



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem

# PCF Annual Confirmation and CF Certification Guidance

December 2024

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# 1. Purpose of this Guidance

This document provides guidance for regulated financial service providers (RFSPs), Credit Unions and Holding Companies in relation to submitting Annual PCF Confirmation and CF Certification through the Central Bank of Ireland's Portal.

As part of the continuing obligations in relation to fitness and probity, the Central Bank require RFSPs, Credit Unions and Holding Companies to complete an Annual PCF Confirmation and also, a CF Certification for all control functions (CFs) including pre approval control functions (PCFs).

The PCF Confirmation submission is an annual confirmation required from all RFSPs, Credit Unions and Holding Companies in respect of each active PCF holder within the firm confirming they are compliant with the Fitness and Probity Standards/Fitness and Probity Standards for Credit Unions and continue to agree to abide by those Standards.

Enhancements to the current Fitness & Probity (F&P) Regime under IAF (Individual Accountability Framework) require RFSPs, holding companies and Credit Unions to proactively certify that individuals carrying out CF and PCF roles meet the Central Bank's standards of F&P.

The PCF Confirmation and CF Certification must be submitted through the Central Bank of Ireland's Portal.

Please note the requirement for the Board to confirm to the Central Bank of Ireland upon re-election/re-appointment of a PCF holder that his/her circumstances have not changed since preapproval was granted will also be satisfied by the completion of this confirmation.

The following documents which are available on our [website](#), should be reviewed prior to making a submission:

- Fitness and Probity (F&P) standards
- Fitness and Probity Standards for Credit Unions
- Guidance on Fitness and Probity standards

## 2. User Permissions

Annual PCF Confirmation and CF Certification submissions can be made on behalf of the Firm by users with F&P Administrator permissions.

The Portal Administrator can grant the relevant permissions. Reach out to the Portal Administrator in the RFSP – see: [How do I request a change to my permissions?](#)

Once a user is granted the F&P Administrator permission they will see the Fitness and Probity Menu appear on the portal:

- F&P applications
- PCF Roles
- Annual Confirmation
- In-situ submissions

Both submissions will be made on the **Annual Confirmation** page of the Fitness and Probity Menu.

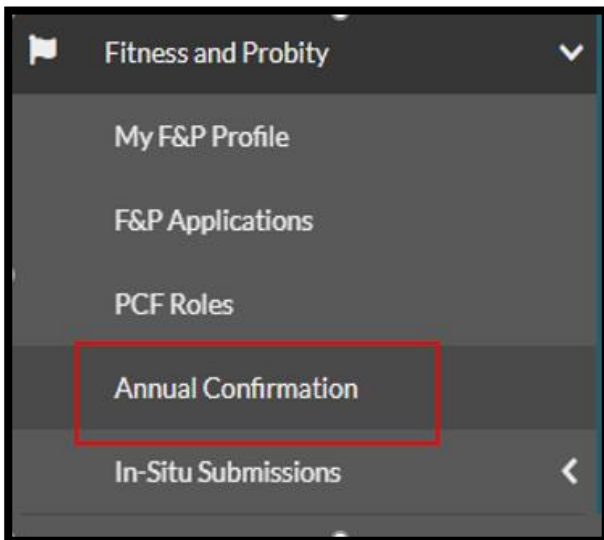


Figure 2.1 – Fitness and Probity Menu

## 3. Before you submit

Before submitting the Annual PCF Confirmation and CF Certification, the firm must complete the appropriate due diligence to satisfy themselves that all PCF and CF holders comply with the Fitness and Probity Standards.

### Before submitting the Annual PCF Confirmation

By completing the submission the user is confirming that the CEO (PCF-08), or equivalent, has confirmed in writing that all necessary due diligence has occurred, that all PCF holders continue to agree to comply with the Fitness and Probity Standards and that the firm will take appropriate action in relation to any fitness and probity concerns. Users are **not** required to provide evidence of the due diligence completed when making the Annual PCF Confirmation submission. However, these records should be retained by the firm as they may be requested by the Bank.

The Annual PCF Confirmation is based on the list of active PCF holders as at the time of the submission. The user should review the list of PCF holders to ensure that it is up to date and accurate.

### Before submitting the CF Certification

RFSPs, credit unions and holding companies are required to complete the certification process and to maintain an accurate and up-to-date register of individuals in CF roles.

Firms are not required to submit the register to the Central Bank unless requested to do so. However, the list of individuals performing CF roles must be made available to the Central Bank on request.

The user is confirming that the CEO (PCF-08), or equivalent (including Manager of Credit Union, CU-PCF 2), has confirmed in writing.

## How to update your PCF information records for the Annual PCF Confirmation

Any required changes to the PCF information, such as notification of a resignation, must be completed in the PCF Roles Page of the portal.

Please refer to '[Fitness and Probity Individual Questionnaire, Application and PCF Roles Guidance](#) for details on how to do this.

Once the necessary amendments have been made this will be reflected on the Annual PCF Confirmation.

Please note, once submitted the confirmation cannot be amended. The firm must ensure that the PCF information contained in the Annual Confirmation is correct prior to completing the submission.

### PCF Discrepancies

If the user notices any PCF discrepancies that you are unable to correct via the PCF roles page please contact

[Fitnessandprobity@centralbank.ie](mailto:Fitnessandprobity@centralbank.ie).

## 4. Annual PCF Confirmation and CF Certification submissions

Access to the Annual Confirmation menu item allows the user to make a submission on behalf of the Firm.

### How to complete the Annual PCF Confirmation

The user should navigate to the 'Annual Confirmation' Page of the Fitness and Probity Menu on the Portal. The user should review the list of PCF holders to ensure accuracy. The Admin must then tick to confirm adherence to the Fitness and Probity standards for each PCF function holder. The user will not be able to make the submission until all PCF holders have been selected as confirmed.



The screenshot shows the 'Annual Confirmation' page. It includes a header with instructions: 'It is the responsibility of the F&P admin to submit the annual confirmation return in January of each year. You must review the list below and confirm the person adheres to the Fitness and Probity standards. If you need to amend any of the PCF roles you can do this on the PCF Roles page.' Below this is a table with the following data:

Person ID	Applicant Name	PCF Role	Confirmation of adherence to Fitness and Probity standards
UAD00025	Hannah Testino	PCF-2A - Office of Non-Executive Director PCF-53 - Head of Client Asset Oversight	<input type="checkbox"/>

Fig 3.1 – Annual Confirmation

### How to complete the Annual CF Certification

From January 2025 the functionality for CF Certification will be available on the Portal. The user will see the CF Certification Confirmation field directly under the PCF F&P Standards Confirmation field.

The user will be asked to tick the box confirming the completion of the overall certification process in respect of all other CF holders.

The other CF role holders will not be listed and no document upload is required.

PCF F&P standards confirmation

I confirm that all of the above PCF role holders comply with the Fitness and Probity Standards and have been certified by the RFSP in respect of same.

CF Certification Confirmation

I confirm the completion of the overall certification process in respect of all other CF role holders.

[Submit](#)

Fig 3.2 Annual Confirmation and CF Certification

Once they have confirmed adherence for all PCF and CF holders the user must click ‘submit’ to complete the submission to the Central Bank.

PCF F&P standards confirmation

I confirm that all of the above PCF role holders comply with the Fitness and Probity Standards and have been certified by the RFSP in respect of same.

CF Certification Confirmation

I confirm the completion of the overall certification process in respect of all other CF role holders.

[Submit](#)

Fig 3.2 Annual Confirmation and CF Certification submission view

## Once you have completed the Annual PCF Confirmation and CF Certification

Once the user has completed the Annual PCF Confirmation and CF Certification submission the following message will display:

Home > Annual Confirmation

Annual Confirmation

Thank you for submitting the annual confirmation for the calendar year.

Figure 3.2 - Completed PCF Confirmation and CF Certification

This will close the window for the relevant calendar year and subsequent submissions can be made from January 1<sup>st</sup> of the following year.





T: +353 (0)1 224 5800  
E: [publications@centralbank.ie](mailto:publications@centralbank.ie)  
[www.centralbank.ie](http://www.centralbank.ie)



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