



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

2016

How to complete the Conduct of Business Section of the Debt Management Firm Annual Return



ANNUAL RETURN FOR DEBT MANAGEMENT FIRMS

This how-to guide should be read in conjunction with the Guidance Note for the Debt Management Firm Return [\[insert link\]](#) and the Online Reporting User Manual [User Manual](#).

How to complete the Conduct of Business Section:

This step-by-step guidance provides information on the process for completing the **Conduct of Business** part of the Annual Return for Debt Management Firms “(Debt Management Firm Return”).

To complete this section, the following steps must be followed:

1. When you have logged in to the Online Reporting System [Login \(/Login.aspx\)](#), please select the ‘**View/Edit Data**’ option on the home page which is shown in **Figure 1.1 below**; this will bring you to a list of the Returns that your firm needs to submit.



Figure 1.1

- a) Where a Debt Management Firm holds a Debt Management Authorisation but no other authorisations, such firms are generally only required to submit a ‘**Debt Management Annual Return**’, which appears under the heading of “Payment Services” shown in **Figure 1.2** below.

Payment Services		
Name	Description	
Debt Management Firm	Debt Management Firm	

Figure 1.2

- b) Where a Debt Management Firm holds a Debt Management authorisation in addition to other authorisations, such as a Retail Intermediary authorisation or a Payment Institution authorisation, the firm must submit the returns that are specified for **each** authorisation. For example a Debt Management Firm who is also a Retail Intermediary must submit a Debt Management Annual Return *in addition* to the Retail Intermediary Annual Return and a Debt Management Firm who is also a Payment Institution must submit the Debt Management Firm Return *in addition* to the relevant Payment Institution Returns. See **Figure 1.3** below for an example of the screen that you will see¹ in the case of a debt management firm who is also a retail intermediary. The debt management return will appear under the heading of Payment Services, while the retail intermediary return will appear under the heading of Retail Intermediaries.

Payment Services		
Name	Description	
Debt Management Firm	Debt Management Firm	

Retail Intermediaries		
Name	Description	
Retail Intermediaries Annual Return V2	Retail Intermediaries Annual Return Version 2	

Figure 1.3

¹ This Guidance Note provides details on how to submit the Debt Management Firm Annual Return – please see separate guidance notes for the Retail Intermediary Return and the Payment Institution Returns.

- Click on the name of the return you wish to submit and, on the next screen, select **'View/Edit Returns'**. This will bring you to a screen showing the various returns (if any) under this heading that have already been submitted and those that are scheduled to be submitted, as shown in **Figure 1.4** below.

Debt Management Firm ▶ Returns

Debt Management Firm Returns

Reporting Date	Status	Submission Due Date	Last Updated By	Last Updated			
11-Nov-2015	Blank	26-Nov-2015	(Central Bank)	12-Nov-2015 (11:39)			
06-Nov-2015	Blank	10-Nov-2015	(Central Bank)	10-Nov-2015 (15:49)			
01-Nov-2015	Invalid	30-Nov-2015	Miroslava Mihova	12-Nov-2015 (11:02)			
31-Oct-2015	Incomplete	14-Nov-2015	(Central Bank)	04-Nov-2015 (10:26)			
15-Oct-2015	Incomplete	31-Dec-2015	Yvonne Tracey	11-Nov-2015 (10:15)			
30-Sep-2015	Invalid	31-Dec-2015	Yvonne Tracey	11-Nov-2015 (09:49)			

all the 'Debt Management Firm' returns submitted to the Central Bank.

Submitting returns completed the Central Bank.

Figure 1.4

- Please select the date corresponding to the Return that you wish to submit now. The status of the return should be "blank" when you are clicking on this return for the first time.
- There will be four sections available for the return. See **Figure 1.5** below.

Debt Management Firm ▶ Returns ▶ 30-Sep-2015

Debt Management Firm , 30-Sep-2015 - Sections

Section	Status	Required	Last Updated By	Last Updated			
Debt Management Firms General Information	Valid	Mandatory	Yvonne Tracey	11-Nov-2015 (10:47)			
Debt Management Firms Financial Information	Valid	Mandatory	Aleksandra Manasejeva	12-Nov-2015 (10:54)			
Debt Management Firms Ownership Information	Invalid	Mandatory	Aleksandra Manasejeva	12-Nov-2015 (11:30)			
Debt Management Firms Conduct Of Business	Valid	Mandatory	Aleksandra Manasejeva	04-Nov-2015 (11:03)			

Finalise

Figure 1.5

- Click on the “Conduct of Business” return. The Conduct of Business page will now open. To input or edit data on this page, scroll down to the bottom of the page and select the ‘**Edit Data**’ button as seen in **Figure 1.6**. This will bring you into an editable version of the form.



Figure 1.6

- For question 1 and question 2, you can select “yes” or “no” from a dropdown menu for each of the sectors listed here.
- For question 3, you are required to state the total number of employees of your firm, whereas question 4 requires **only the number of staff members who are engaged in Debt Management Services**, irrespective of whether this is on a full time or a part time basis.
- For question 6, you must **only include debt management consumers** and not consumers who are consumers of the firm under another authorisation

9. For question 7, ('No of clients who are classified as consumers'), 'consumer' is defined by reference to the definition of 'personal consumer' in the Consumer Protection Code 2012. A 'personal consumer' is a 'consumer' who is a natural person acting outside of his business, trade or profession.
10. For question 8, question 9 and question 10, **only the information relevant to debt management services** must be included here.
11. For question 10, **only complaints in relation to Debt Management Services** must be input here.
12. For question 11 (viii) (each claim), the amount input here must be greater than zero.
13. For question 11 (viii) (in aggregate), If the aggregate amount of cover is unlimited, the figure '99999999' should be entered into the 'in aggregate' box. This will be recognised as signifying that the firm has unlimited aggregate cover.
14. For question 11 (ix) and (x), **only the information relevant to debt management services** must be included here.
15. Once you are satisfied with all of the information that has been input, you should select the '**Save Form**' button on the bottom right of the page, shown in **figure 1.7** You should then click '**Back**' at the bottom of the next page, to bring you back to the section selection screen. If all the required data has been input into the edited section, the 'Status' of the section will have changed from 'Blank' to Valid'.



Figure 1.7

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