

FIN060 Authorised Electronic Money Institution Questionnaire

Section 1: Income Statement

*Firm annual income for the legal entity only
Section 1 must be answered in GBP*

- 1 Total income during reporting period
- 2 Total income during reporting period derived from e-money issuance and related payment services
- 3 (Where relevant) total income during reporting period derived from unrelated payment services
- 4 Total operating profit / loss of legal entity during reporting period

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Section 2: EMRs and PSRs 2017 activity

Section 2(a): EMRs activity

- 5 How many full months in the reporting period has the firm been authorised?
- 6 E-money outstanding at the end of the reporting period (EUR)
- 7 Number of e-money accounts open at the start of the reporting period
- 8 Number of e-money accounts open at end of the reporting period

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Section 2(b): PSRs 2017 activity

- 9 Do you carry out any unrelated payment services?
- 10 Number of unrelated payment transactions executed in reporting period
- 11 Total value of unrelated payment transactions executed in reporting period (EUR)

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Section 3: Capital resources

Section 3 must be answered in GBP, unless otherwise stated

Section 3(a): Common Equity Tier 1 (CET1) Capital

- 12 CET1 items
- 13 Adjustments to CET1 due to the application of Prudential Filters
- 14 Deductions from CET1 items
- 15 Exemptions from and alternatives to deductions from CET1 items
- 16 Temporary waivers applied to CET1 deductions from own funds
- 17 Total CET1 Capital

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Section 3(b): Additional Tier 1 (AT1) Capital

- 18 AT1 Items
- 19 Deductions from AT1 items
- 20 Temporary waivers applied to AT1 deductions from own funds
- 21 Total AT1 Capital

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Section 3(c): Tier 2 (T2) Capital

- 22 T2 Items
- 23 Deductions from T2 items
- 24 Temporary waivers applied to T2 deductions from own funds
- 25 Total T2 Capital

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Section 3(d): Eligible capital for calculating own funds

- 26 CET1 Capital
- 27 AT1 Capital
- 28 Tier 1 Capital
- 29 T2 Capital

| A Total amount | B Eligible Amount | C Excess |
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Section 3(e): Total capital resources

- 30 Total capital resources (GBP)
- 31 E/£ exchange rate
- 32 Total capital resources (EUR)

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Section 4: Capital requirements for unrelated payment services

*Sections 4(b) to 4(d) must be answered in EUR
Please only answer the following questions if you have answered 'Yes' to Question 9*

Section 4(a): Method used to calculate ongoing requirements

- 33 Please indicate which method your firm uses to calculate its own funds requirement

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Section 4(b): Method A calculation

- 34 Total fixed overheads for preceding year
- 35 Own funds requirement (10% of total fixed overheads)

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Section 4(c): Method B calculation

- 36 Payment volume
- 37 4% of first €5m of payment volume
- 38 2.5% of payment volume between €5m and €10m
- 39 1% of payment volume between €10m and €100m
- 40 0.5% of payment volume between €100m and €250m
- 41 0.25% of any remaining payment volume
- 42 Total
- 43 Scaling factor
- 44 Own funds requirement

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Section 4(d): Method C Calculation

Section 4(d)(i): Relevant indicator

- 45 Interest income
- 46 Interest expenses
- 47 Gross commissions and fees received
- 48 Gross other operating income
- 49 Total Relevant Indicator

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Section 4(d)(ii): Multiplication factor

- 50 10% of the first €2.5m of the total relevant indicator
- 51 8% of the total relevant indicator between €2.5m and €5m
- 52 6% of the total relevant indicator between €5m and €25m
- 53 3% of the total relevant indicator between €25m and €50m
- 54 1.5% of any remaining amount of the total relevant indicator
- 55 Total Multiplication Factor
- 56 Scaling factor
- 57 Own funds requirement

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Section 5: Overall capital requirements

Section 5 must be answered in EUR

- 58 Average outstanding e-money
- 59 Method D own funds requirement for e-money issuance and related payment services
- 60 Total own funds requirement including for unrelated payment services
- 61 Total capital requirements (the higher of €350,000 or the total own funds requirement)
- 62 Capital surplus / deficit

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63 Have the firm's own funds been equal to or greater than its own funds requirement at all time throughout the reporting period?

Section 6: Method of Safeguarding

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| | E-money | Unrelated Payment Services | Credit institution name | Country where the account is located |
| 64 Placed in a separate account with an authorised credit institution | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 65 Invested in approved secure liquid assets held in a separate account with an authorised custodian | <input type="text"/> | <input type="text"/> | Custodian name <input type="text"/> | Country where the account is located <input type="text"/> |
| 66 Covered by an insurance policy with an authorised insurer | <input type="text"/> | <input type="text"/> | Insurer name <input type="text"/> | |
| 67 Covered by a guarantee from an authorised insurer | <input type="text"/> | <input type="text"/> | Insurer name <input type="text"/> | |
| 68 Covered by a guarantee from an authorised credit institution | <input type="text"/> | <input type="text"/> | Credit institution name <input type="text"/> | |

Section 7: Agents

69 Please report the number of agents the firm has

Section 8: Payment systems

- 70 Is the firm a member of any sterling interbank payment systems?
Select all that apply
- | |
|-------------------|
| Bacs |
| CHAPS |
| Cheque and Credit |
| Faster Payments |
| LINK |
| MasterCard |
| Visa |
| No |
| Other(s) |
- 71 If Other(s), please specify
- 72 Which, if any, sterling interbank payment systems does your firm access indirectly?
Select all that apply
- | |
|-------------------|
| Bacs |
| CHAPS |
| Cheque and Credit |
| Faster Payments |
| None |
| Other(s) |
- 73 If Other(s), please specify
- 74 Which institution is the firm's primary provider of indirect access to sterling interbank payment systems?

Section 9: Providers of account information services and/or payment initiation services

Account information services (AIS)

Please only answer the following questions if you provide account information services

- | | A | B |
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| 75 How many different payment accounts have been accessed by the firm in the reporting period for the purposes of providing AIS? | <input type="text"/> | |
| 76 How many customers have used the firm's AIS in the reporting period? | <input type="text"/> | |
| 77 Please enter the minimum monetary amount of the professional indemnity insurance (PII) or comparable guarantee calculated in accordance with the EBA's Guidelines (EUR) | <input type="text"/> | |
| 78 Please enter the amount of coverage of the PII policy or comparable guarantee (EUR) | <input type="text"/> | |
| 79 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 FCA? | <input type="text"/> | If yes, please explain <input type="text"/> |

Payment initiation services (PIS)

Please only answer the following questions if you provide payment initiation services

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| 80 How many different payment accounts have been accessed by the EMI in the reporting period for the purposes of providing PIS? | <input type="text"/> | |
| 81 How many payment transactions has the firm initiated in the reporting period? | <input type="text"/> | |
| 82 What is the total value of all payment transactions initiated by the firm during the reporting period? (EUR) | <input type="text"/> | |
| 83 Please enter the minimum monetary amount of the PII or comparable guarantee calculated in accordance with the EBA's Guidelines (EUR) | <input type="text"/> | |
| 84 Please enter the amount of coverage of the PII or comparable guarantee (EUR) | <input type="text"/> | |
| 85 Has 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 FCA? | <input type="text"/> | If yes, please explain <input type="text"/> |