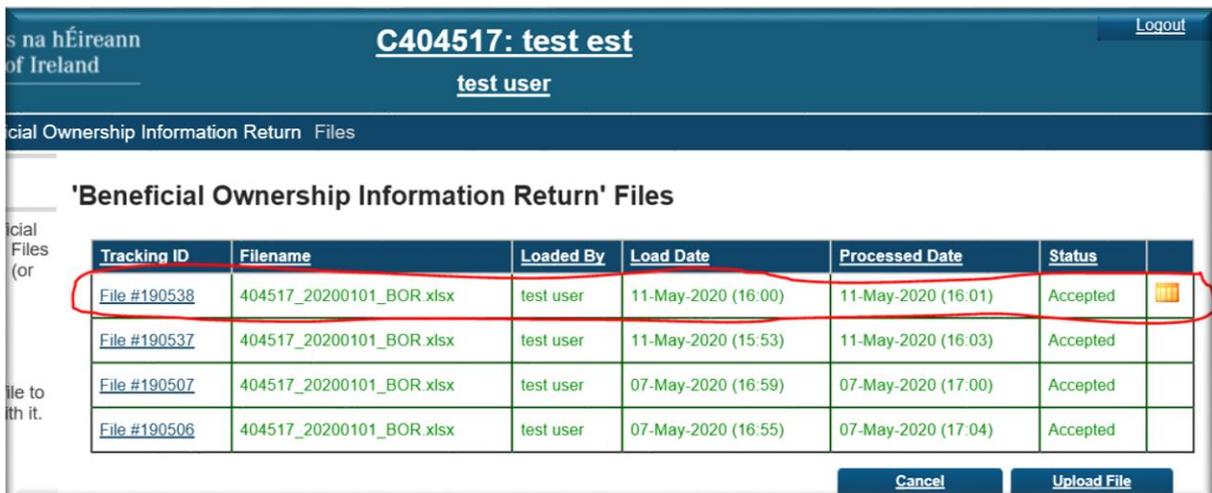
Step 6: The user should browse for the file and click 'Load File':



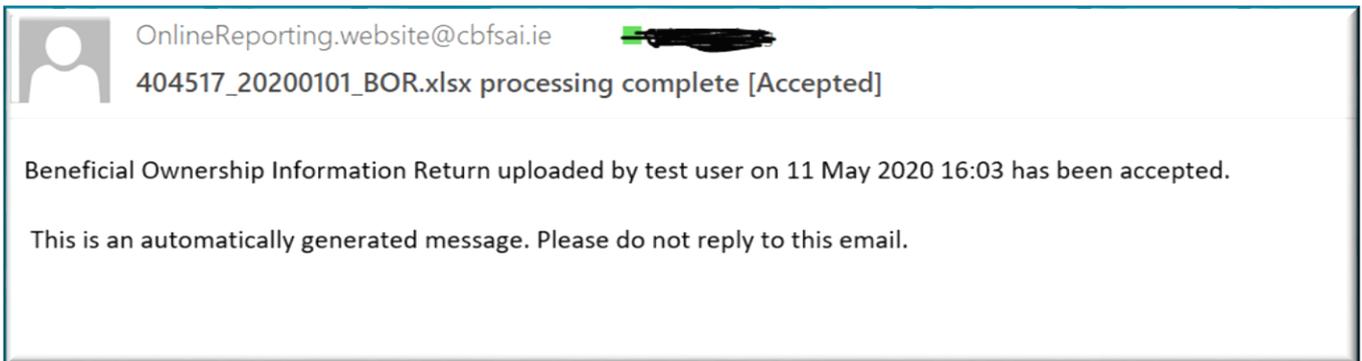
Step 7: The file will now upload. The user will see a screen showing them that it is queued and awaiting processing. The user should click 'back' to refresh the status of the file:



Step 8: The file upload screen will open showing the status of the file upload. If multiple files were uploaded, the latest will appear on top. The latest file will always be the file that is submitted to the Central Bank:

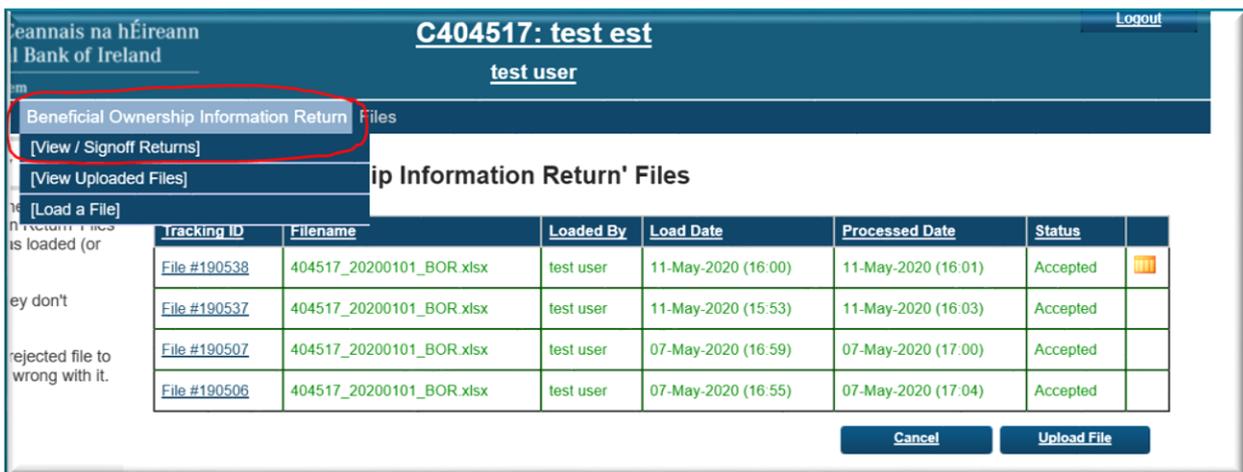


Step 9: In addition to seeing the status of the file on screen, the user will also receive an automated email notifying them whether the file has been accepted / rejected:



If the file is rejected, the user should check that the correct template has been used, and that the status of the template is 'valid', as per guidance above.

Step 10: Once the correct file has been uploaded, the user should click 'View / Signoff Returns' on the breadcrumb menu under 'Beneficial Ownership Information Return':



The return will now have the status of 'valid'

Step 11: The user should click on the Reporting Date and on the next screen click 'finalise':

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reland

C404517: test est [Logout](#)

test user

Ownership Information Return Returns

Beneficial Ownership Information Return

Reporting Date	Status	Submission Due Date	Last Updated By	Last Updated
01-Jan-2020	Valid	01-Sep-2020	(Central Bank)	11-May-2020 (16:10)

[Add Return](#)

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C404517: test est [Logout](#)

test user

Ownership Information Return Returns ▶ 01-Jan-2020

Beneficial Ownership Information Return , 01-Jan-2020 - Sections

Section	Status	Required	Last Updated By	Last Updated
BOR	Valid	Mandatory	(Central Bank)	11-May-2020 (16:10)

[Finalise](#)

The following screen will appear:

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test user

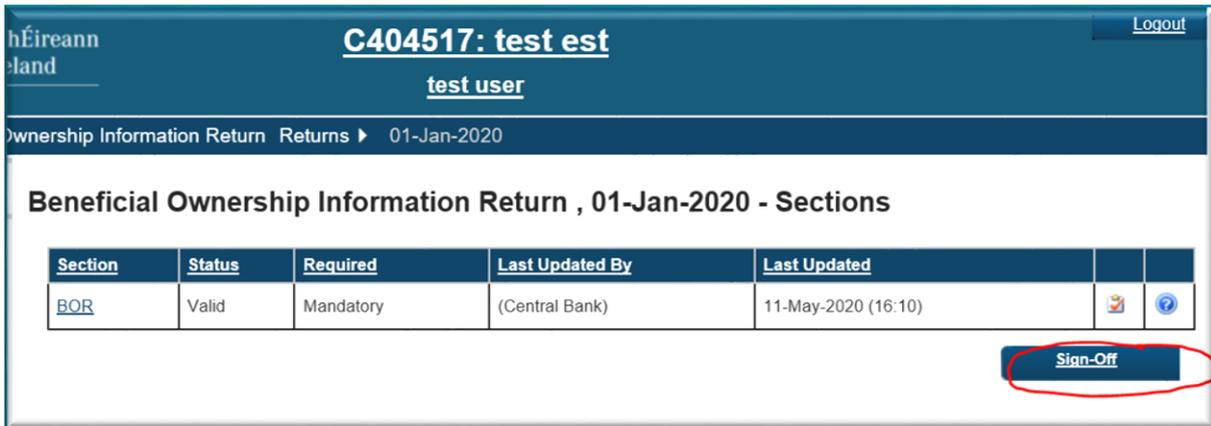
Ownership Information Return Returns ▶ 01-Jan-2020 ▶ Finalise Return

Beneficial Ownership Information Return, 01-Jan-2020 has been finalised

This Return is 'Finalised' - it must now be 'Signed-Off' to be submitted to the Central Bank. Use the back button to navigate to the previous page.

[Back](#)

Step 12: The return must now be Signed off and submitted. The user should click 'Back' and on the next screen click 'Sign-Off'



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C404517: test est Logout

test user

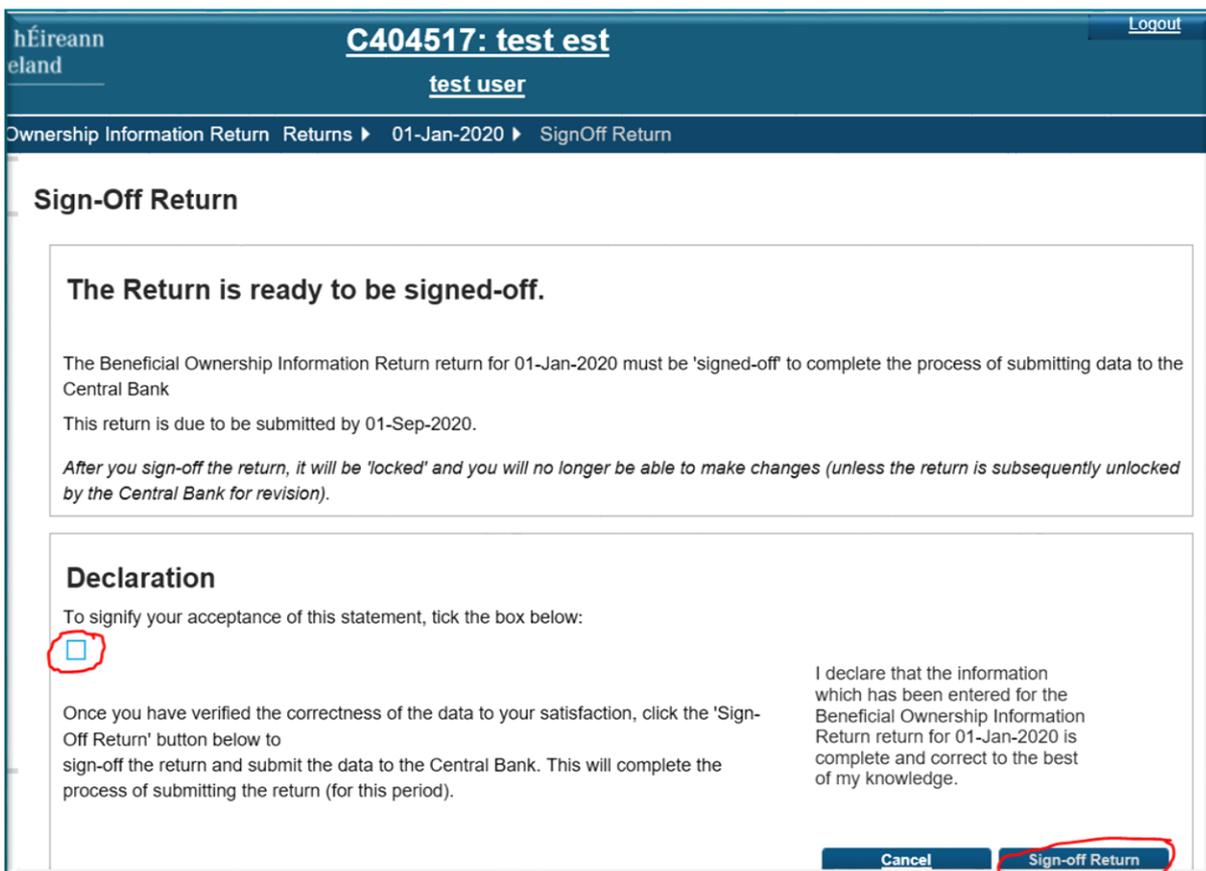
Ownership Information Return Returns ▶ 01-Jan-2020

Beneficial Ownership Information Return , 01-Jan-2020 - Sections

Section	Status	Required	Last Updated By	Last Updated		
BOR	Valid	Mandatory	(Central Bank)	11-May-2020 (16:10)		

Sign-Off

Step 13: The signoff screen then opens. Once the user ticks the declaration, the option to 'Sign-off Return' will become available. The user should click this to submit the return:



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C404517: test est Logout

test user

Ownership Information Return Returns ▶ 01-Jan-2020 ▶ SignOff Return

Sign-Off Return

The Return is ready to be signed-off.

The Beneficial Ownership Information Return return for 01-Jan-2020 must be 'signed-off' to complete the process of submitting data to the Central Bank

This return is due to be submitted by 01-Sep-2020.

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

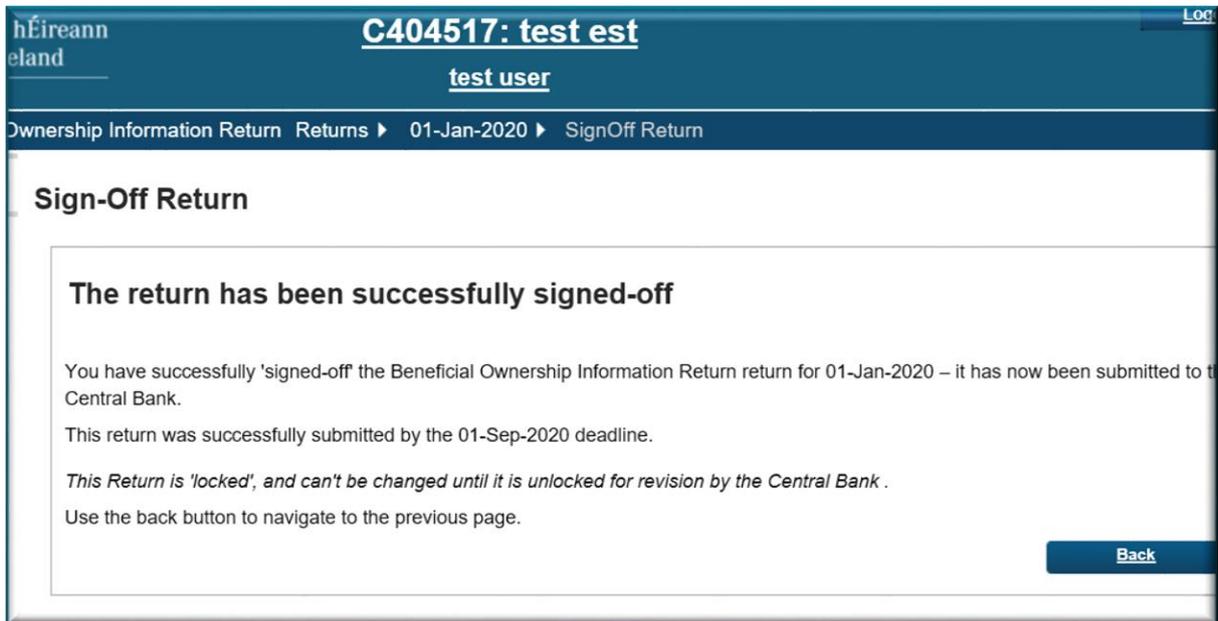
To signify your acceptance of this statement, tick the box below:

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 Beneficial Ownership Information Return return for 01-Jan-2020 is complete and correct to the best of my knowledge.

Cancel Sign-off Return

Once the return is signed off, a message will appear on the screen stating that the return has been successfully signed off:



The screenshot shows a web interface for the Beneficial Ownership Register. The header includes the Central Bank of Ireland logo (hÉireann eiland) and the user ID 'C404517: test est' with the role 'test user'. The breadcrumb trail is 'Ownership Information Return Returns ▶ 01-Jan-2020 ▶ SignOff Return'. The main heading is 'Sign-Off Return'. The central message states: 'The return has been successfully signed-off'. Below this, it explains that the return for 01-Jan-2020 has been submitted to the Central Bank and was submitted by the 01-Sep-2020 deadline. A note indicates the return is 'locked' and cannot be changed until unlocked for revision by the Central Bank. A 'Back' button is located at the bottom right of the message box.

The user will also get an automated email telling confirming that the return has been submitted.

Amending the Beneficial Ownership Information Return

Step 1: If, after a return has been submitted, a user realises that a mistake has been made, they should submit an unlock request through the ONR. The Central Bank will then unlock the return and notify the user that it has been unlocked. The user should then upload a new *Beneficial Ownership Information file* and resubmit the return.

Step 2: If, a reporting institution wishes to subsequently add or remove a person from their register, they must schedule and submit a new *Beneficial Ownership Information Return*. It is important, in that the details of **all** beneficial owners are submitted each time, and not just the details of any new beneficial owners.

All queries regarding the return will be managed by the Regulatory Transactions Division (RTD) within the Central Bank. Please email BOR@centralbank.ie for all register related queries.



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