

FSA056 Authorised Payment Institution Capital Adequacy Return

A

B

yes/no

1 Is the firm included in the consolidated supervision of a parent credit institution pursuant to the Banking Consolidation Directive?

2 If 'yes', please give the Firm Reference Number of the firm that submitted the most recent consolidated capital statement to the FCA

67 Total annual income (in Euros)

Part One: CAPITAL REQUIREMENT

Initial Capital Requirement

3 Initial capital requirement at authorisation

Own Funds Requirement

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

Method A

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

Method B

- 10 Total payment volume (in Euro)
- 11 4% of first €5m of payment volume
- 12 2.5% of payment volume between €5m and €10m
- 13 1% of payment volume between €10m and €100m
- 14 0.5% of payment volume between €100m and €250m
- 15 0.25% of any remaining payment volume

Deductions

- 45 Own shares at book value
- 46 Intangible assets
- 47 Material losses
- 48 Deductible holdings of shares
- 49 Deductible participations
- 50 Deductible instruments
- 51 Total deductions
- 52 Total capital resources
- 53 £/€ exchange rate
- 54 Total capital resources (Euro equivalent)
- 55 Total capital requirement (in Euro)
- 56 Capital surplus/deficit (in Euro)

Part Three: SUPPLEMENTARY INFORMATION

AUDITED ACCOUNTS

- 57 If your firm is incorporated, does your firm qualify for the Companies House small firms exemption from having its accounts audited?
- 58 If the firm is required to submit audited accounts, please report the date on which your accounts were last audited
- 59 Does your firm have an obligation to submit separate accounts for PSD business only?
- 60 If yes, please confirm when these were last submitted to the FCA

SAFEGUARDING OF CLIENT ASSETS

Please indicate which method the firm uses to safeguard client assets
(tick at least one box)

- 61 Placed in a separate account with an authorised credit institution
- 62 Invested in approved secure liquid assets held in a separate account with an authorised custodian
- 63 Covered by an insurance policy with an authorised insurer
- 64 Covered by a guarantee from an authorised insurer
- 65 Covered by a guarantee from an authorised credit institution

NUMBER OF AGENTS

- 66 Please report the number of agents the firm has