



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Guidance Note for the Electronic Money Institution Supplementary Return XBRL

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Introduction

This guidance note is relevant for all electronic money institutions (“EMIs” or “Firms”) authorised under S.I. no. 183 of 2011 - European Communities (Electronic Money) Regulations, 2011 (as amended) (“EMR”). The purpose of this note is to assist firms in completing the E-Money Institution Supplementary XBRL Return (“EIS XBRL Return”), which replaces and updates the E-Money Institution Supplementary return (“Previous Supplementary Return”) and amalgamates the “Additional Transactional data for EMIs” return.

EIS XBRL Requirements

The EIS XBRL Return is required to be submitted on a quarterly basis, from the reporting date 30 September 2022, by all EMIs. The notice of requirement to submit regulatory returns issued pursuant to Regulation 59 of the EMR, and Section 22 of the Central Bank Supervision and Enforcement Act 2013 for the previous supplementary return remains applicable to the EIS XBRL return.

This guidance note provides direction on how to complete the EIS XBRL return and where relevant, specifies the validations that are contained in the fields within the return. It may be updated periodically and the most up-to-date version will be available on the Central Bank of Ireland (“Central Bank”) website. This version has been updated to correspond with the release of the XBRL [Central Bank of Ireland Taxonomy 2.1](#) and is for use with the submission of returns utilising XBRL. [The Central Bank of Ireland Taxonomy 2.1 XBRL File Upload Guidance](#) provides instructions on how to upload XBRL files to ensure appropriate submission of the EIS XBRL return and other XBRL returns. It also provides instructions on how to submit partial returns in the case that is relevant to the firm. In general, it is expected that all sections of the EIS XBRL return will be applicable to Irish authorised EMIs.

When completing the EIS XBRL Return, all numerical and monetary amounts are required to be inputted in units (euro’s if monetary) unless specifically stated otherwise i.e. there will be no rounding to thousands.

The EIS XBRL return uses a three digit row and column code convention for logical numbering of rows and columns. Each cell requiring input will have a separate row and column number, e.g. row 010 and column 010. In many cases there is only one column (010) but each row will have a different number e.g. 010, followed by 020, 030 etc.

Firms must submit the EIS XBRL Return to the Central Bank via the Online Reporting System (“ONR”) within 20 working days of the end of the reporting period, or by the submission due date as scheduled by the Central Bank on the ONR.

The frequency and reporting date for the EIS XBRL Return are identical to those for the E-Money Institution Accounts Return XBRL

("FINREP" or "EIA" Return). The [Guidance Note for Electronic Money Institutions Accounts Return XBRL \(FINREP\)](#) provides information on the submission of the FINREP.

Throughout this guidance note, you will notice a capital "M" after certain line items. This means that the line in question is mandatory for that section of the return and firms must not leave this blank even if the line item is not relevant to them. If the line item involves a dropdown with various options, one of the options must be selected. If it is numerical, a number must be input and zero is acceptable if that is appropriate to the firm. If it is freetext and the firm does not have any input to include, "N/A" should be inserted. Regardless of whether a line item has "M" after it or not in this guidance note, firms are required to insert a response for every line in the EIS XBRL return, where a response is, or should be available to them.

If firms have any queries in relation to the EIS XBRL Return or the content of this guidance note, they should contact paymentservicesupervision@centralbank.ie. Any queries in relation to the functionality of the ONR can be submitted using the "Submit a query" function on the ONR or by contacting onlinereturns@centralbank.ie.

Disclaimer

The information contained in this guidance note is for informational purposes only. It does not constitute legal advice. Regulated financial service providers are at all times fully responsible for meeting their regulatory and legislative requirements. Where a regulated financial service provider has concerns about its regulatory or legislative requirements, it should seek independent legal advice.

General

The EIS XBRL Return contains the following sections:

- EIS_01.00 – Statement of capital adequacy
- EIS_02.00 – Analysis of own funds
- EIS_03.01 – User's funds and Safeguarded user's funds
- EIS_03.02 – Safeguarded Funds detail
- EIS_05.00 – Transaction Volume
- EIS_06.01 – Agency Appointments

- EIS_06.02 – Distributor Appointments
- EIS_06.03 – General
- EIS_07.01 – Ownership Structure (i)
- EIS_07.02 – Ownership Structure (ii)
- EIS_07.03 – Qualifying Shareholders
- EIS_07.04 – Ownership Structure (iv)
- EIS_08.00 – Conduct of Business

All sections are required to be completed by all EMIs. A partial submission of the return may be applicable for certain firms not authorised as EMIs by the Central Bank but otherwise permitted to issue electronic money. A description on how to make a partial submission of the EIS XBRL (and XBRL returns generally) will be set out in the [Central Bank of Ireland Taxonomy 2.1 XBRL File Upload Guidance](#).

The EIS XBRL templates contain certain rules and validations. The guidance set out for each field in this document will include information on key validations, however the full detail of these are available in the [Central Bank of Ireland Taxonomy 2.1 Business Rules](#) and firms should review this document to reduce the risk of validation errors preventing the submission of completed XBRL files. In addition, simple variance analysis of 20% has been applied to certain line items. Uploading of the completed file and submission of the return will require explanations to be entered to explain the root cause of changes of 20% or above, since the last reporting period. This variance analysis will not commence until the firm has submitted the EIS XBRL return for two consecutive reporting periods and the return for previous period has been fully signed-off on ONR.

EIS 01.00: Statement of Capital Adequacy

All monetary amounts in this section must be reported in euro.

- **Row 010 - Regulatory Capital Requirement (Highest of initial requirement in row 020 or sum of amounts in row 313 + 330).**
The figure reported here must be the higher of the initial capital reported at row 020 and the Own Funds Requirement reported at row 313 + any increase (decrease) inputted at row 330. **M**

- **Row 020 – Initial Capital Requirement.** Pursuant to the EMR, an EMI has a minimum initial capital requirement of €350,000. The relevant amount required for each firm will be notified to the firm as part of the authorisation process. This is the figure that must be reported in this field. **M**
- **Row 030 - Method used to calculate own fund requirements for payment activities (including payment activities undertaken by E-Money institutions in respect of payment services which are not related to the issuance of electronic money).** Where EMIs are conducting payment services, pursuant to the European Communities (Payment Services) Regulations 2018 (“the Payment Services Regulations” or “PSR”) via their authorisation pursuant to the EMR, unrelated to their E-money activities, the method directed by the Central Bank in this regard must be selected here, i.e. A, B or C.
- **Row 040 - Method A - Fixed Overheads calculation (10% of fixed overheads total).** Where the firm is required calculate its own funds requirement for payment services unrelated to its E-Money activities via method A, the result of the calculation must be inserted here. The figure entered should equal the value inserted into row 070*0.1. **M** (if the firm selects Method A as the required calculation at row 030).
- **Row 050 – Total Fixed overhead for the preceding year.** This should be calculated in accordance with the relevant legislative provisions based on the preceding 12 month period ending on the reporting date. **M** (if the firm selects Method A as the required calculation at row 030).
- **Row 060 - Central Bank of Ireland adjustment due to material change in business.** This should be zero unless a firm utilising method A is subject to this specific adjustment as set out in Regulation 12 of the PSR. If an amount other than zero is applicable here, then the relevant monetary amount in units is required, not a percentage. **M** (if the firm selects Method A as the required calculation at row 030).
- **Row 070 – Total (of fixed overheads).** Must equal sum of row 050 + row 060. **M** (if the firm selects Method A as the required calculation at row 030).

- **Row 080 - Method B - Payment Volume calculation.** Where the firm is required calculate its own funds requirement for payment services unrelated to its E-Money activities via method B (as set out in Regulation 13 of the PSR), the result of the calculation must be inserted here. This must equal the value inserted into row 150 *times the value inserted into row 160. **M** (if the firm selects Method B as the required calculation at row 030).
- **Row 090 - Payment volume (1/12 of total value of all payment transactions executed in the previous year).** The previous year is taken to be the 12 month period ending on the reporting date. The definition of “payment transaction” is set out in Article 4 (5) of the EU Payment services directive (PSD2). **M** (if the firm selects Method B as the required calculation at row 030).
- **Row 100 - 4% of first €5m of payment volume.** Maximum amount is €200,000. **M** (if the firm selects Method B as the required calculation at row 030).
- **Row 110 - 2.5% of payment volume between €5m and €10m.** If the firm required to calculate its own funds requirement for payment services unrelated to its E-Money activities via method B and does not have any value for this line (due to having a payment volume less than €5m), zero should be inserted here. Maximum amount is €125,000. **M** (if the firm selects Method B as the required calculation at row 030).
- **Row 120 - 1% of payment volume between €10m and €100m.** If the firm is required to calculate its own funds requirement for payment services unrelated to its E-Money activities via method B and does not have any value for this line (due to having a payment volume less than €10m), zero should be inserted here. Maximum amount is €900,000. **M** (if firm selects Method B as the required calculation at row 030).
- **Row 130 - 0.5% of payment volume between €100m and €250m.** If the is firm required to calculate its own funds requirement for payment services unrelated to its E-Money activities via method B and does not have any value for this line (due to having a payment volume less than €100m), zero should be inserted here. Maximum amount is €750,000. **M** (if firm selects Method B as the required calculation at row 030).

- **Row 140 - 0.25% of any remaining payment volume.** If the firm is required to calculate its own funds requirement for payment services unrelated to its E-Money activities via method B and does not have any value for this line (due to having a payment volume less than €250m), zero should be inserted here. **M** (if firm selects Method B as the required calculation at row 030).
- **Row 150 - Total (Sum of rows 100 to 140 inclusive).** This line is simply the sum total of rows 100 to 140 inclusive. **M** (if firm selects Method B as the required calculation at row 030).
- **Row 160 – Scaling Factor.** (This is either 0.5 or 1 as set out in Regulation 15 of the PSR, depending on the services provided). **M** (if firm selects Method B as the required calculation at row 030).
- **Row 170 - Method C - Income calculation.** Where the firm is required calculate its own funds requirement for payment services unrelated to its E-Money activities via method C (as set out in Regulation 14 of the PSR), the result of the calculation must be inserted here (row 170, column 010). This must equal the value inserted into row 300 times the value inserted into row 310 (column 010 for both). Columns 020, 030 and 040 for rows 170 to 310 inclusive are provided so firms can insert the data pertaining to the calculations for the previous three financial years (where T is the firm's current financial year) to facilitate the calculation referred to in Regulation 14 (4) of the PSR. Columns 030 to 040 only need to be fully completed where the firm has 3 previous years data needed for the calculation. At a minimum, firms (without the full three previous year's data) need to complete columns 010 and 020 for the previous year and in that case both of these columns will contain the same data. The data for column 010 will only differ from 020 where the average for the three previous years in columns 020 – 040 inclusive is being used in line with Regulation 14 (4) of the PSR. In this case the average of the previous three years own funds requirement would be greater than 80% of the previous year's (T-1) own funds requirement. Where the own funds requirement at T-1 (column 010) is greater than the average of the three years T-1 to T-3, the figure reported in column 010 is that in column 020 (T-1). **M** (if firm selects Method C as the required calculation at row 030).

- **Row 180 - Interest income.** Please insert the interest income for the relevant financial year for each column relevant to the firms calculation in line with instruction set out above (170). If the own funds calculated in row 170 column 020 is less than 80% of the average of the own funds calculated in columns 020 to 040, enter average figure from row 180 columns 020 to 040 in column 010, otherwise enter the value from column 020 for the previous financial year. **M** (if firm selects Method C as the required calculation at row 030).
- **Row 190 - Interest expenses (-).** Please insert the interest expenses for the relevant financial year for each column relevant to the firms calculation in line with instruction set out above (row 170). If the own funds calculated in row 170 column 020 is less than 80% of the average of the own funds calculated in columns 020 to 040, enter average figure from row 190 columns 020 to 040 in column 010, otherwise enter the value from column 020 for the previous financial year. The value entered should be a positive figure (or zero). **M** (if firm selects Method C as the required calculation at row 030).
- **Row 200 - Commissions and fees received.** Please insert the commissions and fees received for the relevant financial year for each column relevant to the firms calculation in line with instruction set out above (row 170). If the own funds calculated in row 170 column 020 is less than 80% of the average of the own funds calculated in columns 020 to 040, enter average figure from row 200 columns 020 to 040 in column 010, otherwise enter the value from column 020 for the previous financial year. **M** (if firm selects Method C as the required calculation at row 030).
- **Row 210 - Other operating income.** Please insert the other operating income for the relevant financial year for each column relevant to the firms calculation in line with instruction set out above (row 170). If the own funds calculated in row 170 column 020 is less than 80% of the average of the own funds calculated in columns 020 to 040, enter average figure from row 210 columns 020 to 040 in column 010, otherwise enter the value from column 020 for the previous financial year. **M** (if firm selects Method C as the required calculation at row 030).

- **Row 220 - Extraordinary items excluded from relevant indicator (-).** Please insert the value of any extraordinary items excluded from the relevant indicator calculation, if any, for the relevant financial year for each column relevant to the firm's calculation in line with the instruction set out above (row 170). All amounts in rows 180 to 210 should be reported gross of any amounts reported here. If the extraordinary item being excluded had increased income, please enter as a positive number and as a negative number for an extraordinary item that reduced income. If the own funds calculated in row 170 column 020 is less than 80% of the average of the own funds calculated in columns 020 to 040, enter average figure from row 220 columns 020 to 040 in column 010, otherwise enter the value from column 020 for the previous financial year. **M** (if firm selects Method C as the required calculation at row 030).
- **Row 230 - Reduction in relevant indicator arising from expenditure incurred on the outsourcing of services rendered by third parties that are undertakings subject to supervision under PSD2 (-).** Please insert the value of any reduction in the relevant indicator calculation, if any, for the relevant financial year for each column relevant to the firm's calculation in line with the instruction set out above (row 170). The value entered should be a positive figure (or zero). If the own funds calculated in row 170 column 020 is less than 80% of the average of the own funds calculated in columns 020 to 040, enter average figure from row 230 columns 020 to 040 in column 010, otherwise enter the value from column 020 for the previous financial year. **M** (if firm selects Method C as the required calculation at row 030).
- **Row 240 - Total Relevant Indicator.** (Sum of rows 180 - 190 + 200 + 210 - 220 - 230). **M** (if firm selects Method C as the required calculation at row 030).
- **Row 250 - 10% of the first €2.5m of the total relevant indicator.** Maximum amount is €250,000. **M** (if firm selects Method C as the required calculation at row 030).
- **Row 260 - 8% of the total relevant indicator between €2.5m and €5m.** Maximum amount is €200,000. If the firm is required to calculate its own funds requirement for payment services unrelated to its E-Money activities via method C and does not

have any value for this line (due to having a total relevant indicator less than €2.5m), zero should be inserted here. **M** (if firm selects Method C as the required calculation at row 030).

- **Row 270 - 6% of the total relevant indicator between €5m and €25m.** Maximum amount is €1,200,000. If the firm is required to calculate its own funds requirement for payment services unrelated to its E-Money activities via method C and does not have any value for this line (due to having a total relevant indicator less than €5m), zero should be inserted here. **M** (if firm selects Method C as the required calculation at row 030).
- **Row 280 - 3% of the total relevant indicator between €25m and €50m.** Maximum amount is €750,000. If the firm is required to calculate its own funds requirement for payment services unrelated to its E-Money activities via method C and does not have any value for this line (due to having a total relevant indicator less than €25m), zero should be inserted here. **M** (if firm selects Method C as the required calculation at row 030).
- **Row 290 - 1.5% of any remaining amount of the total relevant indicator.** If the firm is required to calculate its own funds requirement for payment services unrelated to its E-Money activities via method C and does not have any value for this line (due to having a total relevant indicator less than €50m), zero should be inserted here. **M** (if firm selects Method C as the required calculation at row 030).
- **Row 300 - Total Multiplication Factor.** (Must equal sum of rows 250 to 290 inclusive). **M** (if firm selects Method C as the required calculation at row 030).
- **Row 310 - Scaling Factor.** (This is either 0.5 or 1 as set out in Regulation 15 of the PSR, depending on the services provided). **M** (if firm selects Method C as the required calculation at row 030).
- **Row 311 - Average Outstanding Electronic Money for the daily period as defined in Regulation 3 (1) of the EMR in relation to the reporting date.** Please enter the amount for the reporting period, as set out in regulation 15 of the EMR. Note that the “the average outstanding e-money” is defined as “the total amount of financial liabilities related to electronic money in issue at the end of each calendar day over the **preceding 6 calendar months** calculated on

the first calendar day of each calendar month and applied for that calendar month". M

- **Row 312 - Own Funds Requirement (2% of figure in 311).** This is the outcome of the calculation of the firm's own funds requirement calculation under Method D in line with Regulation 15 of the EMR. M
- **Row 313 - Own Funds Requirement (Non E-Money Business + E-Money Issuance Business above).** This requires the entry of the figure at row 312 plus the relevant figure at row 040, 080 or 170, column 010 (i.e. the method the firm is directed to use in respect of its Non E-Money payment services, if any). If the firm is not required to calculate any own funds requirement for non e-money business and has no data at rows 040, 080 or 170, column 010 then this figure will be the same as row 312. M
- **Row 320 - Percentage increase (decrease) in own funds requirement determined by Central Bank of Ireland under article 9(3) PSD2 or article 5(5) of EMD2.** In the Irish transposed regulations the relevant provisions are Regulation 16 of the PSR and Regulation 14 (4) of the EMR. This is a mandatory row for completion even if not applicable to the firm. If not applicable then zero should be inserted. If applicable the relevant percentage must be included as a decimal, i.e. if an additional 20% is to be applied to the funds own funds requirement then 0.2 should be inserted here (not 20 or 20%) Similarly if a reduction is to be applied the decimal should have a negative sign i.e. -0.2. M
- **Row 330 - Amount of increase/(decrease) in own funds requirement determined by Central Bank of Ireland under article 9(3) PSD2 or article 5(5) of EMD2.** Insert the monetary amount of increase (decrease) on the figure calculated at row 313 after the application of the adjustment input into row 320, if applicable to the firm. This should be the value at row 313 *times the value at row 320.
- **Row 340 - Own funds currently held.** Own Funds are calculated in accordance with Regulation 16 of the EMR (as amended by S.I. No. 232 of 2022). This should equate to the value in EIS_02.00 row 010. M

- **Row 350 - Excess of Own Funds over regulatory Capital Requirement.** The surplus capital held by firms above their capital requirement. Must equal row 340 less row 010. **M**

EIS 02.00: Analysis of Own Funds

This section is adapted from the previous supplementary return. This template is further being reviewed in line with interim updates to applicable legislation and layout and row labels will be revised accordingly in a future version of the EIS XBRL Return. In advance of this, please pay close attention to these guidance notes when completing this section of the EIS XBRL return, as the row titles and guidance differ from the previous version of the supplementary return.

All monetary amounts in this section must be reported in euro.

Further information on how to implement the Capital Requirements Regulation¹ ("CRR") provisions referenced in EIS_02.00 may be found in EBA Monitoring reports on CET1 and AT1² instruments and in the EBA's Single Rulebook Q&As³.

- **Row 010 - Own funds.** Own Funds are calculated in accordance with Regulation 16 of the EMR (as amended by S.I. No. 232 of 2022). This must equal the sum of row 020 and row 180. It should also match the value in EIS 01.00 row 340. **M**
- **Row 020 – Common Equity Tier 1 elements.** Common Equity Tier 1 ("CET1") Capital in the firm is reported in this row. This must equal row 030 minus row 120. **M**
- **Row 030 – Initial Capital and Reserves.** This must equal the sum of rows 040 to 100 inclusive. **M**
- **Row 040 - Paid up Ordinary Share Capital.** The nominal paid up value of the share capital must be reported here. Articles 26(1) (a), and 28, 30 and 31 of the CRR. **M**
- **Row 050 - Share Premium.** Any amount received in excess of the nominal value of any shares issued by the firm and reported under

¹ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 [OJ No. L. 176, 27.6.2013. p. 1.] on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012

² <https://www.eba.europa.eu/regulation-and-policy/own-funds>

³ <https://www.eba.europa.eu/single-rule-book-qa/search>

row 040 must be reported here. Articles 4(1)(124) and 26(1)(b) of the CRR. **M**

- **Row 060 - Revenue Reserves.** Article 26(1)(c) and 26(2) of the CRR. **M**
- **Row 070 - NO LONGER RELEVANT, PLEASE ENTER ZERO.** This row should not be reported in. This section will be deleted in a future revised release of this template but for the moment, **firms should enter zero here.** **M**
- **Row 080 - Revaluation Reserves.** CRR Article 26(1)(d). **M**
- **Row 090 - Value Adjustments.** CRR Article 26(1)(e). **M**
- **Row 100 Other Items.** CRR Articles 32-35 and Article 12 of Commission Delegated Regulation No.241 of 2014. Where an item is subject to prudential filter, please include it in the relevant rows 060, 080 or 090 above and report the amount removed as a result of relevant prudential filters in this row. For net amounts which reduce own funds enter as a negative value and vice versa for amounts which increase own funds. **M**
- **Row 110 - NO LONGER RELEVANT, PLEASE ENTER ZERO.** This row should not be reported in. This section will be deleted in a future revised release of this template but for the moment, firms should **enter zero here.** **M**
- **Row 120 – Deductions from Common Equity Tier 1 (-).** Deductions from CET1 are reported in this row. Must equal the sum of rows 130 to 170 inclusive and should be a positive value. **M**
- **Row 130 - Own Shares held at book value (-).** The firm's holdings of own instruments are reported here, in accordance with CRR Articles 36(1)(f) and 42. Please enter as a positive value. **M**
- **Row 140 - Intangible Assets (-).** In accordance with CRR Articles 36(1)(b) and 37 and Article 13a of Commission Delegated Regulation No.241 of 2014. Please enter as a positive value. **M**
- **Row 150 - Material Losses in the current year (-).** In accordance with CRR Article 36(1)(a) and Article 13 of Commission Delegated Regulation No.241 of 2014, all losses for the current financial year must be reported here. Please enter as a positive value. **M**

- **Row 160 - Holdings in other credit and financial institutions amounting to more than 10% of their capital (-).** In accordance with CRR Articles 36(1)(i), 43, 45, 47 and 48, and Articles 17-19 of Commission Delegated Regulation No.241 of 2014, deductions are made for significant investments in a financial sector entity. Please enter as a positive value. **M**
- **Row 170 - Participations held in insurance undertakings, reinsurance undertakings and insurance holding companies (-).** This row relates to the stated deduction in the row name and all other deductions from CET1 required in accordance with CRR Articles 36(1)(c), (d), (g), (h), (j), (k), (l), (m), (n), 38-41, 44-46, 47a-47c and Articles 14-16 of Commission Delegated Regulation No.241 of 2014 should be reported here. Please enter as a positive value. **M**
- **Row 180 – Additional Tier 1 and Tier 2 Elements.** This row reports AT1 Capital and Tier 2 Capital. The amount must equal row 190 minus row 200. **M**
- **Row 190 - Items eligible as Additional Tier 1 or Tier 2.** This can only be included where the conditions laid out CRR Articles 51-55 or 62-65, and Articles 20-23 of Commission Delegated Regulation No.241 of 2014 are met. **M**
- **Row 200 – Deductions from Additional Tier 1 or Tier 2 (-).** Any relevant deductions from AT1 or Tier 2 items, according to CRR Articles 56-60 and 66-70 and Articles 17-19 of Commission Delegated Regulation No.241 of 2014. Please enter as a positive value. **M**

EIS 03.01: User's Funds and Safeguarded User's Funds

This section amalgamates two previously separate forms in the previous supplementary return i.e. the user's funds form and the safeguarding form. The amalgamation (as with the previous version of the return) still separates user's funds from safeguarded funds in recognition that while often user's funds held will tally with amounts safeguarded (so there may be repetition in this section) it is not always the case depending on the firm's business model, settlement flow and safeguarding approach within the relevant legislative parameters. The term "user's funds" is defined as set out in Regulation 17 (1) of the PSR (for Payment Institutions) and

Regulation 29 (1) & 30 (1) of the EMR (for Electronic Money Institutions). “Safeguarded” user funds refers to user’s funds that are safeguarded in accordance with the relevant provisions under Regulations 17 of the PSR, Regulation 29/30 of the EMR as appropriate.

The rows relating to the safeguarding of user’s funds (rows 101 to 510 inclusive) must reflect only methods of safeguarding:

- as approved by the Central Bank during the authorisation application, and still in place; or,
- revised, or additional methods which have been approved by the Central Bank subsequent to the firm obtaining its authorisation.

This section enhances the data points collected, and allows for multiple safeguarding methods to be reported (only where previously agreed with the Central Bank). The related subsequent section EIS 03.02 replaces a single freetext section of the previous returns, now allowing firms the ability to add rows as required to set out the relevant details (under set column headings) of each safeguarding account, investment, policy or guarantee that they hold.

All monetary amounts in this section must be reported in euro.

User’s funds – electronic money issued.

Only enter in figures related to the firm’s electronic money issued (and not other unrelated payment services).

- **Row 001 – Amount held by the firm at start of period.** Enter the opening amount of user’s funds held by the firm at the start of the reporting period in relation to the electronic money issued by the firm. The amount should equal the closing amount of the previous quarter/reporting period. **M**
- **Row 002 - Highest amount held during period.** Enter the highest amount of user’s funds held by the firm during the three months of the reporting period in relation to the electronic money issued by the firm. This figure needs to be greater than or equal to the figure at row 001. **M**
- **Row 003 - Lowest amount held during period.** Enter the lowest amount of user’s funds held by the firm during the three months of the reporting period in relation to the electronic money issued by

the firm. This figure needs to be lower or equal to that at row 001.

M

- **Row 004 - Average amount held during period.** Enter the average daily amount of user's funds held by the firm during the three months of the reporting period in relation to the electronic money issued by the firm. This needs to be less than or equal to the figure at row 002 and greater than or equal to the figure at row 003. **M**
- **Row 005 - Amount held by firm at period end.** Enter the closing amount of user's funds held by the firm at the end of the reporting period quarter in relation to the electronic money issued by the firm. **M**
- **Row 006 - How much funds are held on the balance sheet.** Enter the amount of user's funds held by the firm on the balance sheet at the end of the reporting period, in relation to the electronic money issued by the firm. Only enter a figure other than zero here if it has been determined by the firm and its auditors that user funds are reported on the firm's balance sheet and are similarly reported in the FINREP return. A full explanation of why it is appropriate to record these funds in on balance sheet needs to be provided in row 070 where a non-zero value is reported here. **M**

User's funds – Payment services related.

Only enter in figures related to the firm's payment services (unrelated to the issuance of e-money).

- **Row 010 - Amount held by the firm at start of period.** Enter the opening amount of user's funds held by the firm at the start of reporting period in relation to the payment services carried out by the firm not related to electronic money issued. The amount should equal the closing amount of the previous quarter/reporting period. **M**
- **Row 020 - Highest amount held during period.** Enter the highest amount of user's funds held by the firm during the three months of the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. This figure needs to be greater than or equal to the figure at row 010. **M**
- **Row 030 - Lowest amount held during period.** Enter the lowest amount of user's funds held by the firm during the three months of

the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. This figure needs to be lower or equal to that at row 010. **M**

- **Row 040 - Average amount held during period.** Enter the average daily amount of user's funds held by the firm during the three months of the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. This needs to be less than or equal to the figure at row 020 and greater than or equal to the figure at row 030. **M**
- **Row 050 - Amount held by firm at period end.** Enter the closing amount of user's funds held by the firm at the end of the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. **M**
- **Row 060 - How much funds are held on the balance sheet.** Enter the amount of user's funds held by the firm on the balance sheet at the end of the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. Only enter a figure other than zero if it has been determined by the firm and its auditors that user funds are reported on the firm's balance sheet and are similarly reported in the FINREP return. A full explanation of why it is appropriate to record these funds on balance sheet needs to be provided in row 070 where a non-zero value is reported here. **M**
- **Row 070 - *If funds are held on-balance sheet, please state how much, and explain why it was considered appropriate to show it in this manner.** This is relevant to both user's funds held relative to issuance of electronic money and payment services undertaken unrelated to electronic money issuance. An entry here is required if there is a positive figure entered in either or both of rows 006 and/or 060. If it relates to both enter the amounts relative to both individually. This is a freetext field. **M** (if row 006 or row 060 contain entries greater than zero)

Safeguarded User's Funds (General Requirements)

- **Row 080 - Internal safeguarding policies in place.** Firms must choose from the appropriate dropdown (true or false) as to whether they have properly documented, regularly updated and

reviewed internal safeguarding policies in place. These should be board approved and ready for inspection should the Central Bank request same. **M**

- **Row 090 - Since the last reporting period, has there been any material change in measures of safeguarding that triggers advance notification from the firm to the Central Bank under the relevant legislation, currently Regulation 18 and 31 of the EMR.** This relates to where the firm has made any alterations to its safeguarding approach as set out at authorisation e.g. changed safeguarding methodologies, changed providers or overhauled controls/processes that would trigger notification under these provisions and confirmation is required here of whether or not the Central Bank was informed of these changes in advance. Selecting a positive response here does not constitute such a notification which should be made in writing directly to the supervisors of the firm in advance of any such change. **M**
- **Row 100 - If yes to the above question please confirm advance written notification was submitted to the Central Bank for consideration.** Please select appropriate answer from the dropdown menu (yes/no) if this question is applicable to the firm. **M** if 090 is “Yes”.

Safeguarded User’s Funds (Electronic Money Issued)

- **Row 101 - Amount safeguarded by the firm at start of period.** Enter the opening amount of user’s funds safeguarded (via any and all permissible methods used*) by the firm at the start of the reporting period in relation to the electronic money issued by the firm. The amount should equal the closing amount of the previous quarter/reporting period.
- **Row 102 - Highest amount safeguarded during period.** Enter the highest amount of user’s funds safeguarded (via any and all permissible methods used*) by the firm during the three months of the reporting period in relation to the electronic money issued by the firm. This figure needs to be greater than or equal to the figure at row 101.
- **Row 103 - Lowest amount safeguarded during period.** Enter the lowest amount of user’s funds safeguarded (via any and all

permissible methods used*) by the firm during the three months of the reporting period in relation to the electronic money issued by the firm. This figure needs to be lower or equal to that at row 101.

- **Row 104 - Average amount safeguarded during period.** Enter the average daily amount of user's funds safeguarded (via any and all permissible methods used*) by the firm during the three months of the reporting period in relation to the electronic money issued by the firm. This needs to be less than or equal to the figure at row 102 and greater than or equal to the figure at row 103. The figure entered here should equal the sum of the total of column 130 for all rows entered into related section EIS 03.02, which have "E-Money Issuance" selected at column 010 in that section.
- **Row 105 - Amount safeguarded by firm at period end.** Enter the closing amount of user's funds safeguarded (via any and all permissible methods used*) by the firm at the end of reporting period in relation to the electronic money issued by the firm. The figure entered here should equal the sum of the total of column 120 for all rows entered into related section EIS 03.02, which have "E-Money Issuance" selected at column 010 in that section.
- **Row 106 - How much funds are held on the balance sheet.** Enter the amount of user's funds safeguarded (via any and all permissible methods used*) the firm and held on the balance sheet at the end of the reporting period in relation to the electronic money issued by the firm. Only enter a figure other than zero if it has been determined by the firm and its auditors that safeguarded user funds are reported on the firm's balance sheet and are similarly reported in the FINREP return. Please ensure a full explanation of why these funds are reported in this way has been provided in row 070 based on a previous disclosure at row 006 and/or row 060. The figure entered here should equal the sum of the total of column 160 for all rows entered into related section EIS 03.02, which have "E-Money Issuance" selected at column 010 in that section.

** If including guarantee or insurance as one of the methods do not include the upper limit of the policy or guarantee - instead only include the amount that is required to be safeguarded under the legislation at the relevant time*

Safeguarded User's Funds (Payment Services Related)

- **Row 110 - Amount safeguarded by the firm at start of period.**
Enter the opening amount of user's funds safeguarded (via any and all permissible methods used*) by the firm at the start of reporting period in relation to the payment services carried out by the firm not related to electronic money issued. The amount should equal the closing amount of the previous quarter/reporting period.
- **Row 120 - Highest amount safeguarded during period.** Enter the highest amount of user's funds safeguarded (via any and all permissible methods used*) by the firm during the three months of the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. This figure needs to be greater than or equal to the figure at row 110.
- **Row 130 - Lowest amount safeguarded during period.** Enter the lowest amount of user's funds safeguarded (via any and all permissible methods used*) by the firm during the three months of the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. This figure needs to be lower or equal to that at row 110.
- **Row 140 - Average amount safeguarded during period.** Enter the daily average amount of user's funds safeguarded (via any and all permissible methods used*) by the firm during the three months of the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. This needs to be less than or equal to the figure at row 120 and greater than or equal to the figure at row 130. The figure entered here should equal the sum of the total of column 130 for all rows entered into related section EIS 03.02, which have "payment services" selected at column 010 in that section.
- **Row 150 - Amount safeguarded by firm at period end.** Enter the closing amount of user's funds safeguarded (via any and all permissible methods used*) by the firm at the end of reporting period in relation to the payment services carried out by the firm not related to electronic money issued. The figure entered here should equal the sum of the total of column 120 for all rows

entered into related section EIS 03.02, which have “payment services” selected at column 010 in that section.

- **Row 160 - How much funds are held on the balance sheet.** Enter the amount of user’s funds safeguarded (via any and all permissible methods used*) by the firm and held on the balance sheet at the end of the reporting period in relation to the payment services carried out by the firm not related to electronic money issued. Only enter a non-zero value if it has been determined by the firm and its auditors that safeguarded user funds are reported on the firm’s balance sheet and are similarly reported in the FINREP return. Please ensure a full explanation of why these funds are recorded in this way has been provided in row 070 based on a previous disclosure at row 006 and/or row 060. The figure entered here should equal the sum of the total of column 160 for all rows entered into related section EIS 03.02, which have “payment services” selected at column 010 in that section.

** If including guarantee or insurance as one of the methods do not include the upper limit of the policy or guarantee – instead only include the amount that is required to be safeguarded under the legislation at the relevant time*

Safeguarded User’s Funds (Segregation - Placed in a separate segregated account with an authorised credit institution)

- **Row 170 - Amount safeguarded by the firm at start of period.** Enter the opening amount of user’s funds safeguarded by the firm under this specific method (segregation – placed in a segregated account with an authorised credit institution) at the start of the reporting period in relation to both electronic money issued and payment services (including payment services unrelated to electronic money issued). The amount should equal the closing amount of the previous quarter/reporting period.
- **Row 180 - Highest amount safeguarded during period.** Enter the highest amount of user’s funds safeguarded by the firm under this specific method (segregation – placed in a segregated account with an authorised credit institution) during the three months of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. This figure needs to be greater than or equal to the figure at row 170.

- **Row 190 - Lowest amount safeguarded during period.** Enter the lowest amount of user's funds safeguarded by the firm under this specific method (segregation – placed in a segregated account with an authorised credit institution) during the three months of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. This figure needs to be smaller than or equal to the figure at row 170.
- **Row 200 - Average amount safeguarded during period.** Enter the average daily amount of user's funds safeguarded by the firm under this specific method (segregation – placed in a segregated account with an authorised credit institution) during the three months of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. This figure needs to be less than or equal to the figure at 180 and greater than or equal to the figure at row 190. The figure entered here should equal the sum of the total of column 130 for all rows entered into related section EIS 03.02, which have "Segregation in credit institution account" selected at column 030 in that section.
- **Row 210 - Amount safeguarded by firm at period end.** Enter the closing amount of user's funds safeguarded by the firm under this specific method (segregation – placed in a segregated account with an authorised credit institution) at the end of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. The figure entered here should equal the sum of the total of column 120 for all rows entered into related section EIS 03.02, which have "Segregation in credit institution account" selected at column 030 in that section.
- **Row 220 - How much funds are held on the balance sheet.** Enter the amount of user's funds safeguarded by the firm under this specific method (segregation – placed in a segregated account with an authorised credit institution) and held on the balance sheet at the end reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. Only enter a non-zero value if it has been determined by the firm and its auditors that user funds safeguarded under this method are reported on the firm's balance sheet and are similarly reported in the FINREP return. A full

explanation of why these funds are recorded in this way needs to be provided in row 070 based on a previous disclosure at row 006 and/or row 060. The figure entered here should equal the sum of the total of column 160 for all rows entered into related section EIS 03.02, which have "Segregation in credit institution account" selected at column 030 in that section.

Safeguarded User's Funds (Segregation - Invested in assets accepted (explicitly and in writing) by the Central Bank as being "secure and low risk" as set out in) Regulation 17 2(ii) of the PSR (PIs) or Regulation 29/30 1 (a) or (b) of the EMR (EMIs)

- **Row 230 - Amount safeguarded by the firm at start of period.** Enter the opening amount of user's funds safeguarded by the firm under this specific method ((segregation - Invested in assets accepted (explicitly and in writing) by the Central Bank as being "secure and low risk")) at the start of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued). The amount should equal the closing amount of the previous quarter/reporting period.
- **Row 240 - Highest amount safeguarded during period.** Enter the highest amount of user's funds safeguarded by the firm under this specific method ((segregation - Invested in assets accepted (explicitly and in writing) by the Central Bank as being "secure and low risk")) during the three months of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. This figure needs to be greater than or equal to the figure at row 230.
- **Row 250 - Lowest amount safeguarded during period.** Enter the lowest amount of user's funds safeguarded by the firm under this specific method ((segregation - Invested in assets accepted (explicitly and in writing) by the Central Bank as being "secure and low risk")) during the three months of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. This figure needs to be less than or equal to the figure at row 230.
- **Row 260 - Average amount safeguarded during period.** Enter the average daily amount of user's funds safeguarded by the firm

under this specific method ((segregation – Invested in assets accepted (explicitly and in writing) by the Central Bank as being "secure and low risk")) during the three months of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. This figure needs to be less than or equal to the figure at row 240 and greater than or equal to the figure at row 250. The figure entered here should equal the sum of the total of column 130 for all rows entered into related section EIS 03.02, which have "Segregation in investment accepted by Central Bank as low risk and secure" selected at column 030 in that section.

- **Row 270 - Amount safeguarded by firm at period end.** Enter the closing amount of user's funds safeguarded by the firm under this specific method (segregation – Invested in assets accepted (explicitly and in writing) by the Central Bank as being "secure and low risk")) at the end of the reporting period in relation to both electronic money issued and payment services unrelated to electronic money issued. The figure entered here should equal the sum of the total of column 120 for all rows entered into related section EIS 03.02, which have "Segregation in investment accepted by Central Bank as low risk and secure" selected at column 030 in that section.
- **Row 280 - How much funds are held on the balance sheet.** Enter the amount of user's funds safeguarded by the firm under this specific method ((segregation – Invested in assets accepted (explicitly and in writing) by the Central Bank as being "secure and low risk")) and held on the balance sheet at the end of the reporting period in relation to, both electronic money issued and payment services unrelated to electronic money issued. Only enter a non-zero value if it has been determined by the firm and its auditors that user funds safeguarded under this method are reported on the firm's balance sheet and are similarly reported in the FINREP return. Please ensure a full explanation of why these funds are reported in this way has been provided in row 070 based on a previous disclosure at row 006 and/or row 060. The figure entered here should equal the sum of the total of column 160 for all rows entered into related section EIS 03.02, which have "Segregation in investment accepted by Central Bank as low risk and secure" selected at column 030 in that section.

- **Row 290 - Investment accepted by the Central Bank of Ireland as secure and low risk.** If the firm is reporting use of this method (segregation - Invested in assets accepted (explicitly and in writing) by the Central Bank as being "secure and low risk") then it is required to confirm whether or not it has sought and received confirmation from the Central Bank that it has accepted the investment/s as being secure and low risk. Documentary evidence of this must be retained by the firm and available for inspection by the Central Bank, if requested. **M** if any rows 230 to 280 are > 0.
- **Row 300 - Date of explicit Central Bank confirmation that it has accepted the firm's proposed investment as secure and low risk.** **M** if 290 is "Yes". Date must be in the format YYYY-MM-DD.

Safeguarded User's Funds - Covered by an insurance policy with an authorised insurer (that does not belong to the same group as the firm)

- **Row 310 – Total amount of coverage on the policy.** Please insert the maximum coverage level on the policy (regardless of amount required to be safeguarded under this method based on the payment services activity and/or e-money issued at any given time) **M** if row 320 or row 360 is >0. The figure entered here should equal the sum of the total of column 110 for all rows entered into related section EIS 03.02, which have "Insurance" selected at column 030 in that section.
- **Row 320 - Amount required to be safeguarded at start of period.** This is the opening amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities at the start of the reporting period under this method (the insurance policy) and not the maximum amount covered by the policy. The amount should equal the closing amount of the previous quarter/reporting period.
- **Row 330 - Highest amount required to be safeguarded during period.** This is the highest amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the

insurance policy) and not the maximum amount covered by the policy. This figure needs to be greater than or equal to the figure at row 320.

- **Row 340 - Lowest amount required to be safeguarded during period.** This is the lowest amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the insurance policy) and not the maximum amount covered by the policy. This figure needs to be less than or equal to the figure at row 320.
- **Row 350 - Average amount required to be safeguarded during period.** This is the average daily amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the insurance policy) and not the maximum amount covered by the policy. This figure needs to be less than or equal to the figure at row 330 and greater than or equal to the figure at row 340. The figure entered here should equal the sum of the total of column 130 for all rows entered into related section EIS 03.02, which have "Insurance" selected at column 030 in that section.
- **Row 360 - Amount required to be safeguarded at period end.** This is the closing amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities at the end of the reporting period under this method (the insurance policy) and not the maximum amount covered by the policy. The figure entered here should equal the sum of the total of column 120 for all rows entered into related section EIS 03.02, which have "Insurance" selected at column 030 in that section.
- **Row 370 - How much funds are held on the balance sheet.** This is the amount of funds relating to user' funds covered by an insurance policy that are held on the balance sheet at the end of the period (if any). Only enter a non-zero value if it has been determined by the firm and its auditors that user funds safeguarded under this method are reported on the firm's balance sheet and are similarly reported in the FINREP return. Please

ensure a full explanation of why these funds are reported in this way has been provided in row 070 based on a previous disclosure at row 006 and/or row 060. The figure entered here should equal the sum of the total of column 160 for all rows entered into related section EIS 03.02, which have "Insurance" selected at column 030 in that section.

Safeguarded User's Funds - Covered by a guarantee from an authorised insurer (that does not belong to the same group as the firm)

- **Row 380 - Total amount covered by guarantee.** Please insert the maximum coverage level of the guarantee (regardless of amount required to be safeguarded under this method based on the payment services activity and/or e-money issued at any given time). **M** if row 390 or row 430 >0. The figure entered here should equal the sum of the total of column 110 for all rows entered into related section EIS 03.02, which have "Guarantee by insurer" selected at column 030 in that section.
- **Row 390 - Amount required to be safeguarded at start of period.** This is the opening amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities at the start of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. The amount should equal the closing amount of the previous quarter/reporting period.
- **Row 400 - Highest amount required to be safeguarded during period.** This is the highest amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. This figure needs to be greater than or equal to the figure at row 390.
- **Row 410 - Lowest amount required to be safeguarded during period.** This is the lowest amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the

firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. This figure needs to be less than or equal to the figure at row 390.

- **Row 420 - Average amount required to be safeguarded during period.** This is the average daily amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. This figure needs to be less than or equal to the figure at row 400 and greater than or equal to the figure at row 410. The figure entered here should equal the sum of the total of column 130 for all rows entered into related section EIS 03.02, which have "Guarantee by insurer" selected at column 030 in that section.
- **Row 430 - Amount required to be safeguarded at period end.** This is the closing amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities at the end of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. The figure entered here should equal the sum of the total of column 120 for all rows entered into related section EIS 03.02, which have "Guarantee by insurer" selected at column 030 in that section.
- **Row 440 - How much funds are held on the balance sheet.** This is the amount of funds relating to user's funds covered by a guarantee from an authorised insurer that is held on the balance sheet (if any). Only enter a non-zero value if it has been determined by the firm and its auditors that user funds safeguarded under this method are reported on the firm's balance sheet and are similarly reported in the FINREP return. Please ensure a full explanation why these funds are reported in this way has been provided in row 070 based on a previous disclosure at row 006 and/or row 060. The figure entered here should equal the sum of the total of column 160 for all rows entered into related

section EIS 03.02, which have "Guarantee by insurer" selected at column 030 in that section.

Safeguarded User's Funds - Covered by a guarantee from an authorised credit institution (that does not belong to the same group as the firm)

- **Row 450 - Total amount covered by guarantee.** Please insert the maximum coverage level of the guarantee (regardless of amount required to be safeguarded under this method based on the payment services activity and/or e-money issued at any given time). **M** if row 460 or row 500 is >0. The figure entered here should equal the sum of the total of column 110 for all rows entered into related section EIS 03.02, which have "Guarantee by credit institution" selected at column 030 in that section.
- **Row 460 - Amount required to be safeguarded at start of period.** This is the opening amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities at the start of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. The amount should equal the closing amount of the previous quarter/reporting period.
- **Row 470 - Highest amount required to be safeguarded during period.** This is the highest amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. This figure needs to be greater than or equal to the figure at row 460.
- **Row 480 - Lowest amount required to be safeguarded during period.** This is the lowest amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the guarantee) and not the maximum amount covered by the

guarantee. This figure needs to be less than or equal to the figure at row 460.

- **Row 490 - Average amount required to be safeguarded during period.** This is the average daily amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities during the three months of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. This figure needs to be less than or equal to the figure at row 470 and greater than or equal to the figure at row 480. The figure entered here should equal the sum of the total of column 130 for all rows entered into related section EIS 03.02, which have "Guarantee by credit institution" selected at column 030 in that section.
- **Row 500 - Amount required to be safeguarded at period end.** This is the closing amount of user's funds that required to be safeguarded under Regulation 29 and/or 30 of the EMR by the firm in relation to its payment and/or e-money activities at the end of the reporting period under this method (the guarantee) and not the maximum amount covered by the guarantee. The figure entered here should equal the sum of the total of column 120 for all rows entered into related section EIS 03.02, which have "Guarantee by credit institution" selected at column 030 in that section.
- **Row 510 - How much funds are held on the balance sheet.** This is the amount of funds relating to user's funds covered by a guarantee from an authorised credit institution that is held on the balance sheet (if any). Only enter a non-zero value if it has been determined by the firm and its auditors that user funds safeguarded under this method are reported on the firm's balance sheet and are similarly reported in the FINREP return. Please ensure a full explanation of why these funds are reported in this way has been provided in row 070 based on a previous disclosure at row 006 and/or row 060. The figure entered here should equal the sum of the total of column 160 for all rows entered into related section EIS 03.02, which have "Guarantee by credit institution" selected at column 030 in that section.

Reconciliation Requirements

- **Row 520 - Confirm frequency of reconciliations is no longer than 1 day.** The firm must confirm by selecting the appropriate dropdown whether or not it carries out reconciliations of all records and accounts of entitlements of e-money and/or payment services users with the records and accounts of amounts safeguarded on a daily basis.
- **Row 530 - Are copies of all reconciliations signed-off, dated and retained on a durable medium?** This field requires a “yes” or “no” response from a dropdown menu.
- **Row 540 - Are copies of all differences corrected maintained on a durable medium?** This field requires a “yes” or “no” response from a dropdown menu.
- **Row 550 - Were there any material or recurrent differences identified (during reconciliation)?** This field requires a “yes” or “no” response from a dropdown menu.

EIS 03.02: Safeguarded Funds Detail

This section requires firms to add rows as relevant to record the exact details of each of its safeguarding or investment accounts/assets and providers (if using the segregation method), details of its insurance policy or guarantee and providers (if using insurance or comparable guarantee methods). For each row added the firm is required to populate the following columns:

- **Column 010 – Service.** The column requires the firm to select which service each safeguarding provider or account relates to. Firms must choose either E-money issuance or (unrelated) Payment services. If the firm is using the same account/investment/insurance policy/guarantee etc. for both payment and e-money services, a separate row will be required for each, in order to capture the amounts relating to the separate services (the account/investment/insurance policy/guarantee details may be repeated across rows if this is the case).
- **Column 020 – Currency.** This column requires the firm to insert the currency of the safeguarding account/investment/policy/guarantee etc. from the dropdowns provided. It is very important to note that where this is not in euro, the firm should select the appropriate currency here but in

columns 110 – 160 inclusive where amounts are required, these amounts should all be in the euro equivalents.

- **Column 030 - Safeguarding method.** This column requires the firm to select one method of safeguarding appropriate for each row from a dropdown selection of the following:
 - “Segregation in a credit institution account”
 - “Segregation in investment accepted by the Central Bank as low risk and secure”
 - “Insurance”
 - “Guarantee by Credit Institution”
 - “Guarantee by insurer”
- **Column 040 – Date opened/ commenced.** For each row added by the firm, the firm must insert at this column cell, the date of opening/commencement of the particular safeguarding account/policy/investment/guarantee etc. Date must be in the format YYYY-MM-DD.
- **Column 050 – Credit Institution / Insurer / Custodian name.** For each row added by the firm, the firm must insert, as appropriate, the name of; the credit institution (where a safeguarding account is held or where a guarantee is relied upon); the insurer (where safeguarding is met by the insurance policy method or where a guarantee from an insurance undertaking is relied upon) or; the custodian, in respect of an investment accepted by the Central Bank as secure and low risk. **M** (for all rows added).
- **Column 060 – LEI (Legal Entity Identifier) code.** For each row inserted by the firm the LEI of the credit institution/insurer/custodian should be inserted here so that it can be unambiguously identified. **M** (for all rows added),
- **Column 070 – Credit Quality Step.** Where a credit institution or insurer is relied upon for provision of a safeguarding account, insurance policy or guarantee the appropriate current credit rating quality step on the scale of 1-6 must be selected in line with the most up to date mapping for external credit assessment

institution (ECAI) credit assessments from the European Banking Authority⁴. **M** where a credit institution or insurer is relied upon.

- **Column 080 - Country where account/policy/guarantor/custodian is located.** Please select as appropriate from the dropdown list. **M** (for all rows added),
- **Column 090 - Account / policy / guarantee/ custodian reference.** Please input the relevant safeguarding account number / IBAN / Policy number or custodian reference. **M** (for all rows added),
- **Column 100 – ISIN (for investment only).** Where the row relates to an investment accepted by the central bank as low risk and secure, please input the ISIN number of the relevant investment. ISINs have a string length of 12 characters. **M** for rows where “Segregation in investment accepted by the Central Bank as low risk and secure” is chosen at column 030.
- **Column 110 - Total amount of coverage of insurance policy/ guarantee.** Please insert the total amount of coverage if the row relates to an insurance policy or guarantee. The total sum amount of this column for all row entries where column 030 is “Insurance” should equal the figure entered at row 310 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is “Guarantee by Credit Institution” should equal the figure entered at row 450 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is “Guarantee by Insurer” should equal the figure entered at row 380 in EIS 03.01. **M** for rows where “Guarantee by Credit Institution”, “Guarantee” by Insurer” or “Insurance” are selected in column 030.
- **Column 120 - Amount held at period end. Enter the amount of the safeguarded funds for each row item held at period end.** The total sum amount of this column for all row entries where column 010 is “E-money issuance” should equal the total entered at row 105 in EIS 03.01. The total sum amount of this column for all row entries where column 010 is “Payment services” should equal the total entered at row 150 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is “Segregation in

⁴ <https://www.eba.europa.eu/regulation-and-policy/external-credit-assessment-institutions-ecai/draft-implementing-technical-standards-on-the-mapping-of-ecais-credit-assessments>

credit institution account" should equal the figure entered at row 210 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Segregation in investment accepted by Central Bank as low risk and secure" should equal the figure entered at row 270 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Insurance" should equal the figure entered at row 360 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Guarantee by Credit Institution" should equal the figure entered at row 500 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Guarantee by Insurer" should equal the figure entered at row 430 in EIS 03.01. **M** (for all rows added),

- **Column 130 - Average amount over period.** Enter the average amount of the safeguarded funds for each row item held during the period. The total sum amount of this column for all row entries where column 010 is "E-money issuance" should equal the total entered at row 104 in EIS 03.01. The total sum amount of this column for all row entries where column 010 is "Payment services" should equal the total entered at row 140 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Segregation in credit institution account" should equal the figure entered at row 200 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Segregation in investment accepted by Central Bank as low risk and secure" should equal the figure entered at row 260 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Insurance" should equal the figure entered at row 350 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Guarantee by Credit Institution" should equal the figure entered at row 490 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is "Guarantee by Insurer" should equal the figure entered at row 420 in EIS 03.01. **M** (for all rows added),
- **Column 140 - Lowest amount over period.** Enter the lowest amount of the safeguarded funds for each row item held at period end. **M** (for all rows added),

- **Column 150 - Highest amount over period.** Enter the highest amount of the safeguarded funds for each row item held at period end. **M** (for all rows added),
- **Column 160 - Amount recorded on balance sheet.** Enter the amount of the safeguarded funds held on the balance sheet for each row item held at period end. The total sum amount of this column for all row entries where column 010 is “E-money issuance” should equal the total entered at row 106 in EIS 03.01. The total sum amount of this column for all row entries where column 010 is “Payment services” should equal the total entered at row 160 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is “Segregation in credit institution account” should equal the figure entered at row 220 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is “Segregation in investment accepted by Central Bank as low risk and secure” should equal the figure entered at row 280 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is “Insurance” should equal the figure entered at row 370 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is “Guarantee by Credit Institution” should equal the figure entered at row 510 in EIS 03.01. The total sum amount of this column for all row entries where column 030 is “Guarantee by Insurer” should equal the figure entered at row 440 in EIS 03.01. **M** (for all rows added),
- **Column 170 - Related party (Y/N).** Confirm whether the safeguarding details entered into each row relates to a related party, as defined in IAS 24, to the firm or not. **M** (for all rows added),

EIS 05.00: Transaction Volume

This section gathers detail on E-money issued, transactional⁵ data relating to E-money issuance and payment services unrelated to e-money issuance. In effect this section incorporates all relevant data points from the equivalent section in the previous supplementary

⁵ The definition of payment transaction is as defined in article 4 (5) of PSD2 i.e. "payment transaction" means an act, initiated by the payer or on his behalf or by the payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the payer and the payee.

return as well as incorporating and assimilating the “Additional Transactional Data for EMIs” return. A reminder that all numerical and monetary units in this return (including this section) are now required in units. Monetary units must be in euro.

Electronic Money Issued

- **Row 010 - Total amount of Electronic Money outstanding at end of reporting period.** The firm must report the value of electronic money outstanding as at the reporting date to which the return relates. **M**
- **Row 020 - Highest value of Electronic Money outstanding in the last reporting period.** The firm must report the highest value of electronic money outstanding at the end of a day during the reporting period to which the return relates. **M**
- **Row 030 - Average daily electronic money outstanding in the last reporting period (€).** The firm must report the average daily value of electronic money outstanding during the reporting period to which the return relates. **M**

E-Money Related Payment Transactions

- **Row 040 - Total number of E-Money related payment transactions (e.g. transactions involving the issue/redemption and/or spending of E-Money) executed in respect of the last reporting period (integer).** **M**
- **Row 050 - Total value of all E-Money related payment transactions (e.g. transactions involving the issue/redemption and/or spending of E-Money) executed in respect of the last reporting period (€ units to nearest euro).** **M**
- **Row 060 - Average value of each individual E-Money related payment transaction (e.g. transactions involving the issue/redemption and/or spending of E-Money) executed in respect of the last reporting period.** This should equal the value entered at row 050 divided by the value entered at row 040. **M**

Non E-Money Related Payment Transactions i.e. transactions relating to other payment services (Only complete this section if applicable to the firm)

- **Row 070 - Does the firm conduct payment service unrelated to its E-Money services?** True or false answer to be selected from a dropdown.
- **Row 080 - Total number of Payment Transactions unrelated to Electronic Money services executed in respect of the last reporting period (integer).** M (only if row 070 is “true”).
- **Row 090 - Total value of all Payment Transactions unrelated to Electronic Money services executed in respect of the last reporting period (€ units to nearest euro).** M (only if row 070 is “true”).
- **Row 100 - Average value of each individual Payment Transaction unrelated to Electronic Money services executed in the last reporting period.** This should equal the value entered at row 090 divided by the value entered at row 080.
- **Row 110 - Average monthly number of Payment Transactions executed in the last reporting period.** This should equal the value entered at row 080 * 1/3.
- **Row 120 - Value of the largest transaction processed in the last reporting period (€ units to nearest euro).** Please insert the value of the largest transaction executed by the firm in the reporting period.

EIS 06.01: Agency Appointments

This section relates to agents providing payment services on behalf of the firm. If the firm does not engage agents, it should still complete this section by inserting zeros to confirm this position.

- **Row 010 - Number of appointed agents at start of period.** The firm must report the number of agents it had engaged at the start of the reporting period. This figure must correspond with the number of agents reported as being appointed at the end of the previous reporting period. M
- **Row 020 - Number of agents appointed during period.** The firm must report the number of agents that were appointed during the

reporting period. This must equal the sum of the inputs at row 030 + row 040. **M**

- **Row 030 - Of which located within the state.** The number of agents appointed during the period that are located within the State. **M**
- **Row 040 – Of which located outside the state.** The number of agents appointed during the period that are located outside the state. **M**
- **Row 050 - Number of agency agreements terminated during current period.** The firm must report the number of agents whose appointments were terminated during the reporting period. This must equal the sum of the inputs at row 060 + row 070. **M**
- **Row 060 – Of which located in the state.** The number of agent appointments terminated during the period that are located within the state. **M**
- **Row 070 – Of which located outside the state.** The number of agent appointments terminated during the period that are located outside the state. **M**
- **Row 080 - Total number of agents appointed at period end.** The firm must report the number of agents that were engaged at the end of the reporting period. The figure here must equal the figure reported at (row 010 + row 020) – row 050. **M**

EIS 06.02: Distributor Appointments

This section relates to distributors acting on behalf of the firm, engaged in the distribution/redemption of electronic money. If the firm does not engage distributors it should still complete this section by inserting zeros to confirm this position.

- **Row 010 - Number of distributors engaged at start of period.** The firm must report the number of distributors it had engaged at the start of the reporting period. This figure must correspond with the number of distributors reported as being appointed at the end of the previous reporting period. **M**
- **Row 020 - Number of distributors engaged during period.** The firm must report the number of distributors that were appointed

during the reporting period. This must equal the sum of the inputs at row 030 + row 040. **M**

- **Row 030 - Of which located within the state.** The number of distributors appointed during the period that are located within the state. **M**
- **Row 040 – Of which located outside the state.** The number of distributors appointed during the period that are located outside the state. **M**
- **Row 050 - Number of distribution agreements terminated during current period.** The firm must report the number of distributors whose appointments were terminated during the reporting period. This must equal the sum of the inputs at row 060 + row 070. **M**
- **Row 060 – Of which located in the state.** The number of distributor appointments terminated during the period that are located within the state. **M**
- **Row 070 – Of which located outside the state.** The number of distributor appointments terminated during the period that are located outside the State. **M**
- **Row 080 - Total number of distributors at period end.** The firm must report the number of distributors that were engaged at the end of the reporting period. The figure here must equal the figure reported at (row 010 + row 020) – row 050. **M**

EIS 06.03: General

- **Row 010 - Confirmation that relevant formal notification process completed in advance of any distributor/agency appointments?** The firm is required to attest that the appointment of any agents or distributors during the period is compliant with, as appropriate, Regulation 20 and 21 of the EMR and/or Regulation 30 of the PSR, the Regulatory Technical Standards on the framework for co-operation and exchange of information between competent authorities for passport notifications under the Directive (EU) 2015/2366 and any other relevant provisions and that all notifications necessary have been duly effected and completed. **M** (if EIS 06.01 and/or EIS 06.02 rows 080 > 0).

EIS 07.01: Ownership Structure (I)

- **Row 010, Column 010 - Direct Parent.** The firm must input the name of the entity who has direct control over the firm. **M**
- **Row 010, Column 020 – LEI.** Please insert the LEI of the Direct Parent here where available.
- **Row 010, Column 030 – Country of residence.** Please insert the Country of residence of the Direct Parent here (by selecting from the dropdown options).
- **Row 020, Column 010 – Ultimate Parent.** If the firm is part of a group, the ultimate parent of the group must be reported here. If the firm is not part of a group and the direct parent is the ultimate parent then those details should be repeated here. **M**
- **Row 020, Column 020 – LEI.** Please insert the LEI of the Ultimate Parent here where available.
- **Row 020, Column 030 – Country of residence.** Please insert the Country of residence of the Ultimate Parent here (by selecting from the dropdown options).

EIS 07.02: Ownership Structure (II)

This section allows the firm to insert as many rows as is required to set out the details of any subsidiaries of the firm (if any).

- **Column 010 – Subsidiary Name.** For each row, the firm should set out the name of the subsidiary.
- **Column 020 – LEI.** For each row added, the firm should set out the LEI of the subsidiary where available.
- **Column 030 – Country of residence.** For each row added the firm should set out the country of residence of the subsidiary (by selecting from the dropdown options).

EIS 07.03: Qualifying Shareholders

This section allows the firm to insert as many rows as is required to set out details of qualifying shareholders. Qualifying shareholdings has the meaning of “qualifying holdings” as set out in both the PSR and EMR i.e. a direct or indirect holding – (a) that represents 10% or more of the capital of or the voting rights in, the firm or (b) that

makes it possible to exercise a significant influence over the management of the firm.

- **Column 010 – Name.** For each row added, please insert the name of the qualifying holder.
- **Column 020 – LEI.** For each row added please enter the LEI of the qualifying holder (where the holder is a legal entity and an LEI is available).
- **Column 030 – Direct or Indirect shareholding.** For each row added please enter whether the holding is direct or indirect.
- **Column 040 – Percentage of shares held.** For each row added please, enter the % of shares in issue in the firm held by the shareholder. For example if a shareholder holds 20% of shares in issue, 0.2 should be inserted here for the relevant row (not 20 or 20%).
- **Column 050 – Shareholder since.** Please enter the date that the holding commenced for each row item. Date format should be YYYY-MM-DD.
- **Column 060 – Country of residence.** For each row item, please enter the country of the holder (by selecting from the dropdown options).

EIS 07.04: Ownership Structure (IV)

This section requires firm attestation that it is compliant with its requirements relating to an acquisition or change in ownership of the firm. Changes to the ownership structure of a firm (based on qualifying thresholds) cannot legally take effect until the firm has engaged and is compliant with the notification process to the Central Bank.

- **Row 010 - Confirmation that since the last reporting period there has been no change in qualifying shareholdings (acquisitions/disposals) that have not been notified to the Central Bank through the formal process (as outlined on the Central Bank website). The Firm understands that any acquiring transaction undertaken outside of the formal process may be void.** The firm may not use this return to notify the Central Bank of potential acquiring transactions or changes in ownership structure. Such changes are required to be notified through the

following processes: [Payment Institutions notification process for proposed acquisitions of qualifying holdings](#) or [Electronic Money Institutions notification process for proposed acquisitions of qualifying holdings](#) and require specific approval from the Central Bank before taking effect. This is a true or false confirmation that the firm is compliant with the notification and approval processes regarding any changes to the firm's ownership structure. **M**

EIS 08.00: Conduct of Business

Conduct of Business

- **Row 010 - Number of complaints received by the Firm during the period.** The number of complaints received by the firm during the reporting period is required. The definition of complaint is in line with that of the consumer protection code i.e. "an expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with: a) the provision or the offer of the provision of a product or service to a consumer by a regulated entity; or b) the failure or refusal of a regulated entity to provide a product or service to a consumer". Where firms are providing regulated services to customers that are not by definition "consumers" but have made complaints to the firm in the manner described above, these should also be included here. **M**
- **Row 020 - Number of Central Bank Major Incident Reports submitted during the period.** Please set out the number of Major incident reports submitted during the period if any and insert zero if none. **M**
- **Row 030 - Number of Central Bank Error Notification reports submitted during the period.** Please set out the number of error notification reports submitted during the period if any and insert zero if none. **M**
- **Row 040 - Total Number of customers that availed of payment services/e-money during the period.** Please set out the number of customers that availed of regulated payment and/or e-money services during the period. **M**
- **Row 050 - Total number of framework contracts in place at the end of the period.** A framework contract means a payment service contract which governs the future execution of individual and

successive payment transactions and which may contain the obligation and conditions for setting up a payment account. **M**

- **Row 060 – Total number of payment accounts open at the end of period.** According to PSD2, a payment account is defined as an account held in the name of one or more payment service users which is used for the execution of payment transactions. Please insert the number of accounts that remain open at the end of the reporting period (and not the amount that were opened during the period).
- **Row 070 – Total number of staff employed by the firm.** This is the total amount of staff that are directly employed by the firm (the regulated entity itself) and involved in the provision of payment and/or e-money regulated services at the end of the period. **M**

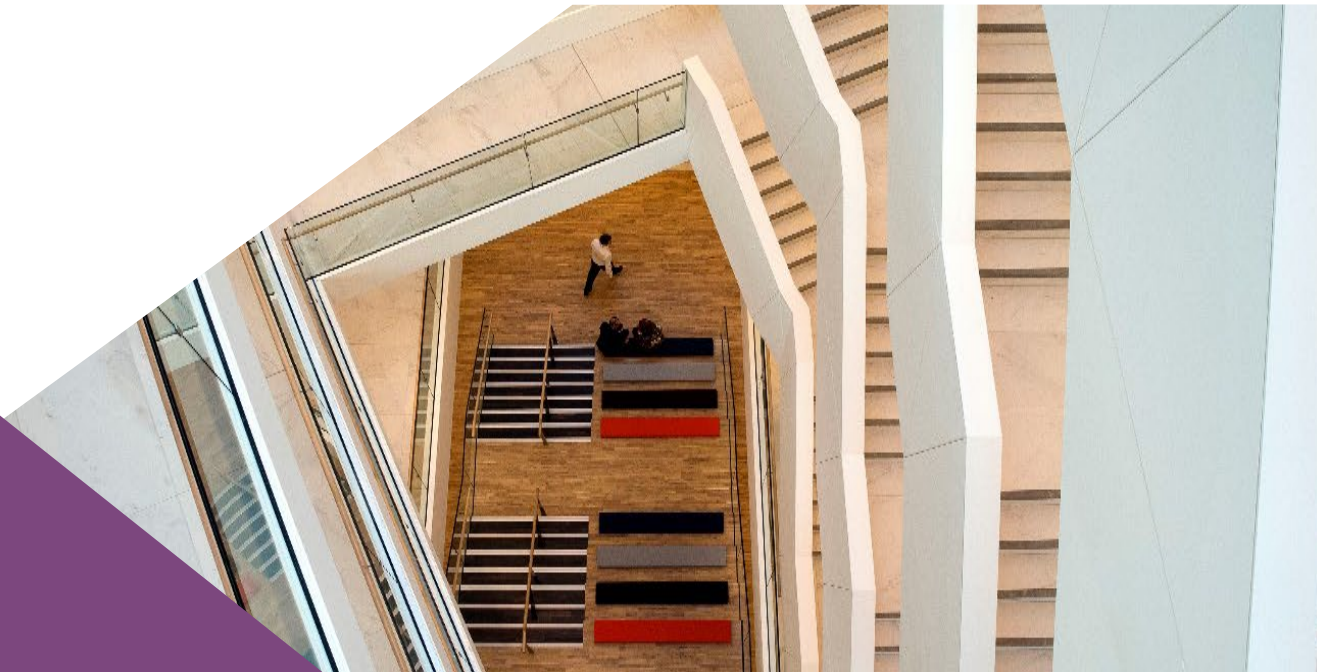
Account Information Services/Payment Initiation Services

The following captures information on the activities of firms registered or authorised to offer Account Information Services (AIS)/Payment Initiation Services (PIS) (payment service 7 for PIS or 8 for AIS per schedule to PSR):

- **Row 080 - Is the firm authorised to provide PIS and/or AIS?** True or false dropdown field. The firm should select “True” if it authorised/registered to provide either one or both of these services. **M**
- **Row 090 - Minimum monetary amount of PII or comparable guarantee (EUR) calculated in accordance with both:**
 - [The EBA's Guidelines on the criteria on how to stipulate the minimum monetary amount of the professional indemnity insurance or other comparable guarantee under Article 5\(4\) of Directive \(EU\) 2015/2366 \(PSD2\), and](#)
 - **The EBA Tool for calculating the minimum monetary amount of the PII under PSD2 as available on the EBA [website](#).**

If the firm provides PIS and/or AIS it must set out the minimum amount of Professional Indemnity Insurance (PII) it has calculated in accordance with the above. The details around the calculation, evidencing compliance with the requirements, must be held and documented on a durable medium available for inspection by the Central Bank, should it require same. **M** (if row 080 is “True”).

- **Row 100 - Amount of PII or comparable guarantee held by the Firm (EUR).** Set out the amount of PII held by the firm and in place at the end of the reporting period. The policy must be held and made available for inspection by the Central Bank should it request same. **M** (if row 080 is “true”).
- **Row 110 - Has the minimum monetary amount, the insurance provider or the terms and conditions of the PII policy (or where relevant, the guarantor and terms of the guarantee) changed in any way since the information was last submitted to the Central Bank?** Yes or No must be selected here. **M** (if row 080 is “True”).
- **Row 120 - If yes to the above, please explain.** Where changes have been made to the policy as set out in row 110, the firm is required to detail what these involve and set out how compliance with the requirements is maintained. Free text field. **M** (if yes to row 110).
- **Row 130 - Total number of accounts accessed during the reporting period (AISPs).** The number of accounts accessed under payment service 8 per schedule to the PSR is required here. If the firm only provides payment service 7 per schedule to the PSR, zero must be input here. **M** (if row 080 is true).
- **Row 140 - Total number of payments initiated during the reporting period (PISPs).** The number of payments initiated under payment service 7 (per schedule to the PSR) is required here. If the firm only provides service 8 (Per schedule to the PSR), zero must be input here. **M** (if row 080 is true).
- **Row 150 - Total value of payments initiated during the reporting period (PISPs).** The value in euro of payments initiated under payment service 7 (per schedule to the PSR) is required here. If the firm only provides service 8 (per schedule to the PSR), zero must be input here. **M** (if 080 is true).



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