



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem

2013

## Fitness & Probity Individual Questionnaire (IQ) Application Guidance



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## Purpose of this Guidance

This document provides guidance for regulated financial service providers and applicant firms in relation to submitting Individual Questionnaires through the Central Bank of Ireland's Online Reporting System (ONR) for individuals who are proposed to hold Pre-Approval Controlled Functions (PCFs).

The following documents, which are available on our website, [www.centralbank.ie](http://www.centralbank.ie), should be reviewed prior to completing an application.

- Fitness and Probity Standards
- Guidance on Fitness and Probity Standards
- Fitness and Probity Frequently Asked Questions
- Minimum Competency Code 2011

Please note that, with the exception of sole traders, the submission of an Individual Questionnaire is a two stage process. The applicant needs to complete Sections 1 to 11 as applicable and submit the application to the proposing entity. The proposing entity then completes Section 12 and submits the Individual Questionnaire to the Central Bank of Ireland for assessment.

Sole traders are required to complete the Section 13 declaration and upload a Data Protection Disclosure report in Section 10. The Individual Questionnaire is then submitted to the Central Bank of Ireland for assessment.

## Points on using the System

### Date Fields

Whenever a date field is being input, the required format of the field is set out in the question itself. For example, the date 30th July 2011 should be input as

- 30/07/2013 where format is DD/MM/YYYY
- 07/2013 where format states MM/YYYY;
- 2013 where format is YYYY;

### **Text Box Fields**

The maximum number of characters permitted is 1000. If you are providing information exceeding the 1000 character limit, please provide the information in a Word document and attach/upload to Section 10.

### **Drop-down List Boxes**

Some fields require you to select an entry from a drop-down list box. If the question is relevant but a suitable entry is not available, please choose the entry '**Other**'.

### **Navigation**

Use the ribbon menu across the top of the page to navigate through the Online Reporting System.

### **Inactivity**

For security reasons, you will be logged out of ONR if the system left idle for more than 20 minutes and any unsaved data will be lost. In order to avoid any loss of data please ensure your application is saved at regular intervals.

### **“Save Form” and “Save with Errors”**

At the top of every section, other than Section 1, you will see the “Save Form” and “Save with Errors” buttons. Section 1 only contains the “Save Form” button.

“Save Form” allows you to save the completed section provided there are no errors. Once “Save Form” is clicked, any errors will be highlighted in red indicating fields you must complete.

“Save with Errors” is used where you wish to save incomplete sections or sections with errors. The errors will be highlighted in red the next time you log into the section in question. The completed form cannot be validated and submitted to the proposer until all the saved errors have been rectified.

- If you have any questions before you submit your Individual Questionnaire application, please refer to the guidance videos and other material available on our website, [www.centralbank.ie](http://www.centralbank.ie).
- For further information on using the ONR system and gaining access to the system, please see Appendix 1.

## Section 1: Preliminary Questions

This section of the form must be completed by all applicants.

You must complete Section 1 of the application before proceeding to the other sections. The remaining sections of the Individual Questionnaire are enabled or disabled based on the answers provided in this section.

Question 1.1 determines if the Minimum Competency Code (MCC) is applicable and therefore careful consideration should be given when answering this question. You must ensure that you have selected the correct option when confirming how you will meet the MCC requirements as this will enable or disable Section 4 of the application accordingly. You must also ensure that you attach the necessary documentation in Section 10 of the application.

**If you do not submit the correct documentation relating to your compliance with the MCC, such as evidence of qualifications, grandfathering status, new entrant status, and/or continuing professional development, your application will be rejected as incomplete.**

Questions 1.2 to 1.5 relate to current approvals by the Central Bank of Ireland or by another Financial Services Regulator within the EU/EEA. If you are currently approved to a similar role in the same sector as you are now applying for, Section 5 does not need to be completed. In all other cases Section 5 is mandatory.

**If you are seeking to apply via this reduced regime, you must submit evidence that you are currently entitled under the laws of the EEA/EU Member State to perform some or all of the functions which are equivalent to the PCF in that other jurisdiction.**

If you are currently approved by the Central Bank of Ireland or another Financial Services Regulator, you must provide the time commitments to the role(s) in Section 6 of the application as this is critical to the Central Bank's assessment of the application.

Questions 1.6 and 1.7 refer to shareholdings and business interests and will enable or disable Sections 7 and 8 of the application depending on your response.

If you answer 'Yes' to question 1.8, relating to positions you hold/have held in other entities, you must complete section 9 of the application for each position and include your time commitments to these roles.

If you are applying as a sole trader, you must answer 'Yes' to question 1.9 and Section 13 is mandatory. Please note you will also be required to attach a Data Protection Disclosure from An Garda Síochána in Section 10 of the application.

**Failure to attach this will result in your application being rejected as incomplete.**

If you are submitting an Individual Questionnaire as part of a firm's application for approval/authorisation or re-authorisation/approval you must answer "Yes" to question 1.10.

## Section 2: Personal Details

You are required to select the proposed PCF role and principal sector in which you propose to operate as well as providing information such as your name, address, place of birth and passport details. Please note that you can apply for more than one PCF role by selecting the option to "Add position". If you hold dual citizenship you are only required to provide details of one passport.

## Section 3: Professional & Other Relevant Experience, Educational Qualifications, Professional Memberships and Relevant Training

This section of the Individual Questionnaire requests details of your professional and other experience within the last 10 years, qualifications held and professional memberships, along with other experience prior to the last 10 years which is relevant to your application.

Section 3 is an important part of the application as you must demonstrate you have the necessary qualifications, experience, competence and capacity appropriate to the relevant PCF(s) applied for. You should provide details **in chronological order** commencing with your most recent employer and the associated most recent role with that employer. If you have experience **prior** to the most recent 10 years that is relevant to the PCF(s) now being applied for, information in relation to this experience should also be provided in Section 3. All gaps in professional experience over the last 10 years exceeding 12 weeks of duration must be explained in full.

All relevant training undertaken can be included, such as on-the-job and in-house courses.

Applicants who are subject to the MCC and who hold a recognised qualification must ensure they enter details of the qualification in question 3.3.

## Section 4: Minimum Competency Code 2011

If you answer Yes to Question 1.1 and are a New Entrant or are availing of Grandfathering arrangements you are required to complete Section 4: Minimum Competency Code 2011.

**If you do not submit the correct documentation relating to your compliance with the MCC, such as evidence of qualifications, grandfathering status, new entrant status, and/or continuing professional development, your application will be rejected as incomplete.**

### **New Entrant Arrangements**

An applicant may avail of the New Entrant arrangements where certain conditions are met. The new entrant must first undergo a training programme organised by the regulated firm on whose behalf the new entrant is acting, which is relevant to the function to be exercised, or have obtained part of a relevant recognised qualification for that particular function. The new entrant must act under the immediate direction and supervision of another nominated person, who is a qualified person or a grandfathered person in respect of the particular function being carried out by the new entrant.

You must attach documentary evidence that you have undergone a training programme organised by the regulated firm on whose behalf you are acting, are working towards obtaining a relevant recognised qualification and are acting under the immediate direction and supervision of another nominated person, who is a qualified person or grandfathered person in respect of the particular function being carried out by you. Full details on the criteria for New Entrants can be found in the [Minimum Competency Code 2011](#).

### **Grandfathering Arrangements**

An applicant can avail of the grandfathering arrangements if, **on 1 January 2007**, the applicant was dealing with the retail financial product or specified activity (other than retail credit or home reversion agreements) in respect of which he/she is availing of the grandfathering arrangements **or** on **1 June 2008** in respect of retail credit or home reversion agreements.

You must attach documentary evidence of four years' experience providing the retail financial product in question for the period 1 January 1999 to 1 January 2007, a Statement of Grandfathered Status signed by your employer and documentary evidence that 40 hours of CPD were undertaken in 2008, 2009 and 2010, 15 hours in 2011 and 15 hours in 2012. (If you were a sole trader at 1 January 2007 commission statements for a four year period can be submitted as part of your assessment instead of a Statement of Grandfathered Status). Full details on the criteria for Grandfathering arrangements can be found in the [Minimum Competency Code 2011](#).

## Section 5: Applicant Reputation and Character

If this section is applicable you must answer all questions. You should be candid and truthful and provide a full, fair and accurate response to all questions. Failure to disclose an issue or provision of insufficient information in response to a “Yes” answer to any question may result in a delay in processing or in a rejection/refusal of your application.

This section is mandatory for all applicants excluding those who are currently approved by the Central Bank of Ireland or another Financial Services Regulator within the EU/EEA to a similar position in the same sector for which you are now applying.

If you are in any doubt about a response, please disclose the issue and provide additional documentation via the upload facility in Section 10 to allow the Central Bank of Ireland to determine if the issue is material or not to your application.

## Section 6: Applicant Current and Previous Financial Services Regulatory Approvals

This section is mandatory for all applicants. You must provide details of all current and previous regulatory approvals held (within the last 10 years), including approvals by other Financial Services Regulators in other jurisdictions. It is important that you provide as much detail as possible regarding all Financial Services Regulatory approvals, refusals, withdrawals, prohibitions, restrictions and suspensions where applicable. Where approvals have ceased, the reasons for cessation must also be provided. You must also disclose your time commitments to all current roles listed in this section.

**If you are importing a previously exported application, you must ensure that you update the information, e.g. if you have been granted additional approvals since your previous submission.**

## Section 7: Applicant Shareholdings in Proposing Entity or Group Companies

If you answer “Yes” to Question 1.6 this section is mandatory. You must provide details of current or proposed shareholdings in the proposing entity or related entities, including voting rights. You are also required to provide details of any guarantees you have given in respect of the liabilities of the proposing entity and of any agreements you have entered into which influence the way in which you exercise your voting rights.



## Section 8: Applicant Shareholdings/Business Interests in Financial Entities and Other Firms

If you answer “Yes” to Question 1.7 this section is mandatory. You must provide details of all current and previous business interests in financial and non-financial entities. You must also provide details of personal liabilities, guarantees provided in respect of liabilities and any services provided for remuneration to the proposing entity within the last 3 years.

## Section 9: Positions as an Executive/Non-Executive Director, Chairman, Manager or Financial Service Provider in a Financial or Other Entity (where the position has not been approved by a Financial Services Regulator)

If you answer ‘Yes’ to question 1.8, this section is mandatory. You must provide details of all current and previous positions in financial or non-financial entities which are not regulated and therefore are not included in Section 6 of the application. You must disclose the number of days per annum you commit to each of the current roles listed.

Where applicant is importing a previously exported application, the applicant must ensure s/he updates information, e.g. where relevant if the applicant has taken up new positions since previous approval.

**If you are importing a previously exported application, you must ensure that you update the information, e.g. if you have been taken up additional positions or resigned from any positions since your previous submission.**

## Section 10: Supporting Documentation

This section of the IQ form allows applicants to upload documentation to support their IQ application.

All documentation must be submitted in one of the following formats:

- MS EXCEL .xls, .xlsx
- MS WORD .doc, .docx
- TIF .tif, .tiff
- JPEG .jpg, .jpeg
- PDF .pdf

Please note the system supports up to a maximum size of 8MB per file uploaded.

If you need to provide additional information but have insufficient space within the form to provide the detail required, you should upload a document containing the additional information in Section 10.

Certain applicants are **required** to submit scanned copies of documentation to support their application, for example documentation to support minimum competency, documentation (Legal or other) to Support a Yes Answer in Section 5 or a Data Protection Disclosure Form from An Garda Síochána or, where seeking to apply via reduced regime, you must evidence that you are currently entitled under the laws of the EEA/EU Member State to perform some or all of the functions which are equivalent to the PCF in that other jurisdiction.

You must choose the appropriate option from the dropdown menu to specify what the document to be uploaded relates to. You should select 'Other';

1. If you are currently approved for a PCF role within a specific sector in another EU/EEA member state and propose to take up a similar role in the same sector in Ireland, you must attach evidence to demonstrate that you are currently entitled under the laws of the EU/EEA member state to perform those functions.
2. If you wish to include any other material information in respect of your application.

**Note for those subject to the MCC:**

1. For those holding a recognised qualification, a copy of the qualification must be attached.
2. For those availing of Grandfathering arrangements, please attach documentary evidence of 4 years experience providing the retail financial product in question for the period 1 January 1999 to 1 January 2007, a Statement of Grandfathered Status signed by your employer and documentary evidence that 40 hours of CPD were undertaken in 2008, 2009 and 2010, 15 hours in 2011 and 15 hours in 2012. (If you were a sole trader at 1 January 2007 commission statements for a 4 year period can be submitted as part of your assessment instead of a Statement of Grandfathered Status)
3. If you are applying as a New Entrant, you must attach documentary evidence that you have undergone a training programme organised by the regulated firm on whose behalf you are acting, you are working towards obtaining a relevant recognised qualification and that you are acting under the immediate direction and supervision of another nominated person, who is a qualified person or grandfathered person in respect of the particular function being carried out by you.

Please ensure you choose the appropriate dropdown when uploading MCC documentation.

## Section 11: Applicant Declaration

2 referees must be provided where you are applying within the Insurance/Reinsurance Intermediaries, Investment Intermediaries or Mortgage Intermediaries Sectors and/or acting as a Sole Trader. Contact details for 2 of your most recent previous employers (within the last 10 years) should be provided. Where you have been self-employed for more than 10 years we require contact details of 2 individuals familiar with your financial service activities.

In relation to question 11.2, a material change is considered a change to the information provided in your application, which would affect your ability to perform the PCF role(s) applied for.

**Following the completion of Section 11 and once all relevant information has been included in the application, you should submit the application to the Proposer by selecting the 'Submit to Proposer' option on the Individual Questionnaire application summary page.**

**Tip: You may want to export your completed application now to your personal computer. To export navigate to the Summary page, and select "Export to Excel" at the bottom right of the screen. For further information, please refer to the Import/Export section of this document.**

## Section 12: Proposer Declaration

Where the proposing entity is currently authorised by the Central Bank of Ireland, Section 12 must be completed and signed on behalf of the proposing entity by one of the following PCFs:

PCF1	Executive Director
PCF 2	Non-Executive Director
PCF3	Chairman
PCF8	Chief Executive
PCF9	Each member of a partnership
PCF12	Head of Compliance
PCF15	Head of Compliance with responsibility for AML/CFT

OR in the case of a Self-Management Investment Company or Management Company, the following persons may also complete Section 12.

PCF 39	Designated Person to whom a director of a UCITS Self-Managed Investment Company or Non UCITS Self-Managed Investment Company or Management Company may delegate the performance of the management functions
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A single point of contact in the proposing entity/legal representative is required for all queries that may arise in relation to the application. The point of contact provided should be the individual within the proposing entity with responsibility for completing the declaration on behalf of the proposing entity. Queries in relation to all sections of the Individual Questionnaire will be addressed to the point of contact, including questions which may need to be referred to the applicant.

All questions in Section 12 must be answered before the application can be submitted for consideration by the Central Bank of Ireland.

**Please note Section 12 must be completed and submitted by the PCF who is electronically signing the declaration at the bottom of Section 12, otherwise the application will be rejected.**

### Section 13: Sole Trader Declaration

Only sole traders are required to complete this section. A Data Protection Disclosure report must be uploaded in Section 10. This form can be downloaded [here](#).

**An IQ cannot be submitted until this report has been issued by the Gardaí to the applicant.**

Applicants should note that paper copies of documents or faxed copies of documentation will not be accepted. All documentation must be scanned and uploaded in Section 10 of the IQ.

### General Guidance

- If the IQ is completed by and/or submitted by a person whose name does not match the name of the applicant or the name of the proposer the IQ will be rejected.
- It is strongly recommended that applicants read the MCC in full before completing the questions in Section 4. If you answer “No” to any question in Section 4 of the application you do not meet the MCC requirements (for New Entrants and applicants availing of Grandfathering Arrangements) and you will not be able to continue with the application.
- If you answer “Yes” to any of the questions in Section 5 you must provide documentary evidence in support of your answer, for example; court reports, regulator decision notices, etc. Delays in application assessment may occur if insufficient information is provided in relation to each “Yes” response provided in this section of the application.
- Please note the applicant and the proposer will not be able to submit the application if any mandatory fields are left unanswered or un-ticked.
- **If, following review by the proposer, the applicant needs to amend any section of the application, they must resubmit the application to the proposer.**



## Import/Export Function

The import/export function has been provided to assist when completing subsequent Individual Questionnaire applications in the future. At any stage during the completion of the Individual Questionnaire, the applicant has the option to export the entire Individual Questionnaire to a read-only Excel document and save it on their computer. At a later stage, if they need to complete another Individual Questionnaire and following the completion of Section 1 of the new Individual Questionnaire, the applicant may import the previously completed data into the new Individual Questionnaire. All of the information from the previous application (Sections 2, 3, 6, 7, 8 and 9) is copied into the new Individual Questionnaire.

Note - Only Sections 2, 3, 6, 7, 8 and 9 will be populated after importing as these sections do not contain declarations. The applicant will then be required to validate the completed sections by reviewing the imported data, and then selecting "Save Form".

- **If you are importing a previously exported application, you must ensure that you update the information, e.g. if you have been taken up additional positions or resigned from any positions since your previous submission.**

Upon completion of your Individual Questionnaire (IQ) you will have the option to Export to Excel as highlighted in the screenshot below.

Click **“Export to Excel”** in order to save the information in an Excel document on your computer.

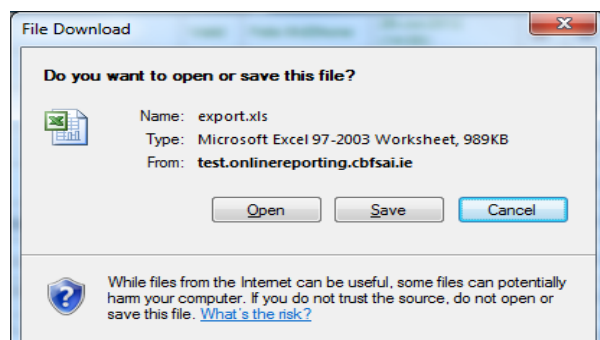
Application: C58204\_d60f6023\_00086 - Applicant: Joe Bloggs - Status: Finalised

Section	Status	Last Updated By	Last Updated			
<a href="#">Section 1: Preliminary Questions</a>	Valid	Joe Bloggs	15-Aug-2012 (14:34)			
<a href="#">Section 2 Applicant Personal Details</a>	Valid	Joe Bloggs	15-Aug-2012 (15:16)			
<a href="#">Section 3 Professional Experience and Qualifications</a>	Valid	Joe Bloggs	15-Aug-2012 (15:25)			
<a href="#">Section 4 Minimum Competency Code 2011</a>	n/a	Joe Bloggs	15-Aug-2012 (14:04)			
<a href="#">Section 5: Applicant Reputation And Character</a>	Valid	Joe Bloggs	15-Aug-2012 (15:19)			
<a href="#">Section 6 Applicant Current and Previous Regulatory Approvals</a>	Valid	Joe Bloggs	15-Aug-2012 (15:19)			
<a href="#">Section 7 Applicant Shareholdings in Proposing Entity or Group Companies</a>	Valid	Joe Bloggs	15-Aug-2012 (15:20)			
<a href="#">Section 8 Applicant Shareholdings/Business Interests in Financial Entities and Other Firms</a>	n/a	Joe Bloggs	15-Aug-2012 (14:04)			
<a href="#">Section 9 Positions as an Executive/Non-Executive Director, Chairman, Manager...</a>	n/a	Joe Bloggs	15-Aug-2012 (14:04)			
<a href="#">Section 10: Supporting Documentation</a>	Blank	Joe Bloggs	15-Aug-2012 (14:04)			
<a href="#">Section 11: Applicant Declaration</a>	Valid	Joe Bloggs	15-Aug-2012 (15:22)			
<a href="#">Section 12: Proposer Declaration</a>	Blank	Joe Bloggs	15-Aug-2012 (14:04)			
<a href="#">Section 13: Sole Trader Declaration</a>	n/a	Joe Bloggs	15-Aug-2012 (14:04)			

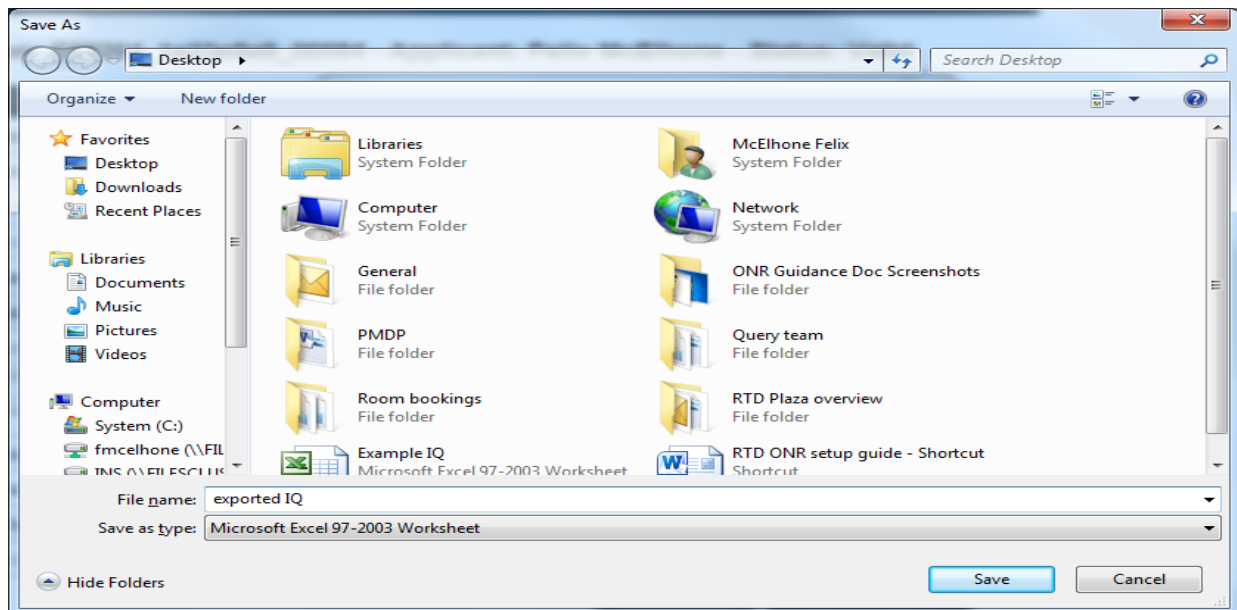
**Export to Excel** **Submit to Central Bank**

- Please note - if you haven't exported the information from a previous Individual Questionnaire and need to complete another one, you can log back into ONR using your login details for that previous institution. Once you have logged in you can click into the previously completed IQ and **“Export to Excel”**.

A dialog box will appear (see example screenshot below), press **“Save”** in order to save it on your computer.



You can then edit the file name and save it in the desired folder on your computer (see sample screenshot below).



**Do not edit the exported Excel spreadsheet. If you do the system won't allow you to import the spreadsheet into an new Individual Questionnaire application. Any required editing can be done once the data has been imported to the new application.**

If you need to complete another Individual Questionnaire, you can import the information within the saved Excel document. Once you start a new Individual Questionnaire you need to complete Section 1. You will then be given the option to **“Import Previous”** (see screenshot below).

Windows Internet Explorer window showing the 'C58204: RTD Test Institution 1' form. The browser address bar shows the URL: [https://test.onlinereporting.cbfsai.ie/Home/Data/FAP/Applications/C58204\\_0deef717\\_00087/FAP\\_GENQUES/207/\\_editData](https://test.onlinereporting.cbfsai.ie/Home/Data/FAP/Applications/C58204_0deef717_00087/FAP_GENQUES/207/_editData). The form title is 'C58204: RTD Test Institution 1' with subtitle 'AN Other (C58204)'. The breadcrumb trail is: Home > Data > Individual Questionnaire > Applications > C58204\_0deef717\_00087 > 1. Preliminary Questions > EditData. The 'Import Previous' button is circled in red. The form content includes 'Section 1: Preliminary Questions' with five numbered questions (1.1 to 1.5) regarding financial products, approvals, and PCF functions. Each question has radio buttons for 'Yes' and 'No'.

A dialog box will appear (see example screenshot below) allowing you to browse for the saved Excel document that you have exported from a previous Individual Questionnaire you have completed.

The same 'C58204: RTD Test Institution 1' form is shown, but with a confirmation dialog box overlaid in the center. The dialog box text reads: 'Are you sure you want to import? This will overwrite existing data.' It includes a 'Browse...' button, an 'Ok' button, and a 'Cancel' button. The background form content is partially obscured by the dialog box.

The applicant will then be required to validate the completed sections by reviewing the imported data, and then selecting **“Save Form”**.

## Appendix 1 – Using ONR

The information below is summary of ONR, full information in relation to ONR is available [here](#).

### About the System

ONR is a web-based application through which firms submit Individual Questionnaires for individuals who are proposed to hold PCF.

### Gaining Access to ONR

You will need the following:

- Name of system administrator
- Job title
- Phone number
- Email address

For firms currently authorised who require access to ONR, please contact your supervisory team who will arrange access for your firm. For new firms, please contact the relevant authorisation team to arrange access.

### Minimum System Requirements

ONR may be accessed using most modern internet browsers however it has been tested using the following Internet browsers:

- Internet Explorer 7.0 (or later)
- Mozilla Firefox v3.0 (or later)

### Logging into the ONR System

1. Open a web browser and enter the address [www.centralbank.ie](http://www.centralbank.ie).
2. Click on the Financial Regulation Homepage link on the menu on the ribbon menu at the top of the page.



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**Central Bank Inspection Identifies Compliance Concerns in Contracts for Difference and Financial Spread Betting Firms**  
The Central Bank today (16 June) published the findings of a themed inspection of contracts for difference (CFD) and financial spread betting firms.

**Website Re-Organisation**  
The Central Bank website content has been re-organised. The aim of the change is to provide easier and more intuitive access to information you require from the Central Bank.

**Annual report 2010**  
The Central Bank today (30 May) published its [Annual Report 2010](#). The [Annual Performance Statement](#) [Financial Regulation 2010 - 2011](#) and the [Irish Economic Statistics 2011](#) were also published.

**Design Competition for Collector Coin**  
In 2012, the Central Bank of Ireland will issue a €10 silver proof coin as part of the European Silver Coin Programme, which provides an opportunity for each Eurosystem country to issue a collector coin.

**Financial Statistics**  
The Central Bank publishes a range of money, banking and financial statistics which can be viewed [here](#).

**ECB Interest Rates**  
Deposit facility: 0.50%  
Main refinancing operations, fixed rate tender: 1.25%  
Marginal lending facility: 2.00%  
Maintenance Period 11/05/2011 - 14/06/2011  
Remuneration Rate: 1.25%

**Euro Exchange Rates**  
ECB Reference Rates at 27/06/2011  
US Dollar: \$ 1.4205  
UK Pound: £ 0.88970  
Japanese Yen: ¥ 114.74  
The Central Bank of Ireland does not buy or sell foreign currency from or to the public.

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1) Click the **Online Reporting System** button on the bottom left of the page.

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Unauthorised firms

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Sanctions Imposed

Home > Financial Regulation

**Financial Regulation Industry Sectors**

Are you looking for regulatory information about:

> Credit Institutions	> Investment Intermediaries
> Credit Unions	> Moneylenders
> Electronic Money Institutions	> Bureaux de Change
> Funds	> Mortgage Intermediaries
> Fund Service Providers	> Payment Institutions
> Insurance / Reinsurance Intermediaries	> Regulated Markets
> Insurance / Reinsurance Undertakings	> Retail Credit Firms / Home Reversion Firms
> Investment Firms	

**Click Online Reporting System**  
**Industry Regulation - What's New**

10 June 2011: Solvency II - Frequently Asked Questions

27 May 2011: Central Bank publishes guidance on frequently asked questions on the Corporate Governance Code for Credit Institutions and Insurance Undertakings

24 May 2011: EU Restrictive Measures in View of the Situations in Libya and Syria

10 May 2011: EU Restrictive Measures in View of the Situation in Syria

04 May 2011: Review of the Consumer Protection Code - Second consultation

Are you interested in:

- > Establishing in Ireland?
- > the Authorisation Process?
- > the Supervision Process?
- > Consumer Protection?
- > Minimum Competency?
- > Enforcement?
- > International Financial Sanctions?
- > Industry Funding Levy?
- > Anti-Money Laundering?

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2) The **Login to Online Reporting** page appears. Enter your login credentials and click Login.

**Online Reporting System**

**Login to Online Reporting**

Institution Code:

Login Name:

Password:

[Login](#)

Enter Login Details and Click **Login**

**Login Instructions**

Enter the Institution Code and Login Name given to you by your administrator and the password you use to identify yourself, and click the 'Login' button.

If you have forgotten your login details, please contact your Firm Administrator.

If you are unsure who your administrator is you can [contact us](#) for assistance (make sure to include your name and institution in the message).

[Central Bank Website](#)

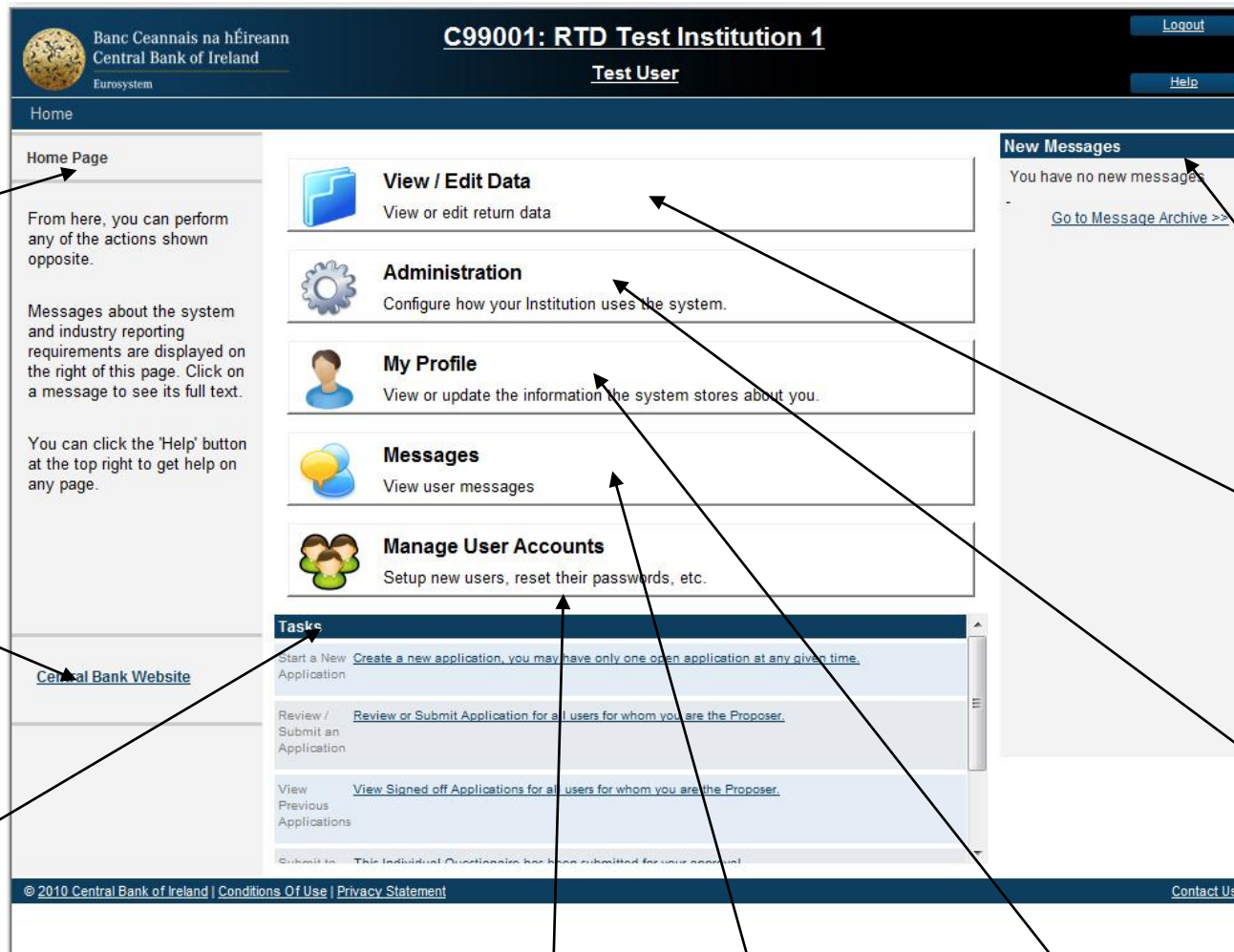
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**NOTE:** If logging on to the Online Reporting System for the first time you will be prompted to change your password and provide answers to security questions at this point. Passwords must contain at least one number and both lower and upper case letters.

- 3) When the user selects 'Login' they will be brought to the homepage screen. From here they can navigate through the System. Please see the page below for a detailed breakdown of all the available links on the home page

From the home page (image below) there are a number of options depending on your log-in status. If you are logged in as a **"User" / "Applicant"** you will be able to continue an open application or start a new one. You can also review any previous applications which you have submitted.

As an **"Administrator"** you can continue your own open applications or start new ones. You can also view previous applications which you have submitted. You can also Review or Submit applications submitted to you by applicants for which you are the proposer. You can also view all previous applications for all applicants for whom you are the proposer. For further details on ONR user accounts, please refer to subsection below.



### Home Page

Click to Return to the **Home** page from any other page.

### Central Bank Website

Central Bank of Ireland homepage

[www.centralbank.ie](http://www.centralbank.ie)

### Tasks

Tasks that are due for completion are listed here. (Only visible to **Business Administrators**).

### Manage User Accounts

Click to setup new users, reset their passwords etc. (Only visible to **Business Administrators**).

### Messages

This page shows all the messages from Central Bank of Ireland that applies to you or your institution.

### My Profile

Click to display or edit information stored about you by the system.

### Help

Click to view page-specific ONR Help Information.

### New Messages

General Announcements related to the system appear here.


### View/Edit Data

Displays the types of returns to which you have been assigned access to.

### Administration

Manage existing and setup new user accounts, View / Edit your user profile details, Change your password.

- The Individual Questionnaire SUMMARY page:-



Banc Ceannais na hÉireann  
Central Bank of Ireland  
Eurosystem

## C99001: RTD Test Institution 1

test test

[Logout](#)  
[Help](#)

[Home](#) ▶ [Data](#) ▶ [Individual Questionnaire](#) ▶ [Applications](#) ▶ C99001\_96604dde\_00037

### Sections

The 'Individual Questionnaire' application is divided into sections.

Complete each section that applies to your application and submit the application to the Proposer.

Exported application Excel files cannot be edited if you wish to subsequently import them to prepopulate an application.

[Central Bank Website](#)

### Application: C99001\_96604dde\_00037 - Applicant: test test - Status: Incomplete

Section	Status	Last Updated By	Last Updated			
<a href="#">Section 1: Preliminary Questions</a>	Valid	test test	23-Nov-2011 (16:03)			
<a href="#">Section 2 Applicant Personal Details</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 3 Professional Experience and Qualifications</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 4 Minimum Competency Code 2011</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 5: Applicant Reputation And Character</a>	n/a	test test	23-Nov-2011 (16:02)			
<a href="#">Section 6 Applicant Current and Previous Regulatory Approvals</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 7 Applicant Shareholdings in Proposing Entity or Group Companies</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 8 Applicant Shareholdings/Business Interests in Financial Entities and Other Firms</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 9 Positions as an Executive/Non-Executive Director, Chairman, Manager...</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 10: Supporting Documentation</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 11: Applicant Declaration</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 12: Proposer Declaration</a>	Blank	test test	23-Nov-2011 (16:02)			
<a href="#">Section 13: Sole Trader Declaration</a>	n/a	test test	23-Nov-2011 (16:02)			

[Export to Excel](#)
[Submit to Proposer](#)

Clear section

Activates help for selected section

This validates the selected section

The applicant uses this to submit the completed IQ to the proposers

This allows the user to export all sections into a read-only Excel document

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### ***Types of ONR Access***

Three different types of system account are available:

- 1. System Administrator;**
- 2. Business Administrator; and**
- 3. User**

#### ***1. System Administrator***

- The System Administrator will be your organisation's ONR super User. The System Administrator can add, modify or delete existing business administrator(s) and User(s) profile(s) and add or delete the IQ return type to individual business administrator(s) and User(s) profile(s) as required without contacting the Central Bank.
- The System Administrator is ultimately responsible for managing all business administrators and users of the system within their firm – and for ensuring that the appropriate personnel of the firm have the correct access. Where a business administrator and/or user leaves the firm or moves position, the System Administrator must remove their access to the system.
- **Personal information of a sensitive nature** is provided as part of the IQ submission; therefore, it is recommended that careful consideration is given to the selection of the individuals within the organisation who will have access to the IQ return type on ONR.

#### ***2. Business Administrator Accounts***

- Business Administrators who have been granted access to the IQ return type will have the ability to:
  - View each users' IQ (i.e. all their firms' applications for a PCF);
  - Start a new IQ application for their own proposed appointment(s);
  - Submit User's completed IQs to the Central Bank for processing (as "Proposer");
- The Business Administrator(s) is responsible for setting up and managing the firm's **User** accounts for their relevant return types (i.e. notifying the User of their login credentials and resetting passwords when necessary).
- A Business Administrator with access to the IQ return type only, can only set up and manage Users with access to the IQ return type. Likewise, a Business Administrator with access to a financial return type only, can only set up and manage Users with access to that financial return type.
- Unless existing Business Administrator(s) have the rights to administer at their own level (an option defined at initial set up of a Business Administrator on ONR) they cannot add additional Business Administrators.



- If a Business Administrator is provided with the capability to “administer at own level”, he/she can add another Business Administrator profile without contacting the Central Bank. This permission may only be exercised for return types that are currently available to the Business Administrator.

### 3. User Accounts

- Provide the ability to
  - Start a new IQ application;
  - Edit their own IQ applications; and
  - View their previous IQ applications within the firm.
- User accounts are **available only from** an entity’s Business **Administrator** (not the Central Bank of Ireland).
- The Business **Administrator** may setup one or more **User** accounts for their firm.
- The User account cannot create or edit Business or System Administrator accounts or other User accounts.

### Functionality of System/Business Administrator and User Accounts

Function	System Administrator Account	Business Administrator Account	User Account
View an IQ	✓	✓	✓
Amend an IQ	✓	✓	✓
Submit an IQ	✓	✓	✗
Edit Profile	✓	✓	✓
Change Password	✓	✓	✓
Add a Business Administrator Account	✓	✓ *	✗
Reset a Business Administrator password	✓	✓ *	✗
Add a User Account	✓	✓	✗
Reset a User Password	✓	✓	✗
Edit a User Profile	✓	✓	✗
Disable a Business Administrator Account	✓	✓ *	✗
Delete a Business Administrator Account	✓	✓ *	✗
Disable a User Account	✓	✓	✗
Delete a User Account	✓	✓	✗
Add / delete the IQ return type for Business Administrators and Users	✓	✗	✗
Edit a User's Access	✓	✓	✗
Export to Excel	✓	✓	✓

Messages	✓	✓	✓
Print IQ	✓	✓	✓
Tasks	✓	✓	✗

**\* These options are only available if a Business Administrator is provided the capability to “administrator at their own level”.**

### Restriction on Use

ONR is intended solely for use by financial institutions operating in the Republic of Ireland which are regulated by, or otherwise obliged to report to, the Central Bank of Ireland.

Only those institutions which have been set up on the system by the Central Bank of Ireland are permitted to use the system, and only employees of these institutions or responsible agents in good standing are allowed to log in to the system to view or enter data.

Any unauthorised use of this system is strictly prohibited – it may only be used by the institutions and individuals authorised to do so, and only for its intended purpose.

### Account Passwords

The following should be noted in relation to account passwords:

- It is the System Administrator's responsibility to store their login name and password securely.
- Should a System Administrator require a password reset they should contact the Regulatory Transactions Division by sending an email to [regulatorytransactions@centralbank.ie](mailto:regulatorytransactions@centralbank.ie)
- The Central Bank will not reset **User** account passwords – these should only be reset by the firm's Business/System Administrator.
- Business Administrator's passwords can be reset by the organisation's System Administrator.
- Every individual who uses ONR is assigned a unique name and password. It is their responsibility to keep these secure – passwords should never be disclosed to anyone for any reason.
- Therefore, every individual is ultimately responsible for his or her own use of the system – and for any activities carried out on accounts for which they are responsible. This specifically includes all data entry and modification.
- System Administrators are responsible for their institution's overall use of the system, and in particular for the activities of the other Users that they create.

- The System Administrator is ultimately responsible for managing all business administrators and users of the system – and for ensuring only valid personnel of the firm have access. This specifically includes where a business administrator and/or user leaves the firm or moves position, access to the system is also deleted/disabled where appropriate.
- The Central Bank is responsible for the overall security of the system, and for maintaining the confidentiality of all data submitted by the firms using the system.

### **Legal Basis**

- Using ONR to submit data is intended to be a more efficient way of processing returns than the existing methods (which include paper and email). In all cases, the legal basis on which the data are submitted is the same, and the rights and responsibilities of both the submitting institution and the Central Bank of Ireland are not affected
- In particular, the use of ONR by an authorised person to submit data is considered to have the same legal standing as submitting the data with a paper or electronic signature. Use of the system is deemed to constitute an acceptance of this policy.

**\* *These options are only available if a Business Administrator is provided the capability to “administer at their own level”.***



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