Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

CBI Taxonomy 2.1
XBRL File Upload Guidance

July 2022

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Introduction

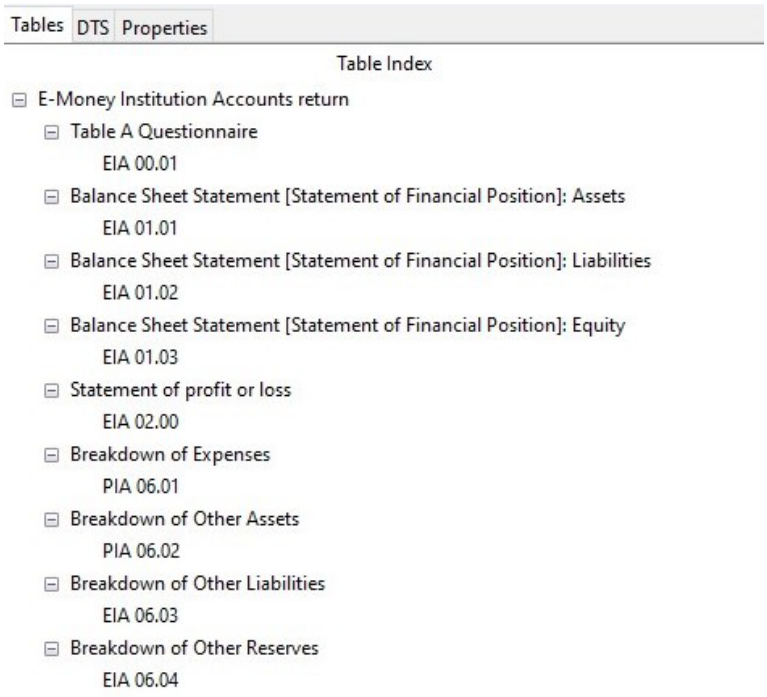
The CBI Taxonomy 2.1 introduces XBRL versions of the Payment Institutions / E-Money Accounts and Supplementary returns currently submitted on to the Central Bank's Online Reporting System ('ONR') by Payment Institutions and E-Money Institutions. This document is a guide for users who will be submitting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

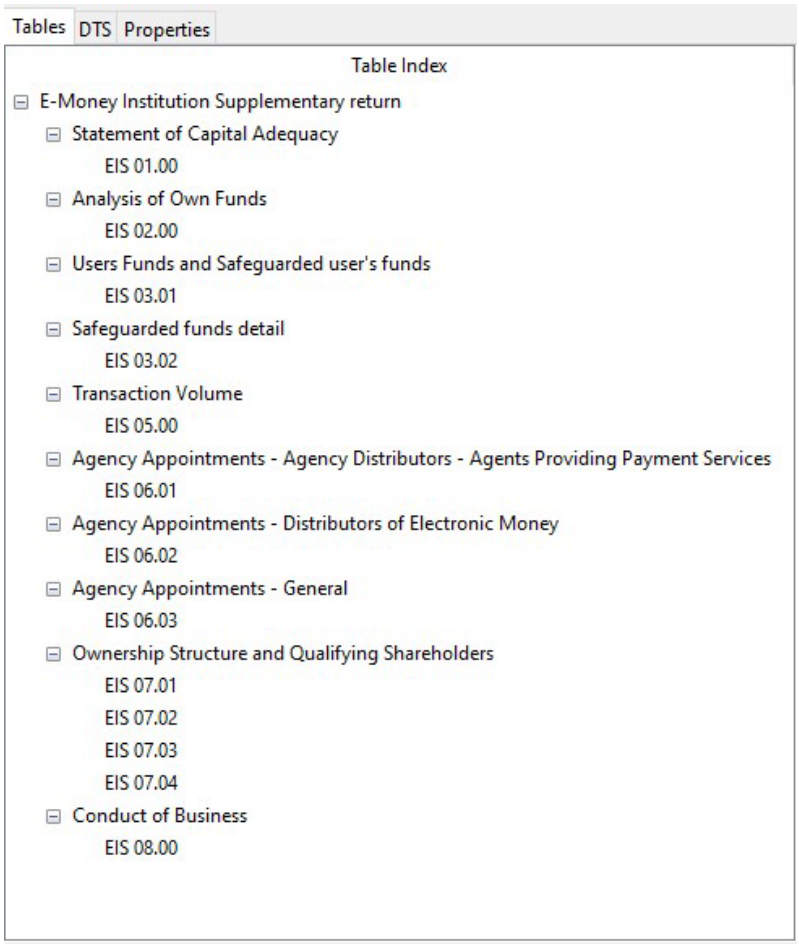


(Please note the layout of the tables above will be determined by the Xbrl file creation software chosen by each firm[1])

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/

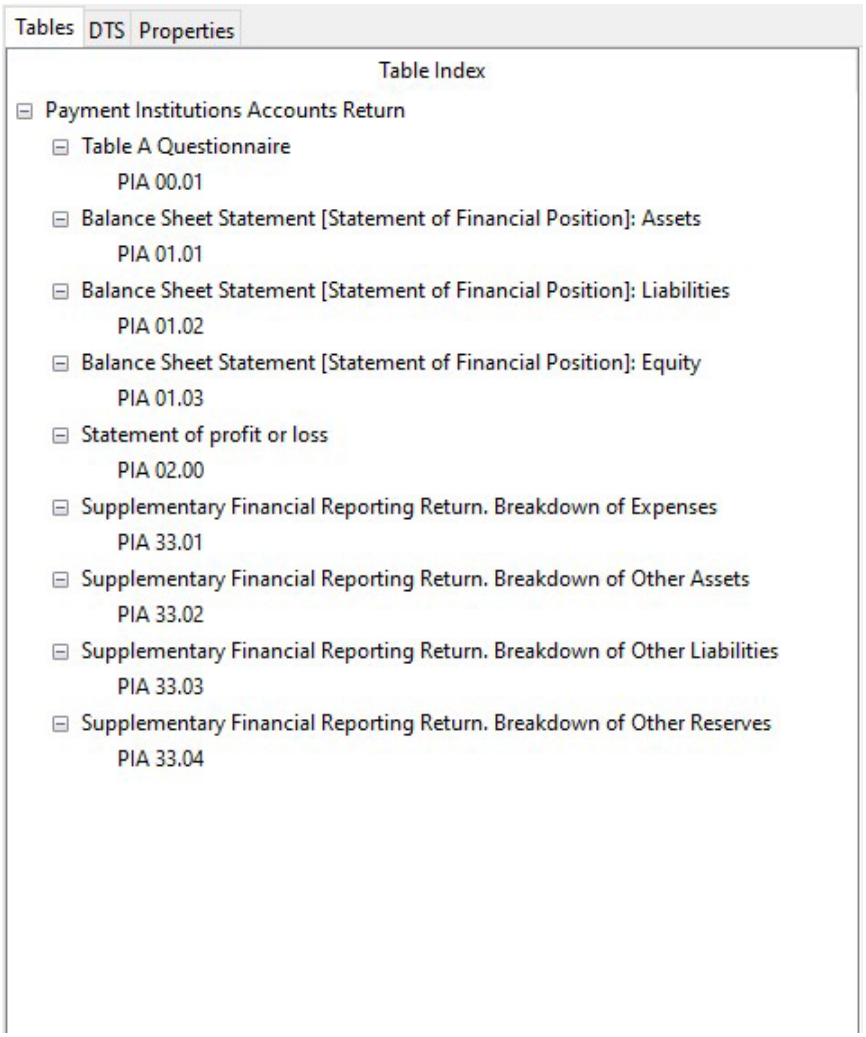


(Please note the layout of the tables above will be determined by the Xbrl file creation software chosen by each firm)

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 2.9[2] templates with some modifications -

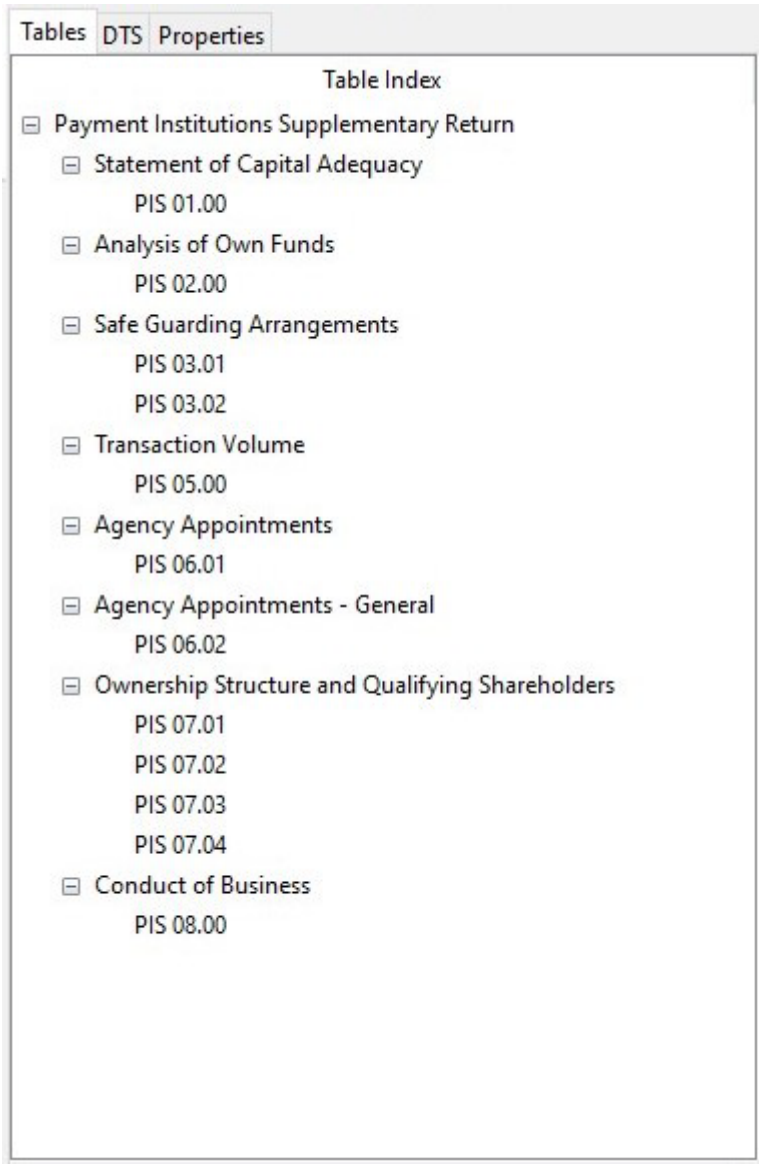
[2]https://www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks/reporting-framework-2.9



(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 -



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

XBRL File Load

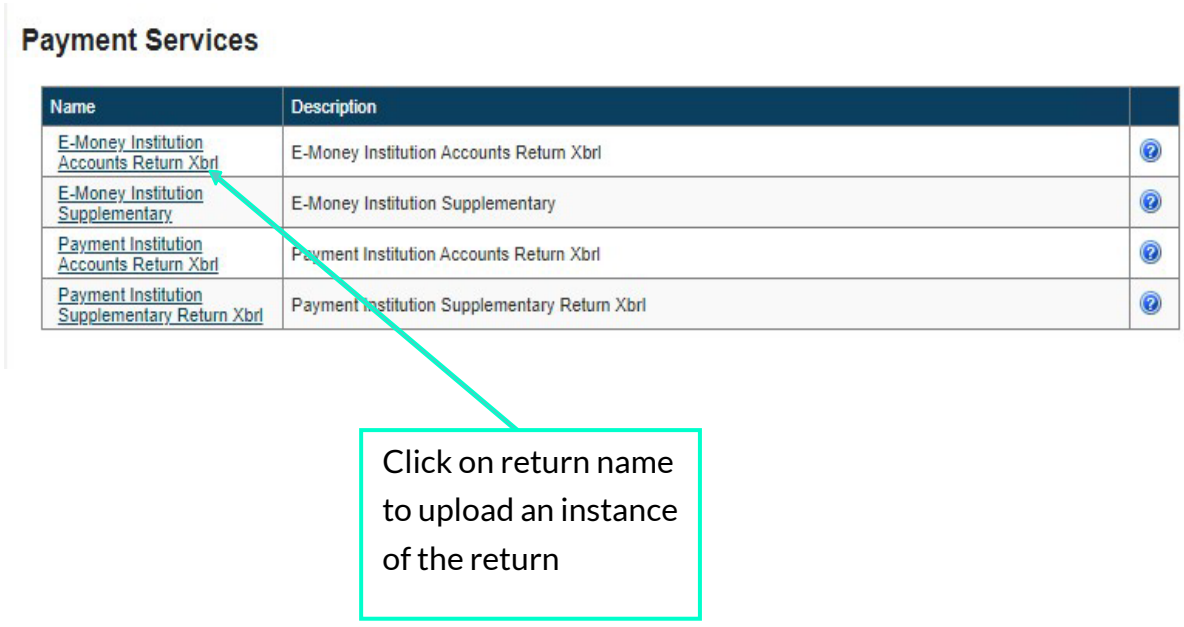
Navigation to the File Upload Screen

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

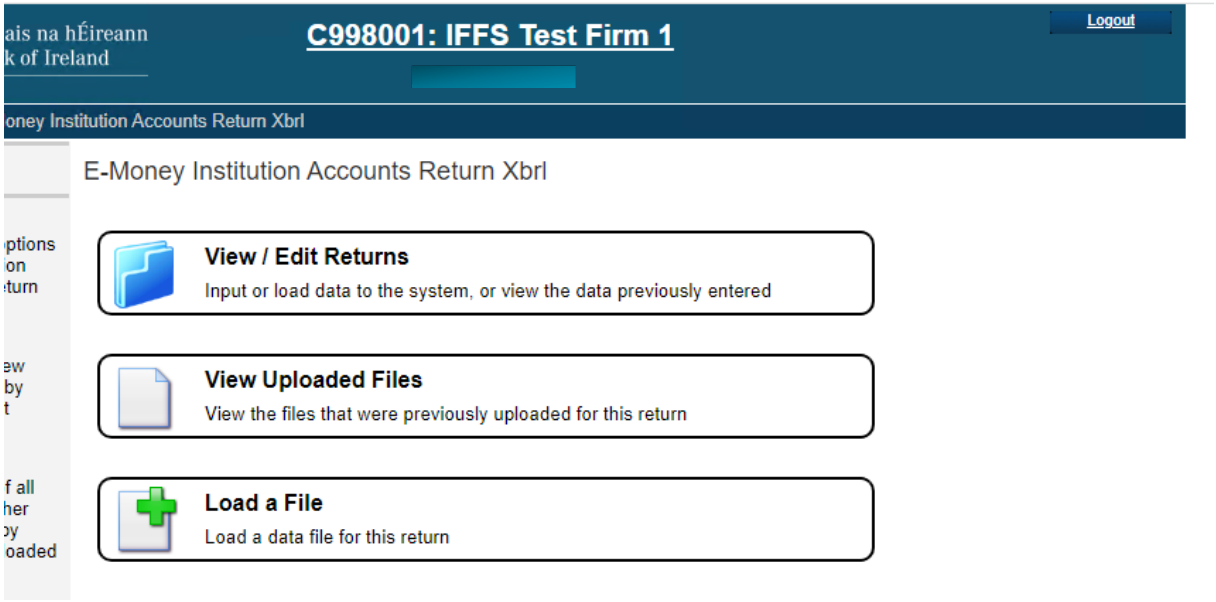
The user will select the **'View / Edit Data'** option and will be presented with a list of return types that they / their firm have permission to upload.

Returns Display

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



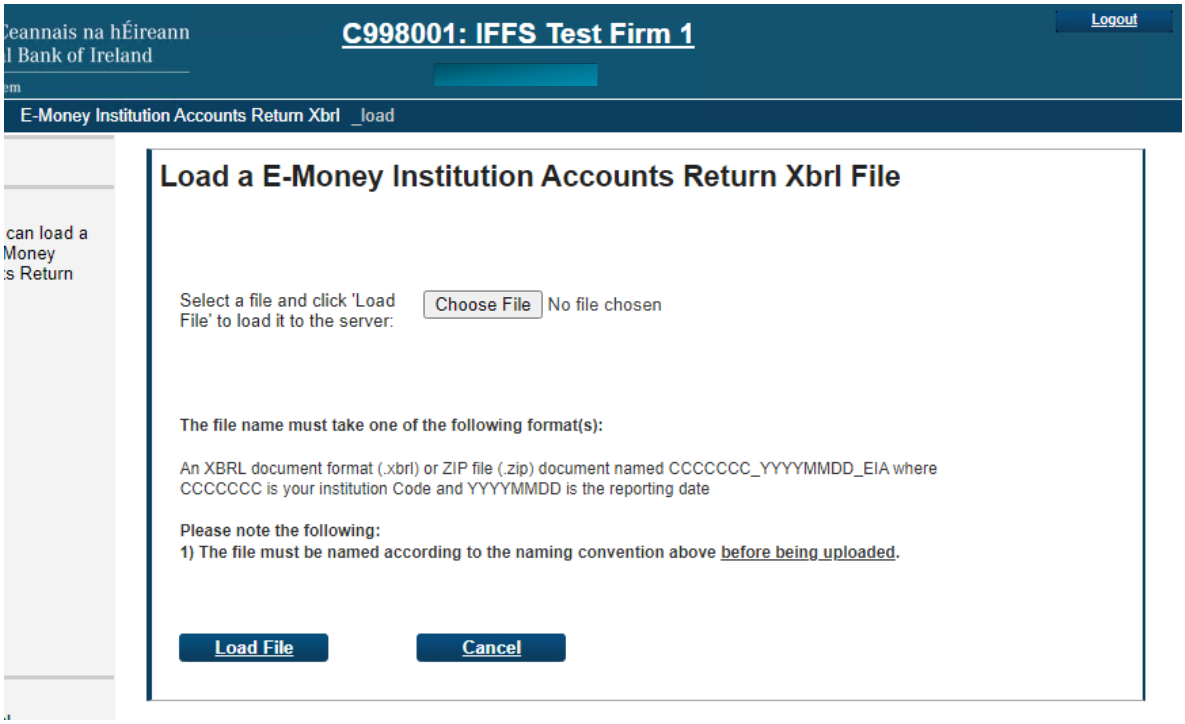
The User will select the particular return for which a return needs to be uploaded. When a return is selected, the following screen is displayed to the user -



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 ONR will follow a defined naming convention. Filenames must conform to the following naming convention -

CNNNNNN_YYYYMMDD_XXX.xbrl

where;

1. CNNNNNN 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. .xbrl is the file extension.

An example of this is as follows: C123456_20220930_EIA.xbrl

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.xbrl
E-Money Institution Supplementary Return XBRL	C123456_20210930_EIS.xbrl
Payment Institution Accounts Return XBRL	C123456_20210930_PIA.xbrl
Payment Institution Supplementary Return XBRL	C123456_20210930_PIS.xbrl

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 -

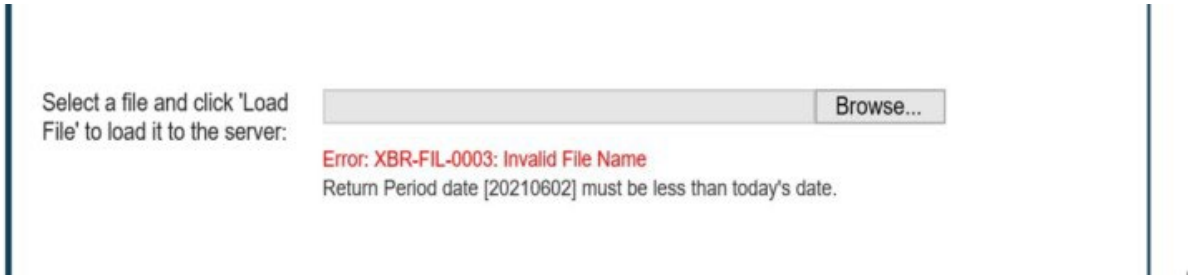
- File Size is within permitted levels (<30MB);
- Date of file is correct;
- A return instance exists on ONR for the Reporting Date of the file; and
- File name conforms to the correct naming convention.

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.

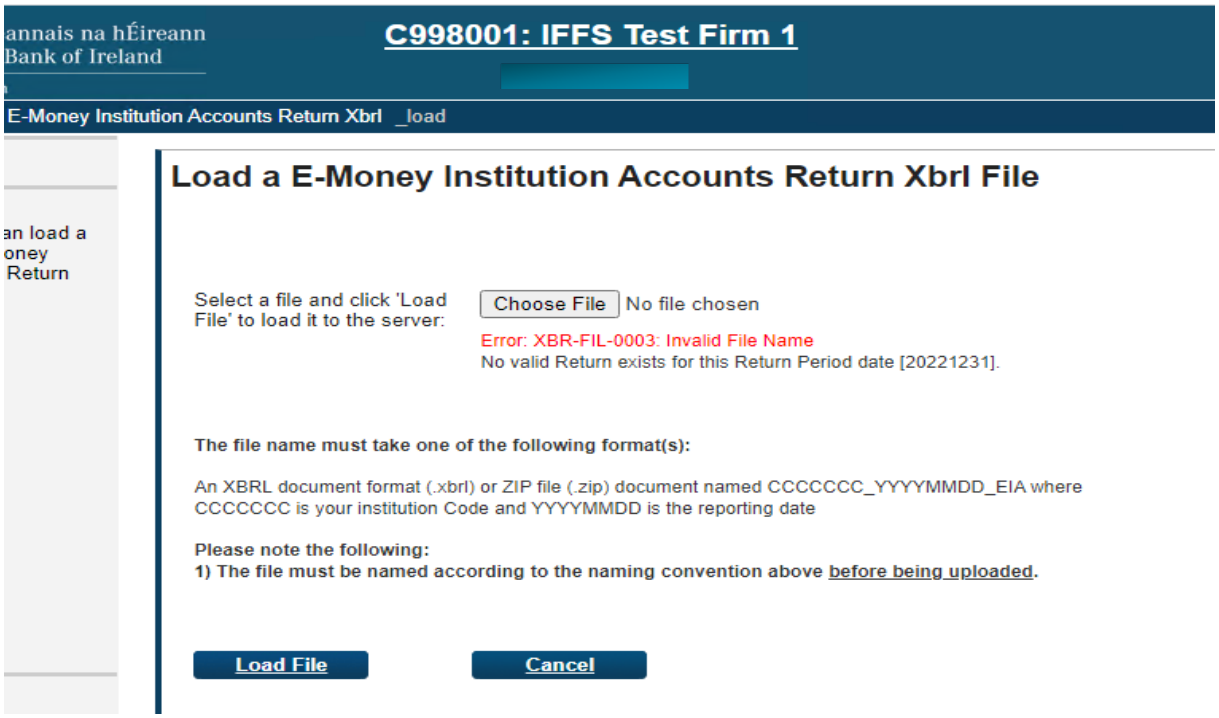
Validation of File Date

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 -



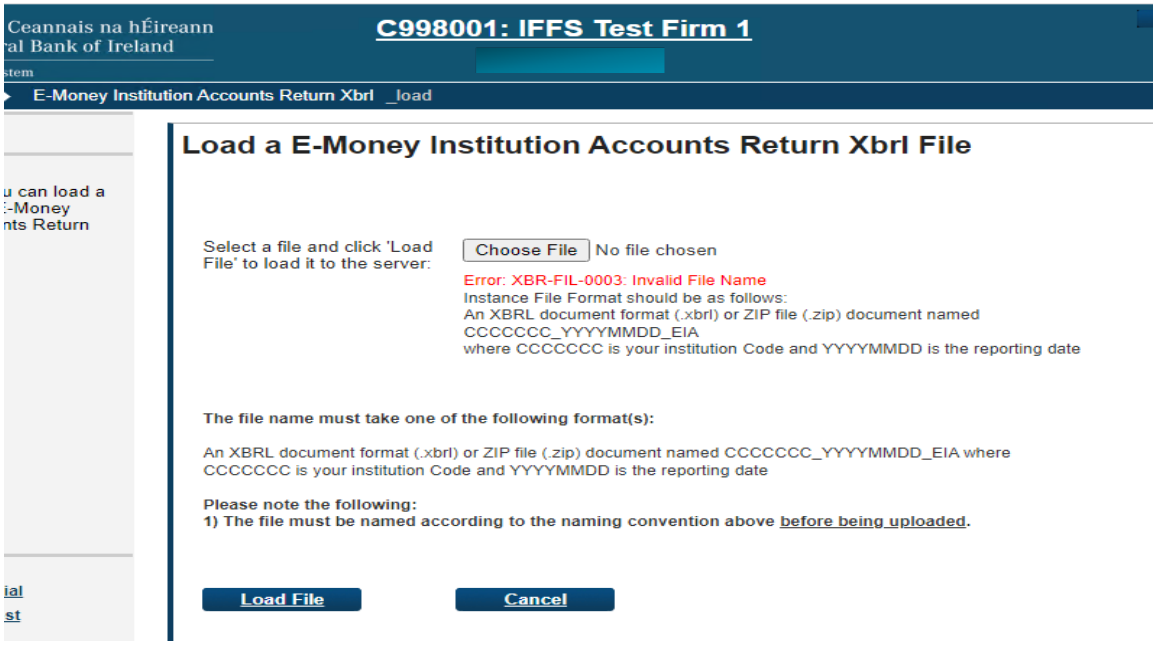
Return Instance on ONR

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



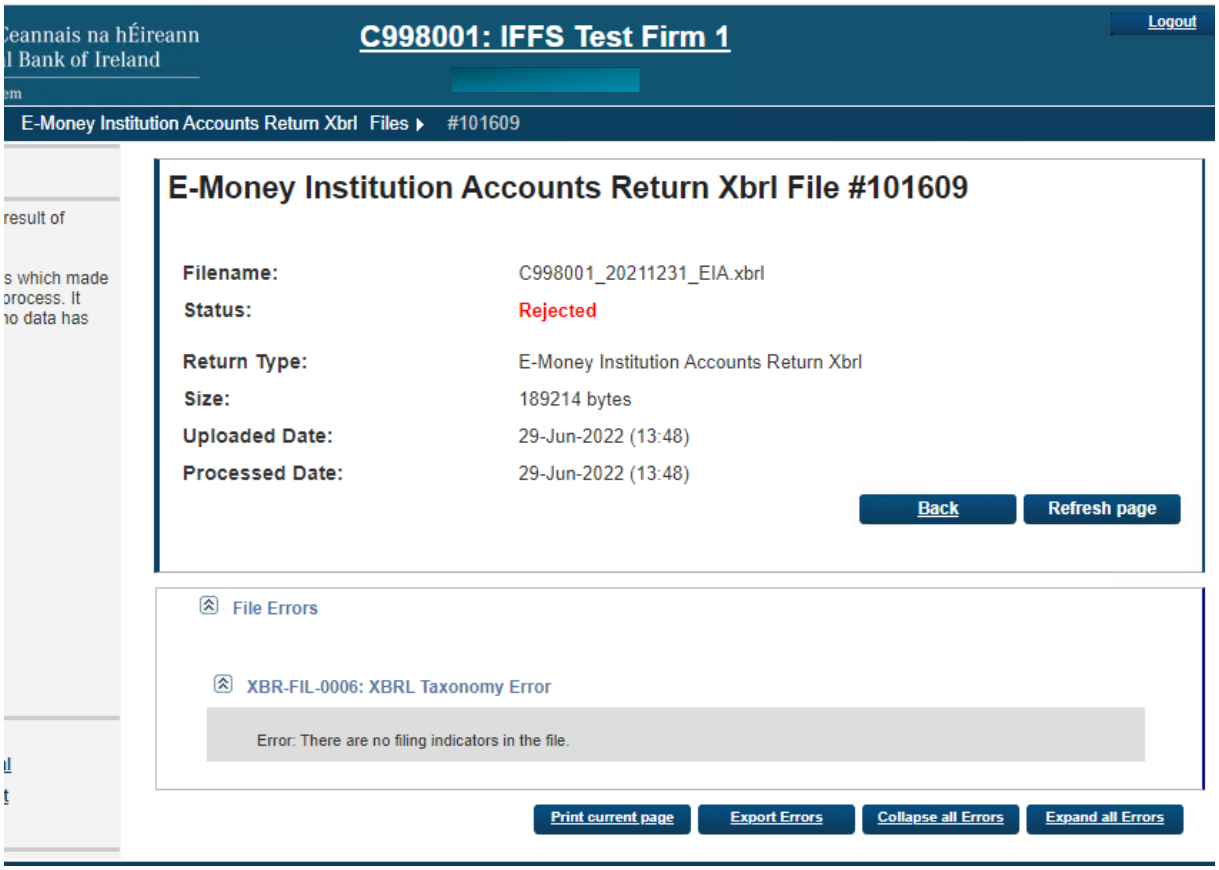
File Naming Convention

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



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 –



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 below[3]– 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

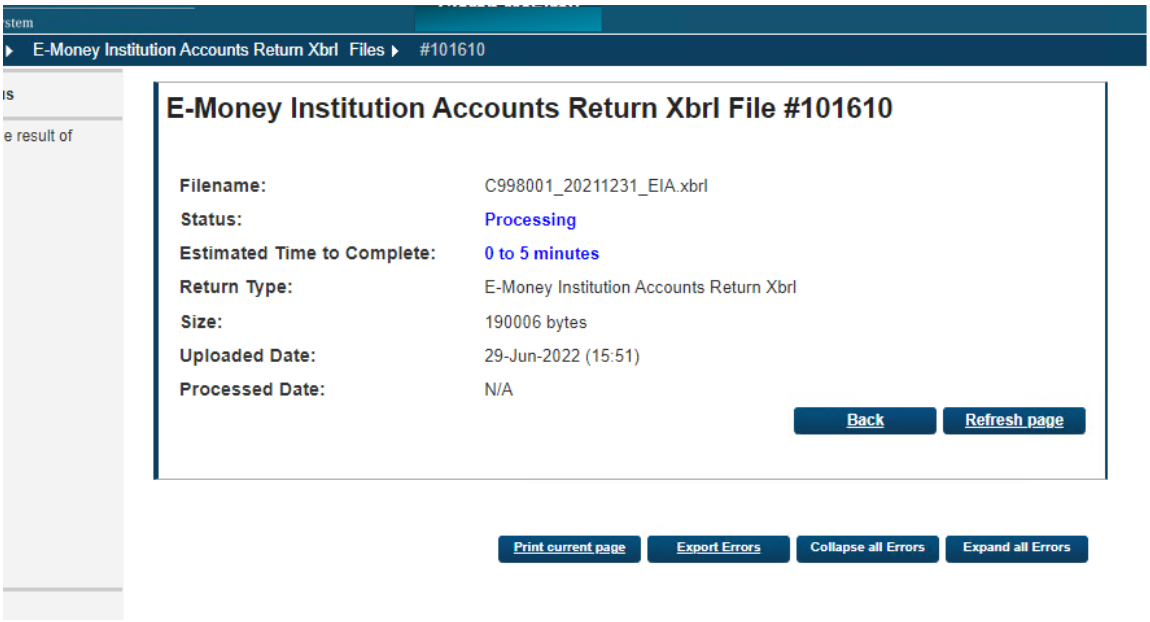
In-Processing Status

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 ONR system 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 website[4].

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



File Successfully Processed

When the uploaded file has successfully passed all taxonomy validations, an e-mail will be sent to the ONR 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

Wed 29/06/2022 15:52

XbrlQueueProcessor.iecwcbid10806@cbfsai.ie

C998001_20211231_EIA.xbrl processing complete [accepted]

To

The file 'C998001_20211231_EIA.xbrl' has been processed.
This file has been accepted.

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 ONR indicating that the uploaded file has been accepted –

File Processed with Errors

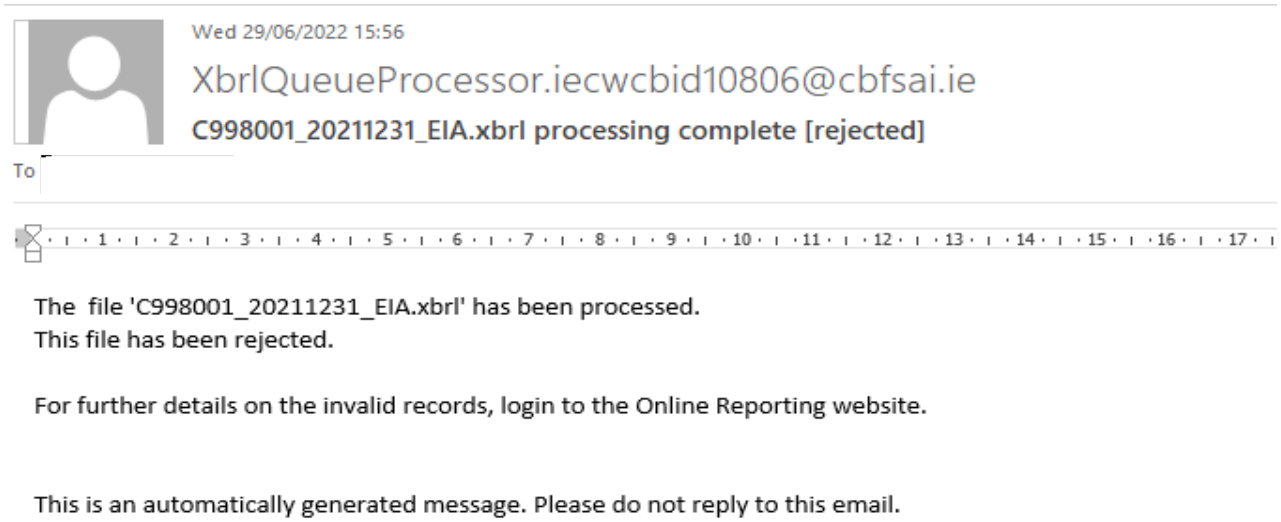
When an individual return is being processed, there is a sequence in which validation checks are executed as follows:

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

- Within Return Variance Checks[5] (Variances that are out of tolerance range and which must be acknowledged by the submitter)

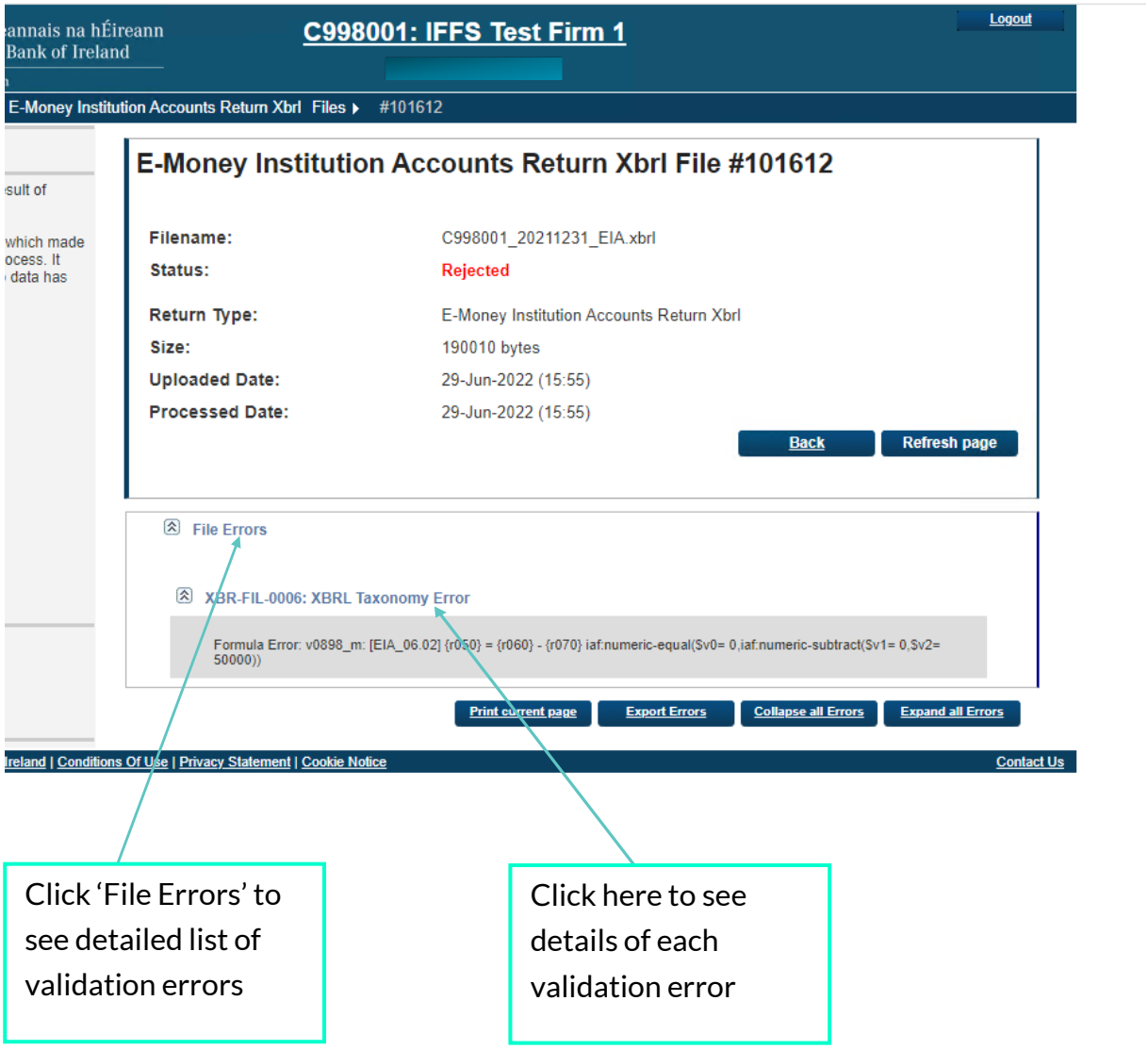
Uploaded file containing XBRL Taxonomy Blocking Errors

When the uploaded file has failed any XBRL Taxonomy Blocking Rules, an email will be sent to the ONR 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 ONR indicating that the uploaded file has been rejected -

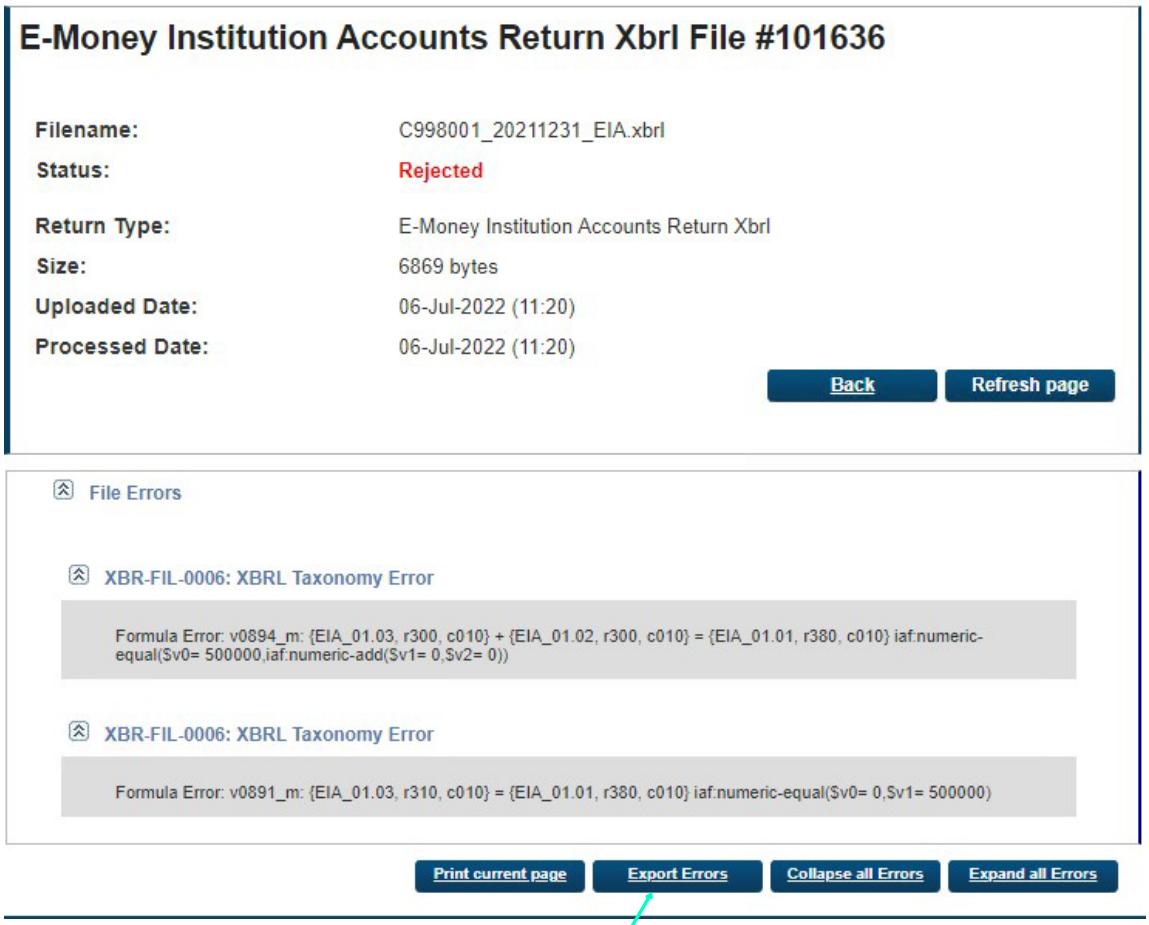
[5] These checks will only commence upon the submission of the second iteration of a particular return



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 –



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 ONR system (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 Online Reporting System 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.

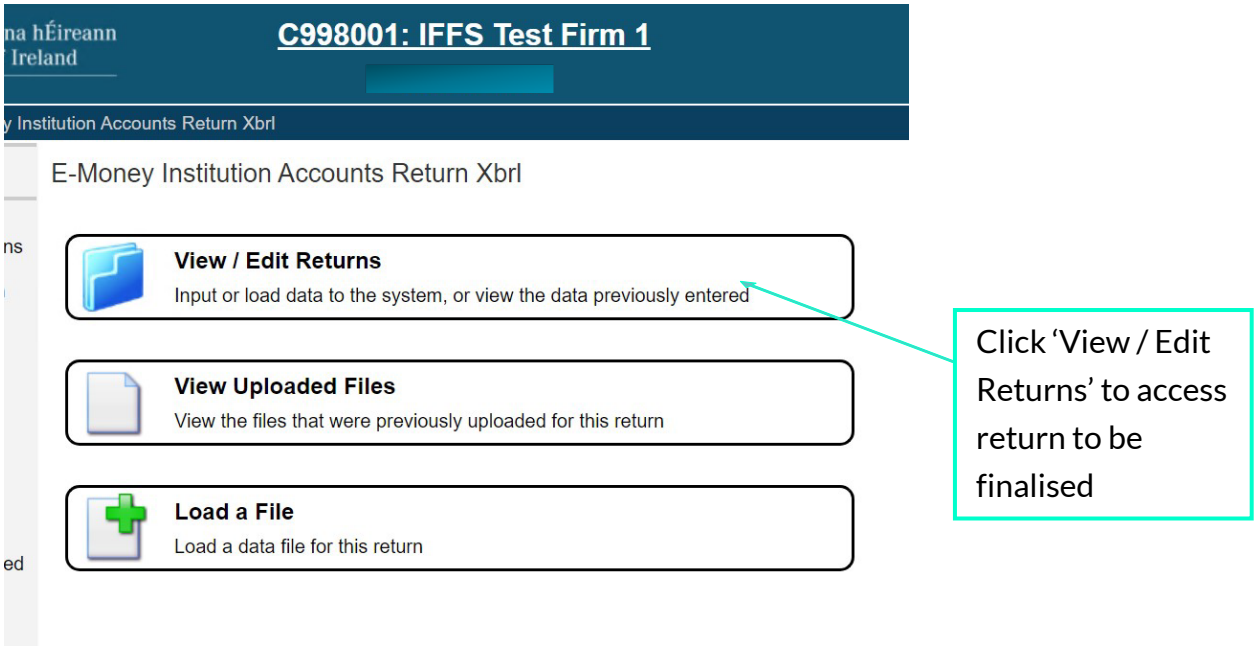
N.B. The return for the previous reporting period must be signed-off before the return for the current reporting period and the variance analysis explanations template can be finalised and signed-off.

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.

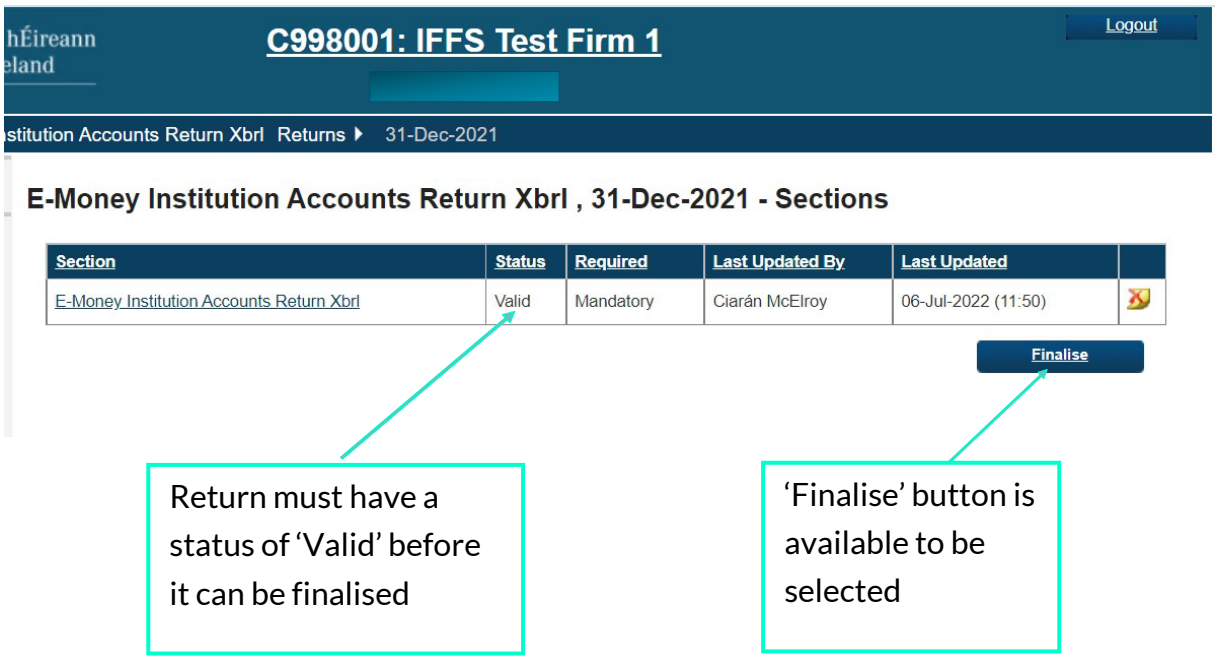
Finalising a Return

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

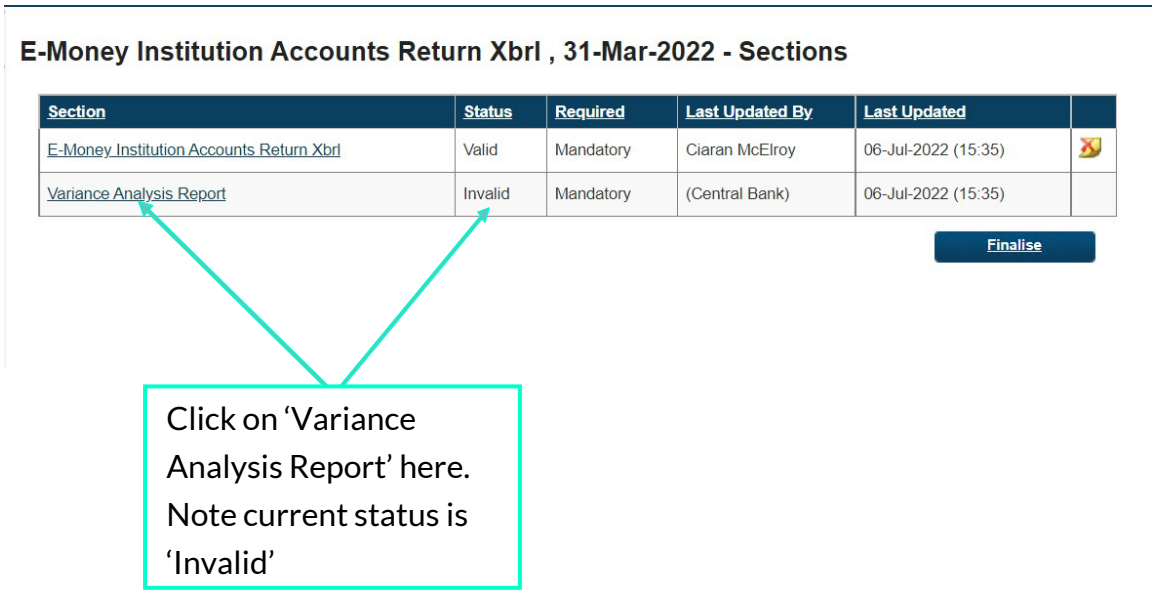
To access a return to be finalised, choose the return to be updated and click the **'View / Edit Returns'** option from within this return view –



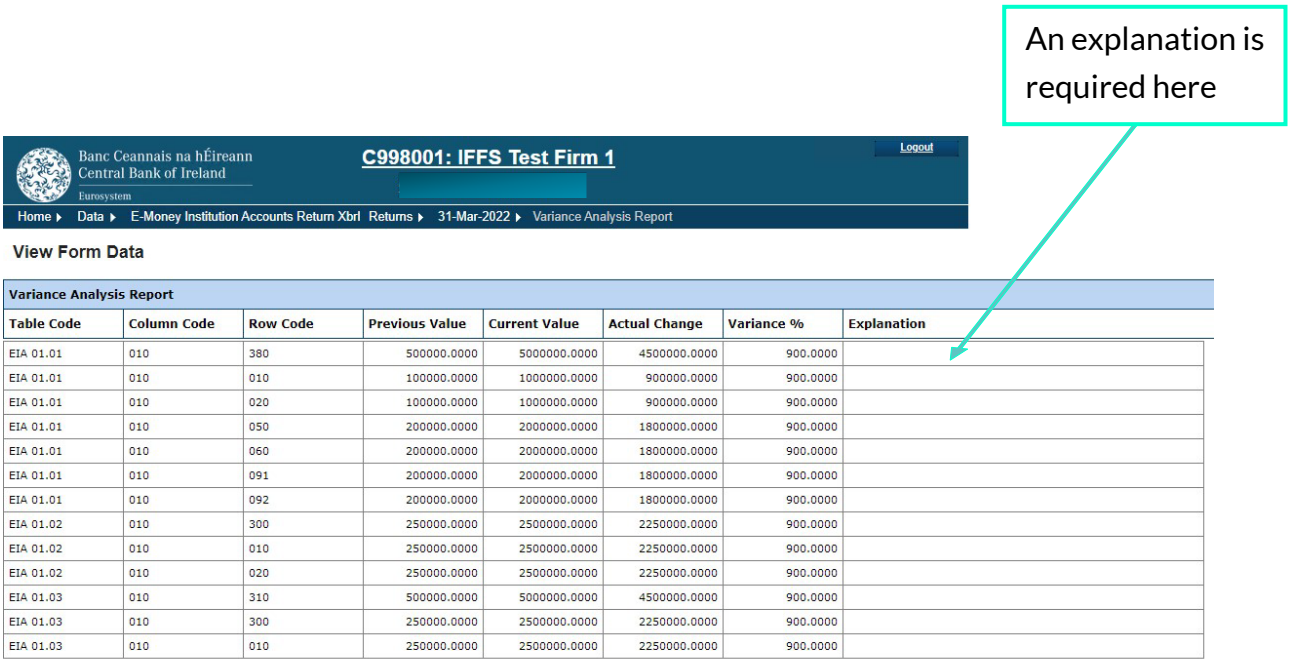
The individual files loaded for that return instance are displayed as a list. The user must click on the return instance that is required to be finalised. When this is done, the following screen is displayed with the 'Finalise' button displayed.



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.



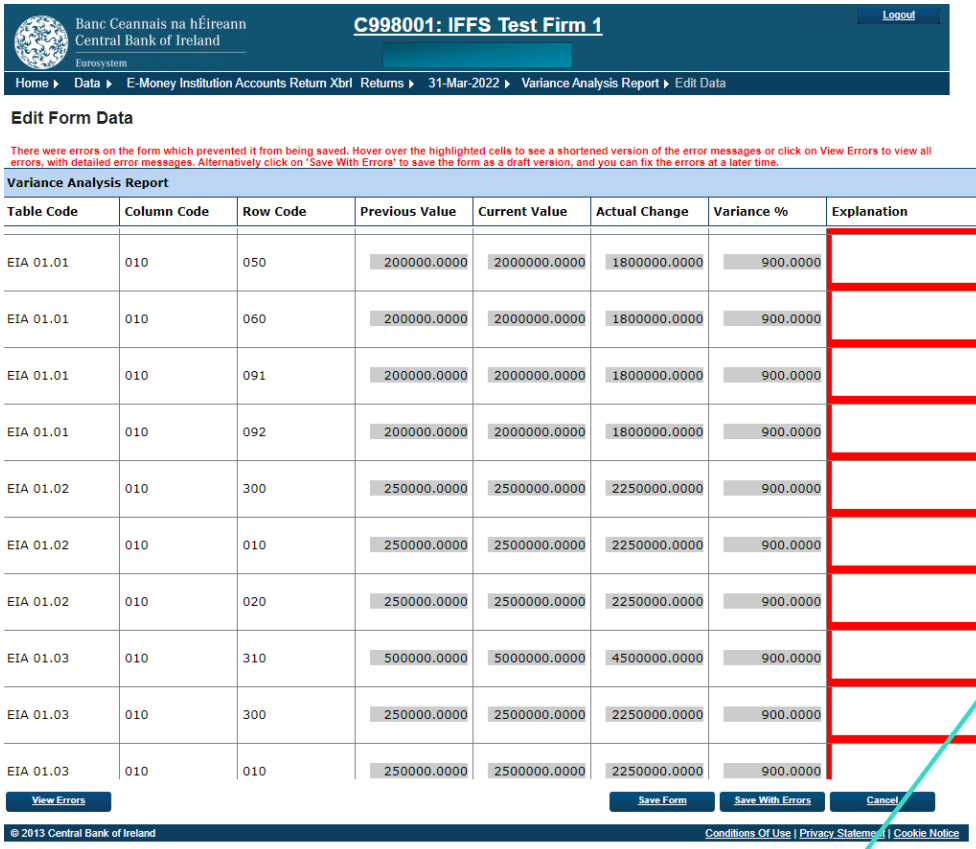
When the link to the Variance Analysis Report is pressed the screen below is displayed -



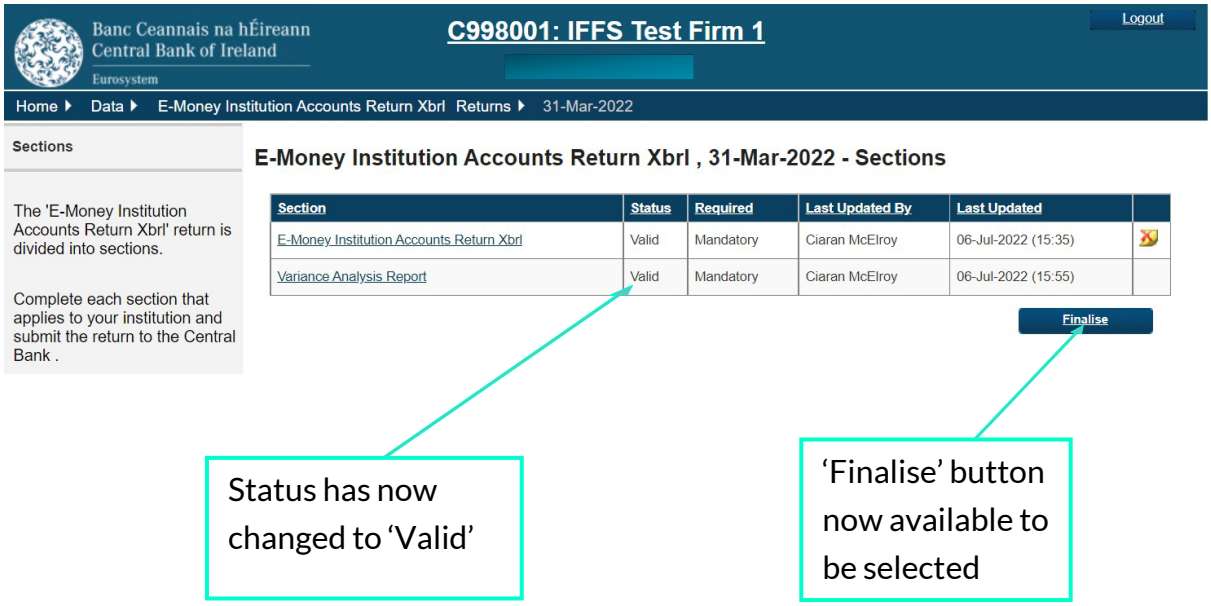
Variance Analysis Report

Table Code	Column Code	Row Code	Previous Value	Current Value	Actual Change	Variance %	Explanation
EIA 01.01	010	380	500000.0000	5000000.0000	4500000.0000	900.0000	
EIA 01.01	010	010	100000.0000	1000000.0000	900000.0000	900.0000	
EIA 01.01	010	020	100000.0000	1000000.0000	900000.0000	900.0000	
EIA 01.01	010	050	200000.0000	2000000.0000	1800000.0000	900.0000	
EIA 01.01	010	060	200000.0000	2000000.0000	1800000.0000	900.0000	
EIA 01.01	010	091	200000.0000	2000000.0000	1800000.0000	900.0000	
EIA 01.01	010	092	200000.0000	2000000.0000	1800000.0000	900.0000	
EIA 01.02	010	300	250000.0000	2500000.0000	2250000.0000	900.0000	
EIA 01.02	010	010	250000.0000	2500000.0000	2250000.0000	900.0000	
EIA 01.02	010	020	250000.0000	2500000.0000	2250000.0000	900.0000	
EIA 01.03	010	310	500000.0000	5000000.0000	4500000.0000	900.0000	
EIA 01.03	010	300	250000.0000	2500000.0000	2250000.0000	900.0000	
EIA 01.03	010	010	250000.0000	2500000.0000	2250000.0000	900.0000	

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 -

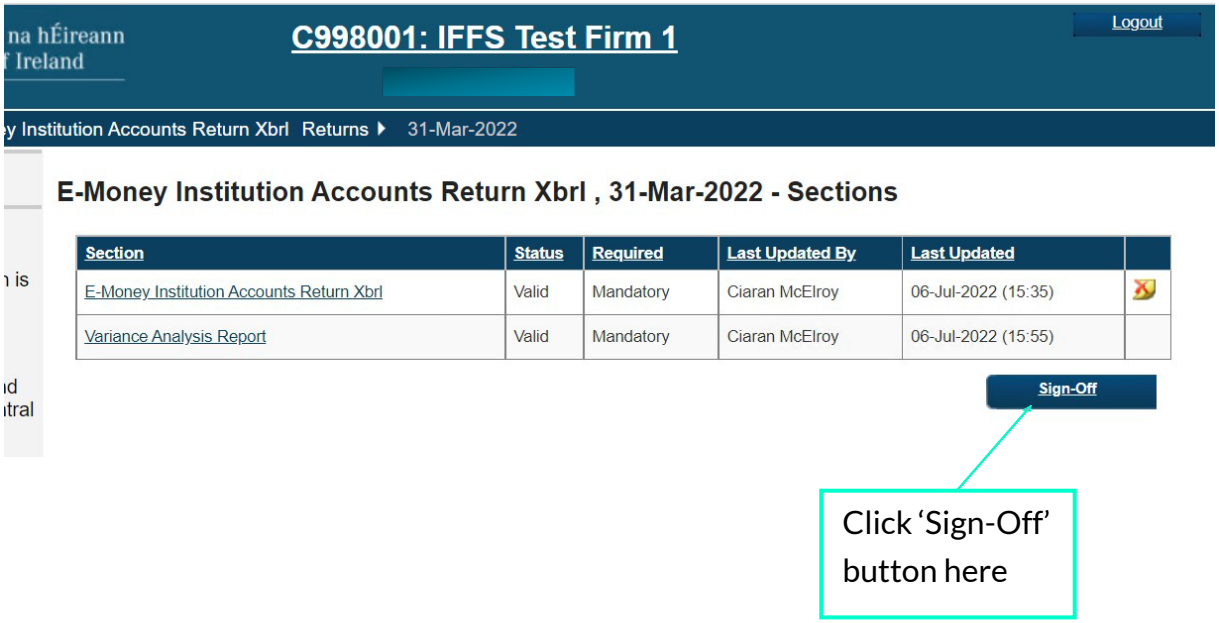


If the user saves the Variance Analysis Report without completing all fields, they will be allowed to do so, however they will not be allowed to finalise the return. Once the Variance Analysis Report is fully completed, the user will then be allowed to save the form and proceed to 'Finalise' the file.

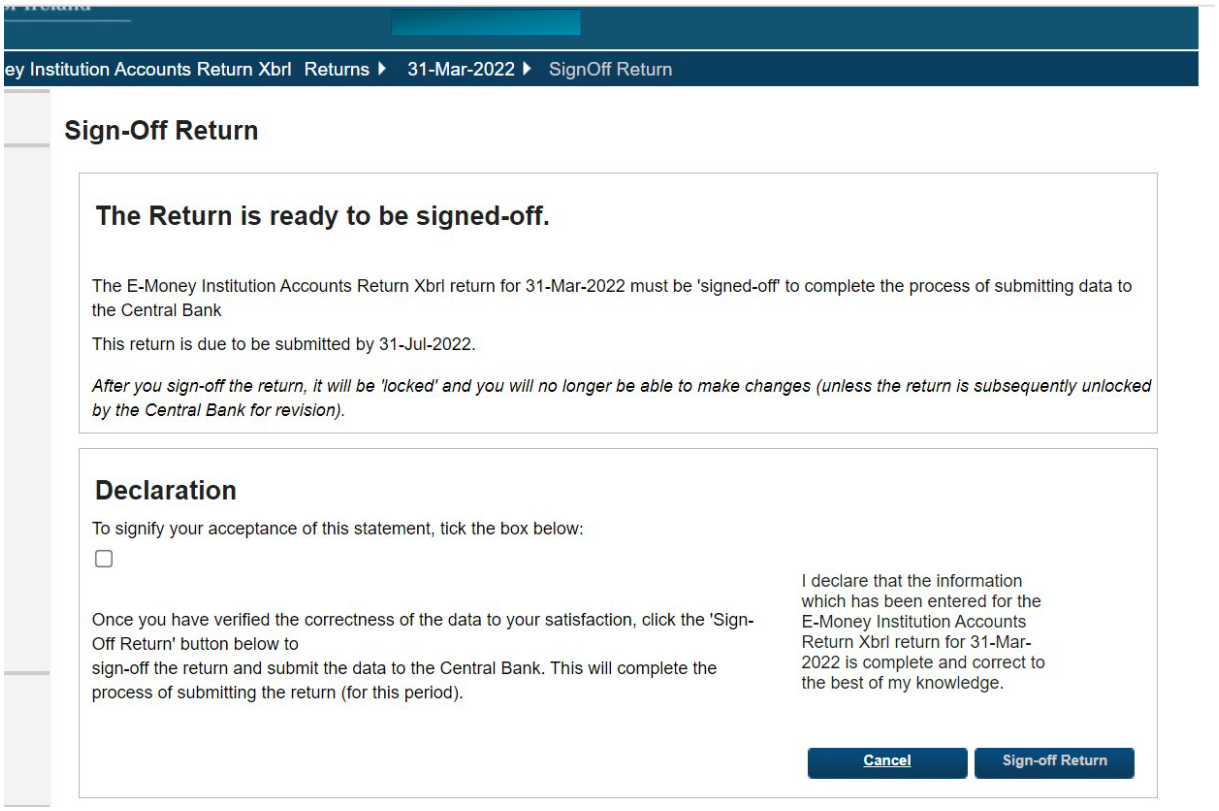


Once successfully finalised, the following screen will be displayed to the user -

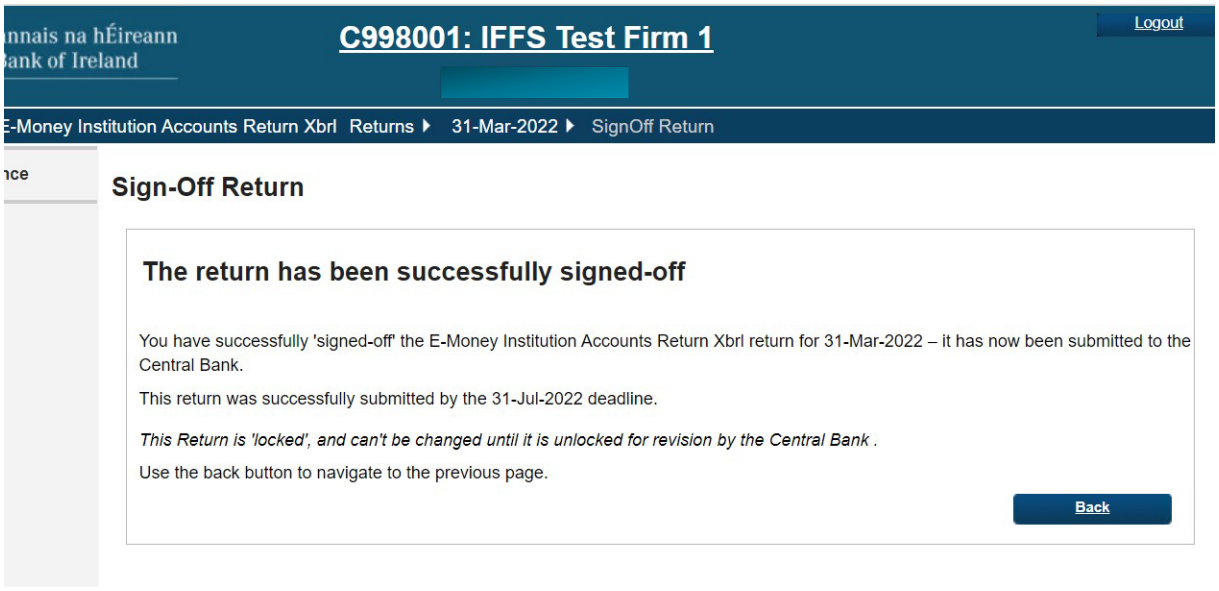
The Return is now ready to be signed off. Note that the individual that signs off the return must be a different ONR user to the individual that finalises the return. The user within the firm who Signs-Off returns should log in to ONR with their own credentials in order to successfully Sign-Off the file.



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 –



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 -



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

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.

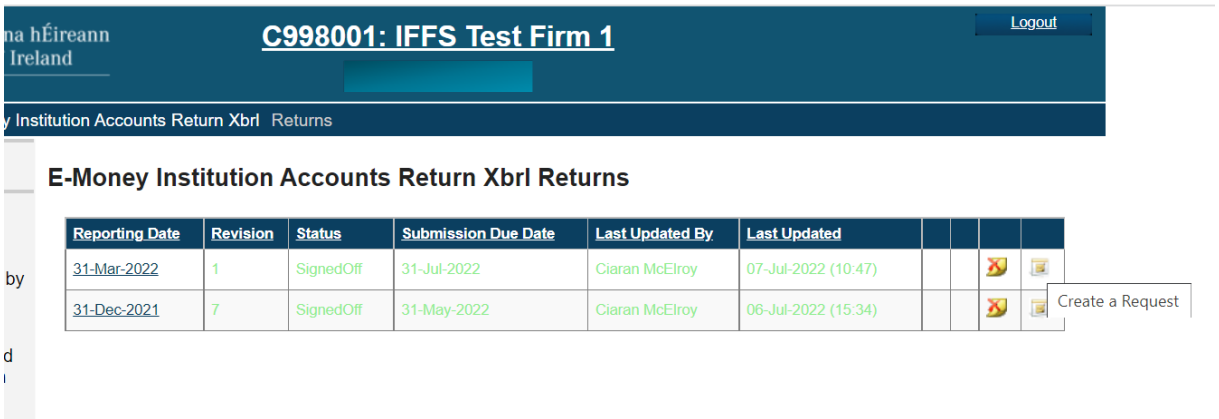
Regards

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.

If for any reason a firm requires an amendment to the data within the return following its sign-off, the firm should request that the file is unlocked via the 'Create a Request' button in the below screenshot –



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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Central Bank of Ireland
Eurosystem