Reporting Form ARF 796

Points of Presence

Instructions

These instructions assist in the completion of the Points of Presence suite of forms. This suite consists of:

(a) *Reporting Form ARF 796.1 Points of Presence – Face-to-face service channels* (ARF 796.1)

(b) *Reporting Form ARF 796.2 Points of Presence – ATMs* (ARF 796.2)

(c) *Reporting Form ARF 796.3 Points of Presence – EFTPOS terminals* (ARF 796.3)

These forms collect information about the type and location of service delivery channels, or 'points of presence', for authorised deposit-taking institutions (ADIs) within Australia. These forms require full disclosure of points of presence for face-to-face, Automatic Teller Machines (ATMs) and Electronic Funds Transfer at Point of Sale (EFTPOS) service channels, as defined in these instructions.

Reporting level

These forms are to be completed by all ADIs, other than purchased payment facility (PPF) providers, on a Level 1 basis.

Reporting basis and units of measurement

Items on ARF 796.1, ARF 796.2 and ARF 796.3 must be reported as at the last day of the relevant reporting period, i.e. 30 June each year.

The scope of the information required is limited to only those points of presence located within Australia, where Australia includes Australia and its offshore territories.

Longitude and latitude coordinates on ARF 796.1 and ARF 796.2 are to be reported as a number to four decimal places.

Number of points of presence on ARF 796.2 and ARF 796.3 are to be reported as a whole number.

Specific instructions

Terms highlighted in **bold italics** indicate that the definition is provided in these instructions.

Points of presence definitions

Information required under the heading of each service channel category in ARF 796.1, ARF 796.2 and ARF 796.3 is defined as follows:

Face-to-face point of presence

A *face-to-face point of presence* must satisfy the following criteria:

(a) provide face-to-face services; and

(b) maintain a fixed address.

Face-to-face points of presence are to be categorised as either a branch or another face-to-face point of presence, based on whether or not the point of presence meets APRA's minimum branch requirements.

Branch

For a face-to-face point of presence to be categorised as a branch, the following minimum face-to-face services must all be provided.

A *branch*:

(a) accepts cash and other deposits (including business deposits) and provides change;

(b) facilitates the keeping of accounts for customer access, including the provision of account balances;

(c) opens and closes accounts;

(d) can facilitate or arrange the assessment of the credit risk of existing and potential customers; and

(e) offers additional services in the one establishment such as financial services, business banking and specialist lending, if these are generally available from the ADI.

Paragraph (e) above does not necessarily mean that a financial adviser or business credit manager is to be available in the branch — the staff of the branch may simply act as a referral point for customers interested in these kinds of services.

Other face-to-face point of presence

A point of presence that satisfies the criteria to be a face-to-face point of presence but does not provide all of the minimum face-to-face services to be categorised as a branch will fall into the category of other face-to-face point of presence.

Examples of other face-to-face points of presence include but are not limited to agencies, head offices, mini-branches, etc.

ATM point of presence

An *ATM point of presence* is a terminal allowing an authorised cardholder to withdraw cash from either a cheque/savings or credit account. This can include Automatic Teller Machines (ATMs) and Cash Dispensers (CDs). Where the terminal is an ATM, it will also provide access to a varying range of other services such as balance inquiry, transfer of funds and acceptance of deposits. Authorisation is via a Personal Identification Number (PIN). Access is unassisted and may be 24 hours/day, depending on the terminal's location.

The ADI that has ownership of the ATM and exchanges ATM transaction messages - such as a cash withdrawal or balance enquiry - in respect of that ATM (i.e. does not require a third-party switch to exchange transaction messages) is to report this terminal. ADIs are not to report ATMs that are supplied by other institutions even though the ADI has access to the third party owned ATM.

EFTPOS point of presence

An *EFTPOS point of presence* is a terminal located at a retail outlet which enables an authorised cardholder to purchase goods and services using either deposit or credit funds and may also enable cash withdrawals using deposit funds. Authorisation may be via a PIN or contactless payment. Access is with the assistance of the retailer and is therefore restricted to the operating hours of the retail outlet.

The ADI that has ownership of the EFTPOS terminal is to report this terminal.

For non-ADI owned terminals, the party or ADI which is responsible for key management of the terminal is to report this terminal. The provision of key management involves securing the transaction message at the point of capture. This would also include the exchanging of transaction messages (i.e. switching the transactions). For example, a third party who owns the terminal and has an ADI 'driving' the transactions, the ADI is to report these terminals.

Bank@Post

In an endeavor to ensure consistent reporting of Bank@Post outlets, APRA will obtain this information directly from Australia Post for outlets that perform personal banking. ADIs should not report Bank@Post outlets as their own service channel.

ARF 796.1

This reporting form captures the number of *face-to-face points of presence* of an ADI.

Item 1 collects the number of *face-to-face points of presence* of an ADI.

All reported face-to-face points of presence must satisfy the criteria outlined in the definition of a face-to-face point of presence.

All reported branches must meet APRA's minimum branch requirements.

Item 1	Report the *latitude* coordinate of each face-to-face point of presence in column 1.
	Report the *longitude* coordinate of each face-to-face point of presence in column 2.
	If the face-to-face point of presence meets *APRA's minimum branch requirements*, report 'Y', otherwise, report 'N', in column 3.
Latitude	The geographic *latitude* of a point on the earth is a measurement in degrees north or south of the equator reference to a prescribed datum. Latitudes south of the equator are expressed as a negative number, north of the equator as positive.
Longitude	The geographic *longitude* of a point on the earth is a measurement in degrees east or west of the Greenwich Meridian to a prescribed datum. Longitudes east of Greenwich are expressed as a positive number, west of Greenwich as negative.

ARF 796.2

This reporting form captures the number of *ATM points of presence* of an ADI.

Item 1 collects the number of *ATM points of presence* of an ADI.

All reported ATM points of presence must satisfy the criteria outlined in the definition of an ATM point of presence.

Item 1	Report the *latitude* coordinate of each ATM point of presence in column 1.
	Report the *longitude* coordinate of each ATM point of presence in column 2.
	Report the number of ATM points of presence located at the reported *latitude* and *longitude* coordinates in column 3.

ARF 796.3

This reporting form captures the number of *EFTPOS points of presence* of an ADI.

Item 1 collects the number of *EFTPOS points of presence* of an ADI.

All reported *EFTPOS points of presence* must satisfy the criteria outlined in the definition of an *EFTPOS point of presence*.

Item 1	Report the state or territory location of the points of presence in column 1.
	Report the number of *EFTPOS points of presence* in each state or territory in column 2.