



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem

# Guidance Note for the Electronic Money Institution Supplementary Return XBRL

November 2023

# Contents

<b>Introduction.....</b>	<b>4</b>
EIS XBRL Requirements.....	5
Disclaimer .....	6
General.....	7
EIS 01.00: Statement of Capital Adequacy .....	8
EIS 02.00: Analysis of Own Funds.....	15
EIS 02.01: Capital contribution detail.....	16
EIS 03.01: User’s Funds and Safeguarded User’s Funds .....	17
EIS 03.02: Safeguarded Funds Detail .....	36
EIS 05.00: Transaction Data .....	42
EIS 06.01: Agents providing payment services on behalf of the Firm.....	47
EIS 06.02: Distributor Appointments .....	48
EIS 06.03: Attestation that separate notification processes have been completed prior to appointments .....	49
EIS 06.04: Top 10 Agents by payment value executed on behalf of firm.....	50
EIS 06.05: Top 10 Distributors by value distributed.....	51
EIS 07.01: Ownership Structure (I) .....	52
EIS 07.02: Ownership Structure (II) - Subsidiaries .....	52
EIS 07.03: Qualifying Shareholders .....	53
EIS 07.04: Ownership Structure (IV) - Acquiring transactions: Attestation that separate notification process completed in advance.....	53
EIS 08.00: Conduct of Business.....	54
EIS 08.01: Summary of Operational items.....	60
EIS 08.02: AISP / PISP information: Only to be completed by firms authorised/registered to provide payment services 7 and/or 8 .....	60

**EIS 09.01: Top 10 Merchants by Contingent Liability: Acquirers Only..... 62**  
**EIS 09.02: Top 10 Merchants by Revenue: Acquirers Only..... 66**



# 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”). This guidance aligns to the version of the EIS XBRL Return that uses [Central Bank Taxonomy 2.2.2](#). The validity period of this taxonomy and this guidance note is for all reporting dates from 31 December 2023 until further notice.

## EIS XBRL Requirements

The EIS XBRL Return is reported on a quarterly basis 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 this and all future versions of the EIS XBRL return.

This guidance note provides instruction on how to complete the EIS XBRL 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 2.2.2](#) and is for use with the submission of returns utilising XBRL. The Central Bank of Ireland [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 cases where that is relevant to the firm. For example, new sections EIS\_09.01 and EIS\_09.02 will not be required for firms that are not providing acquiring services so such non-acquiring firms should exclude those sections from their submission.

When completing the EIS XBRL Return, all numerical and monetary amounts must be input in units (euros, if monetary) unless specifically stated otherwise. Please **do not** round any figures 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.

Certain sections updated as part of Taxonomy 2.2.2 will now capture information related to activity undertaken by firms for customers in different countries and there will be specific columns for each country. For example, some questions in EIS\_03.01, EIS\_05.00, EIS\_06.01, EIS\_06.02 and EIS\_08.00 now have columns from 010 to 330 with each column 020 to 330 representing a different jurisdiction and 010 representing the total.

Firms must submit the EIS XBRL Return to the Central Bank via the Central Bank Portal (“Portal”) by the submission due date as scheduled by the Central Bank on the Portal. This is normally one month after the reporting date. Firms should take care to ensure that the data provided in EIS XBRL returns is accurate and complete. Firms will be required to resubmit returns with errors, incorrect data or inadequate information.

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 Institution 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, as long as the section is being included in the submission. If the line items 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, unless the particular item requires a non-zero value. If it is free text 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](mailto:paymentservicesupervision@centralbank.ie). Any queries in relation to the functionality of the Portal can be directed to [onlinereturns@centralbank.ie](mailto:onlinereturns@centralbank.ie).

## Disclaimer

The information contained in this guidance note is for information 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 applicable regulatory or legislative requirements, it should seek independent legal advice. In addition, any references to external documents/texts are correct at

time of publishing and where these are updated or replaced, the updated or replacement versions apply.

## General

The EIS XBRL Return contains the following sections:

- EIS\_01.00 – Statement of capital adequacy
- EIS\_02.00 – Analysis of own funds
- EIS\_02.01 – Capital Contribution Detail
- EIS\_03.01 – User’s funds and Safeguarded user’s funds
- EIS\_03.02 – Safeguarded Funds detail
- EIS\_05.00 – Transaction Data
- EIS\_06.01 – Agents – Providing Payment Services on behalf of the firm
- EIS\_06.02 – Distributors of Electronic Money
- EIS\_06.03 – Attestation that separate notification processes have been completed prior to appointments
- EIS\_06.04 – Top 10 Agents by payment value executed on behalf of firm
- EIS\_06.05 – Top 10 Distributors by value distributed
- EIS\_07.01 – Ownership Structure (i)
- EIS\_07.02 – Ownership Structure (ii) - Subsidiaries
- EIS\_07.03 – Qualifying Shareholders
- EIS\_07.04 – Ownership Structure (iv) – Acquiring Transactions: Attestation that separate notification process completed in advance
- EIS\_08.00 – Conduct of Business
- EIS\_08.01 – Summary of Operational items
- EIS\_08.02 – AISP/PISP Information: Only to be completed by firms authorised/registered to provide payment services 7 and/or 8
- EIS\_09.01 – Top 10 Merchants by Contingent Liability: Acquirers Only

- **EIS\_09.02 – Top 10 Merchants by Revenue: Acquirers Only**

All relevant sections are required to be completed by EMIs. A partial submission of the return may be applicable for certain firms, not engaging in certain activities (e.g. acquiring, PIS/AIS etc.) or those 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) is set out in the [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 2.2.2 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.

### **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. This is the figure that should 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. Dropdown options of these values are available for selection as appropriate. Note they may appear as percentages in certain

XBRL applications i.e. 0.5 as 50% and 1 as 100%. **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. Dropdown options of these values are available for selection as appropriate. Note they may appear as percentages in certain XBRL applications i.e. 0.5 as 50% and 1 as 100%. **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 now reflects the EBA COREP C01.00 "Own Funds" (CA1) template version 3.2. Please refer to the specific [EBA](#)

[guidance](#)<sup>1</sup> for this. Please pay particular attention to the “Sign convention<sup>2</sup>” which is specific to this template only (EIS\_02.00) and differs from the approach for the previous version of this template. Specifically where there is a (-) in the label in EIS\_02.00, the figure inserted for that item **must be entered as a negative number. This is only the case for this template (EIS\_02.00)** and not for other templates in this return where a (-) sign appears in the label, for which the existing approach described in the guidance for those line items remains.

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

Further information on how to implement Part Two of Capital Requirements Regulation (“CRR”), which underpins CA1, may be found in Commission Delegated Regulation No.241 of 2014 as amended, EBA Monitoring reports<sup>3</sup> and in the EBA’s Single Rulebook Q&As.

Section 3 of the “[Implementation Notice for Competent Authority discretions in the Capital Requirements Regulation and Capital Requirements Directive, December 2022](#),” which sets out regulatory recognition of new capital instruments, capital contributions and amendments to constitutions, should be understood to apply to EMIs.

### EIS 02.01: Capital contribution detail

In accordance with relation 13 (2) of the EMR, EMIs own funds are subject to compliance with the relevant provisions set out in the CRR. As a consequence, where EMIs wish to classify issuances of capital instruments as Common Equity Tier 1 (“CET1”), they must first obtain permission from the Central Bank. This permission is also required where EMIs wish to recognise capital contributions without the taking of shares as CET1. Permission to include capital

---

<sup>1</sup> <https://www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks/reporting-framework-3.2>

<sup>2</sup> EBA COREP Sign convention: “Any amount that increases the own funds or the capital requirements shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements shall be reported as a negative figure. **Where there is a negative sign (-) preceding the label of an item, no positive figure is expected to be reported for that item.**”

<sup>3</sup> <https://www.eba.europa.eu/eba-updates-monitoring-additional-tier-1-tier-2-and-tlacmrel-eligible-liabilities-instruments>



contributions as CET1 capital must be submitted for approval in advance to [paymentservicesupervision@centralbank.ie](mailto:paymentservicesupervision@centralbank.ie), or your relevant supervisor with the necessary supporting documentation<sup>4</sup> to support its recognition as CET1 item. The completion of this section does not constitute prior notification of, or permission sought for, the recognition of a capital contribution as CET1 capital. It is to allow firms to report that such previously permitted changes have taken place in the reporting period.

- **Row 010 - Has a capital contribution been received in the reporting period?** A “True” or “False” answer is required. **M**
- **Row 020 – If yes, please confirm the amount of contribution received?** If “True” was entered at 010, please report the amount of the capital contribution received in € units. **M** (If yes to row 010)
- **Row 030 - If yes, please advise date that Central Bank approval to recognise capital contribution was received by firm.** If “True” was entered at 010, enter the date in the format YYYY/MM/DD that permission for the capital contribution was obtained from the Central Bank. **M** (If yes to row 010)
- **Row 040 - If yes, please advise date from which capital contribution is recognised as CET1.** If “True” was entered at 010, enter the date in the format YYYY/MM/DD that the capital is being recognised by the Firm as CET1. This should be equal to or later than the date entered at row 030. **M** (If yes to row 010)
- **Row 050 - If yes, please advise if contribution was from a related party.** A “True” or “False” answer is required. **M**

### **EIS 03.01: User’s Funds and Safeguarded User’s Funds**

This section separately captures user’s funds and safeguarded user’s funds in recognition that while often user’s funds held will tally with amounts safeguarded, this is not always the case depending on the firm’s business model, settlement flow and safeguarding approach

---

<sup>4</sup> Please see section 3 of <https://www.centralbank.ie/docs/default-source/regulation/industry-market-sectors/credit-institutions/regulatory-requirements/implementation-of-competent-authority-discretions-and-options-in-crd-iv-and-crr.pdf>

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

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

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

This section allows multiple safeguarding methods to be reported (only where previously agreed with the Central Bank). The related subsequent section EIS 03.02 captures the relevant details (under set column headings) of each safeguarding account, investment, policy or guarantee that they hold, with firms required to add rows to capture each individual item.

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

#### **User’s funds – electronic money issued.**

Only enter 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.** For column 010, enter the total amount of user's funds held by the firm at the end of the reporting period in relation to the electronic money issued by the firm. Columns 020 to 330 are provided for the firm to report the amount of user's funds held at period end, as a result of electronic money issued, to customers in each jurisdiction that the firm provides this service. Jurisdiction here is based on the usual location of the customer - the jurisdiction from where they have been able to avail of the service (E-Money Issuance) through the firm's ability to provide the service utilising its Irish authorisation as an EMI, either in the State (customers in the Republic of Ireland), through passporting rights (customers in any of the EEA countries) or similar permissions (e.g. customers in the UK via the temporary permissions regime<sup>5</sup>). The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction i.e. the sum of columns 020 to 330 inclusive. **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

---

<sup>5</sup> While the UK is included as a standalone jurisdiction noting the existence of the Temporary Permissions and Financial Services Contracts Regimes, the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of the regulated service (E-money issuance) is based on a recognition/permission of the Firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify the provision of this service to customers in such jurisdictions; or b) the provision of the service in such jurisdictions is not subject to regulation and there is no restriction on the services being provided by the Firm, from another jurisdiction. Also, the "other" category can be used in scenarios whereby the jurisdiction of the customer may not be clear for any reason e.g. where it was not obtained due to reliance on the e-money derogation for customer due diligence under Directive 2015/849 (AMLD4). Please note that it is the firm's responsibility to meet its regulatory, legislative and reporting requirements, including AML/CTF and related customer due diligence. It is expected however that when e-money issued is distributed and sold in specific jurisdictions, even where the customer is not identified, the jurisdiction of distribution/sale that resulted in the holding of user's funds, should be used.

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's 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.** For column 010, enter the total 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. Columns 020 to 330 are provided for the firm to report, the amount of

user's funds held at period end, as a result of payment services provided to customers in each jurisdiction that the firm provides these services. Jurisdiction here is based on the usual location of the customer – the jurisdiction from where they have been able to avail of the service through the firm's ability to provide payment services utilising its Irish authorisation as an EMI, either in the state (customers in the Republic of Ireland), through passporting rights (customers in any of the EEA countries) or similar permissions (e.g. customers in the UK via temporary permissions regime<sup>6</sup>). The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction i.e. the sum of columns 020 to 330 inclusive. **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's 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 describe the manner in which they are captured, and explain why the firm considers this to be appropriate.** 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

---

<sup>6</sup> While the UK is included as a standalone jurisdiction noting the Temporary Permissions and Financial Services Contracts Regimes, the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of payment services is based on a recognition/permission of the firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify the provision of payment services to customers in such jurisdictions; or (b) the provision of payment services in such jurisdictions is not subject to regulation and there is no restriction on the services being provided by the firm from another jurisdiction. Also, the "other" category can be used in scenarios whereby the jurisdiction of the customer may not be clear for any reason. Please note that it is the firm's responsibilities to meet its regulatory, legislative and reporting requirements, including AML/CTF and related customer due diligence. It is expected however that when payment services are provided in specific jurisdictions, even where the customer is not identified, the jurisdiction of the receipt of the payment service that resulted in the holding of user's funds, should be used.

or both of rows 006 and/or 060. This is a free text field. **M** (if row 006 or row 060 contain entries greater than zero)

- **Row 071 – If funds are held on-balance sheet, please also specify the row number/s in FINREP templates EIA\_01.01 where assets are recorded.** An entry here is required if there is a positive figure entered in either or both of rows 006 and/or 060. Please provide the row numbers in EIA 01.01 where user’s funds assets are reported, This is a free text field, however, we ask that you use the column number in the format ### and that where amounts are held in multiple rows, that each column reference is separated by a comma (“,”). **M** (if row 006 or row 060 contain entries greater than zero).
- **Row 072 - If funds are held on-balance sheet, please also specify the row number/s in FINREP templates EIA\_01.02 where corresponding liabilities are recorded.** An entry here is required if there is a positive figure entered in either or both of rows 006 and/or 060. Please provide the row numbers in EIA 01.02 where user’s funds are reported, This is a free text field, however, we ask that you use the column number in the format ### and that where amounts are held in multiple rows, that each column reference is separated by a comma (“,”). **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 ("True" or "False") if this question is applicable to the firm. **M** if 090 is "True".

### **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\*) by 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’s 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's 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 "True" or "False" response from a dropdown menu.

- **Row 540 - Are copies of all differences corrected maintained on a durable medium?** This field requires a “True” or “False” response from a dropdown menu.
- **Row 550 - Were there any material or recurrent differences identified (during reconciliation)?** This field requires a “True” or “False” 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:
  - a. “Segregation in a credit institution account”
  - b. “Segregation in investment accepted by the Central Bank as low risk and secure”
  - c. “Insurance”

d. "Guarantee by Credit Institution"

e. "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 of direct counterparty entity.** 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 (short-term rating).** Please report the appropriate short-term current credit rating quality step for the relevant counterparty (i.e. Credit Institution or Insurance company in respect of segregated account, guarantee or insurance policy as appropriate), or investment (in the case of an investment accepted as low risk and secure by the Central Bank and held by a Custodian), on the scale of 1-6 from the dropdown options, in line with the most up to date European Commission implementing regulation of the EBA's mapping of external credit assessment institution credit (ECAI) ratings to CQs in accordance with CRR article 136<sup>7</sup>. Credit assessments shall not be used selectively. A firm shall use solicited credit assessments. However, it may use unsolicited credit assessments if the EBA has confirmed that unsolicited credit assessments of an ECAI do not differ in quality from solicited credit assessments of this ECAI. The EBA shall refuse or revoke this confirmation in particular if the ECAI

---

<sup>7</sup> <https://www.eba.europa.eu/regulation-and-policy/external-credit-assessment-institutions-ecai/mapping-under-crr>

has used an unsolicited credit assessment to put pressure on the rated entity to place an order for a credit assessment or other services.

In using credit assessment, firms shall comply with the following requirements<sup>8</sup>:

- a. a firm which decides to use the credit assessments produced by an ECAI for a counterparty (or investment in the case of investment held by a custodian) shall use those credit assessments consistently for all exposures to that counterparty (or investment in the case of investment held by a custodian);
- b. a firm which decides to use the credit assessments produced by an ECAI shall use them in a continuous and consistent way over time;
- c. where only one credit assessment is available from a nominated ECAI for a rated counterparty (or investment in the case of investment held by a custodian), that credit assessment shall be used to determine the CQS for that item;
- d. where two credit assessments are available from nominated ECAIs and the two credit assessments for the rated counterparty (or investment in the case of investment held by a custodian) are different, the higher CQS (weaker credit assessment) shall be reported;
- e. where more than two credit assessments are available from nominated ECAIs for a rated counterparty (or investment in the case of investment held by a custodian), the two assessments generating the two lowest CQS (strongest credit assessments) shall be referred to. If the two lowest CQS are different, the higher CQS (weakest rating) of the two shall be reported. If the two lowest CQS are the same, that CQS shall be reported.
- f. Where the relevant counterparty (credit institution or insurer) does not have a short-term credit rating and the entity's parent does, this credit rating should be included here. Please ensure that the same entity is used for column 070 as for column 075.

---

<sup>8</sup> Methodology a to e adapted from CRR article 138

<https://www.eba.europa.eu/regulation-and-policy/single-rulebook/interactive-single-rulebook/100427>

Where the row relates to an investment accepted by the Central Bank as low risk and secure, it may be that only a long-term credit rating is available for an investment security, in which case this field can be left blank. **M** (where a credit institution or insurer is relied upon.)

- **Column 075 – Credit Quality Step (long-term rating).** Please see the detailed guidance for column 070 which also is applicable here, however, instead of the short term rating, the long term rating should be inserted here. Where the relevant credit institution or insurer does not have a long-term credit rating and the entity’s parent does, the parent’s credit rating should be included here. Please ensure that the same entity is used for column 075 as for column 070. Where the row relates to an investment accepted by the Central Bank as low risk and secure, it may be that only a short-term credit rating is available for an investment security, in which case this field can be left blank. **M** (where a credit institution or insurer is relied upon.)
- **Column 076 – Does the Credit Quality Step (CQS) in column 070 and 075 relate to a parent entity where no credit rating exists for the direct counterparty?** “True” of “False” dropdown option. Where the credit institution or insurer providing the safeguarding account, insurance policy or guarantee does not have a credit rating and a parent entity’s rating is included instead at column 070 and/or 075 the affirmative option should be selected. **M** (where the credit rating of a parent entity of the direct counterparty is included at 070 and/or 075.)
- **Column 077 – LEI Code of parent entity of direct counterparty referenced in c 050 where c 076 is “True”.** For each row inserted by the firm where column 076 is populated with “True”, the LEI code of the parent entity of the credit institution or insurer used as a reference for the CQS in columns 070 and 075 should be inserted here so that it can be unambiguously identified. **M** (where 076 is “True”)
- **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 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 Data

This section gathers detail on E-money issued and transactional<sup>9</sup> data relating to E-money issuance and payment services unrelated to e-money issuance. For this section, the firm should exclude any transactions it has executed under its utilisation of the limited network exclusion set out in regulation 4(k) of the PSR. 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.

For rows 040, 050, 080 & 090, column 010 requires the firm to enter the number or value (as appropriate) of payment transactions executed by the firm. Columns 020 to 330 are provided for the firm to report the number/value of payment transactions executed in respect of customers in each jurisdiction that the firm provides this service. Jurisdiction here is based on the usual location of the customer - the jurisdiction from where they have been able to avail of

---

<sup>9</sup> 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.

the service (Payment Services/E-Money Issuance as appropriate) that resulted in the execution of the relevant payment transaction, through the firm's ability to provide the service utilising its Irish authorisation as an EMI, either in the state (customers in the Republic of Ireland), through passporting rights (customers in any of the EEA countries) or similar permissions (e.g. customers in the UK via the temporary permissions regime<sup>10</sup>). For each of these rows, the total entered at column 010 must equal the sum of the totals inserted for each jurisdiction i.e. the sum of columns 020 to 330 inclusive.

### Electronic Money Issued

- **Row 010 - Total amount of Electronic Money outstanding at end of reporting period.** For column 010, enter the total value of electronic money outstanding at the end of the reporting period in relation to the electronic money issued by the firm. Columns 020 to 330 are provided for the firm to report the amount of electronic money outstanding related to electronic money issued to customers in each jurisdiction that the firm provides this service. Jurisdiction here is based on the usual location of the customer - the jurisdiction from where they have been able to avail of the service (E-Money issuance) through the firm's ability to provide the service utilising its Irish authorisation as an EMI, either in the state (customers in the Republic of Ireland), through passporting rights (customers in any of the EEA countries) or similar permissions (e.g. customers in the UK via the temporary

---

<sup>10</sup> While the UK is included as a standalone jurisdiction noting the existence of the Temporary Permissions and Financial Services Contracts Regimes, the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of the regulated service (E-money issuance/Payment Services) resulting in the execution of the relevant payment transactions, is based on a recognition/permission of the firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify the provision of this service to customers in such jurisdictions; or b) the provision of the service in such jurisdictions is not subject to regulation and there is no restriction on the services being provided by the firm, from another jurisdiction. Also, the "other" category can be used in scenarios whereby the jurisdiction of the customer may not be clear for any reason e.g. where it is was not obtained due to reliance on the e-money derogation for customer due diligence under Directive 2015/849 (AMLD4). Please note that it is the firms responsibilities to meet its regulatory, legislative and reporting requirements, including AML/CTF and related customer due diligence. It is expected, however, that even where the customer is not identified, where the jurisdiction of sale or receipt of the service is known, this jurisdiction should be used.

permissions regime<sup>11</sup>). The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction i.e. the sum of columns 020 to 330 inclusive. **M**

- **Row 020 - Highest value of Electronic Money outstanding in the last reporting period.** For column 010, enter the highest value of electronic money outstanding at the end of a day during the reporting period in relation to the electronic money issued by the firm. Columns 020 to 330 are provided for the firm to report the amount of electronic money outstanding at the end of this day during the period related to electronic money issued to customers in each jurisdiction that the firm provides this service. Jurisdiction here is based on the usual location of the customer - the jurisdiction from where they have been able to avail of the service (E-Money issuance) through the firm's ability to provide the service utilising its Irish authorisation as an EMI, either in the state (customers in the Republic of Ireland), through passporting rights (customers in any of the EEA countries) or similar permissions (e.g. customers in the UK via temporary permissions regime<sup>12</sup>). The

---

<sup>11</sup> While the UK is included as a standalone jurisdiction noting the existence of the Temporary Permissions and Financial Services Contracts Regimes, the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of the regulated service (E-money issuance) is based on a recognition/permission of the Firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify the provision of this service to customers in such jurisdictions; or b) the provision of the service in such jurisdictions is not subject to regulation and there is no restriction on the services being provided by the Firm, from another jurisdiction. Also, the "other" category can be used in scenarios whereby the jurisdiction of the customer may not be clear for any reason e.g. where it was not obtained due to reliance on the e-money derogation for customer due diligence under Directive 2015/849 (AMLD4). Please note that it is the firms responsibility to meet its regulatory, legislative and reporting requirements, including AML/CTF and related customer due diligence. It is expected, however, that when E-money issued is distributed and sold in specific jurisdictions, even where the customer is not identified, the jurisdiction of distribution/sale of the E-Money, should be used.

<sup>12</sup> While the UK is included as a standalone jurisdiction noting the existence of the Temporary Permissions and Financial Services Contracts Regimes, the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of the regulated service (E-money issuance) is based on a recognition/permission of the Firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify the provision of this service to customers in such jurisdictions; or b) the provision of the service in such jurisdictions is not subject to regulation and there is no restriction on the services being provided by the Firm, from another jurisdiction. Also, the "other" category can be used in scenarios whereby the jurisdiction of the customer may not be clear for any reason e.g. where it is was not obtained due to reliance on the e-money derogation for customer due diligence under Directive 2015/849 (AMLD4). Please note that it is the firms responsibility to meet its regulatory, legislative and reporting requirements, including AML/CTF and related customer due diligence. It is expected, however, that when E-money

total entered at column 010 must equal the sum of the totals inserted for each jurisdiction i.e. the sum of columns 020 to 330 inclusive. **M**

- **Row 030 - Average daily electronic money outstanding in the 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 payment transactions related to E-Money issuance, executed by the firm in the reporting period.** Before completing this row please read the expectations set out in the introduction to this section (EIS\_05.00). Column 010 requires the firm to report the total number of payment transactions related to E-Money Issuance, executed by the firm in the reporting period. Columns 020 to 330 require the firm to report the number of payment transactions, related to E-Money Issuance, executed by the firm during the period in respect of customers in each jurisdiction that the firm provides this service (Payment Services related to E-Money Issuance). The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M**
- **Row 050 - Total value of all payment transactions related to E-Money Issuance executed by the firm in the reporting period.** Before completing this row please read the expectations set out in the introduction to this section (EIS\_05.00). Column 010 requires the firm to report the total value of payment transactions, related to E-Money Issuance, executed by the firm in the reporting period. Columns 020 to 330 require the firm to report the total value of payment transactions, related to E-Money Issuance, executed by the firm during the period in respect of customers in each jurisdiction that the firm provides this service (Payment Services related to E-Money Issuance). The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M**

---

issued is distributed and sold in specific jurisdictions, even where the customer is not identified, the jurisdiction of distribution/sale of the E-Money, should be used.

- **Row 060 - Average value of each individual payment transaction related to E-Money Issuance executed by the firm in the 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 services unrelated to E-Money issuance?** True or false answer to be selected from a dropdown.
- **Row 080 - Total number of Payment Transactions unrelated to E-Money Issuance executed by the firm in the reporting period.** Before completing this row please read the expectations set out in the introduction to this section (EIS\_05.00). Column 010 requires the firm to report the total number of payment transactions unrelated to E-Money Issuance, executed by the firm in the reporting period. Columns 020 to 330 require the firm to report the number of payment transactions, unrelated to E-Money Issuance, executed by the firm during the period in respect of customers in each jurisdiction that the firm provides this service (Payment Services unrelated to E-Money Issuance). The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M** (only if row 070 is “true”).
- **Row 090 - Total value of all payment transactions unrelated to E-Money Issuance executed by the firm in the reporting period.** Before completing this row please read the expectations set out in the introduction to this section (EIS\_05.00). Column 010 requires the firm to report the total value of payment transactions, unrelated to E-Money Issuance, executed by the firm in the reporting period. Columns 020 to 330 require the firm to report the total value of payment transactions, unrelated to E-Money Issuance, executed by the firm during the period in respect of customers in each jurisdiction that the firm provides this service (Payment Services unrelated to E-Money Issuance). The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **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, column 010 divided by the value entered at row 080, column 010.
- **Row 110 - Average monthly number of Payment Transactions executed in the last reporting period.** This should equal the value entered at row 080, column 010 \* 1/3.
- **Row 120 - Value of the largest transaction processed in the last reporting period.** Please insert the value of the largest transaction executed by the firm in the reporting period.

### EIS 06.01: Agents providing payment services on behalf of the Firm

This section relates to agents providing payment services on behalf of the firm. This section has been redesigned to capture the jurisdiction where the agent has been appointed. If the firm does not engage agents, it can complete this section by inserting zeros to confirm this position or it can decide not to file this section.

For both rows 010 and 080, column 010 requires the firm to enter the total number of agents appointed by the firm at the start or end of the reporting period as appropriate. Columns 020 to 330 are provided for the firm to report the number of agents appointed by the firm in each jurisdiction<sup>13</sup>. For each of these rows, the total entered at column 010 must equal the sum of the totals inserted for each jurisdiction i.e. the sum of columns 020 to 330 inclusive.

- **Row 010 - Number of appointed agents at start of period.** Before completing this row please read the expectations set out in the

---

<sup>13</sup> Jurisdiction here is the location of the agent, i.e. the country of its principal business address. While it is not expected that firms will have appointed agents in non EEA countries, the UK is included as a standalone jurisdiction noting the existence of the Temporary Permissions and Financial Services Contracts Regimes, to capture potential scenarios where the firm has appointed agents in that jurisdiction to provide payment services on its behalf. Similarly the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of payment services is based on a recognition/permission of the firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify the provision of this service via agents located in the jurisdiction, acting on the firms behalf, to customers in such jurisdictions; or b) the provision of the service to customers in such jurisdictions is not subject to regulation and there is no restriction on the services being provided by the firm from another jurisdiction via agents located in the jurisdiction acting on the firm's behalf.



introductory paragraphs to this section (EIS\_06.01). Column 010 requires the firm to report the total number of agents appointed at the start of the reporting period. Columns 020 to 330 require the firm to report the number of agents appointed at the start of the period, in each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. This figure at column 010 should also correspond with the total number of agents reported at the end of the previous reporting period. **M**

- **Row 080 - Total number of agents appointed at period end.**

Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_06.01). Column 010 requires the firm to report the total number of agents appointed at period end. Columns 020 to 330 require the firm to report the number of agents appointed at period end, in each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **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. This section has been redesigned to capture the jurisdiction where the distributor has been appointed. If the firm does not engage distributors it can complete this section by inserting zeros to confirm this position or it can decide not to file this section.

For both rows 010 and 080, column 010 requires the firm to enter the total number of distributors appointed by the firm at the start or end of the reporting period as appropriate. Columns 020 to 330 are provided for the firm to report the number of distributors appointed by the firm in each jurisdiction<sup>14</sup>. For each of these rows, the total

---

<sup>14</sup> Jurisdiction here is the location of the distributor, i.e. the country of its principal business address. While it is not expected that firms will have appointed distributors in non EEA countries, the UK is included as a standalone jurisdiction noting the existence of the Temporary Permissions and Financial Services Contracts Regimes, to capture potential scenarios where the firm has appointed distributors in that jurisdiction to distribute/redeem E-Money on its behalf. Similarly the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of distribution/redemption of E-Money by distributors acting on the firm's behalf is based on a recognition/permission of the firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify distribution/redemption of E-Money via distributors located in that jurisdiction



entered at column 010 must equal the sum of the totals inserted for each jurisdiction i.e. the sum of columns 020 to 330 inclusive.

- **Row 010 - Number of distributors engaged at start of period.**  
Before completing this row please read the expectations set out in the introductory paragraphs to this section. Column 010 requires the firm to report the total number of distributors appointed at the start of the reporting period. Columns 020 to 330 require the firm to report the number of distributors appointed at the start of the period, in each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. This figure at column 010 should also correspond with the total number of distributors reported at the end of the previous reporting period. **M**
- **Row 080 - Total number of distributors at period end.** Before completing this row please read the expectations set out in the introductory paragraphs to this section. Column 010 requires the firm to report the total number of distributors appointed at period end. Columns 020 to 330 require the firm to report the number of distributors appointed at period end, in each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M**

### **EIS 06.03: Attestation that separate notification processes have been completed prior to appointments**

- **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

---

and acting on the firms behalf, to customers in such jurisdictions; or b) the provision of distribution/redemption of E-Money in such jurisdictions is not subject to regulation and there is no restriction on the distribution/redemption of E-Money by distributors located in that that jurisdiction and acting on the Firm's behalf, to customers in such jurisdictions.

completed. **M** (if EIS 06.01 and/or EIS 06.02 rows 080, column 010 > 0).

### EIS 06.04: Top 10 Agents by payment value executed on behalf of firm

This section is for completion by EMIs that use agents to provide payment services on their behalf.

There are 11 rows in this section, rows 090 to 190 inclusive. Rows 090 to 180 relate to the top 10 agents (in descending order) by value of payment transactions executed by the agent acting on the firm's behalf during the reporting period, with row 090 representing the agent with the highest value of payment transactions executed and 180 with the tenth highest. If there are less than 10 agents, then only the relevant amount of rows need to be completed, i.e. if the firm has four agents only rows 090 – 120 need to be completed. Regardless of the number of rows 090 – 180 populated, row 190 should be completed in all cases. Row 190 represents the totals for all agents appointed with the firm, not just the top 10.

For each row populated, the following should be entered for each column 010 – 040:

- **Column 010 – Agent Name.** Please read the introductory paragraphs to this section (EIS\_06.04) before completion. Enter the full name of the agent as it appears on official legal documentation. This is a freetext field. **M** (for firms using agents).
- **Column 020 – Agent Location.** Please read the introductory paragraphs to this section (EIS\_06.04) before completion. Enter the jurisdiction of the agent e.g. the country in which it is incorporated. A dropdown for all EEA countries is available, as well as the UK and “other” (consistent with section EIS\_06.01) in the unlikely event that they are necessary for any firm. **M** (for firms using agents).
- **Column 030 – Total number of payment transactions executed by agent on behalf of firm in the period.** Please read the introductory paragraphs to this section (EIS\_06.04) before completion. Enter the total number of payment transactions executed by the agent on behalf of the firm during the period. **M** (for firms using agents).

- **Column 040 - Total value of payment transactions executed by agent on behalf of firm in the period.** Please read the introductory paragraphs to this section (EIS\_06.04) before completion. Enter the total value in € units of payment transactions executed by the agent on behalf of the firm during the period. **M** (for firms using agents).

### EIS 06.05: Top 10 Distributors by value distributed

This section is for completion by EMIs that use distributors to distribute/redeem electronic money on their behalf.

There are 11 rows in this section, rows 090 to 190 inclusive. Rows 090 to 180 relate to the top 10 distributors (in descending order) by value of electronic money distributed by the distributor acting on the firm's behalf during the reporting period, with row 090 representing the distributor with the highest value of electronic money distributed and 180 with the tenth highest. If there are less than 10 distributors, then only the relevant amount of rows need to be completed, i.e. if the firm has four distributors only rows 090 – 120 need to be completed. Regardless of the number of rows 090 – 180 populated, row 190 should be completed in all cases. Row 190 represents the totals for all distributors appointed with the firm, not just the top 10.

For each row populated, the following data should be completed for each column 010 – 040:

- **Column 010 – Distributor Name.** Please read the introductory paragraphs to this section (EIS\_06.05) before completing. Enter the full name of the distributor as it appears on any official legal or contractual documentation. This is a free-text field. **M** (for firms using distributors)
- **Column 020 – Distributor Location.** Please read the introductory paragraphs to this section (EIS\_06.05) before completing. Enter the jurisdiction of the distributor, e.g. the country in which it is incorporated. A dropdown for all EEA countries is available, as well as UK and “other” (consistent with section EIS\_06.02) in the unlikely event that they are necessary for any firm. **M** (for firms using distributors)
- **Column 030 – Total value of all e-money distributed.** Please read the introductory paragraphs to this section (EIS\_06.05) before completing. Enter the total value in € units of e-money distributed

by the distributor on behalf of the firm during the period. **M** (for firms using distributors)

- **Column 040 - Total value of all e-money redeemed.** Please read the introductory paragraphs to this section (EIS\_06.05) before completing. Enter the total value in € units of e-money redeemed by the distributor on behalf of the firm during the period. **M** (for firms using distributors)

### 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) - Subsidiaries

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).

- **Column 040 – Direct/Indirect.** For each row added, the firm should confirm if it relates to a direct or indirect subsidiary.

### 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) - Acquiring transactions: Attestation that separate notification process completed in advance

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: Rows 008 to 015 (Complaints)

This section relates to complaints received by the firm in relation to services provided as an authorised EMI. 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 the firm is 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.

In addition, where third parties who are not customers or are potential customers and have complained to the firm about its services as an authorised EMI in the manner above, they should also be included.

For all rows 008, 010, 011, 012, 013 & 015, column 010 requires the firm to report the total number of complaints relating to each row.

Columns 020 to 330 inclusive require the number of complaints for each jurisdiction. For customers of the firm, the jurisdiction should be the usual location of the customer i.e. the jurisdiction from where they have been able to avail of the service through the firm's ability to provide payment services and/or E-Money issuance utilising its Irish authorisation as an EMI, either in the state (customers in the Republic of Ireland), through passporting rights (customers in any of the EEA countries) or similar permissions (e.g. customers in the UK via the temporary permissions regime<sup>15</sup>). For non-customers it can be based on the location they may have disclosed as part of their complaint. If the location is not known or is non-EEA (except UK which has its own column), the "Other" column should be used. For each of these rows, the total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive.

- **Row 008 - Total number of complaints outstanding (unresolved) at start of period.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of complaints outstanding and yet to be resolved at the start of the period. Columns 020 to 330 require the firm to report the number of complaints outstanding at the start of the period, from each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M**

---

<sup>15</sup> While the UK is included as a standalone jurisdiction noting the Temporary Permissions and Financial Services Contracts Regimes, the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of payment services/e-money issuance is based on a recognition/permission of the firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify the provision of these services to customers in such jurisdictions; or b) the provision of payment services/E-Money issuance in such jurisdictions is not subject to regulation and there is no restriction on these services being provided by the firm from another jurisdiction. Also, the "other" category can be used in scenarios whereby the jurisdiction of the customer may not be clear for any reason e.g. where it was not obtained due to reliance on the e-money derogation for customer due diligence under Directive 2015/849 (AMLD4). Please note that it is the firms responsibility to meet its regulatory, legislative and reporting requirements, including AML/CTF and related customer due diligence. It is expected, however, that even where the customer is not identified, where the jurisdiction of sale or receipt of the service is known, and the firm believes that it is the customer of this service who has lodged the complaint, this jurisdiction should be used.

- **Row 010 - Number of complaints received by the Firm during the period.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of complaints received by the firm during the period. Columns 020 to 330 require the firm to report the number of complaints received by the firm during the period, from each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive.

**M**

- **Row 011 - Total number of complaints resolved during the period.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of complaints resolved/closed by the firm during the period. Columns 020 to 330 require the firm to report the number of complaints resolved/closed by the firm during the period, for each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive.

**M**

- **Row 012 - Total number of complaints unresolved at period end.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of complaints unresolved/remaining open at period end. Columns 020 to 330 require the firm to report the number of complaints unresolved/remaining open at period end, for each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive.

**M**

- **Row 013 - Total number of complaints under consideration by FSPO at period end.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of complaints under consideration with the Financial Services and Pensions Ombudsman (FSPO<sup>16</sup>) at period end.

---

<sup>16</sup> Where complaints are under the consideration of another equivalent Ombudsman authority in another jurisdiction these can also be included in the total here where known.



Columns 020 to 330 require the firm to report the number of complaints under consideration with the FSPO<sup>17</sup> at period end, for each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M**

- **Row 014 - Confirmation the firm is compliant with Regulation 124 of the PSR, including timelines, with regard to the treatment of all complaints outstanding or received during the reporting period.** This is a “True” or “False” dropdown. Firms should only select the affirmative response where it can provide demonstrable evidence, on request, that it complies with all relevant provisions of Regulation 124, including the timelines set out in Regulation 124 (4), (5) and (6) of the PSR, as applicable. **M**
- **Row 015 - Amount of redress paid to complainants during period.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total amount of redress paid to complainants during the period in € units. Columns 020 to 330 require the firm to report the total amount of redress paid to complainants during the period in € units, for each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M**

### **Conduct of Business: Rows 040 to 180 (Customers)**

In this section, rows 040, 050 & 060 relate to customers of the firm’s payment services and/or E-money issuance activities. Row 170 relates to customers of virtual asset services provided directly by the firm. Row 180 relates to customers to whom the firm provides access to virtual asset services provided by another entity. For all rows 040, 050, 060, 170 & 180, column 010 requires the firm to report the total number of customers relating to each row. Columns 020 to 330 inclusive require the number of customers for each jurisdiction. For rows 040, 050 & 060, jurisdiction here means the usual location of the customer i.e. the jurisdiction from where they have been able to avail of the service through the firm’s ability to provide payment services and/or E-Money issuance utilising its Irish authorisation as an EMI, either in the state (customers in the Republic of Ireland),

---

<sup>17</sup> See previous footnote

through passporting rights (customers in any of the EEA countries) or similar permissions (e.g. customers in the UK via the temporary permissions regime<sup>18</sup>). For rows 170 & 180, a similar approach can be applied i.e. jurisdiction should be that of the normal location of the customer, albeit it is noted that these services are not part of the firm's authorisation as an EMI. For each of these rows, the total entered at column 010 must equal the sum of the totals inserted for each jurisdiction i.e. the sum of columns 020 to 330 inclusive.

- **Row 040 - Total Number of customers that availed of payment services/e-money during the period.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of customers that availed of payment services and/or e-money issuance during the period. Columns 020 to 330 require the firm to report the number of customers that availed of payment services and/or e-money issuance during the period, for each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M**
- **Row 050 – Total number of framework contracts in place at the end of the period.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of framework contracts<sup>19</sup> in place with customers at the end of the period. Columns 020 to 330 require the firm to report

---

<sup>18</sup> While the UK is included as a standalone jurisdiction noting the Temporary Permissions and Financial Services Contracts Regimes, the "other" column is included to capture other non-EEA jurisdictions where: (a) provision of payment services/e-money issuance is based on a recognition/permission of the firm's Irish authorisation as an EMI by the relevant competent authorities as a means to justify the provision of these services to customers in such jurisdictions; or b) the provision of payment services/E-Money issuance in such jurisdictions is not subject to regulation and there is no restriction on these services being provided by the firm from another jurisdiction. Also, the "other" category can be used in scenarios whereby the jurisdiction of the customer may not be clear for any reason e.g. where it was not obtained due to reliance on the e-money derogation for customer due diligence under Directive 2015/849 (AMLD4). Please note it is the firm's responsibility to meet its regulatory, legislative and reporting requirements, including AML/CTF and related customer due diligence. It is expected, however, that even where the customer is not identified, where the jurisdiction of sale or receipt of the service is known, this jurisdiction should be used.

<sup>19</sup> PSD2 Article 4 (21): "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.

the number of framework contracts in place with customers at the end of the period, for each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive. **M**

- **Row 060 – Total number of payment accounts open at the end of period.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of payment accounts<sup>20</sup> in place at the end of the period. Columns 020 to 330 require the firm to report the number of payment accounts in place at the end of the period, with customers for each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive.
- **Row 170 - Number of customers that availed of virtual asset services provided by the firm directly.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of customers who availed of Virtual Asset Services provided by the firm during the period. Columns 020 to 330 require the firm to report the number of customers who availed of Virtual Asset Services provided by the firm during the period, for each jurisdiction. The total entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive.
- **Row 180 - Number of customers that availed of access provided by the firm, to virtual asset services provided by another entity.** Before completing this row please read the expectations set out in the introductory paragraphs to this section (EIS\_08.00). Column 010 requires the firm to report the total number of customers who availed of access provided by the firm to Virtual Asset Services provided by another entity during the period. Columns 020 to 330 require the firm to report the number of customers who availed of access provided by the firm to Virtual Asset Services provided by another entity during the period, for each jurisdiction. The total

---

<sup>20</sup> PSD2 Article 4 (12): “Payment account” means an account held in the name of one or more payment service users, which is used for the execution of payment transactions.

entered at column 010 must equal the sum of the totals inserted for each jurisdiction, i.e. the sum of columns 020 to 330 inclusive.

### EIS 08.01: Summary of Operational items

These questions were previously included in section EIS\_08.00 in an earlier version of this return. As that section has evolved, it was deemed appropriate that these questions sit in a separate section.

- **Row 020 - Number of Central Bank Major Incident Reports submitted during the period.** Please set out the number of Major incident<sup>21</sup> 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 070 – Total number of staff employed by the firm.** This is the total number of staff that are directly employed by the firm (the regulated entity itself) at the end of the period. **M**

### EIS 08.02: AISP / PISP information: Only to be completed by firms authorised/registered to provide payment services 7 and/or 8

This section 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 090 - Minimum monetary amount of PII or comparable guarantee (EUR) calculated in accordance with both:**
  - a. [The EBA's Guidelines on the criteria on how to stipulate the minimum monetary amount of the professional indemnity](#)

---

<sup>21</sup> Regulation 119 of the PSR provides that, where a major operational or security incident occurs, a PSP is required to notify the Central Bank without undue delay. The [EBA Revised Guidelines on major incident reporting under PSD2](#), define an operational or security incident as, “a singular event or a series of linked events unplanned by the payment service provider which has or will likely have an adverse impact on the integrity, availability, confidentiality, and/or authenticity of payment-related services.” The number of major incidents reported through the ONR via Portal as per the process [here](#) should be reported in this section

[insurance or other comparable guarantee under Article 5\(4\) of Directive \(EU\) 2015/2366 \(PSD2\)](#), and

**b. 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** (for firms providing payment services 7 and or 8 per schedule to PSR).

- **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** (for firms providing payment services 7 and or 8 per schedule to PSR).
- **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?** “True” or “False” or No must be selected here. **M** (for firms providing payment services 7 and or 8 per schedule to PSR).
- **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** (for firms providing payment service 8 per schedule to PSR).
- **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** (for firms providing payment service 7 per schedule to PSR).

- **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** (for firms providing payment service 7 per schedule to PSR).

### **EIS 09.01: Top 10 Merchants by Contingent Liability: Acquirers Only**

This section is for completion by EMIs that are authorised to provide acquiring of payment transaction services under payment service 5 of the Schedule to the PSR. EMIs that do not provide such services should not report this section.

The Central Bank is cognisant of the variety of acquiring business models and approaches. Therefore, for this section (EIS\_09.01 and the subsequent one EIS\_09.02), firms have some discretion to complete in a way that makes most sense to their business.

Data should be provided on a group of connected clients basis as defined in CRR article 4 (39)<sup>22</sup>, where it makes sense to do so. Where this results in a single row entry for a connected group of merchants, the firm should report the information, in the relevant columns associated with that row, which best reflects the primary merchants and activity of the overall group, in respect of acquiring services provided by the firm to individual counterparties. It is acknowledged that in these cases, where there is a single row entry in representation of a group, the data reported in columns 020 to 170 is not limited to, and therefore, may not correspond exactly to the entity named at column 010 for the particular row.

For completion of sections EIS\_09.01 & EIS\_09.02, firms should aim to respond as accurately as possible, notwithstanding potential differences in terminology used locally. Firms should seek to inform in relation to risks, dependencies and concentrations and ensure that

---

<sup>22</sup> <https://www.eba.europa.eu/regulation-and-policy/single-rulebook/interactive-single-rulebook/108261>

the approach to completion of this section, including any assumptions, is documented locally and available for inspection should the Central Bank request same.

There are 11 rows in this section, rows 010 to 110 inclusive. Rows 010 to 100 relate to the top 10 merchants (in descending order) by level of contingent liability exposure to each at period end, with row 010 representing the merchant with the highest contingent liability exposure and 100 with the tenth highest. If there are less than 10 merchants to which the firm has a contingent liability, then only the relevant amount of rows need to be completed, e.g. if the firm has four merchants to which they have a contingent liability exposure only rows 010 – 040 need to be completed. Regardless of the number of rows populated, row 110 should be completed in all cases. Row 110 represents the totals for all merchants contracted with the firm, i.e. not just the top 10.

For each row populated, the following data should be completed for each column 010 – 170:

- **Column 010 – Merchant Name.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. The name of the merchant inserted into each relevant row should be the accurate legal name. Where it is for a group of connected clients, the name of the entity with the highest level of consolidation of all the connected individual counterparties should be provided. This is a free-text box. **M**
- **Column 020 – Merchant Location.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Merchant location here should be the national jurisdiction where the merchant entity subject to contract with the firm, is incorporated as a legal entity. The firm selects from a dropdown list of countries. Dropdowns include EEA countries with additional options for the UK and “other”. For groups of connected clients/counterparties the merchant location should be the location of the merchant entity that represents the largest portion of relevant customer activity of the group. **M**
- **Column 030 – MCC.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Please insert the



Merchant Category Code<sup>23</sup> (MCC) of the merchant. For groups of connected clients/counterparties the MCC of the primary activity of the group should be provided. **M**

- **Column 040 – MCC Title.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Please insert the name/title relating to the MCC code entered at column 030. **M**
- **Column 050 – Merchant still active customer?** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. This is a true/false dropdown. Please select the appropriate response to confirm whether the firm continues to provide the merchant listed in the relevant row with acquiring services or whether the provision of the service has ceased. **M**
- **Column 060 – Total Transactions.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Enter the total value of transactions executed by the firm in respect of each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period in € units. **M**
- **Column 070 – Refunds.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Enter the total value of refunds<sup>24</sup> processed by the firm in relation transactions executed in respect of each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**
- **Column 080 – Charge-Backs.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Enter the total value of chargebacks<sup>25</sup> processed by the firm in relation to transactions executed in respect of each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) for the reporting period. **M**
- **Column 090 – Provisions Taken.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Please provide the value of provisions for credit losses or impairment

---

<sup>23</sup> The four digit code listed in ISO 18245 that classifies the business type

<sup>24</sup> Refund here is where the merchant refunded the payer

<sup>25</sup> Chargeback here is where the payers issuer credited them rather than the merchant



recognised by the firm in respect of exposures against each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the period. **M**

- **Column 100 – Total Contingent Liability.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Enter the total value in € units of the contingent liability to each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) recognised at the end of the period. These amounts may relate, for example, to exposures to charge-back risk, refund risk, delayed delivery risk or other contingent liabilities related to each merchant. **M**
- **Column 120 – Total Credit Risk Mitigation.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Enter the total value of any credit risk mitigation measures in place in respect of the contingent liability relating to each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) at the end of the period. Credit risk mitigation may relate, for example, to funds held back by the firm as security/collateral or guarantees. **M**
- **Column 130 – Breakdown of Credit Risk Mitigation (Funds held).** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Enter the total value of funds owned by or due to each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) and held by the firm as security/collateral or otherwise as part of a credit risk mitigation measure/s or agreement/s operated by the firm at the end of the period. **M**
- **Column 150 - Breakdown of Credit Risk Mitigation (Guarantees/Letters of Credit).** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Enter the total value of guarantees, letters of credit, or other types of sureties held in favour of the firm as part of a credit risk mitigation measure or agreement operated by the firm relating to each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) at the end of the period. **M**
- **Column 160 - Breakdown of Credit Risk Mitigation (Other).** Please read the introductory paragraphs for this section

(EIS\_09.01) prior to completion. Enter the total value of any other credit risk mitigation measure or agreement not included at columns 130 or 150, operated by the firm relating to each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) at the end of the period. **M**

- **Column 170 –Stock of impairment and other provisions for credit loss.** Please read the introductory paragraphs for this section (EIS\_09.01) prior to completion. Enter the total value of the outstanding balance of impairments or other provisions recognised in expectation of credit loss with respect to each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) at the end of the period. **M**

### **EIS 09.02: Top 10 Merchants by Revenue: Acquirers Only**

This section is for completion by EMIs that are authorised to provide acquiring of payment transaction services under payment service 5 of the Schedule to the PSR. EMIs that do not provide such services should not report this section.

The Central Bank is cognisant of the variety of acquiring business models and approaches. Therefore for this section (EIS\_09.02 and the preceding one EIS\_09.01), firms have some discretion to complete in a way that makes most sense to their business.

Data should be provided on a group of connected clients basis as defined in CRR article 4 (39)<sup>26</sup>, where it makes sense to do so. Where this results in a single row entry for a connected group of merchants, the firm should report the information, in the relevant columns associated with that row, which best reflects the primary merchants and activity of the overall group, in respect of acquiring services provided by the firm to individual counterparties. It is acknowledged that in these cases, where there is a single row entry in representation of a group, the data reported in columns 015 to 110 is not limited to, and therefore, may not correspond exactly to the entity named at column 010 for the particular row.

For completion of sections EIS\_09.01 & EIS\_09.02, firms should aim to respond as accurately as possible, notwithstanding potential differences in terminology used locally. Firms should seek to inform

---

<sup>26</sup> <https://www.eba.europa.eu/regulation-and-policy/single-rulebook/interactive-single-rulebook/108261>

in relation to risks, dependencies and concentrations and ensure that the approach to completion of this section, including any assumptions are documented locally and available for inspection should the Central Bank request same.

There are 11 rows in this section, rows 010 to 110 inclusive. Rows 010 to 100 relate to the top 10 merchants (in descending order) by level of revenue from each at period end, with row 010 representing the merchant generating the highest revenue for the firm and 100 with the tenth highest. If the firm has less than 10 merchants, then only the relevant amount of rows need to be completed i.e. if the firm has four merchants only rows 010 – 040 need to be completed. Regardless of the number of rows populated, row 110 should be completed in all cases. Row 110 represents the totals for all merchants contracted with the firm, i.e. not just the top 10.

For each row populated, the following data should be completed for each column 010 – 170:

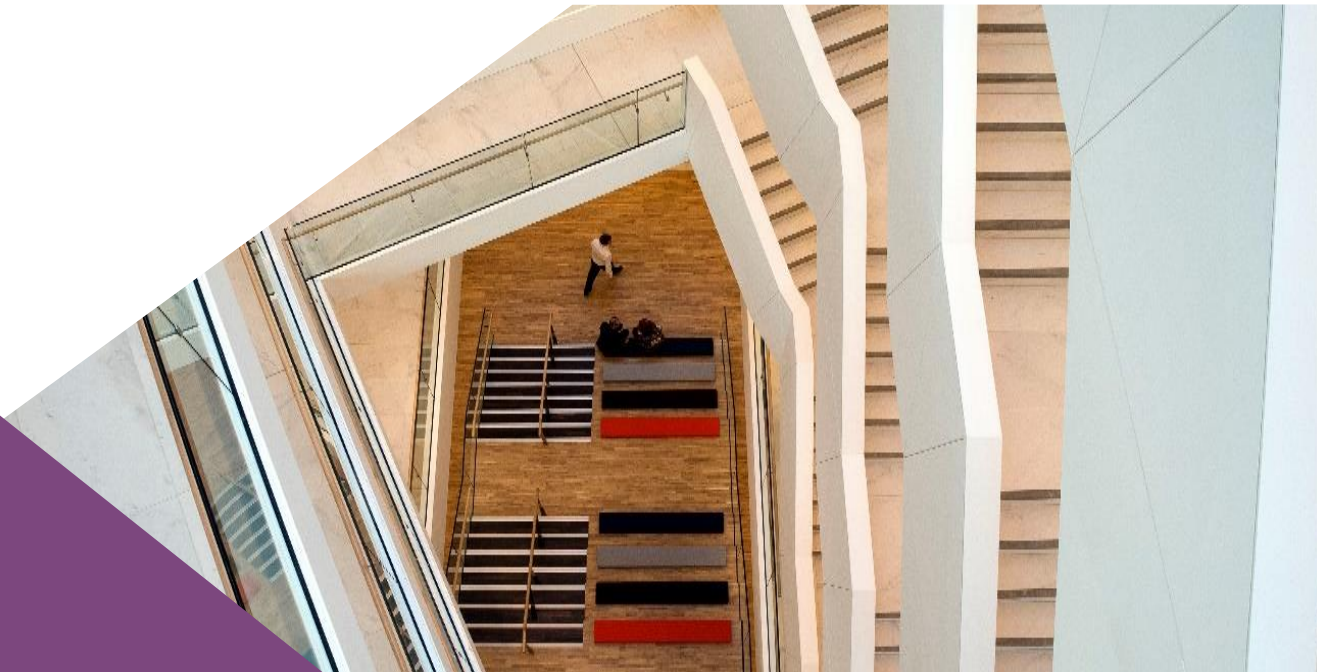
- **Column 010 – Merchant Name.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. The name of the merchant inserted into each relevant row should be the accurate legal name. Where it is for a group of connected clients, the name of the entity with the highest level of consolidation of all the connected individual counterparties should be provided. This is a free-text box. **M**
- **Column 015 – Merchant Location.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Merchant location is the national jurisdiction where the merchant entity subject to contract with the firm, is incorporated as a legal entity. The firm selects from a dropdown list of countries. Included are EEA countries with additional options for UK and “other”. For groups of connected clients/counterparties the merchant location should be the location of the merchant entity that represents the largest portion of relevant customer activity of the group. **M**
- **Column 020 – MCC.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Please insert the MCC of the merchant. For groups of connected clients/counterparties the MCC of the primary activity of that group should be provided. **M**

- **Column 030 – MCC Title.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Please insert the name/title relating to the MCC code entered at column 030. **M**
- **Column 040 – Total Revenue.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Enter the total revenue generated from all sources from each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**
- **Column 050 – Transaction revenue.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Enter the total revenue generated from the execution of transactions by the firm, for the merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**
- **Column 060 - Number of transactions.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Enter the total number of transactions executed by the firm for each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**
- **Column 070 – Value of Transactions.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Enter the total value of transactions executed by the firm for each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**
- **Column 080 – Other Fee and Commission Income.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Enter the total value of other fee and commission income (not related to transactions executed by the firm) for each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**
- **Column 090 – Other Operating Income.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Enter the total value of other operating income (not already included in columns 050 or 080 or 100) for each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**

- **Column 100 – FX Spread.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Enter the total value of revenue arising from the spread between the foreign exchange (FX) rate charged in the merchant transaction relative to the market rate<sup>27</sup> of the transaction undertaken by the firm in relation to relevant transactions related to each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**
- **Column 110 – Other income.** Please read the introductory paragraphs for this section (EIS\_09.02) prior to completion. Enter the total value of other income (not already captured at columns 050, 080, 090 or 100) from each merchant/merchant group (for rows 010 to 100) or all merchants (for row 110) during the reporting period. **M**

---

<sup>27</sup> This may be an internal group rate based on netting of transactions within the reporting firm or received from a related party or service provider, or a direct rate from a transaction in the FX market.



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



Banc Ceannais na hÉireann  
Central Bank of Ireland

---

Eurosystem