FSA056 Authorised Payment Institution Capital Adequacy Return

Currency Units Single

Questions 67 to 69 must be answered in GBP Is the firm included in the consolidated supervision of a parent credit institution 1 pursuant to the Capital Requirements Directive 2013/36/EU and are all of the conditions specified in Article 7(1) of the Capital Requirements Regulations (EU) 575/2013 met?

If 'yes', please give the firm reference number of the firm that submitted the most recent consolidated capital statement to the FCA 2

Total income during the reporting period 67

INTRODUCTORY MATTERS

- Total income derived from payment services during the reporting period 68
- Operating profit / loss of firm in the reporting period 69

Part One: CAPITAL REQUIREMENT Part One must be answered in EUR

Initial Capital Requirement

Initial capital requirement at authorisation 3

Own Funds Requirement

4-6 Please indicate which method your firm uses to calculate its own funds requirement

Method A

- Total fixed overheads for preceding year
- 8 9
- Own funds requirement (10% of fixed overheads for preceding year) Total capital requirement (higher of initial capital and own funds requirement)

Method B

- 10
- 11 12
- Payment volume 4% of first €5m of payment volume 2.5% of payment volume between €5m and €10m 1% of payment volume between €10m and €100m 0.5% of payment volume between €100m and €250m 13 14 15
- 0.25% of any remaining payment volume
- 16 17 Total
- Scaling factor
- 18
- Own funds requirement Total capital requirement (higher of initial capital and own funds requirement) 19

Method C

Relevant Indicator

Interest income 20

- 21 Interest expenses
- 22 23 Gross commissions and fees received
- Gross other operating income 24 Total Relevant Indicator

Multiplication Factor

- 10% of the first €2.5m of the total relevant indicator 8% of the total relevant indicator between €2.5m and €5m
- 6% of the total relevant indicator between €5m and €25m 3% of the total relevant indicator between €25m and €50m
- 25 26 27 28 29 1.5% of any remaining amount of the total relevant indicator Multiplication Factor Scaling factor
- 30 31
- 32 Own funds requirement
- 33 Total capital requirement (higher of initial capital and own funds requirement)

Part Two: TOTAL CAPITAL RESOURCES

Part Two must be answered in GBP, unless otherwise stated

Flements of Own Funds

- Common Equity Tier 1 (CET1) Capital
- CET1 items 90
- Adjustments to CET1 due to the application of Prudential Filters Deductions from CET1 items Exemptions from and alternatives to deductions from CET1 items 91
- 92
- 93 94 Temporary waivers applied to CET1 deductions from own funds Total CET1 Capital
- 95

Additional Tier 1 (AT1) Capital

- 96 AT1 Items
- 97 Deductions from AT1 items
- Temporary waivers applied to AT1 deductions from own funds 98 99

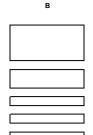
Total AT1 Capital

Tier 2 (T2) Capital

- T2 Items 100
- 101 Deductions from T2 items 102
- Temporary waivers applied to T2 deductions from own funds 103 Total T2 Capital

Eligible Capital for calculating Own Funds CET1 Capital AT1 Capital Tier 1 Capital T2 Capital

- 104
- 105
- 106 107
- 52 Total capital resources (GBP)











в





в

Eligible Am

С Excess

0.00

0.00





53 54	£/€ exchange rate Total capital resources (EUR)				
55 56	Total capital requirement (EUR) Capital surplus/deficit (EUR)				
	Part Three: SUPPLEMENTARY INFORMATION				
	Safeguarding of relevant funds Please indicate which method the firm uses to safeguard relevant funds (Select all that apply and add the appropriate information)		В	c	D Country where the
61	Placed in a separate account with an authorised credit institution			Credit institution name	account is located
62	Invested in approved secure liquid assets held in a separate account with an authorised custodian			Custodian name	Country where the account is located
63	Covered by an insurance policy with an authorised insurer			Insurer name	
64	Covered by a guarantee from an authorised insurer			Insurer name	
65	Covered by a guarantee from an authorised credit institution			Credit institution name	
66	Number of Agents Please report the number of agents the firm has		B		
70	Payment Systems Is the firm a member of any sterling interbank payment systems? Select all that apply		Bacs CHAPS Cheque and Credit Faster Payments LINK MasterCard Visa No Other(s)		
71	If Other(s), please specify				
72	Which, if any, sterling interbank payment systems does your firm access indirectly? Select all that apply.		Bacs CHAPS Cheque and Credit Faster Payments None Other(s)		
73	If Other(s), please specify				
74	Which institution is the firm's primary provider of indirect access to sterling interbank payment systems?				
75	Transaction and User Information Number of full months in the reporting period in which the firm was FCA authorised				
76	Number of payment transactions executed in the reporting period				
77	Total value of payment transactions executed in the reporting period	A GBP	B EUR		
77 78	Total value of payment transactions executed in the reporting period				
	Part Four: PROVIDERS OF ACCOUNT INFORMATION AND/OR PAYMENT INITIATION SER	PVICES			
	Account information services (AIS)				
79	Please only answer the following questions if you provide account information services How many different payment accounts have been accessed by the firm in the reporting period for the purposes of providing AIS?		В	с	
80	How many customers have used the firm's account information services in the reporting period?				
81	Please enter the minimum monetary amount of the PII (or comparable guarantee) calculated in accordance with the EBA's Guidelines (EUR)				
82	Please enter the amount of coverage of the professional indemnity insurance (or comparable guarantee) (EUR)				
83	Has the minimum monetary amount, the insurance provider or the terms and conditions of the insurance policy (or where relevant, the guarantor and terms of the guarantee) changed in any way since the information was last submitted to the FCA?			If yes, please explain	
	Payment initiation services (PIS) Please only answer the following questions if you provide payment initiation services				
84	How many different payment accounts have been accessed by the API in the reporting period for the purposes of providing PIS?				
85	How many payment transactions has the firm initiated in the reporting period?				
86	What is the total value of all payment transactions initiated by the firm during the reporting period? (EUR)				
87	Please enter the minimum monetary amount of the PII (or comparable guarantee) calculated in accordance with the EBA's Guidelines (EUR)				
88	Please enter the amount of coverage of the professional indemnity insurance (or comparable guarantee) (EUR)			If yes, please explain	

89 Has the insurance provider or the terms and conditions of the insurance policy (or where relevant, the guarantor and terms of the guarantee) changed in any way since the information was last submitted to the FCA?