



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Ireland Safe Deposit Box, Bank and Payment Accounts Register (ISBAR) Return Completion Guidance

September 2023

Version 1.2

Contents

| | |
|----------------------------------------------------------------------------------------------------------------------------------|-----------|
| Version Control | 3 |
| Introduction..... | 4 |
| ISBAR – Data File Submission..... | 5 |
| Step 1 - Accessing the Bank Account Register Data File or Safe Deposit Box Register Data file on CBI Portal | 5 |
| Step 2 - Uploading the Bank Account Register Data File | 5 |
| Step 3 - File Processing..... | 11 |
| Step 4 – Viewing File Submissions | 14 |

Version Control

| Version | Author | Comments | Published Date |
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| 1.0 | Central Bank of Ireland | ISBAR Return Completion Guidance | October 2022 |
| 1.1 | Central Bank of Ireland | Amended to included guidance for multiple file uploads | February 2023 |
| 1.2 | Central Bank of Ireland | Amended to replace ONR reference with CBI Portal | September 2023 |

Introduction

The purpose of Ireland Safe Deposit Box, Bank and Payment Accounts Register (ISBAR) is to identify holders of bank and payment accounts and safe-deposit boxes for the purpose of establishing links between suspicious transactions and underlying criminal activity, by law enforcement. Access to the register will be available only to competent authorities as provided for by legislation. Following the introduction of European Union (Anti-Money Laundering: Central Mechanism For Information On Safe-Deposit Boxes And Bank And Payment Accounts) Regulations 2022 (S.I. 46 of 2022), which transposes Article 32A of 5AMLD ([EU Directive 2018/843](#)), the Financial Intelligence Unit (FIU) within An Garda Síochána will have access to ISBAR.

Following transposition of EU Directive [2019/1153](#) via European Union (Money Laundering And Terrorist Financing) (Use Of Financial And Other Information) Regulations 2023 (S.I. 22 of 2023) further access will be provided to the Criminal Assets Bureau (CAB), other branches of An Garda Síochána and Revenue Commissioners, as provided under this directive. There will be no public access to ISBAR.

The purpose of this document is to provide step-by-step technical guidance in relation to the completion of bank account and/or safe deposit box return(s) for ISBAR reporting purposes. For information regarding the scope of the register and legislative background, refer to [Ireland Safe Deposit Box, Bank and Payment Accounts Register – Scope Guidance](#). For information regarding the use and safeguarding of the data provided, refer to the Central Bank's [Data Protection Privacy Notice](#).

To adhere to their reporting obligations, financial institutions will be required to submit Bank, Payment account and Safe Deposit Box data, as prescribed in the relevant legislation, via the Central Bank of Ireland Portal. To access the CBI Portal and access associated information resources, users should visit the [Central Bank of Ireland Portal area](#) of the Central Bank of Ireland website.

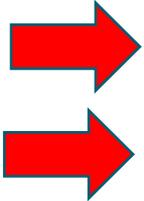
ISBAR – Data File Submission

Step 1 - Accessing the Bank Account Register Data File or Safe Deposit Box Register Data file on CBI Portal

1.1 The submitter must log into the CBI Portal using their existing login details.

1.2 The returns are available under the Anti-Money Laundering section of the Return Types page.

Anti-Money Laundering

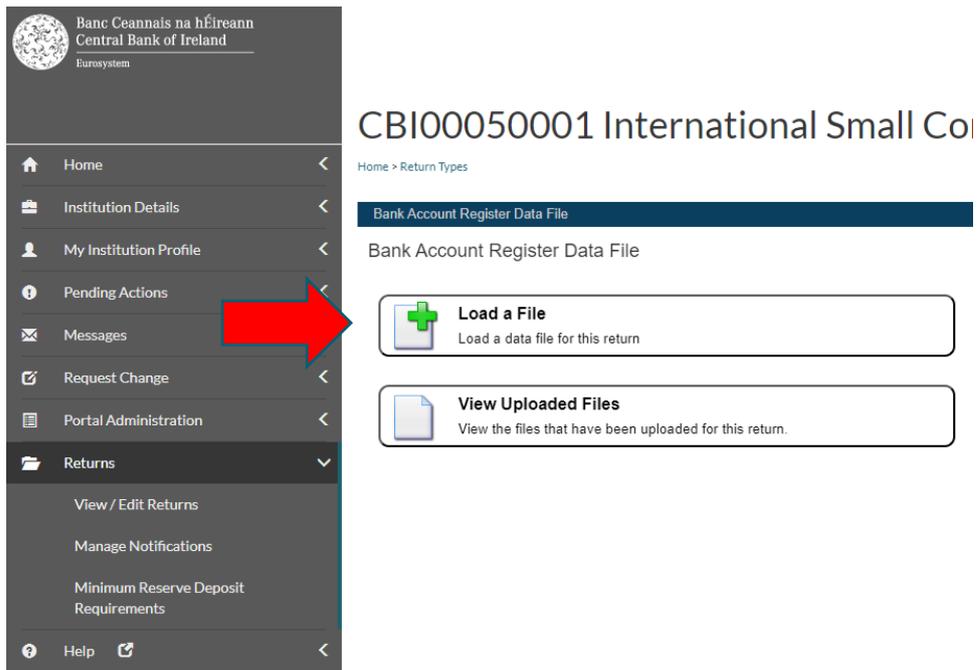


| Name | Code | Description |
|----------------------------------------------------------|------|--------------------------------------------|
| Bank Account Register Data File | BAR | Bank Account Register Data File |
| Beneficial Ownership Information Return V2 | BO2 | Beneficial Ownership Information Return V2 |
| Risk Evaluation Questionnaire | REQ | Risk Evaluation Questionnaire |
| Safe Deposit Box Register Data File | SDB | Safe Deposit Box Register Data File |
| Schedule 2 Registration Return | S2R | Schedule 2 Registration Return |
| Virtual Asset Services Provider Returns(VSP) | VSP | VSP - Virtual Asset Services Provider. |
| Virtual Asset Services Provider Supporting Documentation | VS2 | VS2 - VASP Supporting Documentation |

1.3 The submitter may select the “Bank Account Register Data File” or the “Safe Deposit Box Register Data File”, as appropriate.

Step 2 - Uploading the Bank Account Register Data File

2.1 The submitter should click ‘Load a File’ for the return selected:



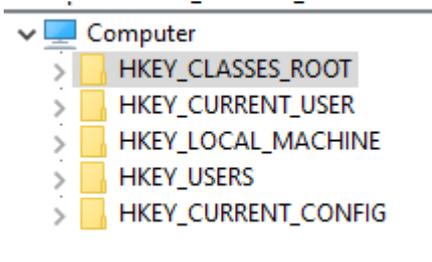
Note: Zip File Format

The acceptable zip file format is .zip.

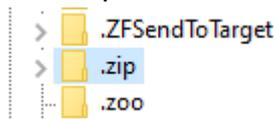
If there is a requirement to add MIME content type, the following steps may offer guidance in making the required change locally.

In the search box on the taskbar, type regedit, then select Registry Editor (Desktop app) from the results.

Double click on HKEY_CLASSES_ROOT



Scroll to .zip



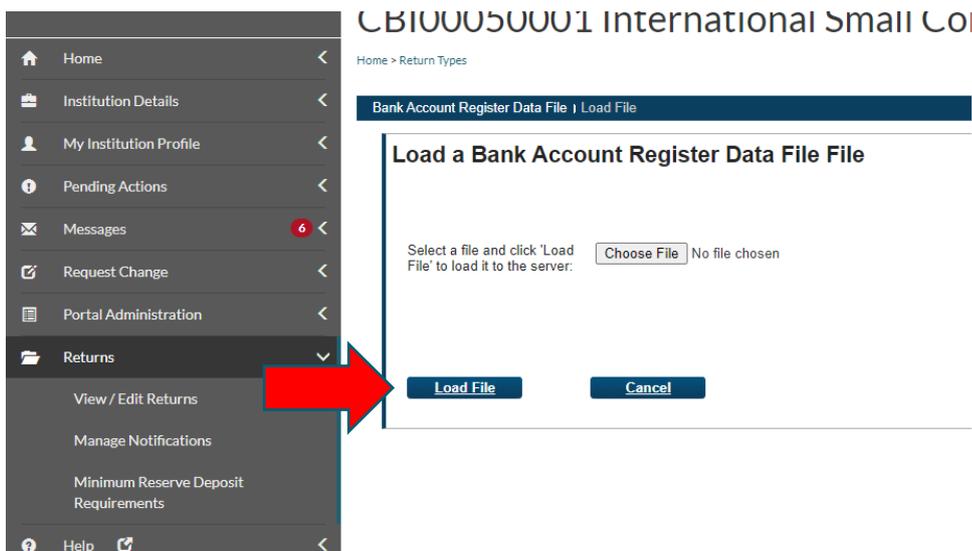
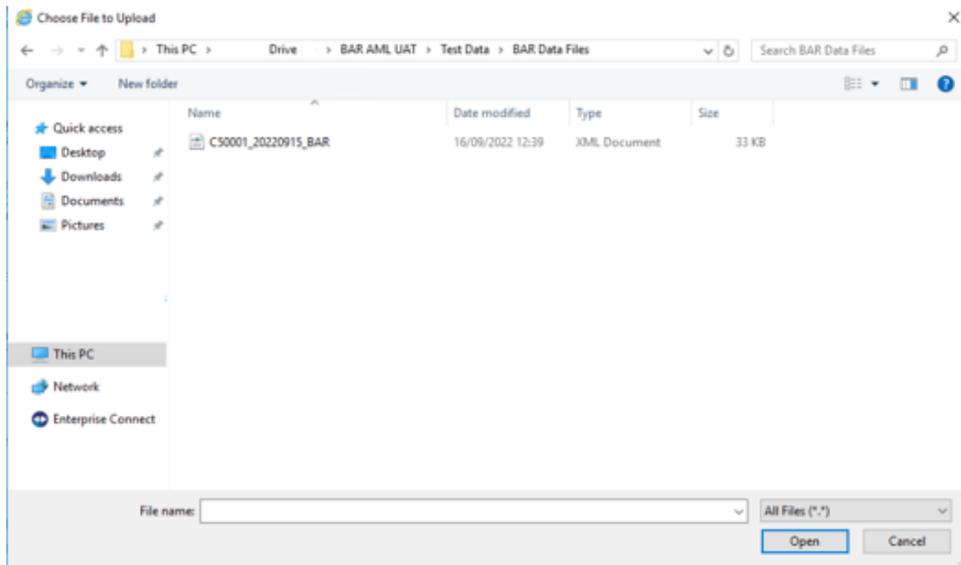
Amend Content Type to the below



2.2 The submitter must choose for the relevant file:

The screenshot displays the Central Bank of Ireland portal interface. On the left is a dark sidebar menu with the following items: Home, Institution Details, My Institution Profile, Pending Actions, Messages (with a red '6' notification), Request Change, Portal Administration, Returns (expanded to show View / Edit Returns, Manage Notifications, and Minimum Reserve Deposit Requirements), and Help. The main content area shows the breadcrumb 'Home > Return Types' and the title 'CBI00050001 International Small Co'. Below this is a blue header bar for 'Bank Account Register Data File | Load File'. The main content area is titled 'Load a Bank Account Register Data File File' and contains a file selection interface. A red arrow points to the 'Choose File' button, which is currently disabled and shows 'No file chosen'. Below the file selection area are two buttons: 'Load File' and 'Cancel'.

2.3 The submitter must select the relevant file, then choose the Load File Option.



Multiple File Uploads

The maximum file size permitted for the purpose of ISBAR reporting is 80MB compressed (which may equate to between 200,000 and 300,000 records), where an institutions upload exceeds this number of records and the 80MB compressed limit, the institution will need to upload multiple files. There are two options available to the institution:

Option 1 – Upload all multiple files to be processed together (the Central Bank recommended approach)

The institution should apply the actual date of upload to one of their files and each subsequent file should include a different date in the past. See example below:

Institution C12345's BAR data spans 5 zip files. C12345 is uploading their files on **12 March 2023**.

To upload all 5 files to CBI Portal C12345 must name each file as follows (please note T Minus number of days is for illustrative purposes only):

- File 1 – C12345_202303**12**_BAR.zip = Date of upload (T)
- File 2 – C12345_202303**11**_BAR.zip = Date of upload (T MINUS 1 DAY)
- File 3 – C12345_202303**10**_BAR.zip = Date of upload (T MINUS 2 DAYS)
- File 4 – C12345_202303**09**_BAR.zip = Date of upload (T MINUS 3 DAYS)
- File 5 – C12345_202303**08**_BAR.zip = Date of upload (T MINUS 4 DAYS)

The institution will upload the first file as per steps 2.1-2.3 above. While the first file is processing, the institution can repeat steps 2.1 – 2.3 for each subsequent file. All files will be processed sequentially.

Option 2 – Upload files to be processed one at a time

Institutions can upload the relevant number of files with the same file name per steps 2.1 – 2.4 above, however, in this instance, each file must be fully processed before loading the next file. An indicative processing time for each 80MB compressed file is 30 to 60 minutes but this may vary.

2.4 The submitter will be notified of file receipt:

The screenshot displays the Central Bank of Ireland's ISBAR portal interface. At the top, the header includes the bank's logo and name in Irish and English, the user's name 'C50001: IFSRA Test Firm', and a 'Logout' button. A breadcrumb trail shows the path: Home > Data > Bank Account Register Data File | View Files > 99314d81-b435-ed11-8167-005056872939. The main content area is titled 'Bank Account Register Data File' and lists the following details:

| | |
|-----------------|-------------------------|
| File name: | C50001_20220915_BAR.xml |
| File status: | Received |
| File size: | 33339 bytes |
| Upload date: | 16-Sep-2022 (12:41) |
| Processed date: | N/A |

Below the table are two buttons: 'Back' and 'Refresh page'. At the bottom right of the main content area is a 'Print current page' button. On the left side, there is a 'File Upload Status' section with the text: 'This page shows the result of uploading a file.' At the bottom left, there are links for 'Guidance Material' and 'Submit a Request'. The footer contains copyright information: '© 2013 Central Bank of Ireland | Conditions Of Use | Privacy Statement | Cookie Notice' and a 'Contact Us' link.

Step 3 - File Processing

3.1 Where a file has been successfully processed, the CBI Portal user will receive a notification denoting this status:

The screenshot displays a web interface for viewing a file's upload status. The main content area is titled "Bank Account Register Data File" and lists the following details:

- File name:** C50001_20230920_BAR.xml
- File status:** **Accepted** (highlighted in green)
- File size:** 33341 bytes
- Upload date:** 22-Sep-2023 (11:04)
- Processed date:** 22-Sep-2023 (11:05)

Below the details are two buttons: "Back" and "Refresh page". At the bottom of the main content area are two more buttons: "Print current page" and "Feedback (XML)".

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".

3.2 Where a file has only been partially processed (i.e. the file has experienced record level validation errors), the CBI Portal user will receive a notification denoting this status. Records failing validation will be accessible in a CBI Portal feedback file:

The screenshot displays the CBI Portal interface for a 'Bank Account Register Data File'. The file name is 'C50001_20230921_BAR.xml' and its status is 'Partially Accepted'. The file size is 33349 bytes, and it was uploaded on 22-Sep-2023 at 11:00. It was processed on 22-Sep-2023 at 11:01. A section titled 'Validation errors' lists three specific errors related to account closing dates and entity roles. The interface includes buttons for 'Back', 'Refresh page', 'Print current page', and 'Feedback (XML)'. A 'File Upload Status' sidebar on the right indicates that the page shows the result of uploading a file. A 'Guidance Material' link is also present.

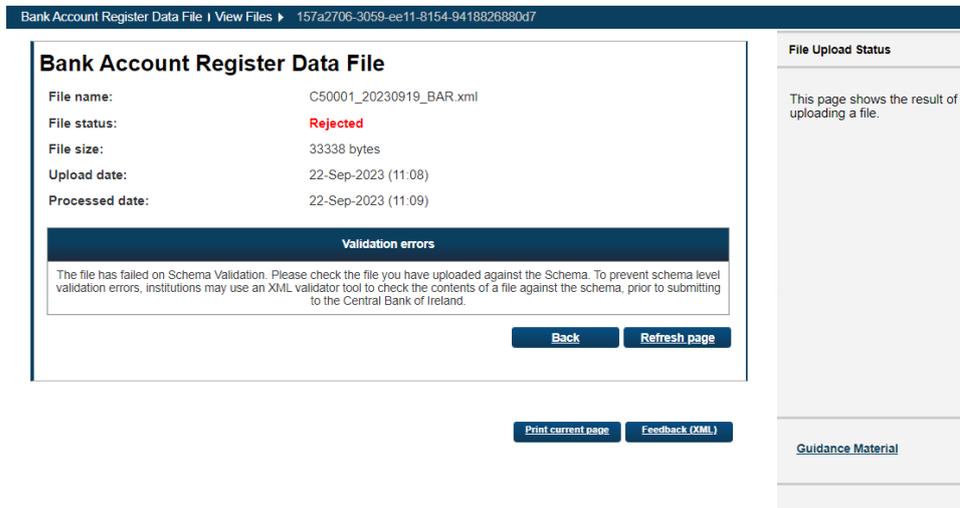
| Bank Account Register Data File | |
|---------------------------------|-------------------------|
| File name: | C50001_20230921_BAR.xml |
| File status: | Partially Accepted |
| File size: | 33349 bytes |
| Upload date: | 22-Sep-2023 (11:00) |
| Processed date: | 22-Sep-2023 (11:01) |

| Validation errors | |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| IBAN:IE06BOFI93115212345888 | Account Closing Date must not be earlier than 03/02/2022. |
| IBAN:IE06BOFI93115212345999 | When there is an entity on the record that has a role of 'CAH', there must be at least one person on the record with a role of 'BOC'. |
| IBAN:IE06BOFI93115212345444 | Account Closed Date must not be greater than 5 years prior to the current date. |
| IBAN:IE06BOFI93115212345444 | Account Closing Date must not be earlier than 03/02/2022. |

Note: An email will also be sent to the CBI Portal user notifying them that there has been a validation failure(s). This email will not contain details of the failure(s). Error information can only be accessed via the error feedback file as per above. Refer to the ['File, Schema and Record Validation Guidance'](#) for more information on validation failures.

3.3 The Credit Institution must correct any records failing validation and once corrected, these records should be resubmitted to ISBAR via the CBI Portal. Any records in the original file which passed validation need not be resubmitted as this will prevent unnecessary ISBAR data processing.

3.4 Where a file has been rejected and no records have been processed, the user will receive a notification denoting this status:



The screenshot displays a web interface for a 'Bank Account Register Data File'. The main content area shows the following details:

| | |
|------------------------|-------------------------|
| File name: | C50001_20230919_BAR.xml |
| File status: | Rejected |
| File size: | 33338 bytes |
| Upload date: | 22-Sep-2023 (11:08) |
| Processed date: | 22-Sep-2023 (11:09) |

Below the details is a 'Validation errors' section with a dark blue header. The text reads: 'The file has failed on Schema Validation. Please check the file you have uploaded against the Schema. To prevent schema level validation errors, institutions may use an XML validator tool to check the contents of a file against the schema, prior to submitting to the Central Bank of Ireland.'

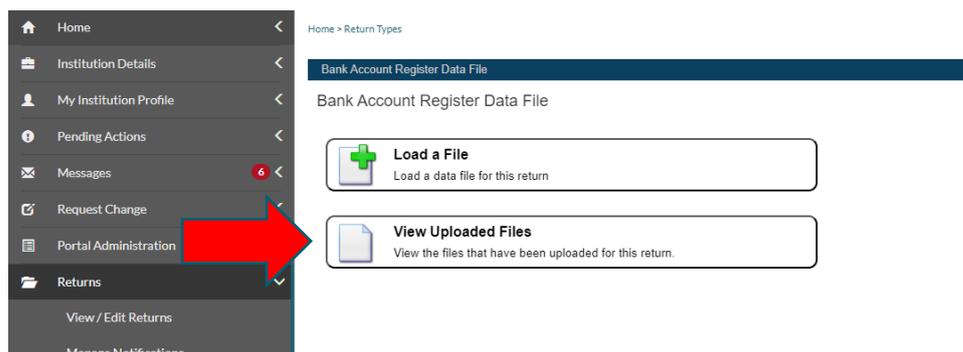
At the bottom of the main content area are two buttons: 'Back' and 'Refresh page'. Below the entire main content area are two more buttons: 'Print current page' and 'Feedback (XML)'.

On the right side, there is a 'File Upload Status' section with the text: 'This page shows the result of uploading a file.' At the bottom of this sidebar is a link for 'Guidance Material'.

3.5 The CBI Portal user who uploaded the file will be notified, via e-mail, of validation failures. The user must correct the schema / file validation failure as indicated. Refer to the '[File, Schema and Record Validation Guidance](#)' for more information on validation failures.

Step 4 – Viewing File Submissions

4.1 The CBI Portal user may view all files which have been uploaded to determine the relevant status and to obtain other relevant upload metadata. To do so, the user should select Bank Account Register Data File, or Safe Deposit Box Register Data File, as appropriate, then select View Uploaded Files:



4.2 Submitted returns and their processing status will be displayed:



The screenshot displays the ISBAR portal interface. The top navigation bar includes the Central Bank of Ireland logo and the user name 'Joe Briggs'. The main content area shows the 'Bank Account Register Data File Files' section for the fund 'CBI00050001 International Small Companies Equity Fund'. A table lists the submitted files with their status.

| File Name | Loaded By | Load Date | Processed Date | Status |
|--------------------------|------------|---------------------|---------------------|--------------------|
| C50001_20220918_BAR.xlsx | Joe Briggs | 22-Sep-2023 (11:08) | 22-Sep-2023 (11:08) | Rejected |
| C50001_20220920_BAR.xlsx | Joe Briggs | 22-Sep-2023 (11:04) | 22-Sep-2023 (11:05) | Accepted |
| C50001_20220921_BAR.xlsx | Joe Briggs | 22-Sep-2023 (11:00) | 22-Sep-2023 (11:01) | Partially Accepted |

The 'Files' section on the right indicates that the page shows all Bank Account Register Data File files that the institution has loaded in the past 5 years. A 'Guidance Material' link is also visible at the bottom of the page.

All queries regarding the return will be managed by the Regulatory and Business Services Division (RBSD) within the Central Bank. Please email ISBAR@centralbank.ie for all register related queries.

For CBI Portal related queries, please contact the Online Reporting helpline at 01 224 4545 or email onlinereturns@centralbank.ie

