



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Guidance Note on completing the PSD2 Major Incident Reporting Template

September 2023

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Introduction

This guidance note provides details on reporting PSD2 major incidents to the Central Bank of Ireland on the EBA's reporting template.

The Central Bank of Ireland is the National Competent Authority (NCA) for the reporting of PSD2 major incidents in Ireland by Payment Service Providers (PSPs)

PSPs must use the reporting template provided on the Central Bank of Ireland website.

Previous versions of the template must not be used.

PSPs must not alter the format or structure of the reporting template.

Location

The PSD2 major incident reporting template is located on the Central Bank of Ireland website at the following location:

<https://www.centralbank.ie/regulation/psd2-overview/psd2>

It is found inside the section entitled ‘Major Incident Reporting’:

The screenshot shows the Central Bank of Ireland website. The header includes the logo and name 'Banc Ceannais na hÉireann Central Bank of Ireland Eurosystem'. Navigation links include HOME, ABOUT, NEWS & MEDIA, EVENTS, CAREERS, CONTACT, Financial System, Monetary Policy, and Regulation. A breadcrumb trail reads: HOME > REGULATION > PSD2 > PSD2 - REPORTING REQUIREMENTS. The main heading is 'PSD2 - Reporting Requirements'. Below it is a paragraph of text explaining the Directive 2015/2366/EU on payment services (PSD2) and its transposition into Irish law. A table lists reporting requirements with expandable icons (+):

Major Incident Reporting	+
Operational and Security Risk Reporting	+
Payment Fraud Statistics Reporting	+
Denial of Service Reporting	+

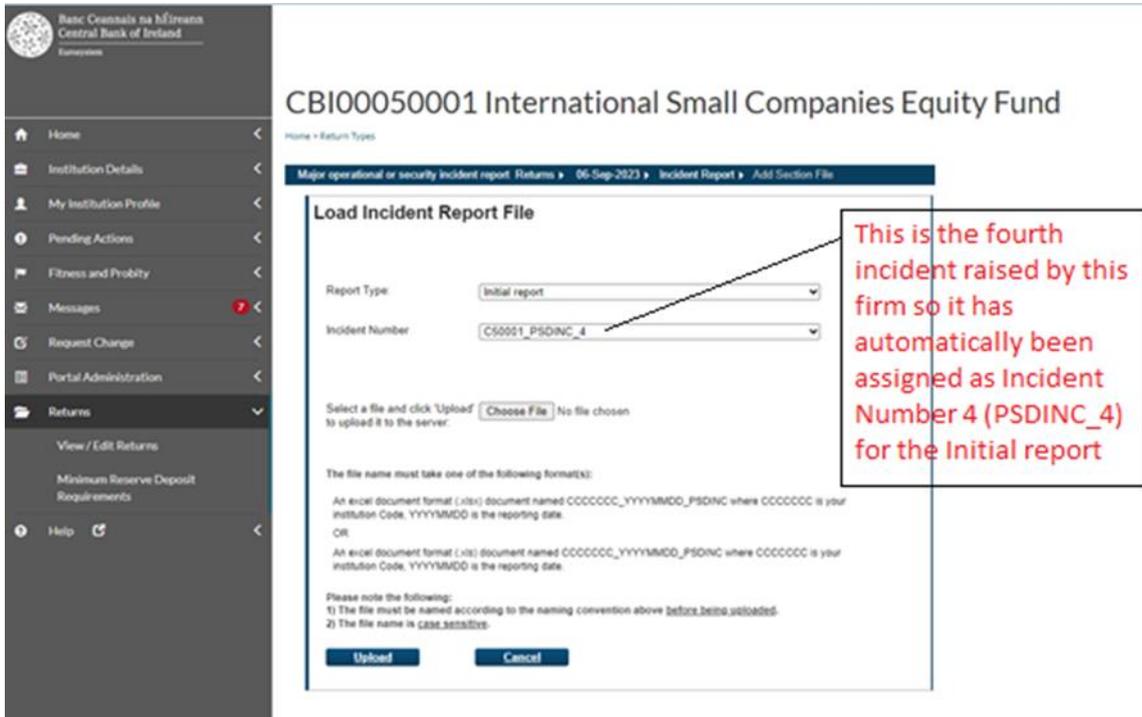
Guidelines

1. Reporting entities must use the template provided on the Central Bank of Ireland's (Central Bank) website in the 'Major Incident Reporting' section. **Older versions of the template must not be used and the structure and formatting of the template must not be altered.**
2. The relevant report must be completed in full, with all relevant sections answered in accordance with the European Banking Authority (EBA) Revised Guidelines on major incident reporting under PSD2 (EBA/GL/2021/03).
3. From 1 January 2022, an *incident reference code* must be included at the top of each report. The *incident reference code* is comprised of three parts:
 - a. The 2-digit ISO code of the respective Member State ('IE' for Ireland)
 - b. The relevant 'Institution Number' (e.g. 'C50001')
 - c. The PSD2 incident number (found on the Central Bank's Portal, e.g. for incident number three: 'PSDINC_3').

The three parts should be separated by underscores: 'IE_C50001_PSDINC3'.

4. The Central Bank's Portal will automatically assign an incident number to a new incident during the creation of the Initial report, i.e. if an institution has the institution code 'C50001', the first PSD2 incident reported would have the *incident reference code* 'IE_C50001_PSDINC_1', the second 'IE_C50001_PSDINC_2', and so on.

Fig. 1 Extract from the Central Bank of Ireland Portal:



If the incident is the **fourth** PSD2 major incident reported by the institution, the *incident reference code* would be e.g. 'IE_C50001_PSDINC_4'. This unique identifier must be included at the top of each PSD2 major incident report on Initial, Intermediate and Final reports, as shown below:

Major Incident Report			
Initial report	within 4 hours after classification of the incident as major		Reset dropdown selections
Report date (DD/MM/YYYY)	06/09/2023	Time (HH:MM)	23:11
Incident reference code	IE_50001_PSDINC_4		
A - Initial report			
A 1 - GENERAL DETAILS			

5. The incident type ('Operational' or 'Security' or 'not known yet') must be included on the Initial report, as well as the criteria that triggered the incident.
6. All relevant sections, checkboxes and dropdown boxes must be completed on each applicable report.
7. Reports must be submitted within the required reporting timelines as detailed in the EBA Guidelines:
 - a. Initial report: within 4 hours of classification of the incident as major.

- b. Intermediate report: within a maximum of 3 working days from the submission of the initial report. If the incident is not resolved within three working days, PSPs should send an updated intermediate report when there is a significant change from the previous report until business as usual activities have resumed.
 - c. Final report: when the root cause analysis has taken place and within a maximum of 20 working days after the business is deemed back to normal.
8. The template must be completed incrementally:
 - a. The Initial report must contain the full template with only the “Initial” tab completed.
 - b. The Intermediate report must also include the previously submitted “Initial” tab as well as the completed “Intermediate” tab.
 - c. Additional Intermediate reports must update the “Intermediate” tab with the most recent information.
 - d. The Final report must include the full report so that the “Initial”, “Intermediate” and “Final” tabs are all completed and included to provide a comprehensive view of the incident.
 - e. Do not submit individual tabs in isolation
9. The reporting entity must report its unique Institution Number under ‘PSP national identification number’.
10. Use the format prescribed in the template for dates and times.
11. Where the template requests figures “in EUR”, Euro figures must be used. Do not enter foreign currency figures, e.g., £Sterling in these fields.
12. Do not include links to external files in the report.
13. Do not alter the hidden sheets or formulae in the report.

14. In Section C2 – ‘Root Cause Analysis and follow up’, please indicate which option is the root cause of the incident, e.g. ‘System failure’ and specify the relevant cause underneath the heading, e.g. ‘hardware failure’, as below:

Fig.2 Root Cause Analysis

C 2 - ROOT CAUSE ANALYSIS AND FOLLOW UP					
<input type="checkbox"/> Malicious action	<input type="checkbox"/> Process failure	<input checked="" type="checkbox"/> System failure	<input type="checkbox"/> Human error	<input type="checkbox"/> External event	<input type="checkbox"/> Other
↓	↓	↓	↓	↓	
<input type="checkbox"/> Malicious code	<input type="checkbox"/> Deficient monitoring and control	<input checked="" type="checkbox"/> Hardware failure	<input type="checkbox"/> Unintended	<input type="checkbox"/> Failure of a supplier/technical service provider	
<input type="checkbox"/> Information gathering	<input type="checkbox"/> Communication issues	<input type="checkbox"/> Network failure	<input type="checkbox"/> Inaction	<input type="checkbox"/> Force majeure	
<input type="checkbox"/> Intrusions	<input type="checkbox"/> Improper operations	<input type="checkbox"/> Database issues	<input type="checkbox"/> Insufficient resources	<input type="checkbox"/> Other	
<input type="checkbox"/> Distributed/Denial of service attack (D/DoS)	<input type="checkbox"/> Inadequate Change management	<input type="checkbox"/> Software/application failure	<input type="checkbox"/> Other		
<input type="checkbox"/> Deliberate internal actions	<input type="checkbox"/> Inadequacy of internal procedures and documentation	<input type="checkbox"/> Physical damage			
<input type="checkbox"/> Deliberate external physical damage	<input type="checkbox"/> Recovery issues	<input type="checkbox"/> Other			
<input type="checkbox"/> Information content security	<input type="checkbox"/> Other				
<input type="checkbox"/> Fraudulent actions					
<input type="checkbox"/> Other					
If 'Other', please specify:					

Multiple causes may be selected, however, please only select options under the relevant root cause, e.g., where a ‘System failure’ is reported, only the options directly under the heading for system failure should be selected i.e.

- Hardware failure
- Network failure
- Database issues
- Software/application failure
- Physical damage
- Other

The files will be validated prior to their onward transmission to the EBA and files that fail this validation will be required to be re-submitted to the Central Bank by the PSP.

15. In the event of an incident being reclassified as non-major, the relevant option should be selected from the dropdown menu at the top-left of the Final report and a description provided in the accompanying section, as shown in the example below:

Major Incident Report

Please select the type of report

Incident reclassified as non-major

within 20 working days after the submission of the intermediate report

Please describe: Incident re-classified as non-major as the issue was fully resolved prior to meeting the relevant thresholds.

Reset dropdown selections

Report date (DD/MM/YYYY)

Time (HH:MM)

Incident reference code

C - Final report

If no intermediate report has been sent, please complete also section B

C 1 - GENERAL DETAILS

Update of the information from the initial report and the intermediate report(s)

16. Full explanations for all of the fields in the report are contained in the Explanatory notes tab of the reporting template.

PSPs must use the reporting template provided on the Central Bank of Ireland website.

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