Reporting Standard ARS 796.0

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~~1 April 20~~1~~27.

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~~this Reporting Standard for those points of presence located within Australia in respect of each reporting period.

~~Form and m~~Method of submission

6. The information required by this Reporting Standard must be given to APRA:

   (a) in electronic format using ~~the 'Direct to APRA' (also known as 'D2A') application~~an electronic method available on APRA's website; or~~,~~

   ~~(a)~~(b) ~~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

~~6.~~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.

~~7.~~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.

~~8.~~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.

~~9.~~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

~~10.~~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

~~11.~~12. When an ADI submits information under this Reporting Standard using the ~~D2A software~~method notified by APRA, it will be necessary for an officer of the ADI to digitally sign~~, authorise and encrypt~~ the relevant information using a digital certificate acceptable to APRA. ~~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

~~12.~~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.

~~13.~~14. If APRA makes such a variation, it must notify in writing each ADI that is required to report under this Reporting Standard.

Transitional

~~14.~~ An ADI must report under the ~~old~~ Reporting Standard revoked by the determination that makes this Reporting Standard in respect of any reporting periods ending before ~~in respect of a transitional reporting period. For these purposes:~~

~~15. ***old reporting standard*** means the reporting standard revoked in the determination making this reporting standard (being the reporting standard which this reporting standard replaces).~~

~~16. ***transitional reporting period*** means a reporting period under the old reporting standard:~~

~~17. which ended before the date of revocation of the old reporting standard~~1 April 2027~~; and~~

~~18. 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.~~

~~19.~~15. ~~*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

~~20.~~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.

17. Unless the contrary intention appears, any reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard is a reference to the instrument as in force or existing from time to time.

ARF_796_1: Points of Presence - Face-to-Face Service Channels

Australian Business Number	Institution Name

Reporting Period	Scale Factor
Annual	Whole dollars

Reporting Consolidation
Level 1

Service channel information

Locational data		
Latitude (1)	Longitude (2)	Meets APRA's minimum branch requirements? (3)
		Yes
		No

ARF_796_2: Points of Presence - ATMs

Australian Business Number	Institution Name

Reporting Period	Scale Factor
Annual	Whole dollars

Reporting Consolidation
Level 1

Service channel information

Locational data		
Latitude (1)	Longitude (2)	Number (3)

ARF_796_3: Points of Presence - EFTPOS Terminals

Australian Business Number	Institution Name

Reporting Period	Scale Factor
Annual	Whole dollars

Reporting Consolidation
Level 1

Service channel information

State (1)	Number (2)
NSW	
VIC	
QLD	
SA	
WA	
TAS	
ACT	
NT	
Australian offshore areas	

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 banking services. 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.