

# **REPORTING ANACREDIT COUNTERPARTY FILES TO THE CENTRAL BANK IN XML**

**Explanatory information on how to report counterparty data to the Central Bank by uploading files (in XML format) to the Online Reporting system.**

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## 1 XML files for file upload to the Central Bank

The Central Bank will provide an XML file upload facility for AnaCredit counterparty files. The AnaCredit XML files must be generated in accordance with the rules specified in the schema which is available on <https://www.centralbank.ie/statistics/statistical-reporting-requirements/anacredit-in-ireland>.

### 1.1 What is to be reported?

Reporting Agents (i.e. credit institutions and selected credit unions) are obliged to report counterparty data to the Central Bank on a regular basis. Credit institutions must report data monthly and selected credit unions must report data quarterly for an initial transitional period. The reporting schedule to which Reporting Agents (RAs) must align with is available on the AnaCredit section of the Central Bank website.

The data to be reported relates to loans to legal entities that the RAs and their Observed Agents (i.e. foreign branches under their control resident in euro area member states) have a role in. A detailed explanation of the different types of counterparties, and related counterparty data that must be reported on, is available in the 'Central Bank of Ireland AnaCredit Notes on Compilation', which is available on <https://www.centralbank.ie/statistics/statistical-reporting-requirements/anacredit-in-ireland>.

### 1.2 Loading a file

Files can be uploaded from the 'AnaCredit Counterparty Reference Data (ACPRD)' Return Type page on ONR. To navigate to this page a user should log into ONR at <https://onlinereporting.cbfsai.ie>. Once logged in, a user should select the 'AnaCredit Counterparty Reference Data (ACPRD)' name from the 'Statistics' business area view on ONR. Next the user should select the 'Load a File' option on the Return Type Options page. Finally, on the Upload ACPRD File page the user should browse their local system for the file to upload. Once the file for upload is selected, clicking the 'Load File' button will upload the file.

Files that are uploaded will be processed as soon as possible, but the length of time this takes will depend on the system's activity at that time. Processing steps include file validation (see section 1.3), record validation and matching (see section 1.4).

Once a file has been processed, the system will send an email notification to the user who has uploaded the file to inform them that the file has been processed.

The status of uploaded files can be viewed on the 'Uploaded Files' view on ONR; the statuses denoting the various states of the process are as follows:

- **Queued** – the file is in a queue awaiting processing;
- **Processing** – file validation, record validation or matching is being applied;

- **Rejected** – the file has failed file validation (i.e. schema/data specification or Consistency validation);
- **Partially Accepted** – the file has passed file validation but some records have failed record validation or matching;
- **Accepted** – the file has passed file validation and all records have passed record validation and matching.

### 1.3 File validation

#### 1.3.1 Naming convention

XML files must follow the following naming convention:

**CCCCCC\_YYYYMMDD\_ACPRD.xml**

Where:

- CCCCCCC is the RA c-code / Alpha code;
- YYYYMMDD is the reference date of the return.

Files that do not meet the prescribed naming convention will be rejected by the system and no further processing will take place. The user uploading the file will receive a message on screen informing them of the validation failure.

#### 1.3.2 File size

A file can be up to a maximum of 80MB in size.

Files exceeding this limit will be rejected by the system and no further processing will take place. The user uploading the file will receive a message on screen informing them of the validation failure.

#### 1.3.3 Zip Files

The ONR system can accept an XML submission which has been compressed into a zip file. Compressing into a zip file greatly reduces the file size, and can be used to reduce file size where the XML file is greater than 80MB.

The naming convention of zip files should be as follows:

**CCCCCC\_YYYYMMDD\_ACPRD.zip**

Where:

- The format of the un-zipped file is XML;
- The zip file is not password protected;
- CCCCCCC is the RA c-code / Alpha code;

- YYYYMMDD is the reference date of the return.

#### 1.3.4 Schema / data specification validation

The XML file must be valid according to the XSD schema defined by the Central Bank. RAs must ensure that files have been validated against the schema before loading to ONR. The schema sets out the structural and basic data type rules for the file.

If a file does not adhere to the schema, it will have failed schema / data specification validation and will be rejected by the system. The file will be given a status of 'Rejected' and no further processing will take place.

When a schema / data specification validation failure occurs, then the user will be notified that the file was rejected. In addition, a feedback file (error report) will be generated explaining the validation failure(s) that have occurred.

#### 1.3.5 Consistency validation

There are a number of Consistency validation checks which will be applied to the records on the file. If any of the Consistency validation checks fail, then the file will be rejected by the system. The file will be given a status of 'Rejected' and no further processing will take place.

When any Consistency validation checks fail, an email will be sent to the user that has uploaded the file informing them of the file status. In addition, a feedback file (error report) will be generated listing the validation failure(s) that have occurred.

#### 1.3.6 Loading an empty file

In order to load an empty file (i.e. a file which contains no counterparty data), only the following should be included in the file:

```
<?xml version="1.0" encoding="UTF-8"?>  
<cbi:CounterPartyList xsi:nil="true" xmlns:xsi="http://www.w3.org/2001/XMLSchema-  
instance" xmlns:cbi="urn:xmlns:centralbank.ie:anacredit"/>
```

### 1.4 Record validation and matching

If a file passes all file validation, then it is deemed to have been successfully uploaded. All records on the file then have record validation applied to them and also go through a data matching process.

If no records trigger record validation failures or fail matching, then the file will be given a status of 'Accepted'. An email will be sent to the user that has uploaded the file informing them of the file status.

If any records trigger record validation failures or fail matching, then the file will be given a status of 'Partially Accepted'. An email will be sent to the user that has uploaded the file informing them of the

file status. In addition, a feedback file (error report) will be generated listing the record validation failure(s) and/or matching failure(s) that have occurred.