REPORTING TO ONEGATE

Technical instructions for the reporting by
Payment Institutions (PI) and
Electronic Money Institutions (ELMI)

Domain	MBS
Submission format	XML
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1. INTRODUCTION

This document describes the technical protocol for submitting the statistical, financial and prudential reporting from Payment and Electronic Money Institutions to the National Bank of Belgium via the online portal "OneGate", domain **MBS** and **REV**.

Disclaimer: all syntax excerpts in this document are for non-normative, illustrative purposes and should not be considered as valid. For valid syntax, the preparer should make use of appropriate parsers.

2. ONEGATE, REPORTING PORTAL OF THE NATIONAL BANK OF BELGIUM

The National Bank of Belgium provides declarers with a totally secure Internet collection application. This application is called OneGate and allows companies to complete statistical, financial and prudential declaration forms either by introducing data directly or by uploading files.

In order to ensure the confidentiality of the data transmitted, the National Bank of Belgium proposes two access methods:
- access by means of a user code and password ("standard secured");
- access by means of an electronic certificate ("strong secured").

The financial reporting of Payment Institutions and Electronic Money Institutions is to be done only via OneGate by means of an electronic certificate, i.e. in the "strong secured" mode.

This application, as well as the necessary documentation, is available on the site of the NBB (http://www.nbb.be/OneGate). For more information with regard to certificates or the registration procedure, see the online documentation or contact:

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☏ +32 2 221 54 86
✉ access.onegate@nbb.be

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☏ +32 2 221 49 39
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3. LIST OF REPORTS

Reports	Description
ELMI	Electronic Money Institutions – Quantitative reporting
PI	Payment Institutions – Quantitative reporting
PI-ELMI-QUAL	Payment Institutions and Electronic Money Institutions – Qualitative reporting

4. STRUCTURE OF THE REPORTS

4.1. QUANTITATIVE REPORTING

Data for the reports PI and ELMI can be provided in three ways[1][2]:
- manual data entry;
- an import of an XML-file or a CSV-file per table;
- an upload of an XML report for some or all tables.

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[1] See also the online OneGate manual: https://www.nbb.be/doc/dq/onegate/en/documentation_en.html.

[2] For certain declarations, some of these options may have been disabled according to the owners' specifications.

A regular OneGate XML report always consists of two parts:
1. <u>Administration</u>: a general administrative part, according to the general XML format

2. <u>Report</u>: an application specific conceptual part, according to the general XML format.

An illustrative OneGate XML report could look like this:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
    <Administration creationTime="2018-12-06T07:25:44">
        <From declarerType="……1">……2</From>
        <To>NBB</To>
        <Domain>MBS</Domain>
        <Response feedback="true">
            <Email>a.declarer@companies.be</Email>
            <Language>EN</Language>
        </Response>
    </Administration>
    <Report action="………3" code="………4" date="………5" close="………6">
        <Data form="………7">
            <Dim prop="………8">………9</Dim>
            …………
            <Item>
                <Dim prop="………8">………9</Dim>
                …………
            </Item>
        </Data>
        …………
    </Report>
</DeclarationReport>
```

Non-normative sample report (for illustration purposes only)

<u>Superscript notes:</u>

[1] Parameter for the institution's *identification type*. The value of this parameter depends on the institution and report. Possible values are "KBO", "LEI", "CODE", "BIC", ...
In general, "KBO" is used.

[2] Parameter for the institution's *identification number*. The value of this parameter depends on the identification type, the institution and the report.

[3] Parameter to instruct the *processing type* of your submission:
- action="replace": will initialise (clear) your entire report before processing the values of your current submission.
- action="update": will only replace the values that are present in your current submission: the values stored in the database from previous uploads will <u>not</u> be replaced if not present in your current submission.

<u>Note</u>: when not included, this attribute's default value is "*update*"

[4] Parameter to instruct OneGate to which report the data belong (see 2. List of Reports).

[5] Parameter to instruct OneGate to which reporting period the data belong (format YYYY-MM).

[6] Parameter to instruct OneGate whether or not to close the report. Possible values are "true" (close the report) and "false" (don't close the report).

[7] Parameter to instruct OneGate to which form the data belong. There may be several forms within one report.
The form codes for the quantitative reports PI and ELMI are "1.1.A", "1.1.B", … and can be found in the control panel of OneGate.

If a form is empty, it is possible to declare this form "nihil". This can be done online in the OneGate tool or by means of an attribute in the XML report: <Data form="…" **action="nihil"**/>

[8] Indication of the dimension property.
Each form contains items. Each item contains a set of dimension properties. The property codes are:

PI	ELMI	Description
PI_COL	ELMI_COL	String Property, representing generally the codes of the columns
PI_RUB	ELMI_RUB	String Property, representing generally the codes on the rows
PI_VALNUM	ELMI_VALNUM	Numeric Value, decimals allowed
PI_INT	ELMI_INT	Numeric Value, integers
PI_KEY	ELMI_KEY	String Property
PI_DATE	ELMI_DATE	Date Property, format YYYY-MM-DD
PI_SEQ	ELMI_SEQ	Sequential Number Property, row ID
PI_CNTRY	ELMI_CNTRY	String Property, list of countries: ISO 3166 – 2 positions
PI_CUR	ELMI_CUR	String Property, list of currencies: ISO 4217 – 3 positions
PI_SECTION	ELMI_SECTION	String Property, section ID in form 1.7
PI_STRING	ELMI_STRING	String Property

For the ELMI report, forms have to be characterised by form dimensions. They always have to be reported, also in the case of a "nihil" declaration. The relevant form dimensions are:
- ELMI_BAS: possible values are "10" - territorial basis, "20" - statutory basis and "30" - consolidated basis;
- ELMI_CBRK: possible values are
  - "2" - all currencies aggregated in their equivalent in EUR; and,
  - "5" - separate statement for each of the relevant currencies;
- ELMI_CUR: unless stated otherwise, the only accepted value is "EUR".

The necessary values can be retrieved from the control panel information in OneGate.

[9] Value for the dimension property.

Some concrete examples:

Reporting some facts for form "1.1.A" (report PI - no form dimensions):

```xml
<Report date="2019-03" code="PI" close="false">
  <Data form="1.1.A">
    <Item>
      <Dim prop="PI_COL">05</Dim>
      <Dim prop="PI_RUB">20/28</Dim>
      <Dim prop="PI_VALNUM">3005</Dim>
    </Item>
    <Item>
      <Dim prop="PI_COL">05</Dim>
      <Dim prop="PI_RUB">20</Dim>
      <Dim prop="PI_VALNUM">2005</Dim>
    </Item>
  </Data>
</Report>
```

Reporting some facts for form "1.5.5" (report ELMI - with form dimensions):

```xml
<Report date="2019-03" code="ELMI" close="false">
  <Data form="1.5.5">
    <Dim prop="ELMI_BAS">20</Dim>
    <Dim prop="ELMI_CBRK">2</Dim>
    <Dim prop="ELMI_CUR">EUR</Dim>
    <Item>
      <Dim prop="ELMI_COL">05</Dim>
      <Dim prop="ELMI_RUB">20</Dim>
      <Dim prop="ELMI_INT">1500</Dim>
    </Item>
    <Item>
      <Dim prop="ELMI_COL">05</Dim>
      <Dim prop="ELMI_RUB">30</Dim>
      <Dim prop="ELMI_VALNUM">15427.42</Dim>
    </Item>
    <Item>
      <Dim prop="ELMI_COL">05</Dim>
      <Dim prop="ELMI_RUB">40</Dim>
      <Dim prop="ELMI_KEY">Y</Dim>
    </Item>
  </Data>
</Report>
```

Reporting some facts for form "1.6" (report ELMI - with form dimensions):

```xml
<Report date="2019-03" code="ELMI" close="false">
  <Data form="1.6">
    <Dim prop="ELMI_BAS">20</Dim>
    <Dim prop="ELMI_CBRK">2</Dim>
    <Dim prop="ELMI_CUR">EUR</Dim>
    <Item>
      <Dim prop="ELMI_COL">10</Dim>
      <Dim prop="ELMI_RUB">150</Dim>
      <Dim prop="ELMI_CNTRY">CY</Dim>
      <Dim prop="ELMI_DATE">2015-11-10</Dim>
    </Item>
    <Item>
      <Dim prop="ELMI_COL">20</Dim>
      <Dim prop="ELMI_RUB">150</Dim>
      <Dim prop="ELMI_CNTRY">CY</Dim>
      <Dim prop="ELMI_VALNUM">4586.56</Dim>
    </Item>
    <Item>
      <Dim prop="ELMI_COL">10</Dim>
      <Dim prop="ELMI_RUB">170</Dim>
      <Dim prop="ELMI_CNTRY">CY</Dim>
      <Dim prop="ELMI_INT">17010</Dim>
    </Item>
  </Data>
</Report>
```

Reporting some facts for form "1.7" (report ELMI - with form dimensions):

```xml
<Report date="2022-03" code="ELMI" close="false">
  <Data form="1.7">
    <Dim prop="ELMI_BAS">20</Dim>
    <Dim prop="ELMI_CBRK">2</Dim>
    <Dim prop="ELMI_CUR">EUR</Dim>
    <Item groupid="1">
      <Dim prop="ELMI_SECTION">1.7.1</Dim>
      <Dim prop="ELMI_SEQ">1</Dim>
      <Dim prop="ELMI_COL">05</Dim>
      <Dim prop="ELMI_VALNUM">123</Dim>
    </Item>
    <Item groupid="1">
      <Dim prop="ELMI_SECTION">1.7.1</Dim>
      <Dim prop="ELMI_SEQ">1</Dim>
      <Dim prop="ELMI_COL">60</Dim>
      <Dim prop="ELMI_STRING">Y</Dim>
    </Item>
    <Item groupid="2">
      <Dim prop="ELMI_SECTION">1.7.2</Dim>
      <Dim prop="ELMI_SEQ">1</Dim>
      <Dim prop="ELMI_COL">25</Dim>
      <Dim prop="ELMI_STRING">2506</Dim>
    </Item>
    <Item>
      <Dim prop="ELMI_SECTION">1.7.6</Dim>
      <Dim prop="ELMI_COL">05</Dim>
      <Dim prop="ELMI_RUB">10</Dim>
      <Dim prop="ELMI_VALNUM">5555</Dim>
    </Item>
    <Item>
      <Dim prop="ELMI_SECTION">1.7.7</Dim>
      <Dim prop="ELMI_SEQ">1</Dim>
      <Dim prop="FILE">example.pdf</Dim>
      <Documents>
        <Doc prop="FILE">MS43LjE7MTIzOzQ1NjtuYW1lO2FkZHJlc3
        250YWN0O21haWw7MDYzNTg5ODcxO047WTtO</Doc>
      </Documents>
    </Item>
  </Data>
</Report>
```

Reporting some facts for form "1.7" (report PI - no form dimensions):

```xml
<Report date="2022-03" code="PI" close="false">
  <Data form="1.7">
    <Item groupid="1">
      <Dim prop="PI_SECTION">1.7.1</Dim>
      <Dim prop="PI_SEQ">1</Dim>
      <Dim prop="PI_COL">05</Dim>
      <Dim prop="PI_VALNUM">123</Dim>
    </Item>
    <Item groupid="1">
      <Dim prop="PI_SECTION">1.7.1</Dim>
      <Dim prop="PI_SEQ">1</Dim>
      <Dim prop="PI_COL">40</Dim>
      <Dim prop="PI_STRING">test</Dim>
    </Item>
    <Item groupid="2">
      <Dim prop="PI_SECTION">1.7.4</Dim>
      <Dim prop="PI_SEQ">1</Dim>
      <Dim prop="PI_COL">40</Dim>
      <Dim prop="PI_STRING">test</Dim>
    </Item>
    <Item>
      <Dim prop="PI_SECTION">1.7.6</Dim>
      <Dim prop="PI_COL">05</Dim>
      <Dim prop="PI_RUB">10</Dim>
      <Dim prop="PI_VALNUM">9999</Dim>
    </Item>
    <Item>
      <Dim prop="PI_SECTION">1.7.7</Dim>
      <Dim prop="FILE">example.xlsx</Dim>
      <Dim prop="PI_SEQ">1</Dim>
      <Documents>
        <Doc prop="FILE">MS43LjE7MTIzOzQ1NjtuYW11
        Tg5ODcxO04=</Doc>
      </Documents>
    </Item>
  </Data>
</Report>
```

Reporting some facts for form "3.1" (report PI - no form dimensions):

```xml
<Report date="2019-03" code="PI" close="false">
  <Data form="3.1">
    <Item groupid="1">
      <Dim prop="PI_COL">05</Dim>
      <Dim prop="PI_SEQ">1</Dim>
      <Dim prop="PI_CUR">EUR</Dim>
    </Item>
    <Item groupid="1">
      <Dim prop="PI_COL">10</Dim>
      <Dim prop="PI_SEQ">1</Dim>
      <Dim prop="PI_VALNUM">58565.25</Dim>
    </Item>
  </Data>
</Report>
```

Optional elements:
- Administration, attribute "*creationTime*" for your own reference, ignored by OneGate
- Response, attribute "*feedback*", if not included, this attribute's default value is "true"
- Email node: OneGate will send feedback to this address. No check on the string value.
- Language node: OneGate will provide feedback in one of NL, FR, EN (ISO 639-1 standard).

HINT: It is possible to export your reported data in XML format or CSV format (independent of the way the data were introduced or uploaded). A valid and representative XML document (XML envelope) can be obtained by exporting an empty report from OneGate control panel.

Facts with a **zero-value** can be reported optionally (unless stated otherwise). As long as a fact has not been reported, it is considered to be zero in OneGate's validation engine and in data analysis environments.

In order to have a valid OneGate report, the following rules or conventions must be respected:

- Each report must be officially **closed**; this is only possible when no initial or erroneous forms are left.

  An institution that closes the report is assumed to have approved the figures and its comprehensiveness. It is possible to close the report manually in the control panel of OneGate once all the forms have been correctly reported or by means of an attribute in the XML file <Report **close="true"** code="…" date="…">.
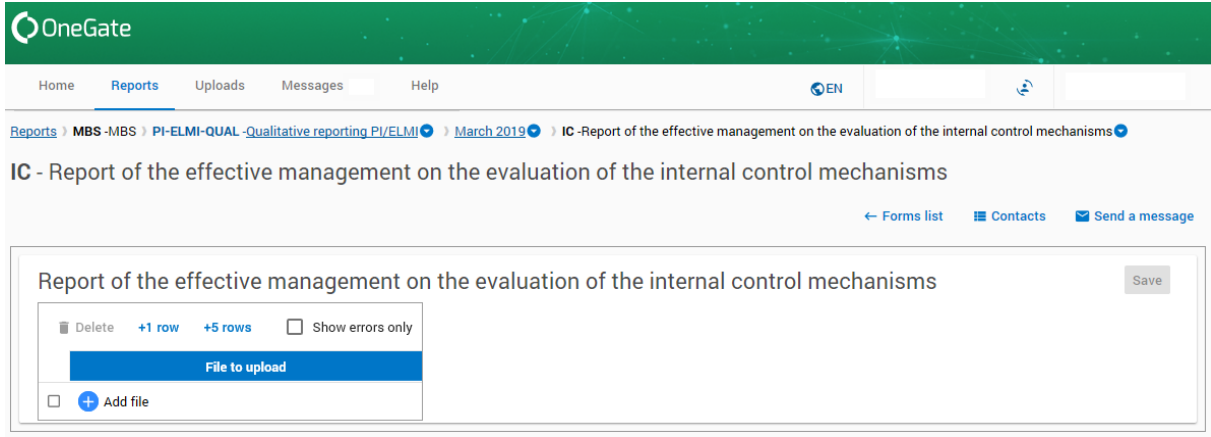
  The closing event is registered with a time stamp, after which all report forms become read-only, consultable but unchangeable.
  If after closing an exceptional correction must be applied, the institution should contact its prudential supervisor to reopen the closed report.

- The reporting is in euros (or eurocents). There is an absolute tolerance of EUR 1 000, to avoid rounding issues, when applying the validation rules, except for checks on percentages or stated otherwise.

4.2. QUALITATIVE REPORTING

Data for the reports PI-ELMI-QUAL are to be provided by uploading a file. The different documents are directly uploaded through OneGate interface (and then saved):

All documents types (.pdf, .xlsx, .docx,…) are allowed, unless stated otherwise.