Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

# Guide to submitting PSD2 Major incident reports on the Central Bank of Ireland Portal

September 2023

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# 1. Introduction

This guide is for users who are uploading major operational or security incident reports to the Central Bank of Ireland via the Central Bank of Ireland Portal (the 'Portal'). The document will outline the process for Excel file uploads as well as the Finalising and Sign-Off of reports.

**Entities must use the reporting template provided on the Central Bank of Ireland's website, found in the 'Major Incident Reporting' section. Older versions of the template cannot be used. The structure and formatting of the template must not be altered.**

The reports require a sign-off from an authorised second user. It is the responsibility of the Firm Administrator/Prudential Return contact, to manage user access to the reports referred to in this guide.

For users not familiar with the Portal system, information about the Portal and related guidance documents are available on the Central Bank website at this address:

https://www.centralbank.ie/regulation/central-bank-portal

Screenshots and accompanying text will describe scenarios when the file upload has been both successful and unsuccessful. The information contained in this document applies for all Payment Service Providers (PSPs).

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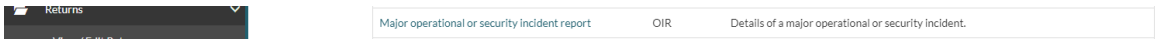
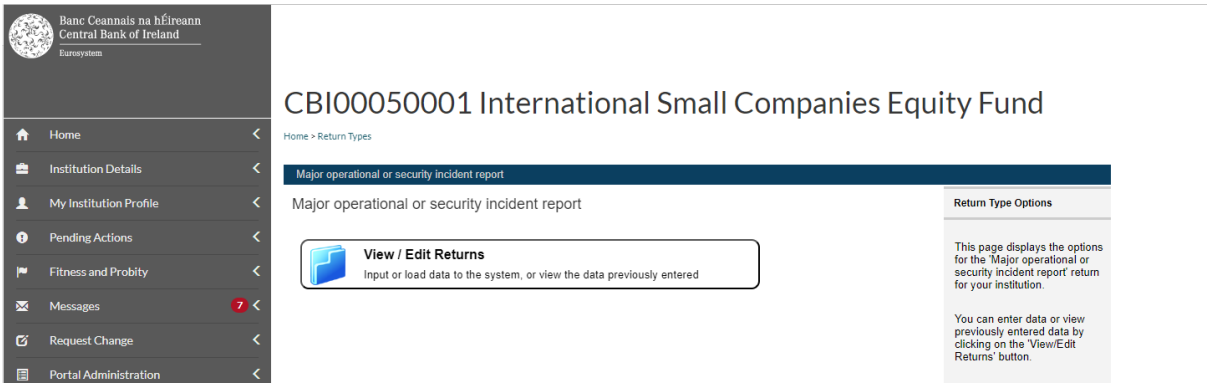
# 2. Incident Reports screen

To submit a **major operational or security incident report** ('major incident report'), the user will log-on to the Portal system with their user details and should navigate to the **'Returns'** section:

Select 'Major operational or security incident report':




Select '**View / Edit Returns**':

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# 3. Initial incident report

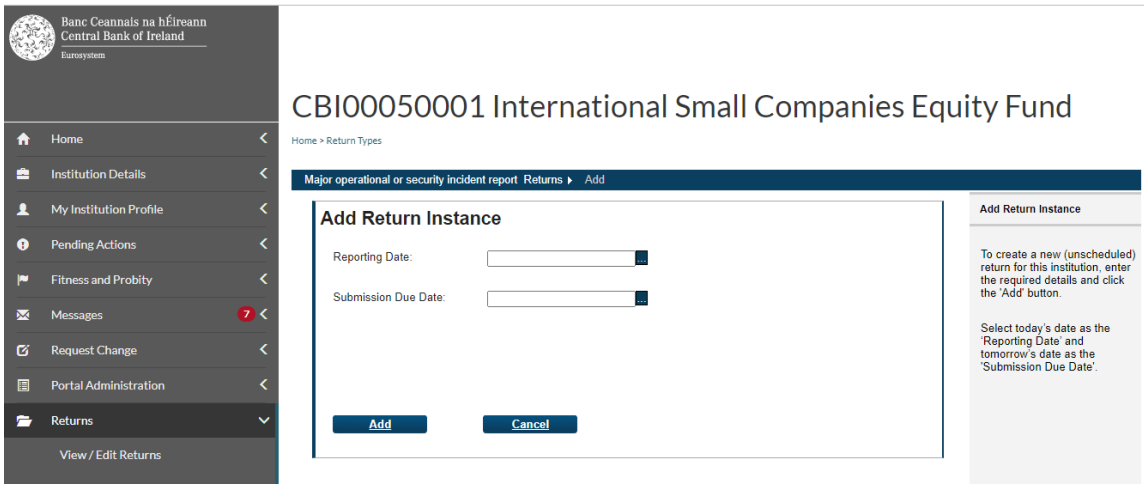
This report is required to be submitted to the Central Bank when a major operational or security incident is first detected and categorised as major[1].

## 3.1 Create new instance

This screen will show a record of any/all previous incidents that have been reported to date for your firm. For a new incident, the user will need to create a new instance to capture the new report.

To create a new instance for an incident, click on '**Add Return**':

The following screen will appear:




For '**Reporting Date'**, add the date for when the incident was categorised as 'major'.

[1] In accordance with Article 96 of Directive (EU) 2015/2366.

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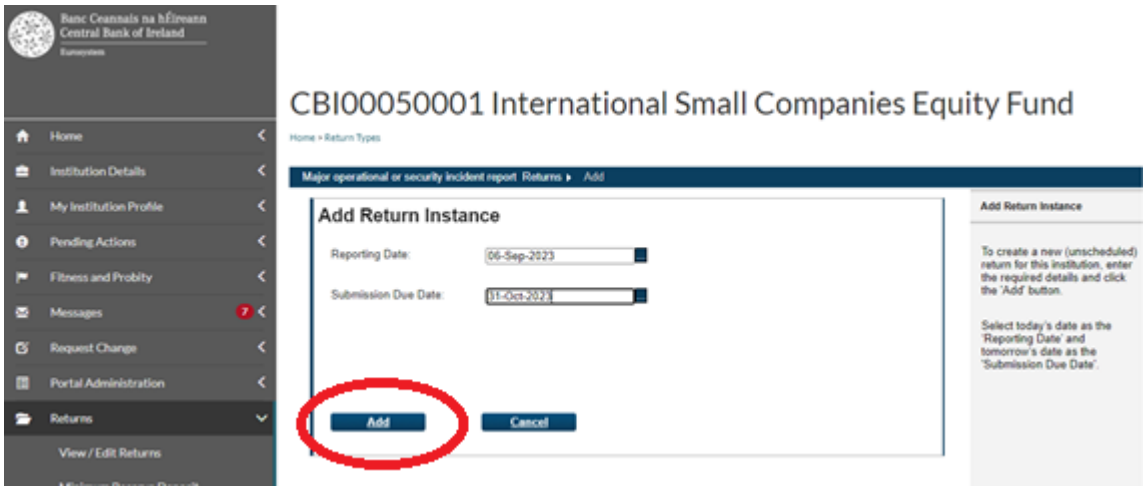
In the '**Submission Due Date'** field, add any future date. This will not have any impact on the reporting, but it is a feature of the Portal system that a due date is entered.

In this example, an Initial incident report is being raised for 6th September 2023.

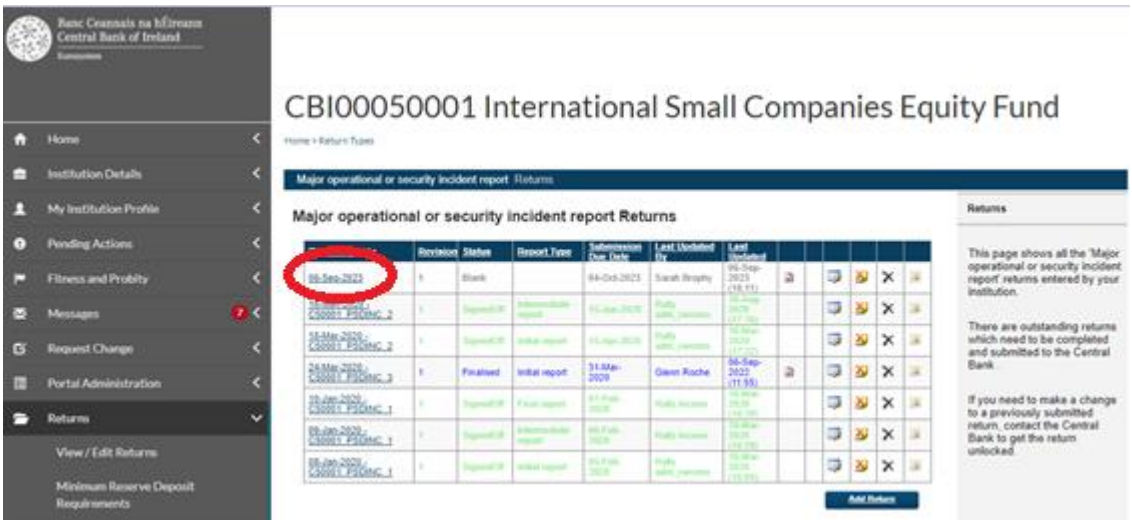



Click on '**Add**'. This will create the instance for the reporting date you entered.

If you go back to the Returns screen, you will see this instance is now added.

## 3.2 Upload Initial incident report

Click on instance date:




Click into the Incident Report

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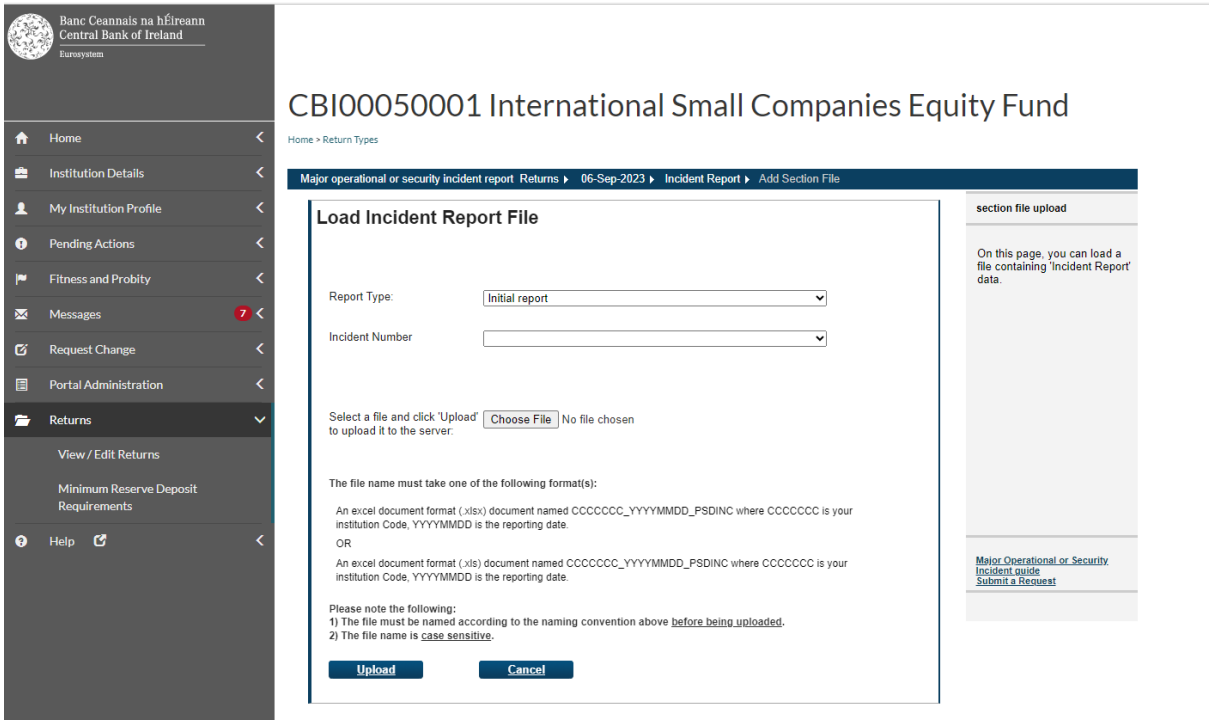
Click on '**Add file**':

The Load Incident Report File screen will appear. Under the Report Type, select 'Initial report':




Under the 'Incident Number' field, the system will automatically generate a new number for an Initial report e.g. C50001_PSDINC_4. This is also used to generate the unique *incident reference code* for each incident, comprised of the 2-digit ISO country code ('IE' for Ireland), the Institution Number and the Incident Number e.g. **IE_C50001_PSDINC_4**. See guidance note on the website for further details.

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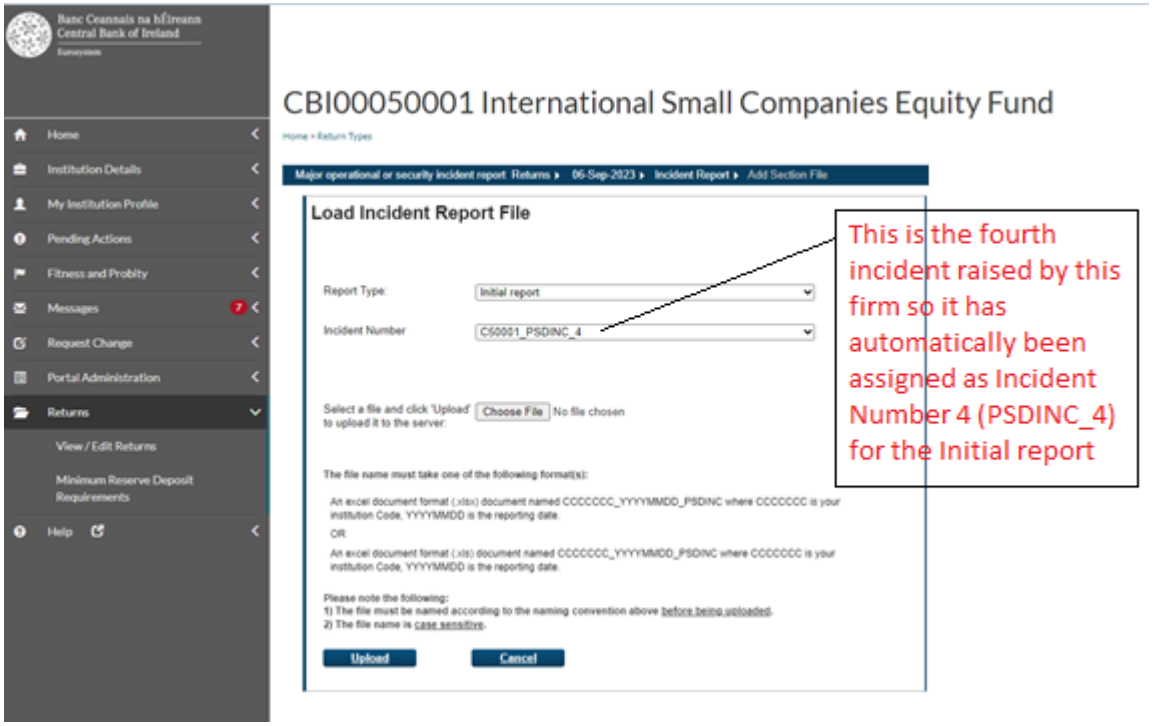
Once the correct Report Type has been chosen and the Incident Number has been created, hit the 'Choose File' button to select the Excel file template, and once located choose the 'Open' option at the bottom of this screen. When the file is attached, click on '**Upload'**.




In order for the Excel files to be submitted, they must follow a defined naming convention. Filenames must conform to the following naming convention:

'CCCCCCC_YYYYMMDD_PSDINC.xlsx' or 'CCCCCCC_YYYYMMDD_PSDINC.xls'

Where

1. CCCCCC is the institution code (The 6/7 institution digit code used for logging into the Portal).

For Credit Unions, they will need to use their CU registration number (XXXCU) instead of the institution code.

2. YYYYMMDD is the return reporting date (not submission date) e.g. '20230906' for 6th September 2023.

3. PSDINC is the report name for incident reports on the Portal system.

1. The file extension can be either .xlsx or .xls

If the file name does not conform to the naming convention outlined above, then an error message will appear informing the user of the error. The file will not be accepted.

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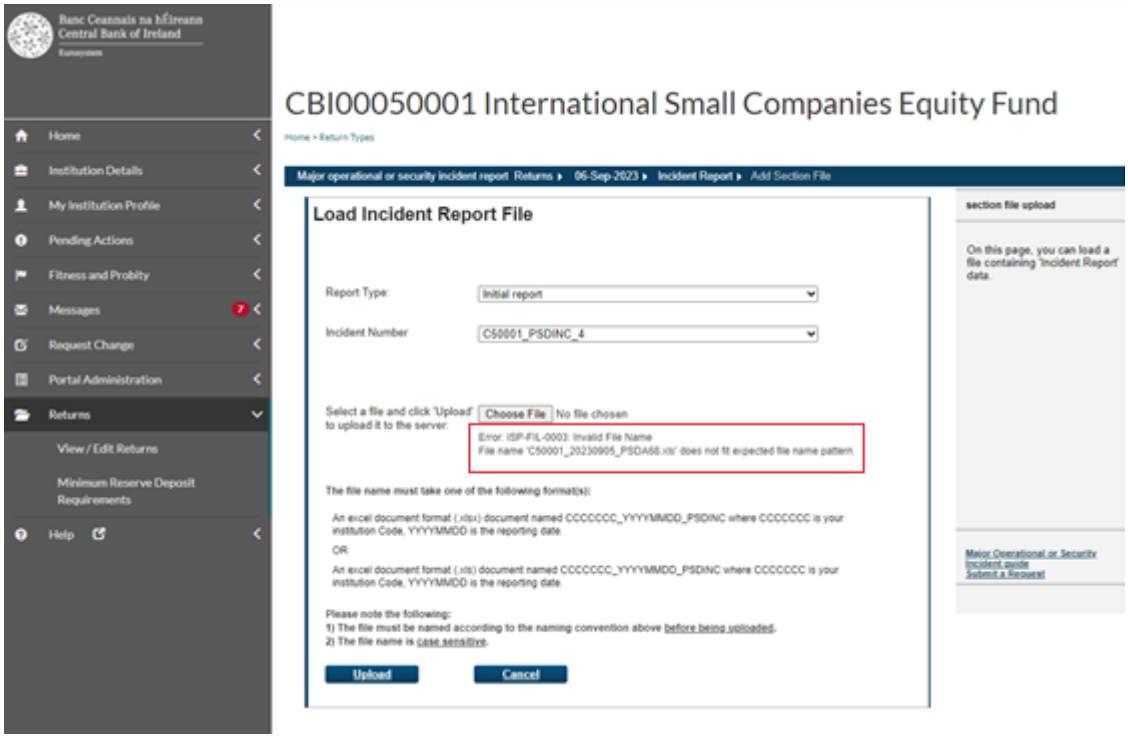
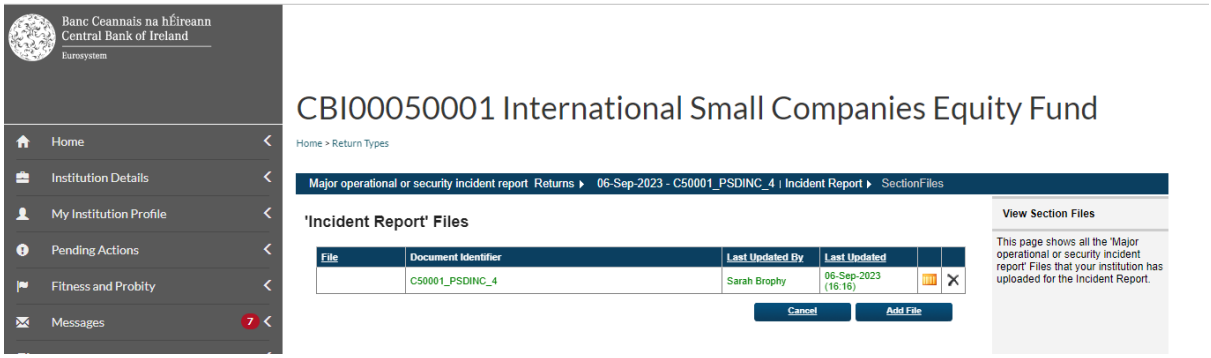
Example of invalid file name upload:




Once the file has been uploaded and accepted, go back to the 'Returns' screen.

The user can now see the file name has changed based on the file uploaded. Once a valid report has been uploaded, the process of Finalising the return can then commence.

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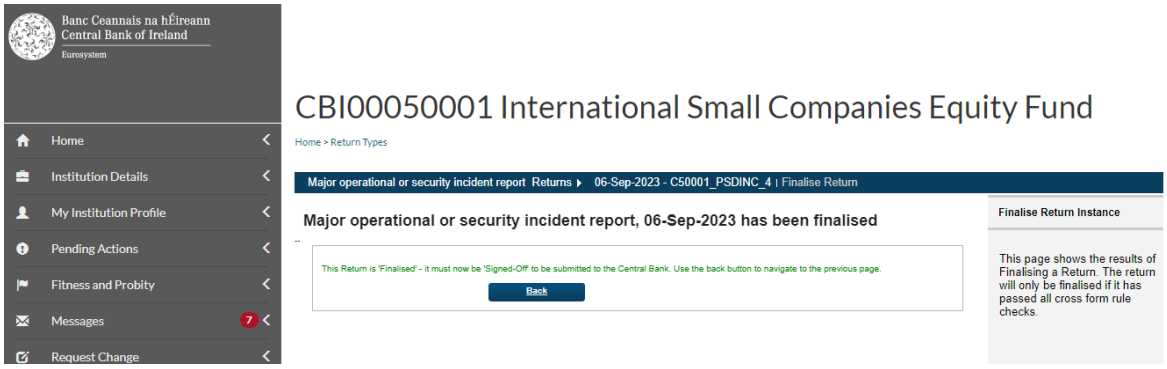
## 3.3 Finalise the report

When the uploaded file has been selected, click the '**Finalise**' button.

The following screen will appear, confirming the report has been Finalised:




## 3.4 Sign-off the report

The report is now ready for sign-off. **Note: the person that signs-off the return must be a different user to the one who Finalised the Return.** When the return is signed-off, you will no longer be able to make changes to the report.

The user within the firm who signs-off returns will log in with their credentials and only this person will be able to access the Sign-Off functionality.

Navigate to the report through the 'View / Edit' data function outlined at the start of this document.

Once the file to be signed-off is selected, it will bring you to the following screen:

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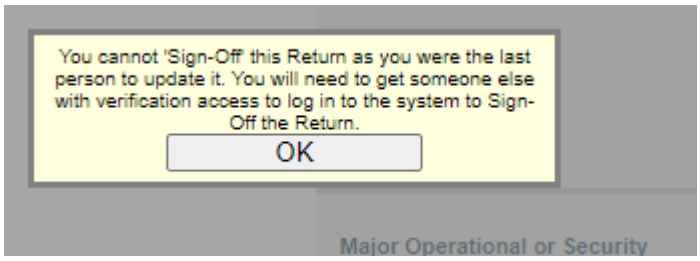
Press the 'Sign-Off' button.

If you do not have access to sign-off, the following message will appear:




The Declaration box must be ticked:

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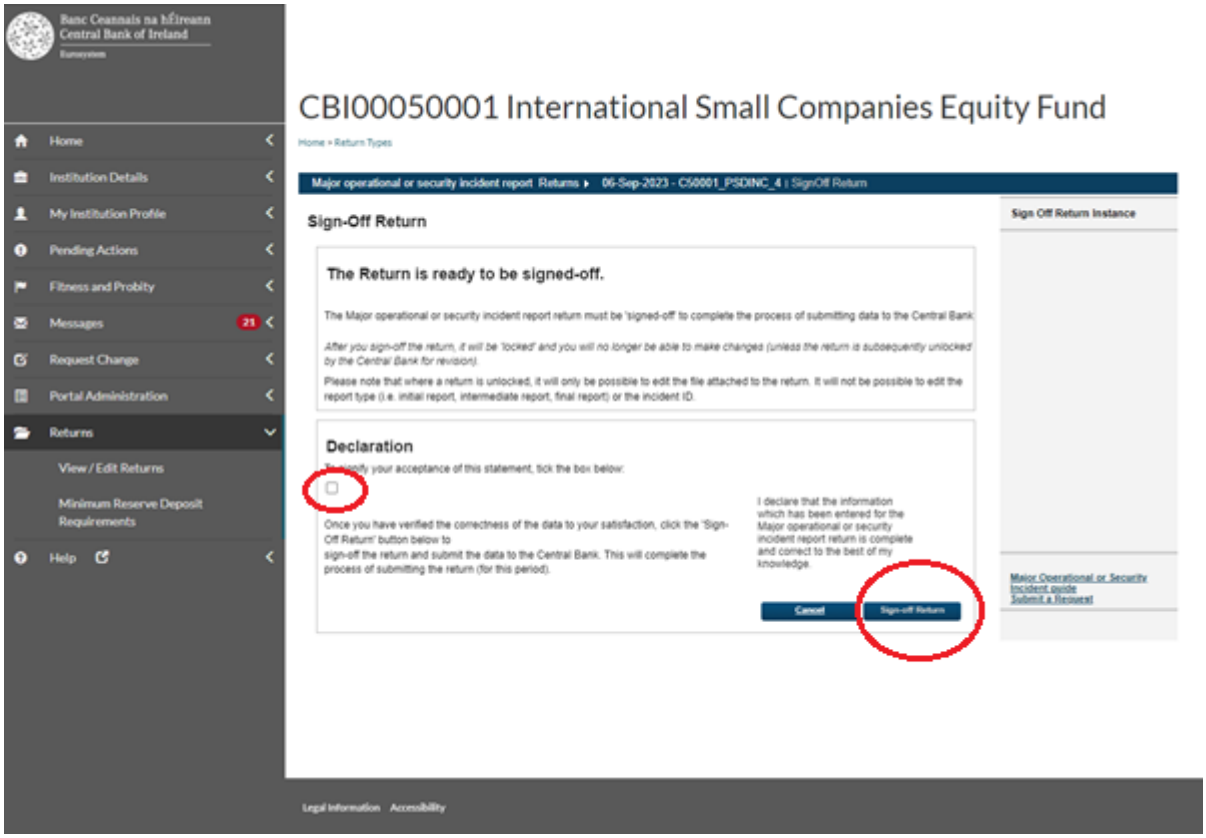
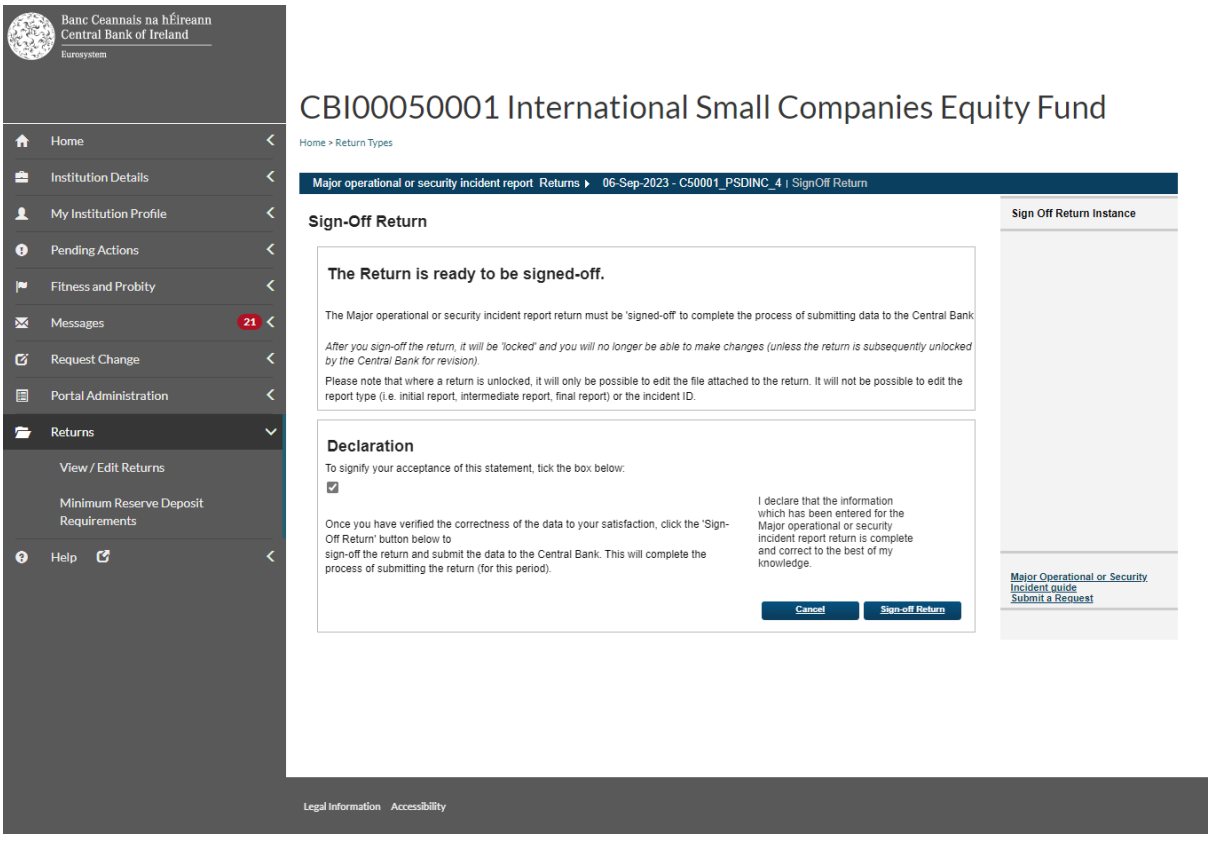



Tick the checkbox to signify acceptance and click 'Sign-off Return'




When the return has been signed-off the following confirmation will be displayed:

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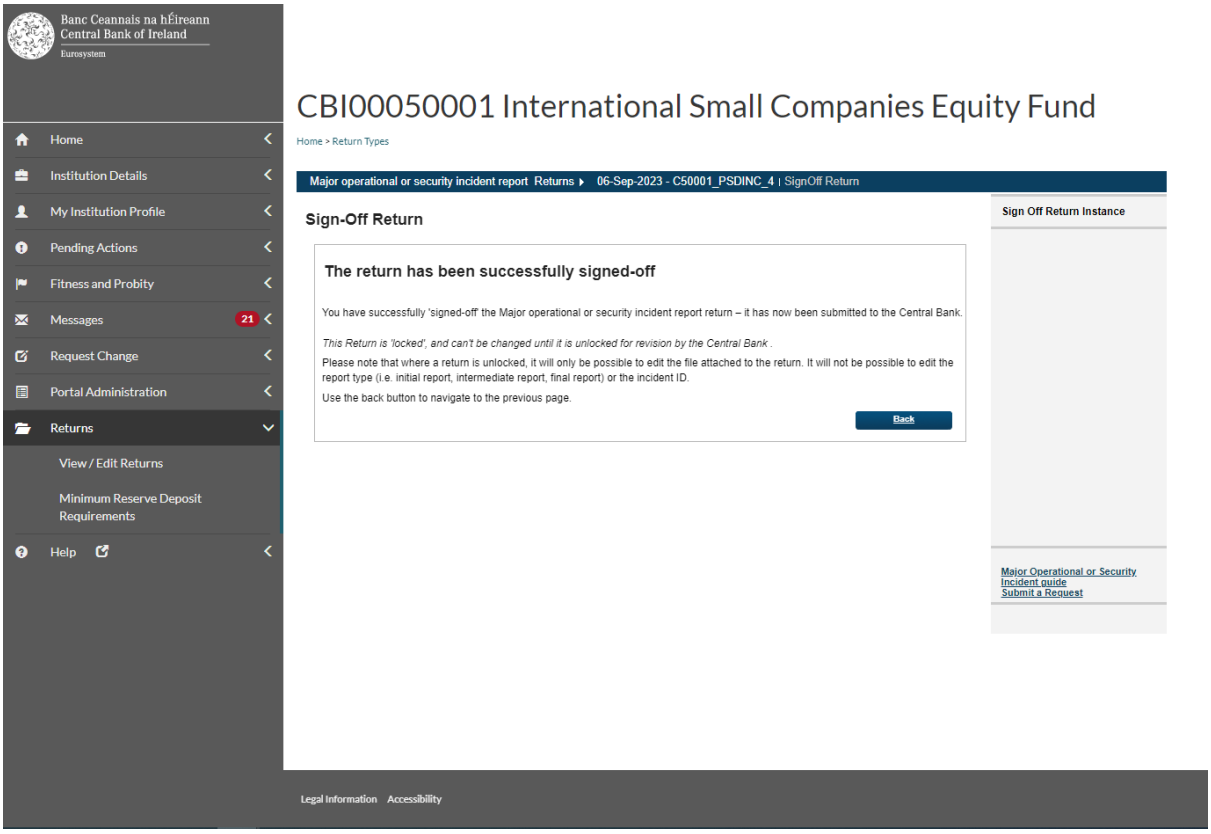


The report has now been locked and cannot be changed.

# 4. Intermediate incident report

Intermediate reports should contain a more detailed description of the incident and its consequences. Please refer to the FAQs and guidance note on PSD2, available on the Central Bank website, for further guidance.

## 4.1 Create new instance

The process is similar to that of the 'Initial report' outlined above.

Navigate to the 'Operational and security incident report' screen (Returns screen).

Click on 'View / Edit Returns'. The user will need to create a new instance to capture this report.

Note that it cannot have the same reporting date as the Initial report.

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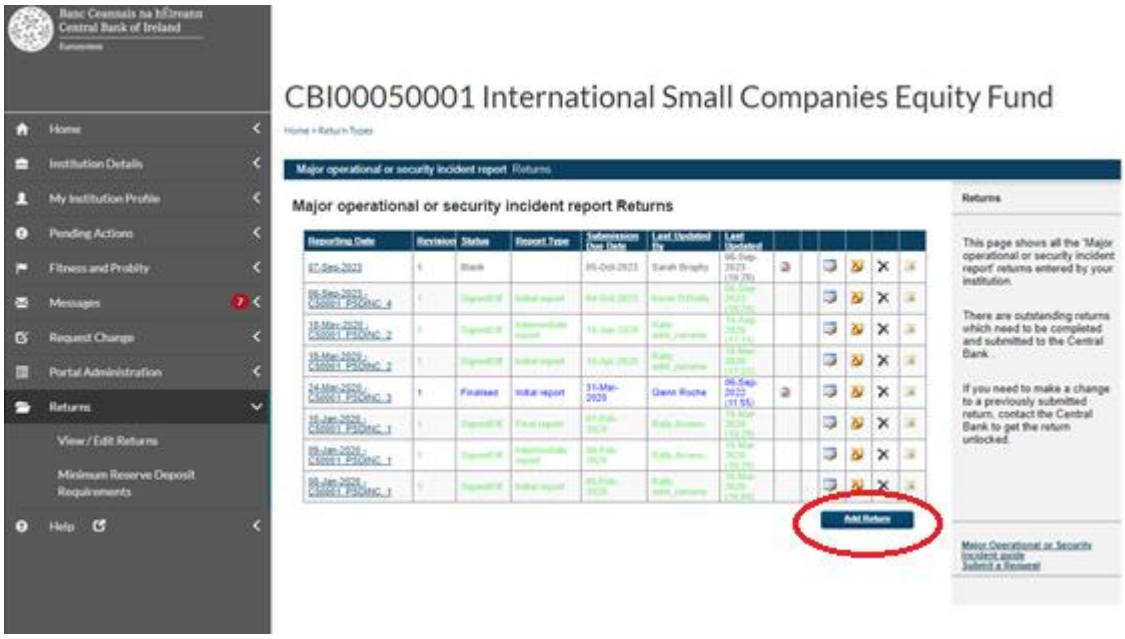
**Note that you cannot have multiple reports for the same reporting date.**

Entities must use the reporting template provided on the Central Bank of Ireland's website. The structure and formatting of the template must not be altered.

To create a new instance for the incident, click on 'Add Return':




In the **Reporting Date** field, enter the relevant date for the Intermediate report. As mentioned above, you cannot have multiple reports for the same reporting date. The Intermediate reports must have a different reporting date to that of the reporting date for the Initial report.

In the **Submission Due Date** field, add any future date. This will not have any impact on the reporting, but it is a feature of the Portal system that a due date is entered.

Click on Add. This will create the instance for the reporting date you entered. If you go back to the Reports screen, you will see this is now added.

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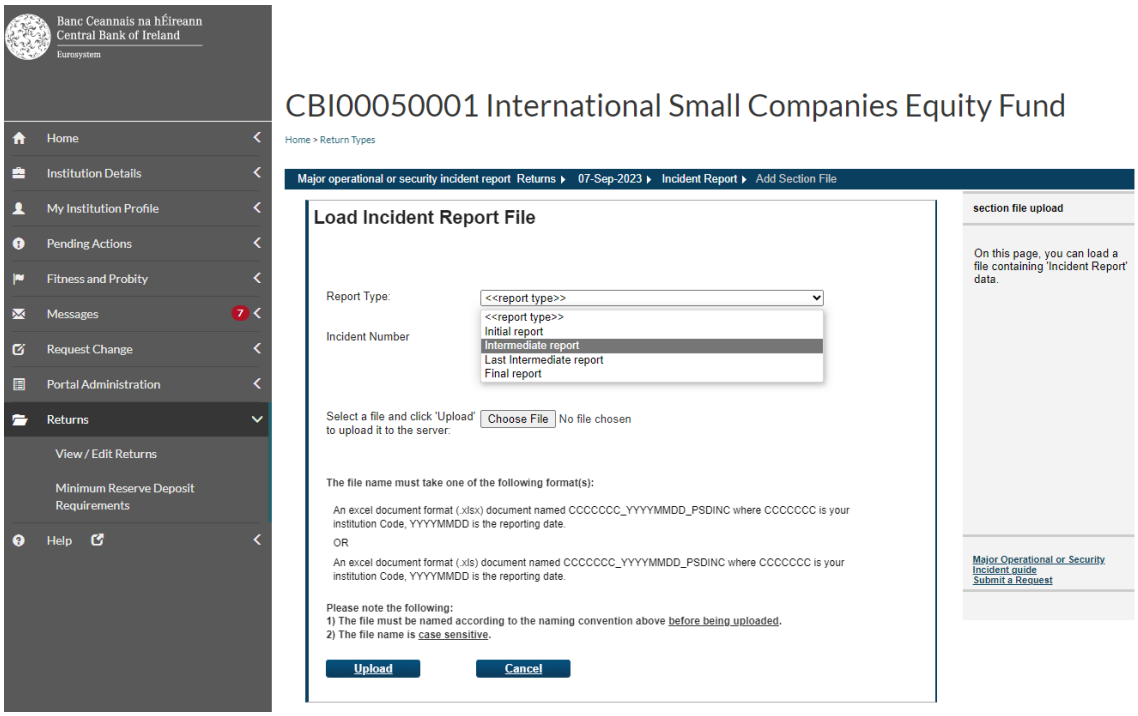
## 4.2 Upload Intermediate incident report

Click on the Reporting Date instance created above.

Click in to the incident and select 'Add File':

The Load Incident Report File screen will appear.

Under the Report type, select 'Intermediate Report'.




Under the Incident Number field, the drop down list will contain a record of previously raised incidents. The incident number that was created for the Initial report, should be listed. For example, the initial incident report outlined earlier in this document, is incident number 4 (C50001_PSDINC_4).

Therefore, select this number from the dropdown list:

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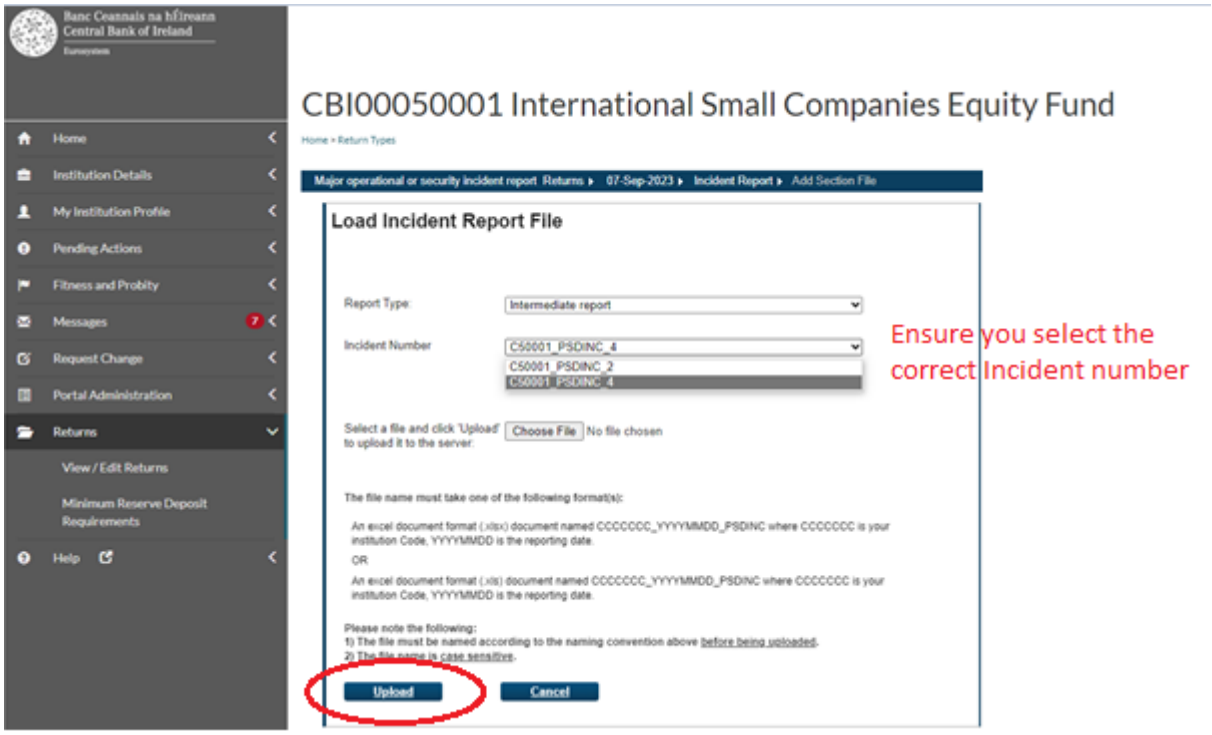
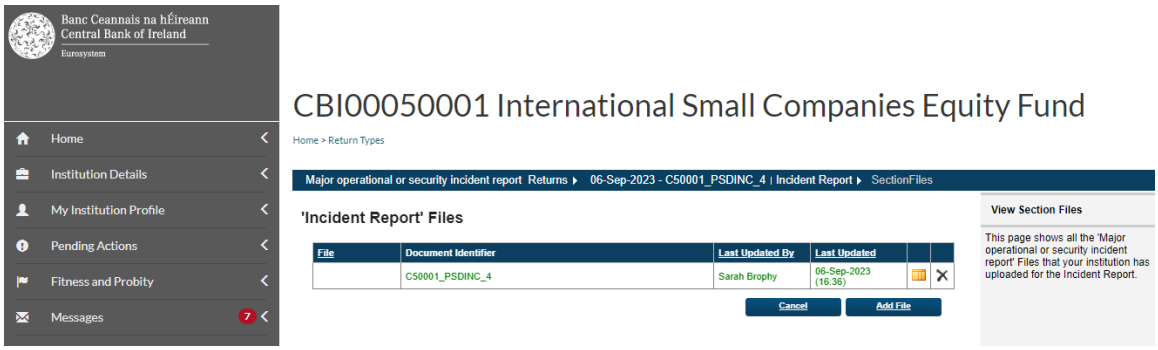



Once the correct Report Type and Incident Number have been selected, hit the 'Choose File' button to locate the relevant Excel file, and choose 'Open' at the bottom of the screen.

Remember to use the correct naming convention as outlined in section 3.2 above.

Once the file is attached, click on '**Upload**'. The following screen appears:




When the file has been uploaded and accepted, go back to the 'Returns' screen.

The status of the file should now be 'Valid'. The process of Finalising the return can now commence.

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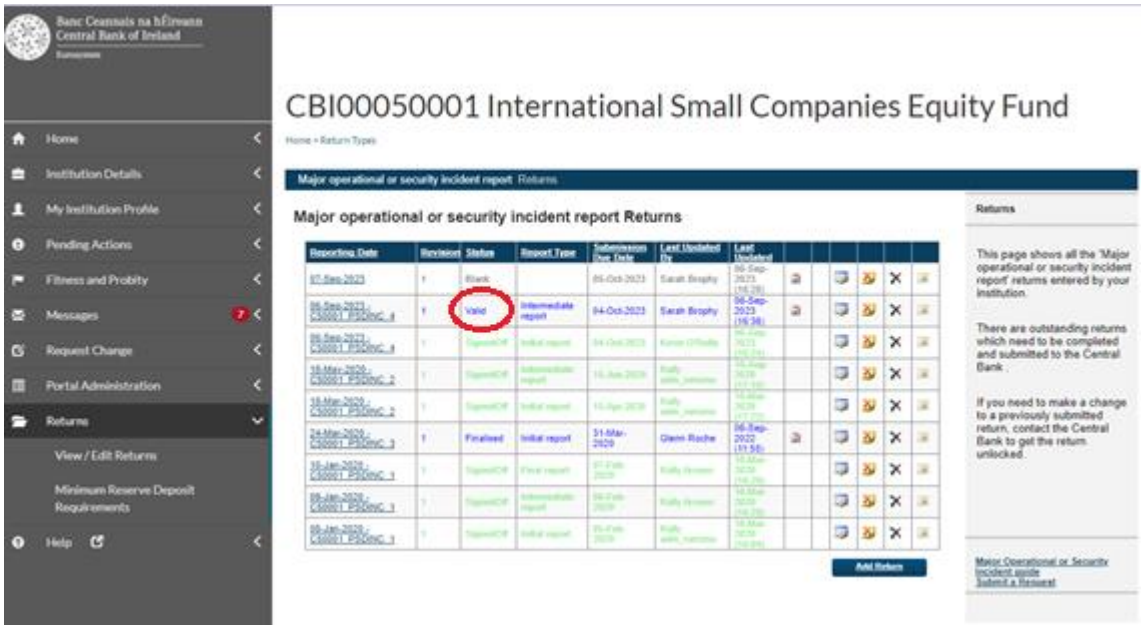


The next step is to Finalise the report. Please refer to **section 3.3** above for information on how to Finalise.

Once Finalised, the next step is to Sign-off the report. Please refer to **section 3.4** above for information on how to Sign-off.

### 4.3 Last Intermediate report

EBA guidance is that in most cases a last Intermediate report is no longer necessary. In cases where an incident is not resolved within three working days or where there are significant changes since the previous report, PSPs should submit an updated Intermediate report.

Finalising and Sign-Off is required, as outlined in the previous section.

# 5. Final incident report

A Final incident report is required to be submitted when the root cause analysis has taken place and there are actual figures available to replace any estimates.

### 5.1 Create new instance

The process is similar to that of the reports outlined above.

Navigate to the 'Operational and security incident report' option (Returns screen).

Click on 'View / Edit Returns'. The user will need to create a new instance to capture this report.

Note, that it cannot have the same reporting date as the Initial or Intermediate reports.

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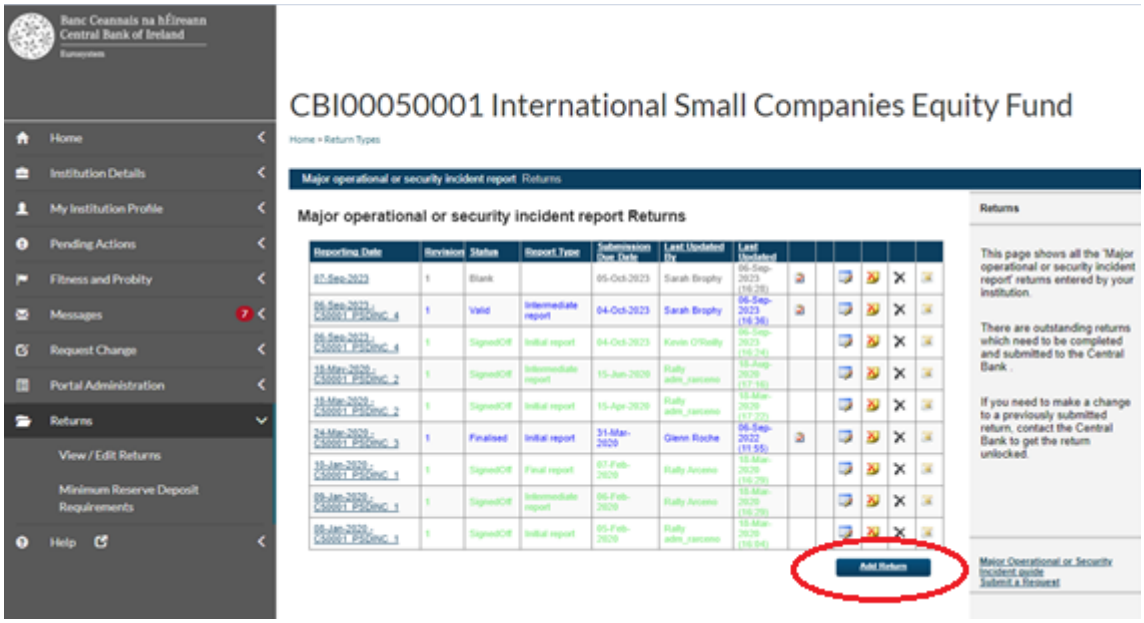
**Note that you cannot have multiple reports for the same reporting date.**

Entities must use the reporting template provided on the Central Bank of Ireland's website. The structure and formatting of the template must not be altered.

To create a new instance for the report, click on 'Add Return'.




Enter the Reporting Date and Submission Due Date in the same manner as for the Initial and Intermediate reports.

In the **Reporting Date** field, add the relevant date of the Final report for. As mentioned above, **you cannot have multiple reports for the same reporting date**. The Final report must be a different reporting date to that of the reporting date for the Initial report and Intermediate reports.

In the **Submission Due Date** field, add any future date. This will not have any impact on the reporting, but it is a feature of the Portal system that a due date is entered.

Our advice is to put in a date that the incident is likely to be rectified, i.e. a date that is a few weeks ahead.

Click on '**Add**'. This will create the instance for the reporting date you entered. Go back to the Reports screen to see it is now added.

## 5.2 Upload Final incident report

Click in to the newly created instance under Reporting Date:

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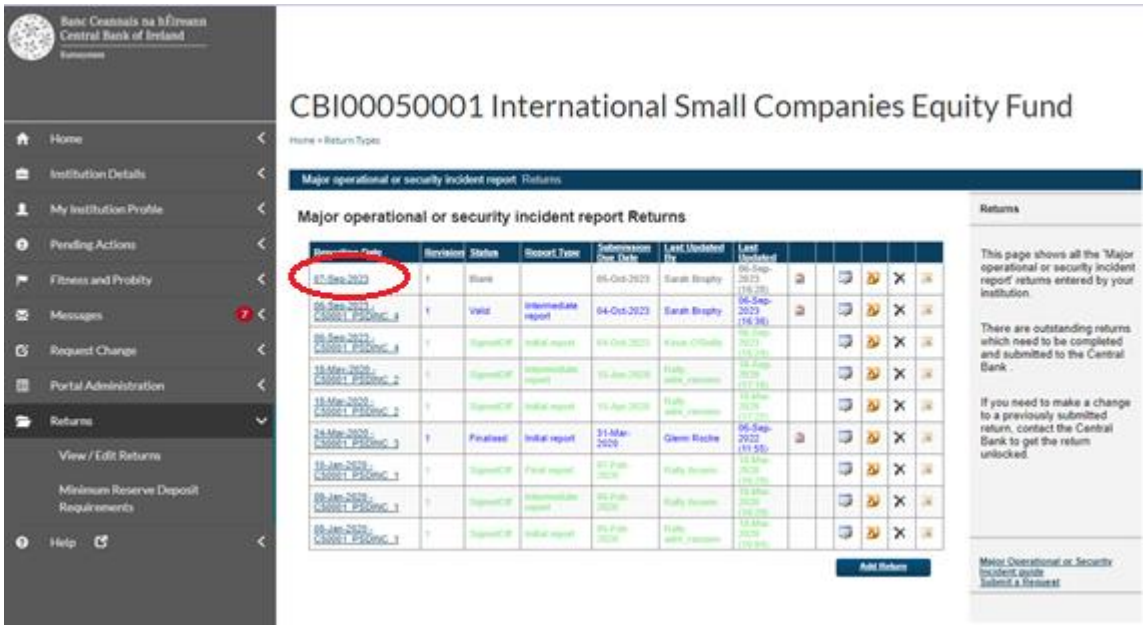
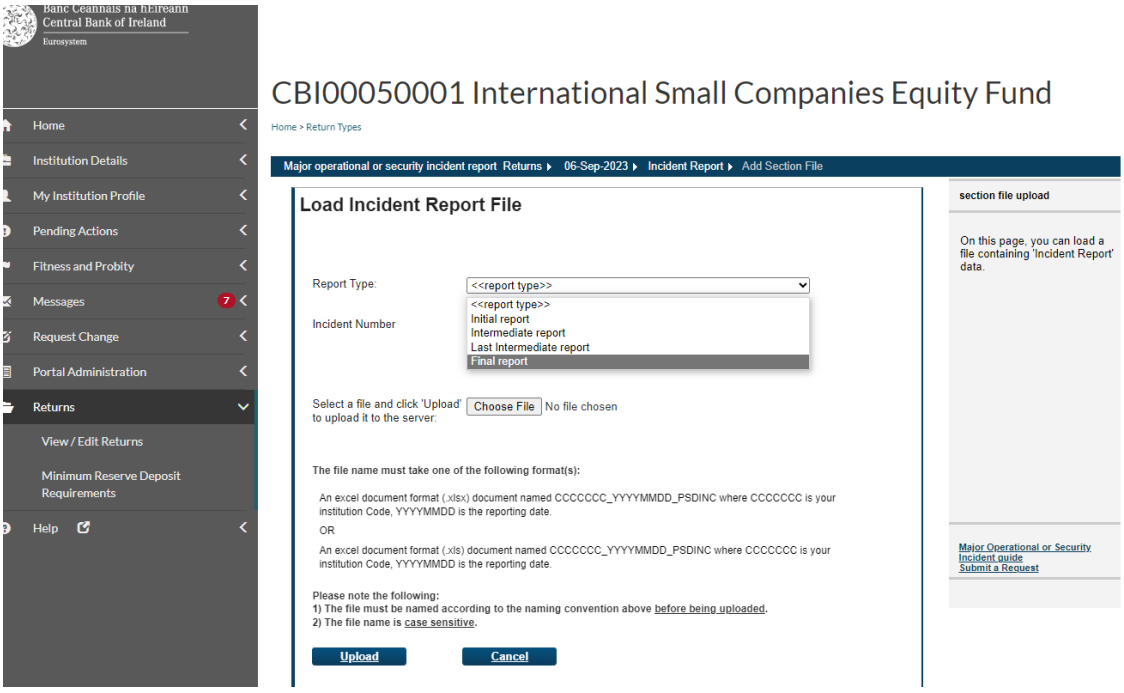



Click into the Incident Report to add the file for the Final Report

The Load Incident Report File screen will appear. Under the Report type, select 'Final Report':




Under the Incident Number field, the drop down list will contain a record of previously raised incidents. The incident number that was created for the Initial report should be listed. For example, the initial incident report outlined earlier is incident number 4 (C50001_PSDINC_4).

Select this number from the dropdown list.

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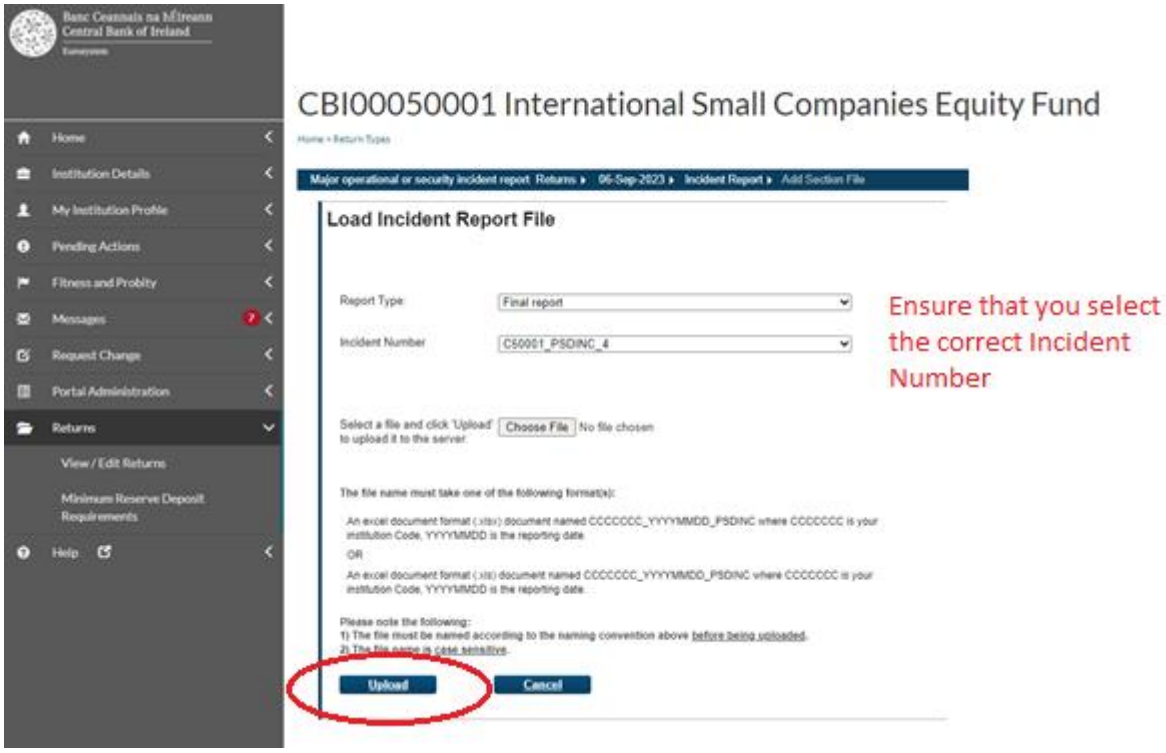
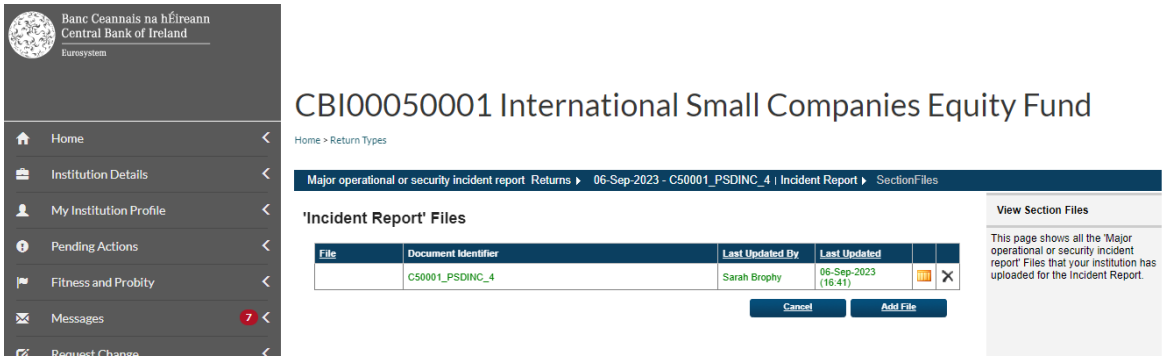



Once the correct Report Type and Incident Number have been selected, press the 'Choose File' button to locate the relevant Excel file and choose the 'Open' option at the bottom of the screen.

Remember to use the correct naming convention as outlined in section 3.2 above.

Once the file is attached, click on '**Upload**'. The following screen appears.




When the file has been submitted and accepted, go back to the 'Returns' screen.

The status of the file should now be 'Valid'. When the status is 'Valid', the process of Finalising the return can commence.

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The next step is to finalise the report. Please refer to **section 3.3** above for information on how to finalise.

Once finalised, the next step is to Sign-off the report. Please refer to **section 3.4** above for information on how to Sign-off.

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