

Report on the activity carried out in Portuguese territory by financial entities with their head office in another Member State of the European Union, operating in Portugal under the freedom to provide services

**Reporting template**

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## 1. Overview

In accordance with Article 3(2)(d) of Law No 83/2017 of 18 August 2017 (“Law No 83/2017”), the financial entities operating in Portugal under the freedom to provide services are subject to the obligations laid down in Article 73 of that Law.

Accordingly, Article 73(1)(b) of Law No 83/2017 states that, in order to understand the risks of money laundering and terrorist financing in their sector, the sectoral authorities may, where deemed appropriate, request that the financial entities operating in Portugal under the freedom to provide services submit information related to the carrying out of their activity in Portuguese territory. For this purpose, Article 64 of Notice of the Banco de Portugal No 2/2018 of 26 September 2018 (“Notice No 2/2018”) provides that the financial entities with their head office in another Member State of the European Union operating in Portugal under the freedom to provide services are required to submit annually to the Banco de Portugal a report on the activity they carry out under the freedom to provide services in Portuguese territory.

Under the terms and time limits set in Instruction of the Banco de Portugal No 25/2020, the financial entities are required to comply with the periodic reporting obligation laid down in this Instruction, otherwise they will be considered non-compliant as provided for and punishable under Chapter XII of Law No 83/2017.

Submitting the report must comply with the following formalities: filling in of an MS Excel file to be sent by email to [reportelps.bcf@bportugal.pt](mailto:reportelps.bcf@bportugal.pt).

To this end, a template with the structure of the file to be submitted is available in the Banco de Portugal documentation associated with this report. This template must be used by the reporting entity so that it can be processed by the Banco de Portugal.

## 2. Submitting the report to the Banco de Portugal

Reporting to the Banco de Portugal must be carried out by filling in an MS Excel file in accordance with the available template and sending it as an email attachment to [reporteps.bcft@bportugal.pt](mailto:reporteps.bcft@bportugal.pt)

The files received as e-mail attachments will be technically validated by the Banco de Portugal.

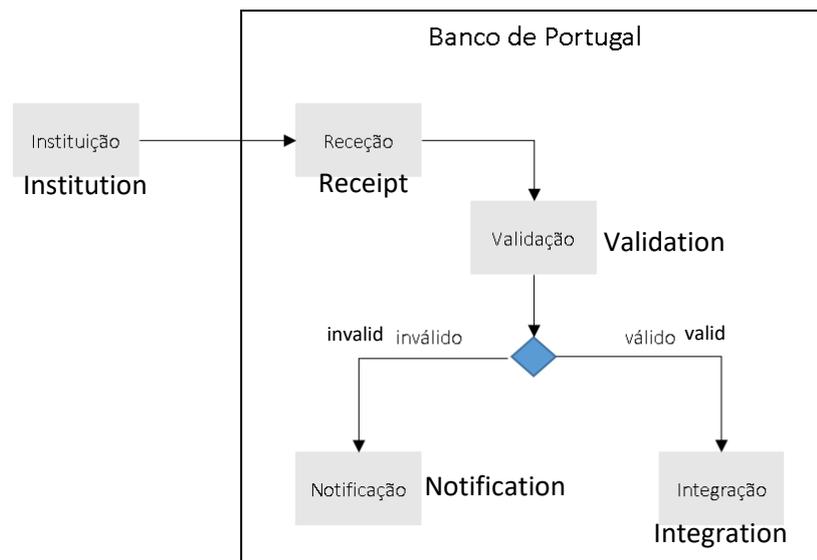


Figure 1 - Information Flow

## 3. Information to be reported

Annual report: must be submitted taking as reference the period from 1 January to 31 December of the previous year.

Reference period	Template	Reporting
01/01/2020 to 31/12/2020	Annual	Version 1

The information to be reported is set out in Instruction of the Banco de Portugal No 25/2020 and must adhere to the template made available on the Banco de Portugal's institutional website, and is organised as follows:

1. Sheet 1, named **"Identity"**, has the following column structure:
  - Column 1, headed **"Id Rub"** – identification of the item to be reported (see AnexoTAs – sheet TA\_Items, containing a table listing the identifiers for each item to be reported and their description). The items to report on this sheet all begin with the letter I (column Id\_Rub).

- Column 2 headed **“Value”** – the value of the item reported (see AnexoTAs – sheet TA\_Items, containing a table with the data type for each item and its validation rule).
2. Sheet 2, named **“Activity”**, has the following column structure:
- Column 1, headed **“Id Ser”** – identification of the service to be reported (see “AnexoTAs” – sheet “TA\_Service”, containing a table listing the identifiers of each service to be reported by FPS Type and their description). Your entity must have prior knowledge of its FPS Type, which you can consult through the Banco de Portugal’s website<sup>1</sup> so that you can then identify the list of Services you need to report.
  - Column 2, headed **“Id Rub”** – identification of the item to be reported (see “AnexoTAs” – sheet “TA\_Items”, containing a table listing the identifiers for each item to be reported and their description). The items to be reported on this sheet begin all with numbers (column Id\_Rub).
  - Column 3 headed **“Value”** – the value of the item reported (see “AnexoTAs” – sheet “TA\_Items”, containing a table with the data type of each item and its validation rule).

The Annex “LPS\_TAs\_20201231\_EN.xlsx” (hereafter “AnexoTAs”) states additional rules that the files must comply with and the type of error that will occur in the event of non-compliance with those rules.

The template and mapping for the various identifiers required can be found in the attached MS Excel files named “LPS\_0000\_20210212.xlsx” and “AnexoTAs” respectively.

Additionally, three sample files for annual reporting, based on the FPS Type, are available on the Banco de Portugal’s website: “LPS\_9999\_20210228\_T1.xlsx”, “LPS\_9999\_20210228\_T2.xlsx” and “LPS\_9999\_20210228\_T3.xlsx”.

The FPS types (T1, T2, and T3) correspond to the following:

T1 – FPS of a Payment Institution;

T2 – FPS of an Electronic Money Institution;

T3 – FPS of a Credit Institution or FPS of a Financial Institution.

For each FPS type, a set of services can be selected according to the following scheme:

LPS Type	Id Ser	Dsg Service
<b>T1</b> <b>FPS of a Payment Institution</b>	1	1. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account;

<sup>1</sup> <https://www.bportugal.pt/en/entidades-autorizadas>

	2	2. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account;
	3	3. Execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider, namely: (a) execution of direct debits, including one-off direct debits; (b) execution of payment transactions through a payment card or a similar device; and (c) execution of credit transfers, including standing orders;
	4	4. Execution of payment transactions where the funds are covered by a credit line for a payment service user, such as: (a) execution of direct debits, including one-off direct debits; (b) execution of payment transactions through a payment card or a similar device; and (c) execution of credit transfers, including standing orders;
	5	5. Issuing of payment instruments;
	6	6. Acquiring of payment transactions;
	7	7. Money remittance.

LPS Type	Id Ser	Dsg Service
<b>T2 FPS of an Electronic Money Institution</b>	8	1. Issuing of electronic money;
	9	2. Distribution and/or redemption of electronic money;
	10	3. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account;
	11	4. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account;
	12	5. Execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider, namely: (i) execution of direct debits, including one-off direct debits; (ii) execution of payment transactions through a payment card or a similar device; and (iii) execution of credit transfers, including standing orders;

	13	6. Execution of payment transactions where the funds are covered by a credit line for a payment service user, such as: (i) execution of direct debits, including one-off direct debits; (ii) execution of payment transactions through a payment card or a similar device; and (iii) execution of credit transfers, including standing orders;
	14	7. Issuing of payment instruments;
	15	8. Acquiring of payment transactions;
	16	9. Money remittance.

LPS Type	Id Ser	Dsg Service
<b>T3 FPS of a Credit Institution / FPS of a Financial Institution</b>	17	1. Taking deposits and other repayable funds;
	18	2. Lending including, inter alia: consumer credit, credit agreements relating to immovable property, factoring, with or without recourse, financing of commercial transactions (including confiscation);
	19	3. Financial leasing;
	20	4. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account;
	21	5. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account;
	22	6. Execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider, namely: (i) execution of direct debits, including one-off direct debits; (ii) execution of payment transactions through a payment card or a similar device; and (iii) execution of credit transfers, including standing orders;
	23	7. Execution of payment transactions where the funds are covered by a credit line for a payment service user, such as: (i) execution of direct debits, including one-off direct debits; (ii) execution of payment transactions through a payment card or a similar device; and (iii) execution of credit transfers, including standing orders;
	24	8. Issuing or acquiring of payment instruments

25	9. Execution of payment transactions where the payer gives consent to execute the payment transaction through any telecommunication, digital or IT device and payment is made to the telecommunications, IT or network operator, acting only as intermediary between the payment service user and the supplier of goods and services;
26	10. Issuing and administering other means of payment (e.g. travellers' cheques and bankers' drafts) insofar as such activity is not covered by point 4;
27	11. Money broking;
28	12. Money intermediation;
29	13. Issuing of electronic money.

For each of the applicable services, the items in paragraph 3 of the Annex to Instruction of the Banco de Portugal No 25/2020, corresponding to items of the sheet “Activity”, must be addressed.

Specifically, items involving the indication of jurisdictions (i.e. items 6 to 15, 16 to 25 and 36 to 85 of the sheet “Activity”) shall comply with the terminology set out in column “ISOAlfa2” of the sheet “TA\_Country” of the file “AnexoTAs”.

## 4. Deadlines for sending information

As laid down in Article 3(1) of Instruction of the Banco de Portugal No 25/2020, the report must be submitted on or before 28 February of each year, referring to the period from 1 January to 31 December of the previous year.

In addition, the reporting model template will be made available by the Banco de Portugal up to two months before the end of the submission period.

## 5. Submission of files

The file will be sent to the Banco de Portugal via email to [reportelps.bcft@bportugal.pt](mailto:reportelps.bcft@bportugal.pt), made available for this purpose.

## 6. Nomenclature

The name of the file containing information on the activity carried out in Portuguese territory by financial entities under FPS must comply with the following rule:

- LPS\_<CodEntidade>\_<DatadeReporte>.xlsx
  - CodEntidade: A 4-digit number identifying the institution (e.g. 0000), which can be found on the Banco de Portugal's website at <https://www.bportugal.pt/en/entidades-autorizadas>;

- **DatadeReporte:** 8-digit numeric code to identify the date of the reporting period the information relates to (YYYYMMDD where YYYY is the year, MM is the month, and DD is the date);

Example of nomenclature: LPS\_0000\_20210212.xlsx

## 7. Response

If there are any problems with the format or content of the file reported, the person responsible for the reporting may be contacted by the Banco de Portugal via the email address identified in the file submitted by the entity, by receiving a reply whose filename will be the same as the file sent by the entity, plus “\_RespBP”. E.g.: LPS\_0000\_20210212\_RespBP.xlsx with details of the problem.

## 8. Example of reporting instance

The following example is part of a valid instance of data:

- **Filename:** LPS\_0000\_20210212.xlsx
- **Contents of the MSExcel file:**
  - Sheet 1 “Identity”:

Id Rub	Value
I1	01/01/2020
I2	31/12/2020
I3	0000
I5	0000@0000.com
I6	0
I7	Nothing further to report
I8	–
I9	1

- Sheet 2 “Activity”:

Id Ser	Id Rub	Value
1	2	2
1	3	20000
1	4	12
1	5	21000
1	6	FR
1	7	ES
1	26	1
1	27	0
1	28	1

1	29	0
1	30	1
1	32	20
1	33	350
1	34	12
1	35	1568

Attached to the Reporting Template, three sample files for annual reporting, based on the FPS Type, are made available: are “LPS\_9999\_20210228\_T1.xlsx”, “LPS\_9999\_20210228\_T1.xlsx”, “LPS\_9999\_20210228\_T2.xlsx” and “LPS\_9999\_20210228\_T3.xlsx”.

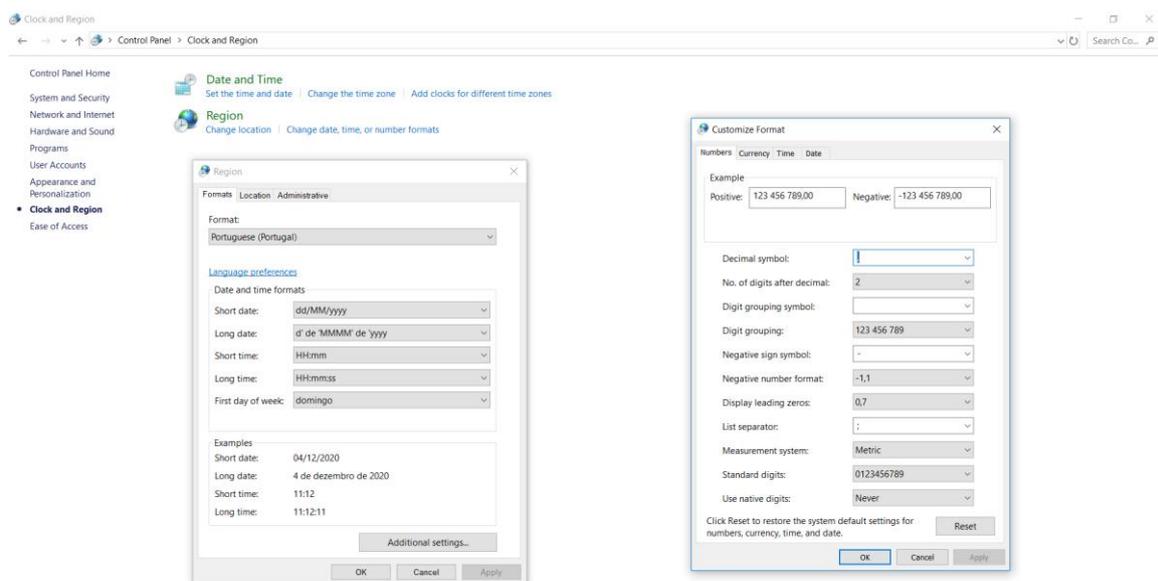
## 9. FAQs

### 10.1 How do I ensure that the file displays the correct decimal separator when using MS Excel© to create/edit the file?

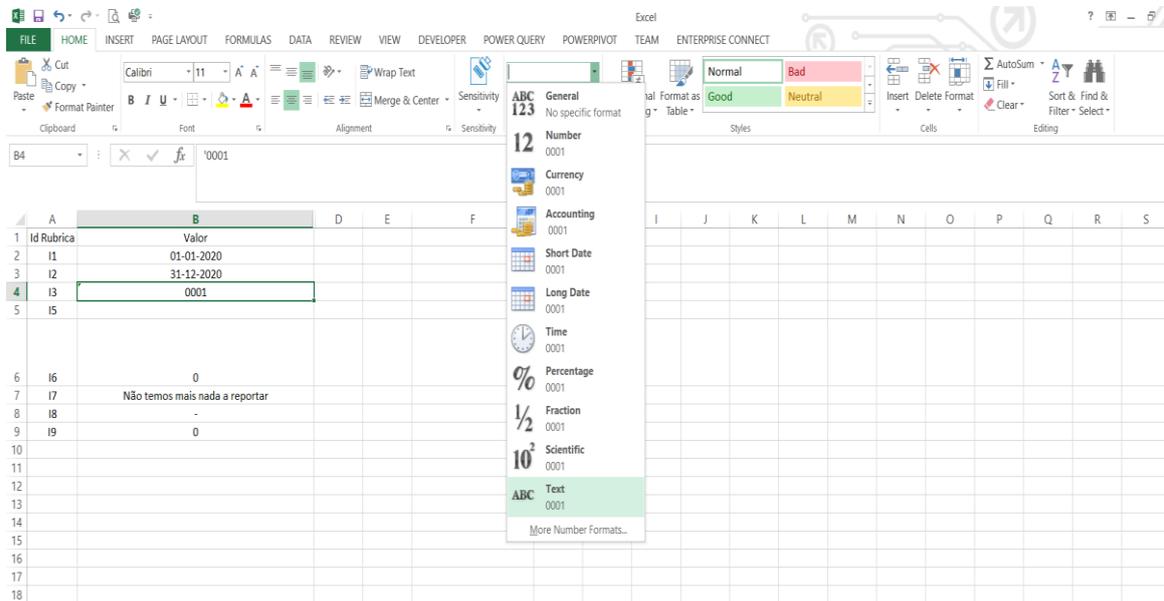
By using MS Excel, we can ensure that the file displays the decimal separator and that it is well defined.

If MS Excel© does not use the character “,” as the decimal separator, the following steps must be followed to make this change:

1. Open the Start menu and select “Control Panel”;
2. Choose “Clock and Region”;
3. Select “Change date, time, or number formats”;
4. Select “Additional settings...”;
5. Check or change the “decimal symbol” to “,”.

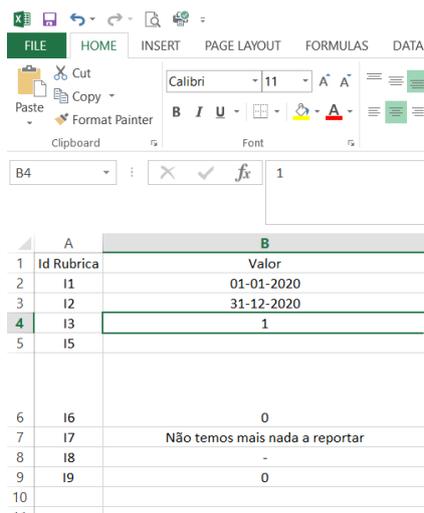


The format of the columns must be set to **“text”** to avoid unintended changes, such as automatic switching to a date format that does not match the default setting for the field and/or an automatic capitalisation of characters.



## 10.2 How do I resolve the error “The field ‘CodEntidade’ is the wrong size (other than 4 digits)”

Excel automatically removes leading zeroes. Therefore, entity codes beginning with zero will have the zeroes automatically removed. As the expected code must have 4 digits, the error “The field “CodEntidade” is the wrong size (other than 4 digits)” is returned.

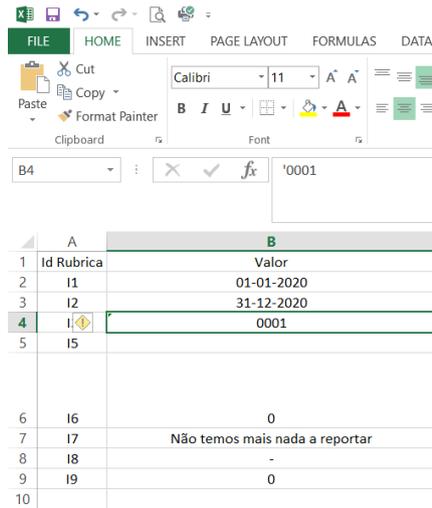


**Wrong file – The “CodAF” file displays only 1 digit.**

In order to solve this problem, it is necessary to indicate that a value must be interpreted as text. There are two solutions:

- Format the column as text

- Select the entire a column and press Ctrl + 1 to open the dialogue box “Format > cells”. On the Number tab, click Text.
- Use the apostrophe character
  - You can insert an apostrophe (') before the number and Excel will process it as text.  
Example: '0001



Correct file – it displays 4 digits in “CodAF” using the apostrophe and text data type to ensure that the zero is preserved on the left.

For further information: <https://support.microsoft.com/en-gb/office/keeping-leading-zeros-and-large-numbers-1bf7b935-36e1-4985-842f-5dfa51f85fe7?ui=en-US&rs=en-GB&ad=GB>

### 10.3 How do I get my Entity Code, to fill in the ‘CodEntidade’ field?

You can find your Entity Code on the Banco de Portugal's institutional website at <https://www.bportugal.pt/en/entidades-autorizadas>

If you do not find your Entity Code, please contact [reportelps.bcft@bportugal.pt](mailto:reportelps.bcft@bportugal.pt).

## 10.4 Despite being authorised to operate in Portugal under the freedom to provide services, my entity has not yet provided services in Portugal that are subject to this reporting. How do I fill in the report?

In these cases, it is enough to fill in the sheet “Identity”, filling in item I9 (corresponding to the question “Have you provided services in Portugal subject to this reporting?” – see sheet “TA\_Items” of the file “AnexoTAs”) with the value “0” (zero), corresponding to the answer “No”.

By filling in item I9 with the value “0”, corresponding to the answer “No”, there is no need to fill in the sheet “Activity”.

## 10.5 How do I fill in item I9?

Item I9 (corresponding to the question “Have you provided services in Portugal subject to this reporting?” – see sheet “TA\_Items” of file “AnexoTAs”) can be populated with values “1” or “0” (zero). These correspond to the following:

1 – Yes;

0 – No.

## Annexes

Annexes to this document:

1. AnexoTAs – annex (LPS\_TAs\_20201231\_EN.xlsx), containing information on the tables supporting the completion of the report.
2. AnexoTemplate – annex (LPS\_0000\_20210212.xlsx), template for submitting information.
3. AnexoT1 – annex (LPS\_9999\_20210228\_T1.xlsx), example template for an entity of FPS Type: T1
4. AnexoT2 – annex (LPS\_9999\_20210228\_T2.xlsx), example template for an entity of FPS Type: T2
5. AnexoT3 – annex (LPS\_9999\_20210228\_T3.xlsx), example template for an entity of FPS Type: T3
6. AnexoTemplateManual – annex (LPS\_0000\_20210212\_Manual\_EN.xlsx), template to submit information containing the names of the items and services in English for the manual completion of the report.