



OFI info

10 September 2020

Content

- Opening remarks (Elisabeth Flittner)
- Status review of the OFI project (Jaakko Suni)
- Presentation of the data collection portal (DCS2) (Nikolas Jussila)



Status review of the OFI project

Recap of the project schedule

- A reporter info was held on 15 Jan 2020.
- Website to be launched by end-January.
- Bilateral discussions between 20 Jan and 28 Feb 2020 (+ always possible)
- Systems development at BoF in Jan-Dec 2020.
- Testing of the reporting portal in Sep-Oct 2020.
- First reports as at December 2020 to be submitted in January 2021. The reporting concerns both quarterly and annual reporters.

Other points

- Reporting instructions (also published in Swedish and English, in addition to Finnish)
https://www.suomenpankki.fi/globalassets/fi/tilastot/raportointiohjeet/mura/muut_rahoytislaitostilastoinnin_sisaltoohje_v1.3_en_.pdf
- Reporting calendar 2020–2021
(https://www.suomenpankki.fi/globalassets/fi/tilastot/raportointiohjeet/mura/ofi_reporting_calendar_2021.pdf)

Content changes communicated in H1

- When reporting using the instrument 47311 (=Factoring), it must be indicated in the collateral information field whether non-recourse¹ (=“A”) or recourse² (=“B”) factoring is concerned.
 - In the case of non-recourse factoring, the annualised agreed rate is not reported.
 - A few further shortcomings have been identified in the record structure concerning the reporting of non-recourse factoring, and the new additional rules have been updated in the most recent version.
 - The updated record structure is available at the [OFI website](#).

¹ In non-recourse factoring, the credit loss risk is retained partly or entirely by the factoring client.

² In recourse factoring, the financial institution (factor) bears the entire credit loss risk on trade receivables purchased from the factoring client.

Contact us

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Presentation of the **DCS2** reporting portal

DCS2 service

- The DCS2 (Data Collection Service 2) is the reporting service used in the Bank of Finland's data collections.
- It functions as a “feeder system” for the BoF systems.
 - Does not refine or modify data.
- The system enables the user to submit a report file (.csv) or generate one with a template provided by DCS2 and thereby fulfil its reporting obligation.

DCS2 service /2

- Reports are submitted to the service by a predetermined deadline, depending on the reporting frequency.
 - The report is considered submitted only after it has passed the validations in the DCS2 service.
- The reporter receives a “feedback file” on a submitted report, whether approved or rejected, in the DCS2 service.
- In addition to the production environment, reporters have a testing environment at their disposal.
- The service is maintained by Posti Messaging Ltd.

Login page of the DCS2 service

[Instructions](#) • [Suomeksi](#) • [På svenska](#)
[Privacy statement](#)

[Link to the user instructions on the front page of the service](#)



Log in to service using Suomi.fi identification.

Suomi.fi-supported data captures: AC, AKVA, KOTI, MATI, MURA, PEF, RATI, SAVE, SIRA, TIHA

[USE SUOMI.FI IDENTIFICATION](#)

Log in to service using OTP-list.

Email

Password

[LOG IN WITH USERNAME AND PASSWORD](#)

[I forgot my password](#)

Account subscription, OTP-list.

(Mandatory, if you do not have a Finnish personal identification number or you represent a foreign company.)

[GO TO ACCOUNT SUBSCRIBING](#)

Registration for DCS2

- User ID for the DCS2 service is personal. Therefore, each user must register separately for DCS2.
- Two ways to log-in:
 - OTP authentication
 - Login using a separate code list
 - Suomi.fi authentication
 - The identify and reporting authorisation of the user is verified.
 - Reporting authorisations are managed by the Suomi.fi service
- We recommend Suomi.fi authentication to all reporters who are able to use it
 - It will become **mandatory** at a later stage
- The **test** side of DCS2 is connected to the **production** database of Suomi.fi
 - The authorisation must be made only once, and it should be made carefully.

Registration for DCS2/ 2

- For the time being, Suomi.fi authentication requires a Finnish personal ID and a Finnish business ID for companies
- The managing director or another person with adequate signature authority authorises persons to report on behalf of the company and/or to manage reporting authorisations.
- In connection with the authentication, the DCS2 service verifies that the company is obliged to report in the survey concerned. The Bank of Finland does not separately approve users when using Suomi.fi.

Registration for DCS2/ 3

- When using an OTP list (One Time Password), the registration of the first new user of the reporter must be approved by the Bank of Finland.
 - The reporter's first user becomes the main user, who will approve the other users.
- The user registers him/herself under a specific company to report in a selected data collection
- When logging in, an OTP list is used in addition to a personal user ID and password.
- The OTP login is available for the time being.

Ways to submit a report

- There are 3 ways available for reporters to submit the data through the DCS2 service:
 - 1) Secure File Transfer Protocol (SFTP)
 - The reporter's IT system generates the file, and it is transferred via Posti Messaging to the Bank of Finland. Suitable for entities under the reporting obligation which have large reports or wish to automate their reporting.
 - 2) Web upload
 - A report file in CSV format is uploaded directly into CDS2. Suitable for entities under the reporting obligation which generate the file from their own systems but where the report size is no more than a few thousand rows.
 - 3) Web template
 - Reportable data are submitted using a template available in the DCS2 service. Suitable for reporters with a limited volume of data to report.

Validation of reports

- The DCS2 service has validations concerning the report name and content. If a submitted report fails to meet the preconditions, the reporter will receive an error message.
 - More detailed information will be provided in the record structure, reporting instructions and code lists for the data collection.
- If a report fails to meet the validation requirements, the report will not be submitted to the Bank of Finland. The validations ensure the technical integrity of the reports; quality will be controlled by the Bank of Finland in its own systems.
 - Where necessary, the reporter will be requested to revise the reported data and thereafter re-submit the entire revised report through DCS2.

DCS2 functions

- The reporter is able to browse submitted, non-submitted, incorrect and incomplete saved reports through the reporting functions.
- The reporter may also use a previously submitted report as the basis for a new reporting period (only in template-based reporting).
- It is also possible to review the deadline for the reporting period in the service.
- The main user is able to manage contact information and sub-user IDs.

Start of testing

- The test environment for reporters will be launched in September and communicated in a separate email.
- The test environment will remain available to reporters also after the start of production.
- We recommend that all reporters test the submission of a report via DCS2 and apply for IDs well in advance.
 - NOTE! If you use the OTP login, separate IDs are used for testing and production.

Contact information in matters concerning DCS2

- We seek to help reporters in any questions concerning the service:
 - Suomi.fi authentication and authorisation – primarily the Public Service Info of the Digital and Population Data Services Agency
 - Mon-Fri 9:00–16:15
 - Telephone: **+358 295 020 500**
 - Email: palveluneuvoja@kansalaisneuvonta.fi
 - DCS2 technical support, primarily Posti Messaging Service Desk
 - Opening hours: Mon-Fri 9:00–16:00
 - Telephone: +358 9 5846 6200
 - Email: messaging.fi@posti.com
 - All contact details and opening hours: <https://www.postimessaging.com/customer-service>
 - Reporting and content issues, Bank of Finland
 - MURA@bof.fi

Demo

- DCS2 demo



Suomi.fi authorisation

Log in to service using Suomi.fi identification.

Suomi.fi-supported data captures: AC, AKVA, KOTI, MATI, MURA, PEF, RATI, SAVE, SIRA, TIHA

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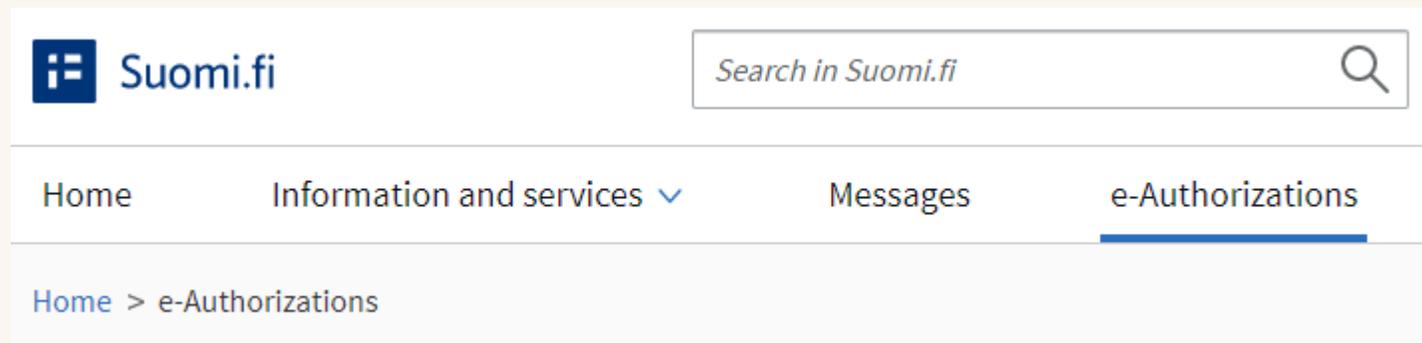
(Mandatory, if you do not have a Finnish personal identification number or you represent a foreign company.)

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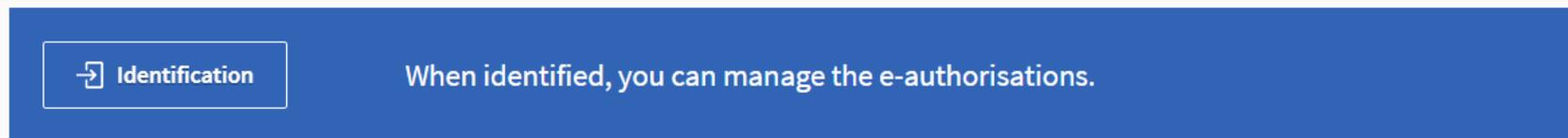
How does e-authorisation proceed?

1) Logging in the e-authorisations service

- The assignor logs in <https://www.suomi.fi> and selects:
For companies or organisations > e-Authorizations



...and identifies him/herself



After which the person identifies him/herself to the service with an online banking ID or *mobile certificate*. The latter identification is recommended, since you may not want to use your personal banking ID for work purposes.

How does e-authorisation proceed?

2) Selection of user role

- The assignor is authorised to represent a company, and therefore the user role can be changed.

Home > e-Authorizations > Granted mandates

e-Authorizations

Jussila Nikolas Mika Petteri

[Act on behalf of a company](#)

[Grant a mandate](#) [Request a mandate](#)

- GRANTED MANDATES**
- RECEIVED MANDATES
- MANDATE REQUESTS
- EXPIRED MANDATES

Granted mandates

[? INSTRUCTIONS](#)

The list shows all the persons and companies to whom you have granted a mandate. Click the name of the assignee to view the mandates in more detail.

Total number of assignees 0 Total number of mandates 0

How does e-authorisation proceed?

3) Act on behalf of a company

- Select a company which is under the reporting obligation

Act on behalf of a company

[en] Valitse yritys, jonka puolesta sinulla on oikeus asioida.

Selectable companies (2)

Inve	1'	Select
Korhon	17:	Select

Cancel Confirm and continue to the service

How does e-authorisation proceed?

4) Grant a mandate as a company

- Continue by selecting “Grant a mandate”

[Grant a mandate](#) [Request a mandate](#)

GRANTED MANDATES

RECEIVED MANDATES

MANDATE REQUESTS

EXPIRED MANDATES

Granted mandates [? INSTRUCTIONS](#)

The list shows all the persons and companies to whom you have granted a mandate. Click the name of the assignee to view the mandates in more detail.

Total number of assignees 0 Total number of mandates 0

Search from mandates [i](#)

Mandate types [i](#)

List order

Assignee	Business ID	e-Authorizations
You have not granted any mandates. See instructions for more information on how to grant a mandate.		

How does e-authorisation proceed?

5a) Selection of the type of mandate (CEO grants a person the mandate to represent the company)

- In this screen, authorisation is divided into two branches: either you **grant a mandate directly** (“Mandate”) (TOP) or **authorise another person** (“Right to grant a mandate”) to represent the company and create further mandates (CEO→ employee)

Select the type of mandate i Instructions

The mandate is associated with the mandates of this company

Mandate
As a person or a company, I grant a mandate to another party to act on my behalf in the matters I have chosen.

Right to grant a mandate
I authorise the persons to create mandates on behalf of this company in the matters I chosen.

The mandate is associated with the mandates received by this company

Mandate to represent
I grant the persons the right to carry out transactions within the scope of mandates given to this company in the matters I have chosen.

Representative's right to grant a mandate
I grant the persons the right to create mandates for other people to act, based on the mandates received by this company, in the matters I have chosen.

How does e-authorisation proceed?

5b) CEO selects a representative who grants further mandates

- The CEO selects a person to represent the company in order that he/she can authorise further people on behalf of the company, but **only to predetermined roles.**

Parties

Determine the persons or companies to whom you grant the right to act on your behalf. You can grant a mandate to several persons or companies at the same time.

Assignor



Add the assignees

First name *

Enter the first name

Surname *

Personal identity code *

Add

Abort

Previous

Next

How does the authorisation proceed?

5c) CEO chooses and confirms the authorisation

- The authorisee receives authorisation concerning MURA
 - Authorisation may be searched by entering the name in the search field or browsing the list shown on the page.

Mandate themes

Choose the matters (mandate subjects) in which you request a mandate to act on behalf of the assignor. You can select one or several. Please note that the mandate is valid only in the service channels that use Suomi.fi e-Authorisations.

Search for a mandate theme

1 mandate themes, 1 selected Select all 1

[Close all](#)

Reporting balance sheet information of other financial institutions 
FINANCIAL MARKET
This mandate allows the assignee to report balance sheet information concerning other financial institutions on behalf of the assignor.

Which authorisation corresponds to which survey?

- The abbreviations of the surveys are not shown in the names or descriptions of the authorisations
- MURA = “Reporting balance sheet information of other financial institutions”

How does the authorisation proceed?

5d) Period of validity is set for the authorisation

- CEO selects 5 year as the validity (default value).

Validity

Define the period of validity of the mandate. You can specify the period of validity of the mandate in dates or select one of the preconfigured year options.

Select the start and end date

Start date

03.10.2019



End date

02.10.2024



(5 years)

Abort

Previous

Next

How does the authorisation proceed?

5e) Overview and confirmation

- The authoriser sees an overview of the authorisees, authorisations to be given, their type and validity, and confirms them.

Summary and validation

The list shows the persons or companies from whom you are requesting mandates. Check that the information is correct: When you send a mandate request, the request is transferred to the recipient for validation through the Suomi.fi e-Authorisations.

Mandate details

Assignor	Assignee
[Redacted]	[Redacted]
Period of validity	Mandate type
03.10.2019 - 02.10.2024	Mandate for transactions

Assignors (1) Close all

[Redacted] 1 mandates ^

Notification on the safekeeping of securities

With this mandate the assignee can submit information on the safekeeping of securities on behalf of the assignor.

The service channels in which the mandate can be used

[See all services using Suomi.fi e-Authorizations.](#)

[Abort](#) [Previous](#) [Validate mandate request](#)

How does the authorisation proceed?

6) Authorisee may now grant further authorisations

- The authorisee logs in suomi.fi and notices that he/she has been granted authorisation to authorise other people to conduct regulatory reporting.
 - The authorisee changes his/her role into company and authorises another person (whose personal ID they know) to conduct regulatory reporting.
 - The reporter, or the final authorisee, identifies him/herself in DCS2 using suomi.fi authentication and may submit the report on behalf of the company.

NOTE! The authorisee must also authorise him/herself if they want to be able to report.