



Reporting Standard ARS 796

Points of Presence

Objective of this Reporting Standard

This Reporting Standard outlines the overall requirements for the provision of information to APRA relating to an authorised deposit-taking institution's points of presence.

It includes *Reporting Form ARF 796.1 Points of Presence - Face-to-face service channels* (ARF 796.1), *Reporting Form ARF 796.2 Points of Presence – ATMs* (ARF 796.2), *Reporting Form ARF 796.3 Points of Presence - EFTPOS Terminals* (ARF 796.3) and the associated specific instructions.

Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Purpose

2. Information collected by this Reporting Standard is used by APRA for the purpose of publication.

Application

3. This Reporting Standard applies to all authorised deposit-taking institutions (ADIs) other than purchased payment facility providers (PPF providers).
4. This Reporting Standard applies for reporting periods ending on or after 30 June 2017.

Information required

5. An ADI, to which this Reporting Standard applies, must provide APRA with the information required by ARF 796.1, ARF 796.2 and ARF 796.3 for those points of presence located within Australia in respect of each reporting period.

Form and method of submission

6. The information required by this Reporting Standard must be given to APRA in electronic format using the 'Direct to APRA' (also known as 'D2A') application or, where 'Direct to APRA' is not available, by a method notified by APRA, in writing, prior to submission.

Note: the 'Direct to APRA' application software (also known as 'D2A') may be obtained from APRA.

Reporting periods and due dates

7. Subject to paragraph 8, an ADI to which this Reporting Standard applies must provide the information required by this Reporting Standard in respect of each year ending on 30 June.
8. APRA may, by notice in writing, change the reporting periods, or specified reporting periods, for a particular ADI, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to the particular circumstances of the ADI.
9. The information required by this Reporting Standard must be provided to APRA within 28 calendar days after the end of the reporting period to which the information relates.
10. APRA may grant an ADI an extension of a due date, in writing, in which case the new due date for the provision of the information will be the date on the notice of extension.

Note: for the avoidance of doubt, if the due date for a particular reporting period falls on a day other than a usual business day, an ADI is nonetheless required to submit the information required no later than the due date.

Quality control

11. All information provided by an ADI under this Reporting Standard must be subject to processes and controls developed by the ADI for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

12. When an ADI submits information under this Reporting Standard using the D2A software, it will be necessary for an officer of the ADI to digitally sign, authorise and encrypt the relevant information. For this purpose, APRA's certificate authority will issue 'digital certificates', for use with the software, to officers of the ADI who have authority from the ADI to transmit the information to APRA.

Minor alterations to forms and instructions

13. APRA may make minor variations to:
- (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or
 - (b) the instructions to a form, to clarify their application to the form
- without changing any substantive requirement in the form or instructions.
14. If APRA makes such a variation, it must notify in writing each ADI that is required to report under this Reporting Standard.

Transitional

15. An ADI must report under the old reporting standard in respect of a transitional reporting period. For these purposes:

old reporting standard means the reporting standard revoked in the determination making this reporting standard (being the reporting standard which this reporting standard replaces).

transitional reporting period means a reporting period under the old reporting standard:

- (a) which ended before the date of revocation of the old reporting standard; and
- (b) in relation to which the ADI was required, under the old reporting standard, to report by a date on or after the date of revocation of the old reporting standard.

Note: for the avoidance of doubt, if an ADI was required to report under an old reporting standard, and the reporting documents were due before the date of revocation of the old reporting standard, the ADI is still required to provide the overdue reporting documents in accordance with the old reporting standard.

Interpretation

16. In this Reporting Standard:

ADI refers to an authorised deposit-taking institution, meaning a body corporate authorised under section 9 of the *Banking Act 1959*, to carry on banking business in Australia;

APRA means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*;

Australia includes Australia and its offshore territories;

due date means the relevant due date under paragraph 9 or, if applicable, paragraph 10;

purchased payment facility provider means an ADI that is subject to a condition on its authority under section 9 of *Banking Act 1959* confining the banking business that the ADI is authorised to carry on to providing purchased payment facilities; and

reporting period means a period mentioned in paragraph 7 or, if applicable, paragraph 8.