



Centralised Bank Account Register

New Reporting Entities

Overview



Agenda

1. Introduction
2. Reportable Data
3. Data Validation
4. Registration
5. File Submission



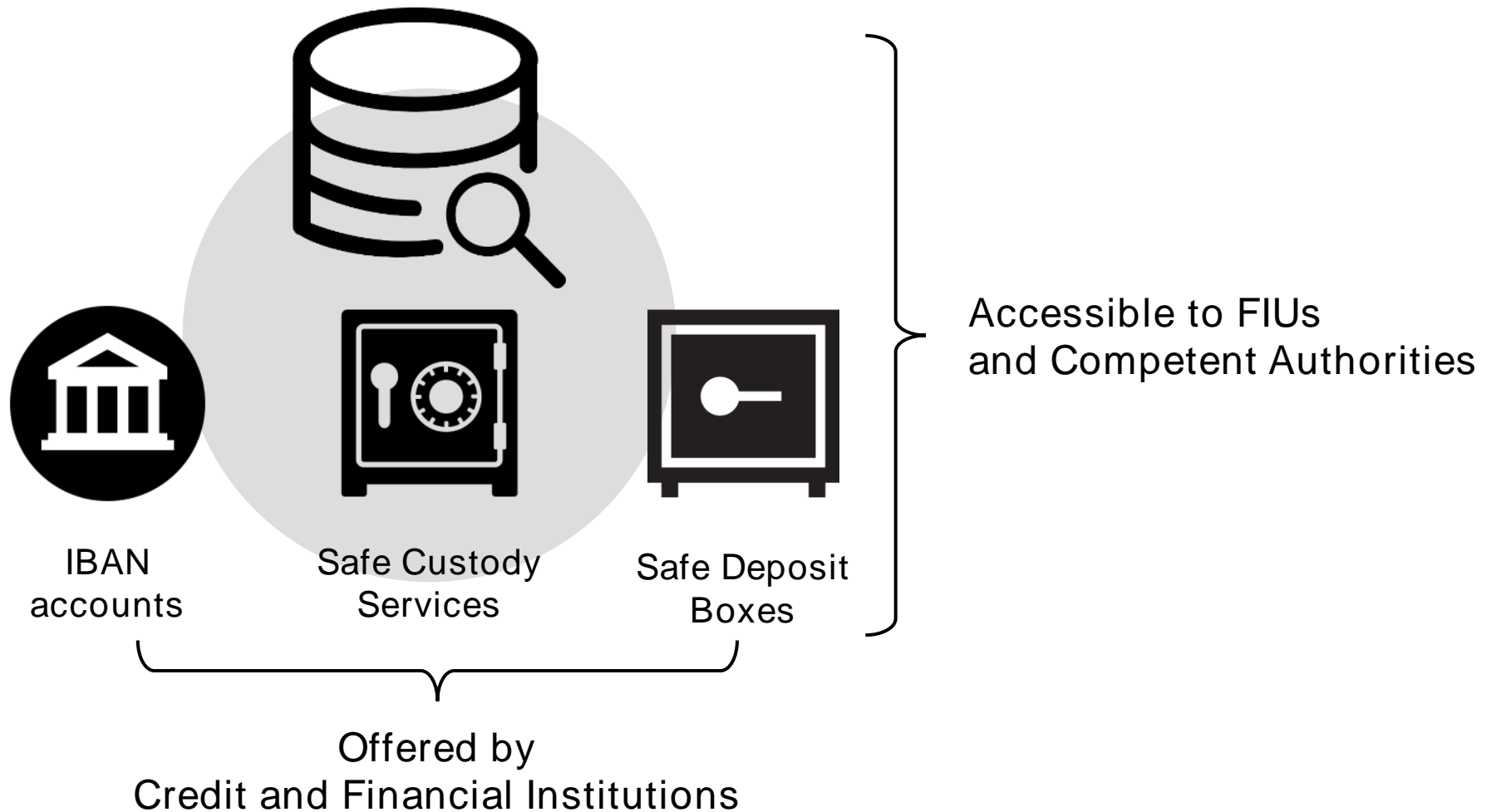


Introduction

- What is CBAR?
- Regulatory Context
- Data Flow
- Obligations

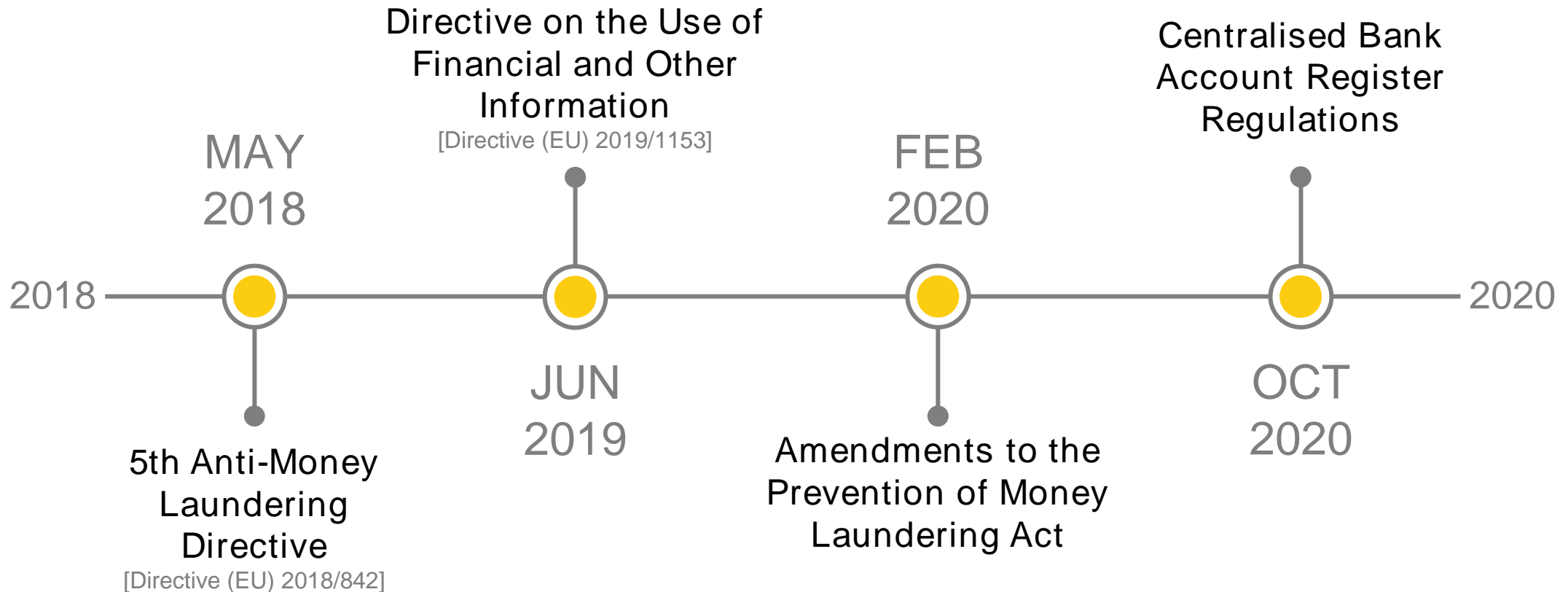


Centralised Bank Account Register



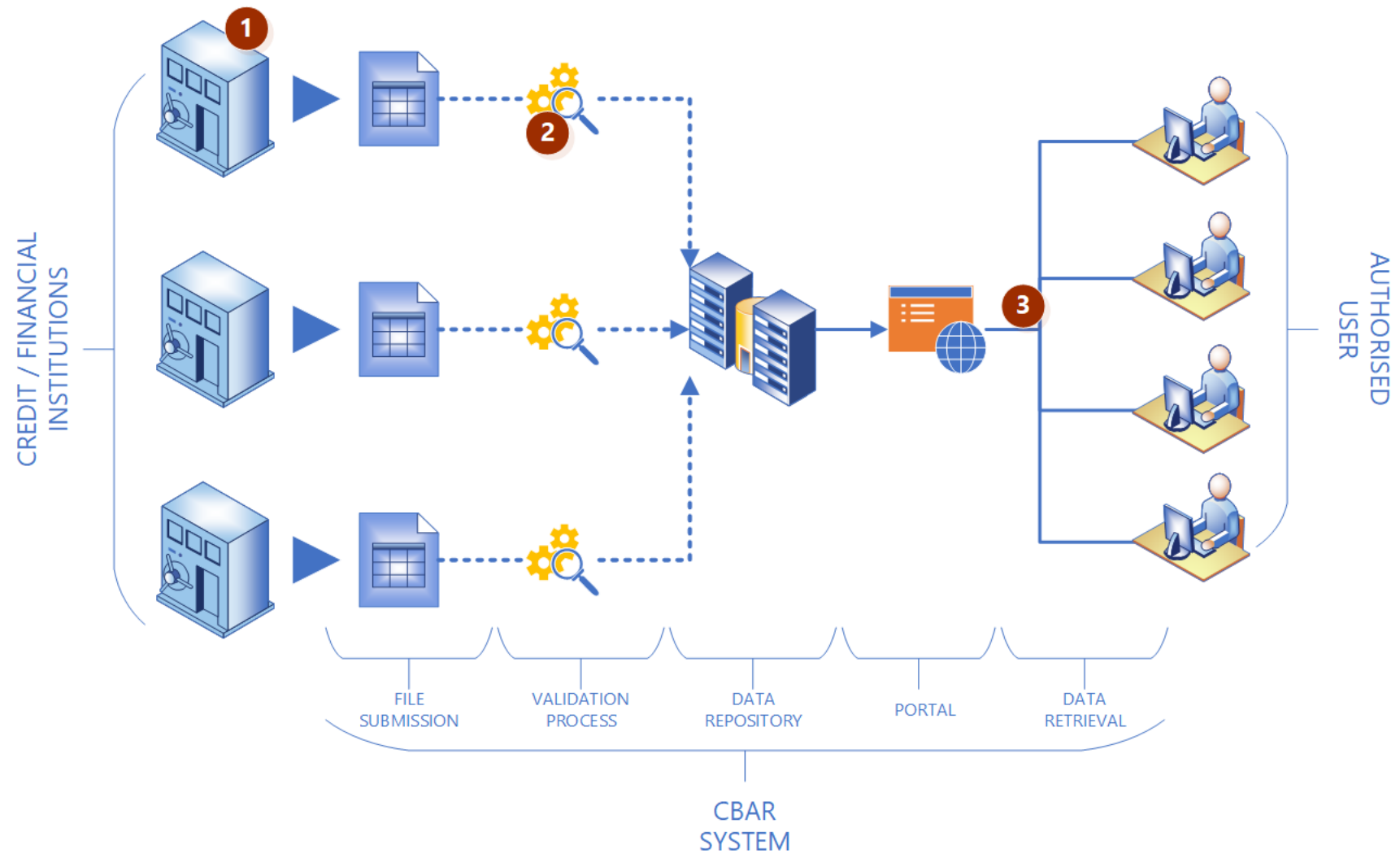


Regulatory Context



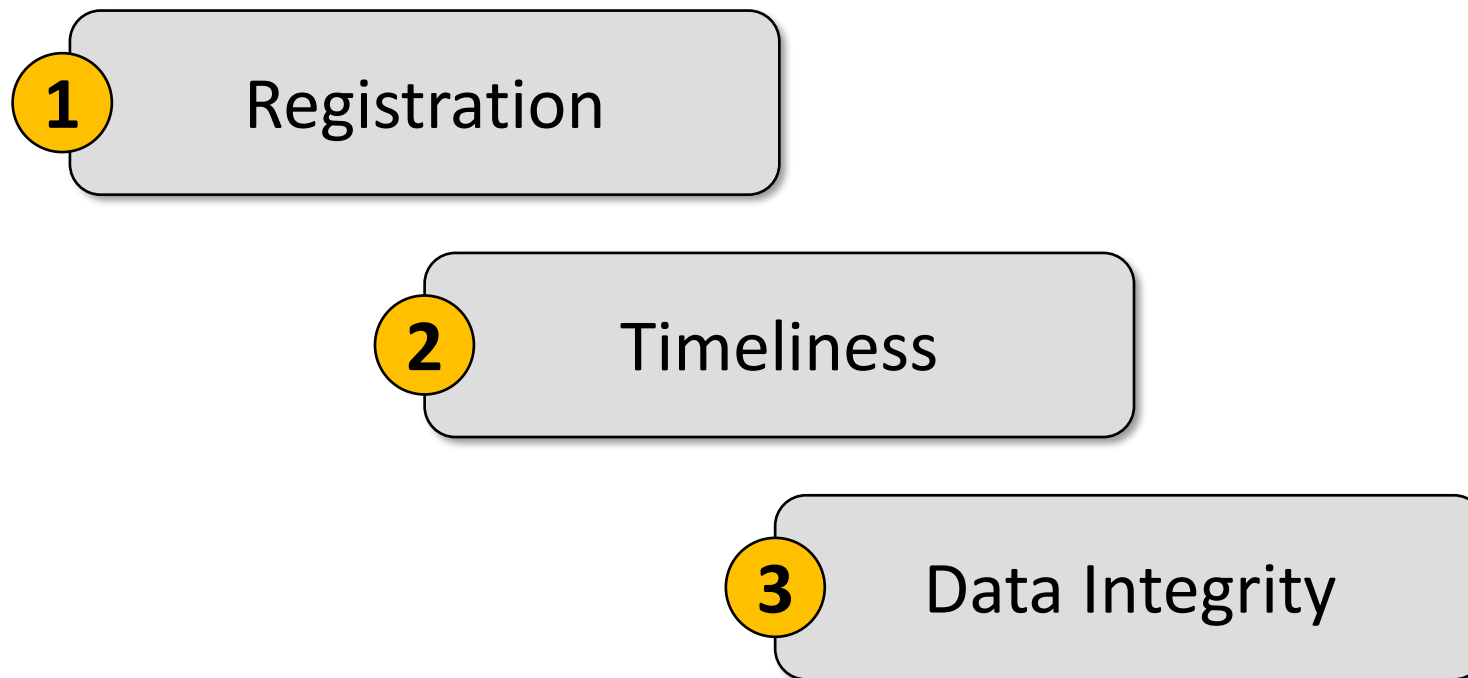


Data Flow





Reporting Entity Obligations





Competent Authorities



MPF



ARB



CFR



FIAU



MSS



SMB



Purpose

1

Prevention, detection, investigation or prosecution of **money laundering, associate predicate offences, funding of terrorism or any other serious criminal offence** on a case-by-case basis and only in so far as this may be necessary

2

replying to justified **requests for information** received from foreign or supranational bodies having similar functions and confidentiality/data protection requirements to those of the Authority



CBAR Material on FIAU Website

Accessible from:
<https://fiaumalta.org/cbar/>

Introducing CBAR

The Centralised Bank Account Register (CBAR) is a data retrieval system for custody services provided by credit and financial institutions within the Member States.

The information stored in CBAR is accessible exclusively to the FIAU for supporting criminal investigations into or prosecutions of money laundering and terrorist financing.

Regulatory Requirements

The amendments carried out by Directive (EU) 2018/843 oblige Member States to provide retrieval of data on bank and payment accounts, as well as on safe custody and other information for the prevention, detection, investigation and prosecution of money laundering and terrorist financing.

The Financial Intelligence Analysis Unit (FIAU) has been vested with the task of supporting criminal investigations into or prosecutions of money laundering and terrorist financing under Article 16 (1) (n) of the Prevention of Money Laundering Act. The Central Bank of Malta (CBM) is the designated authority for the Centralised Bank Account Register (CBAR) under Directive (EU) 2018/843 and of Directive (EU) 2019/1153.

Technical Requirements and Guidance

The following section will be continuously updated with the latest technical documentation and guidance, including: XML schema, validation rules, user manuals and reportable data guidelines. Should you have any questions you are kindly requested to direct your queries to our [contact page](#).

Reportable Data Guidelines
A guideline of the data that is required from reporting entities

XSD and Validation Rules
Includes XML schema, validation rules and XSD file

Presentations
Presentation slides of the webinars conducted

FAQ
Includes questions and answers related to the CBAR system

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Contact the FIAU
Financial Intelligence Analysis Unit
65C, Tower Street
Birkirkara, BKR 4012 Malta
+356 21 231 333
designed by [redorange](#)
powered by [FIAU](#)

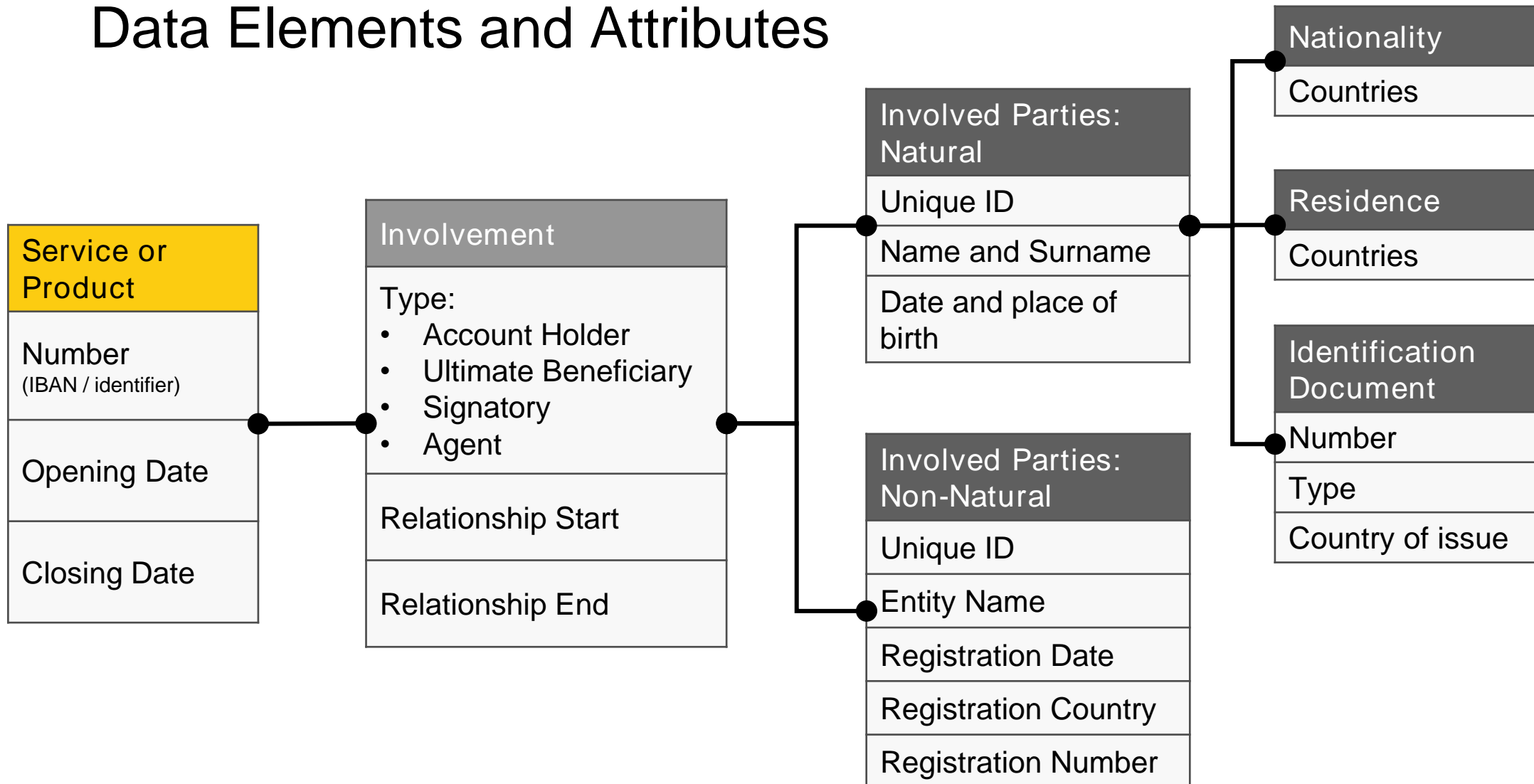


Reportable Data

- Data Elements and Attributes
- Relationships
- Data Format
- XML Schema Definition
- Data Types



Data Elements and Attributes



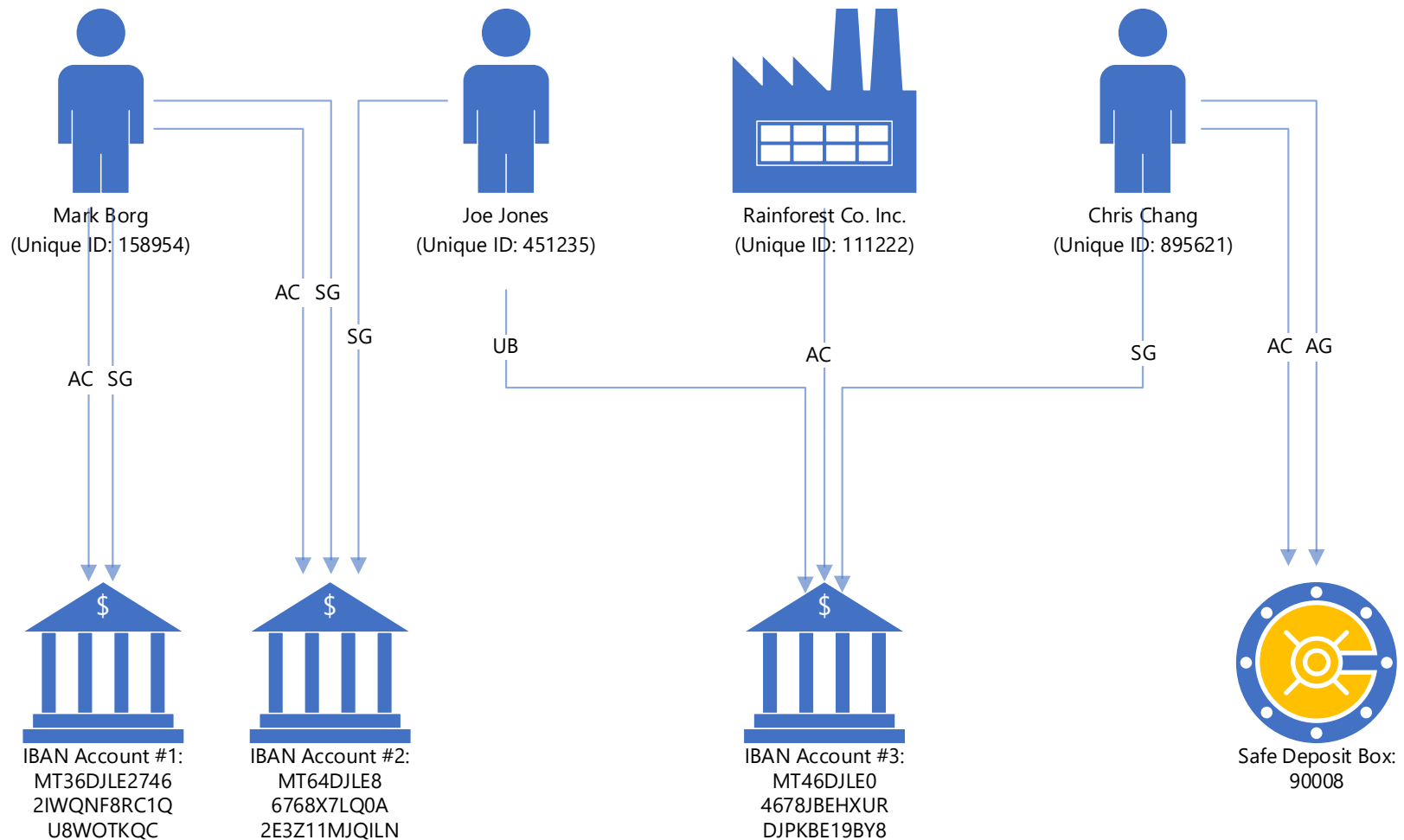


Relationships

Relationship	Definition
Account Holder (AC)	<ul style="list-style-type: none">→ Whoever is recognized by the Reporting Entity as its customer→ The legal or natural person with whom the credit or financial institution has established a business relationship
Signatory (SG)	<ul style="list-style-type: none">→ Whoever has the authority to give directions as to how to dispose of any funds in the account→ Will always be a natural person→ Including online account operators / administrators→ Including account holder for avoidance of doubt
Ultimate Beneficiary (UB)	<ul style="list-style-type: none">→ Anyone identified as a beneficial owner in terms of the PMLFTR for accounts with a body corporate, body of persons or legal arrangement as 'Account Holder'
Agent (AG)	<ul style="list-style-type: none">→ The equivalent of a "Signatory" for SDB or SCS

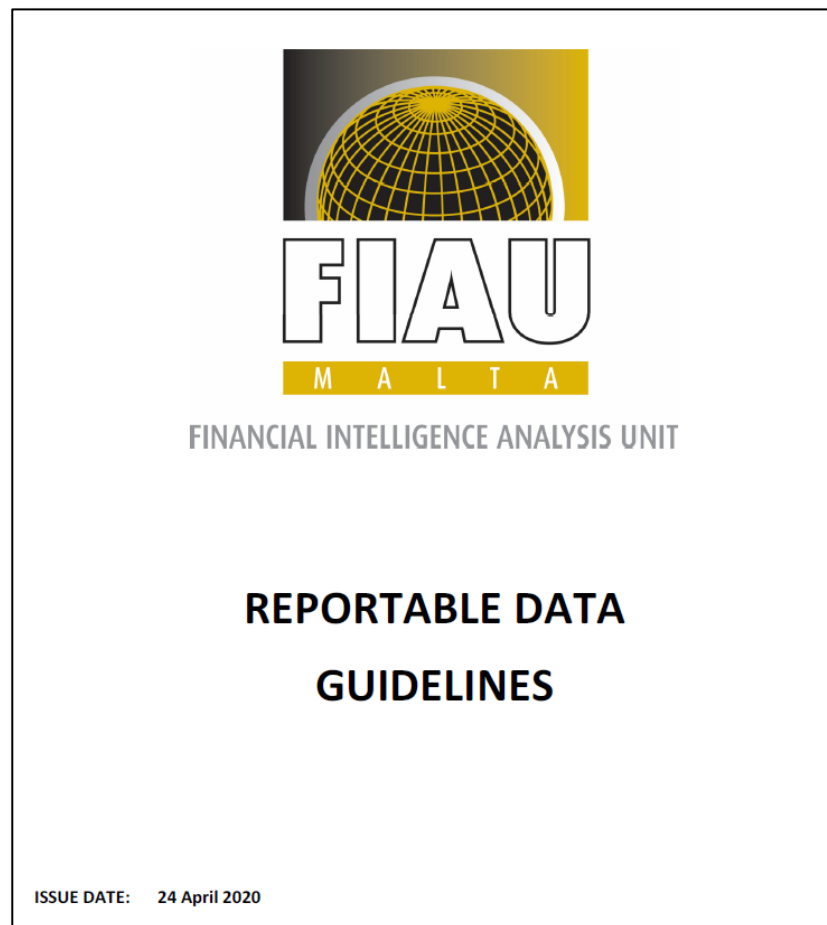


Relationships (using dummy data)





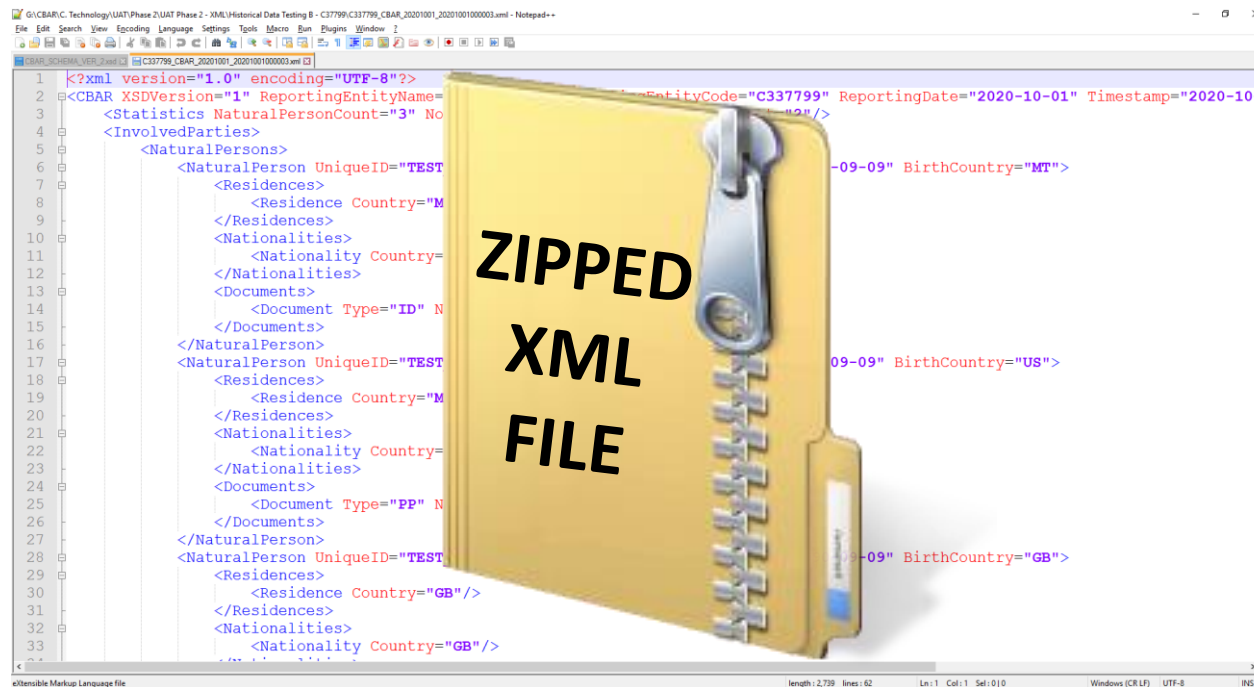
Reportable Data Guidelines



Downloadable from:
<https://fiaumalta.org/cbar/>



Data Format and Scope



→ All open accounts and open relationships and closed relationships in the past month

→ All closed accounts and closed relationships in the past month



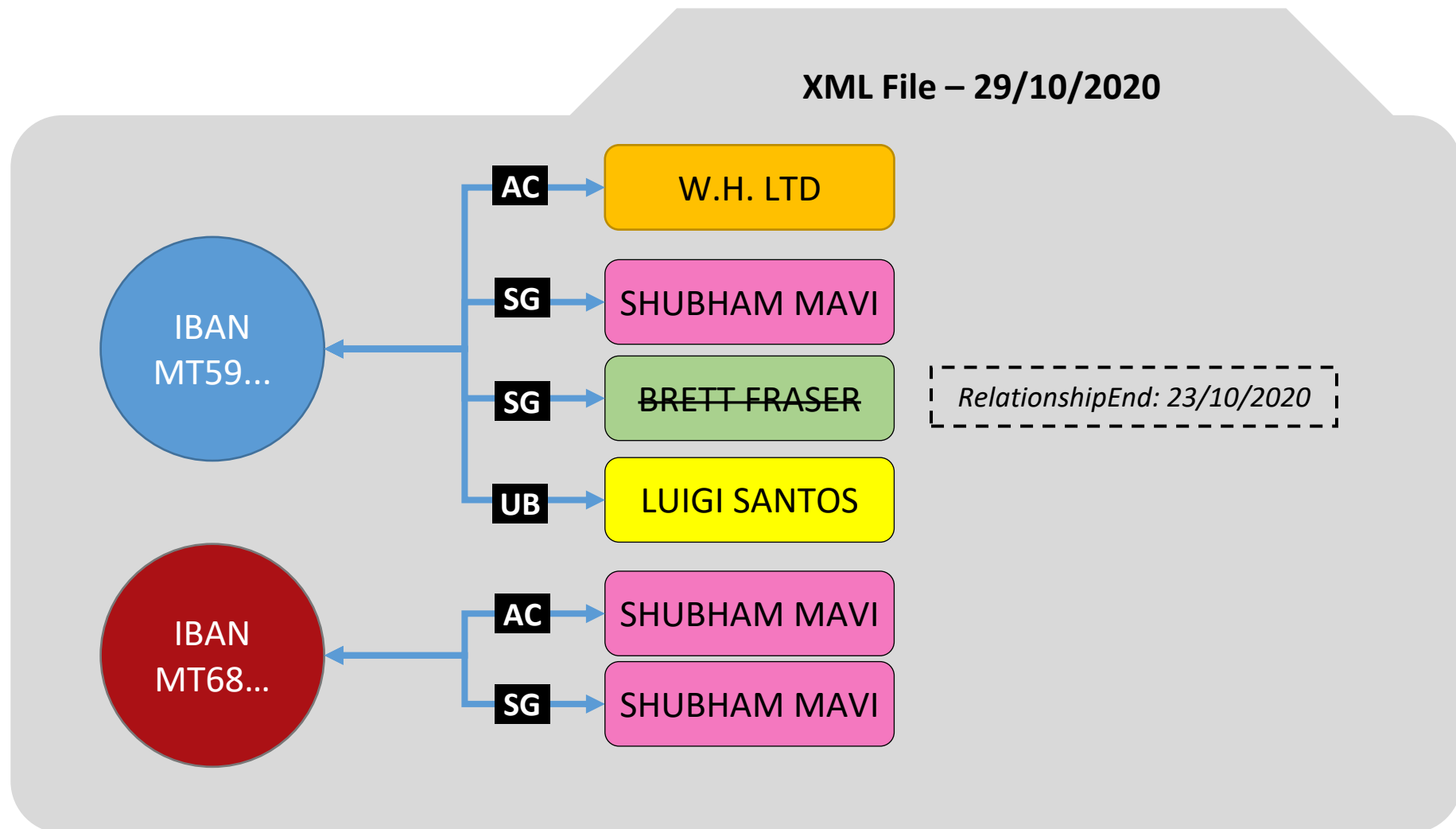
XML Schema Definition

```
G:\CBAR\C. Technology\XML Schema\2021.01.13 - Schema Documentation (v2.0)\CBAR_SCHEMA_VER_2.xsd - Notepad++
File Edit Search View Encoding Language Settings Tools Macro Run Plugins Window ?
G:\CBAR\C. Technology\XML Schema\2021.01.13 - Schema Documentation (v2.0)\CBAR_SCHEMA_VER_2.xsd
1 <?xml version="1.0" encoding="utf-8"?>
2 <xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" attributeFormDefault="unqualified" elementFormDe:
3 <xs:simpleType name="Integer">
4   <xs:restriction base="xs:integer" />
5 </xs:simpleType>
6 <xs:simpleType name="String_1_Min_50_Max">
7   <xs:restriction base="xs:string">
8     <xs:minLength value="1" />
9     <xs:maxLength value="50" />
10  </xs:restriction>
11 </xs:simpleType>
12 <xs:simpleType name="String_3_Min_100_Max">
13   <xs:restriction base="xs:string">
14     <xs:minLength value="3" />
15     <xs:maxLength value="100" />
16   </xs:restriction>
17 </xs:simpleType>
18 <xs:simpleType name="Date">
19   <xs:restriction base="xs:date">
20     <xs:minInclusive value="1800-01-01" />
21   </xs:restriction>
22 </xs:simpleType>
23 <xs:simpleType name="String_2_Optional">
24   <xs:union>
25     <xs:simpleType>
26       <xs:restriction base="xs:string">
27         <xs:length value="0" />
28       </xs:restriction>
29     </xs:simpleType>
30     <xs:simpleType>
31       <xs:restriction base="xs:string">
```

Downloadable from:
<https://fiaumalta.org/cbar/>



XML Example with Dummy Data





G:\CBAR\G. Procedures & Presentations\Presentations\RE - Introduction\C337799_CBAR_20201029_20201029000003.xml - Notepad++

File Edit Search View Encoding Language Settings Tools Macro Run Plugins Window ?

C337799_CBAR_20201029_20201029000003.xml

```
1 <?xml version="1.0" encoding="UTF-8"?>
2 <CBAR XSDVersion="2" ReportingEntityName="CBAR UAT BANK LTD" ReportingEntityCode="C337799" ReportingDate="2020-10-29" Timestamp="2020-10-29T00:00:03">
3   <Statistics NaturalPersonCount="3" NonNaturalPersonCount="1" AccountCount="2"/>
4   <InvolvedParties>
5     <NaturalPersons>
6       <NaturalPerson UniqueID="TEST_003" NameSurname="BRETT FRASER" DOB="1990-06-06" BirthCountry="GB">
7         <Residences>
8           <Residence Country="GB"/>
9         </Residences>
10        <Nationalities>
11          <Nationality Country="GB"/>
12        </Nationalities>
13        <Documents>
14          <Document Type="PP" Number="867633" Country="GB"/>
15        </Documents>
16      </NaturalPerson>
17      <NaturalPerson UniqueID="TEST_006" NameSurname="LUIGI SANTOS" DOB="1990-09-09" BirthCountry="ES">
18        <Residences>
19          <Residence Country="IT"/>
20        </Residences>
21        <Nationalities>
22          <Nationality Country="IT"/>
23        </Nationalities>
24        <Documents>
25          <Document Type="PP" Number="643997" Country="IT"/>
26        </Documents>
27      </NaturalPerson>
28      <NaturalPerson UniqueID="TEST_007" NameSurname="SHUBHAM MAVI" DOB="1990-09-09" BirthCountry="IN">
29        <Residences>
30          <Residence Country="MT"/>
31        </Residences>
32        <Nationalities>
33          <Nationality Country="IN"/>
34        </Nationalities>
35        <Documents>
36          <Document Type="ID" Number="011205A" Country="MT"/>
37        </Documents>
38      </NaturalPerson>
39    </NaturalPersons>
```

eXtensible Markup Language file length : 2,576 lines : 61 Ln : 1 Col : 3 Pos : 3 Windows (CR LF) UTF-8 IN



G:\CBAR\G. Procedures & Presentations\Presentations\RE - Introduction\C337799_CBAR_20201029_20201029000003.xml - Notepad++

File Edit Search View Encoding Language Settings Tools Macro Run Plugins Window ?

C337799_CBAR_20201029_20201029000003.xml

```
40 <NonNaturalPersons>
41   <NonNaturalPerson UniqueID="TEST_004" Name="W.H. LTD" RegistrationNumber="C12548" RegistrationDate="1820-05-13" RegistrationCountry="MT"/>
42 </NonNaturalPersons>
43 </InvolvedParties>
44 <Accounts>
45   <Account Type="IBAN" Number="MT59SCJV28972VN1RR4AWFMU5HCRIZ1" OpeningDate="1999-11-30" ClosingDate="">
46     <Parties>
47       <Party UniqueID="TEST_004" Relationship="AC" RelationshipStart="1999-11-30" RelationshipEnd=""/>
48       <Party UniqueID="TEST_003" Relationship="SG" RelationshipStart="2020-10-05" RelationshipEnd="2020-10-23"/>
49       <Party UniqueID="TEST_007" Relationship="SG" RelationshipStart="2020-10-23" RelationshipEnd=""/>
50       <Party UniqueID="TEST_006" Relationship="UB" RelationshipStart="" RelationshipEnd=""/>
51     </Parties>
52   </Account>
53   <Account Type="IBAN" Number="MT68SCJV358356SJ9A5UEWAHJ2JDHBZ" OpeningDate="2020-10-23" ClosingDate="">
54     <Parties>
55       <Party UniqueID="TEST_007" Relationship="AC" RelationshipStart="2020-10-23" RelationshipEnd=""/>
56       <Party UniqueID="TEST_007" Relationship="SG" RelationshipStart="2020-10-23" RelationshipEnd=""/>
57     </Parties>
58   </Account>
59 </Accounts>
60 </CBAR>
61
```

eXtensible Markup Language file length : 2,576 lines : 61 Ln : 1 Col : 3 Pos : 3 Windows (CR LF) UTF-8 IN



XML Schema and Data Types






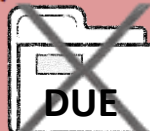
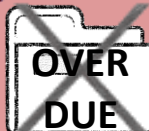



CBAR
XML Schema and Validation Rules

Version 2.0
13/01/2021

Downloadable from:
<https://fiaumalta.org/cbar/>



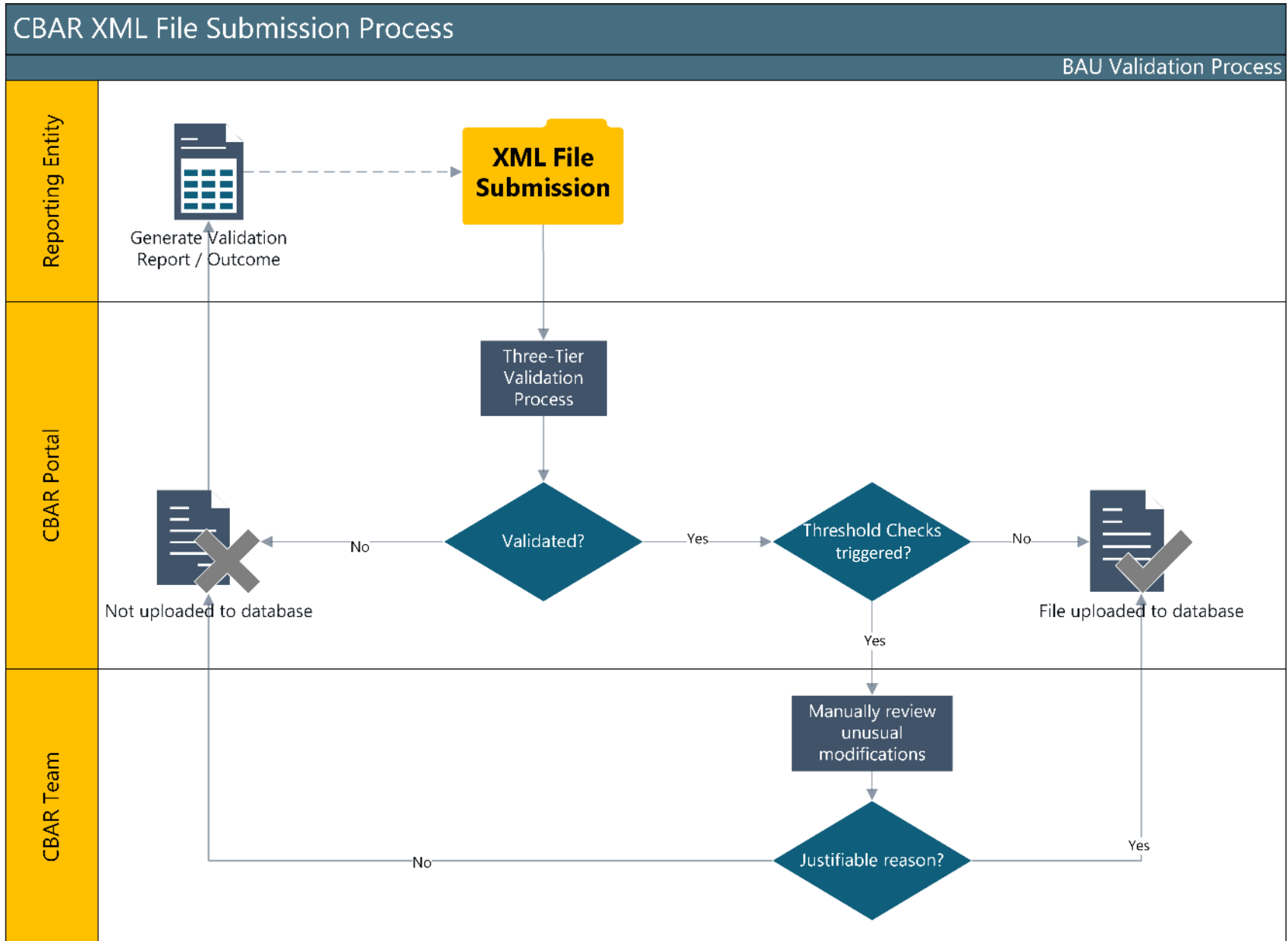
Timing: Rolling Seven Day Period

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2 	3	4	5	6
7	8	9 	10	11	12 	13
14	15	16	17	18	19 	20 
21 	22 	23	24	25	26	27
28	29 	30	31			



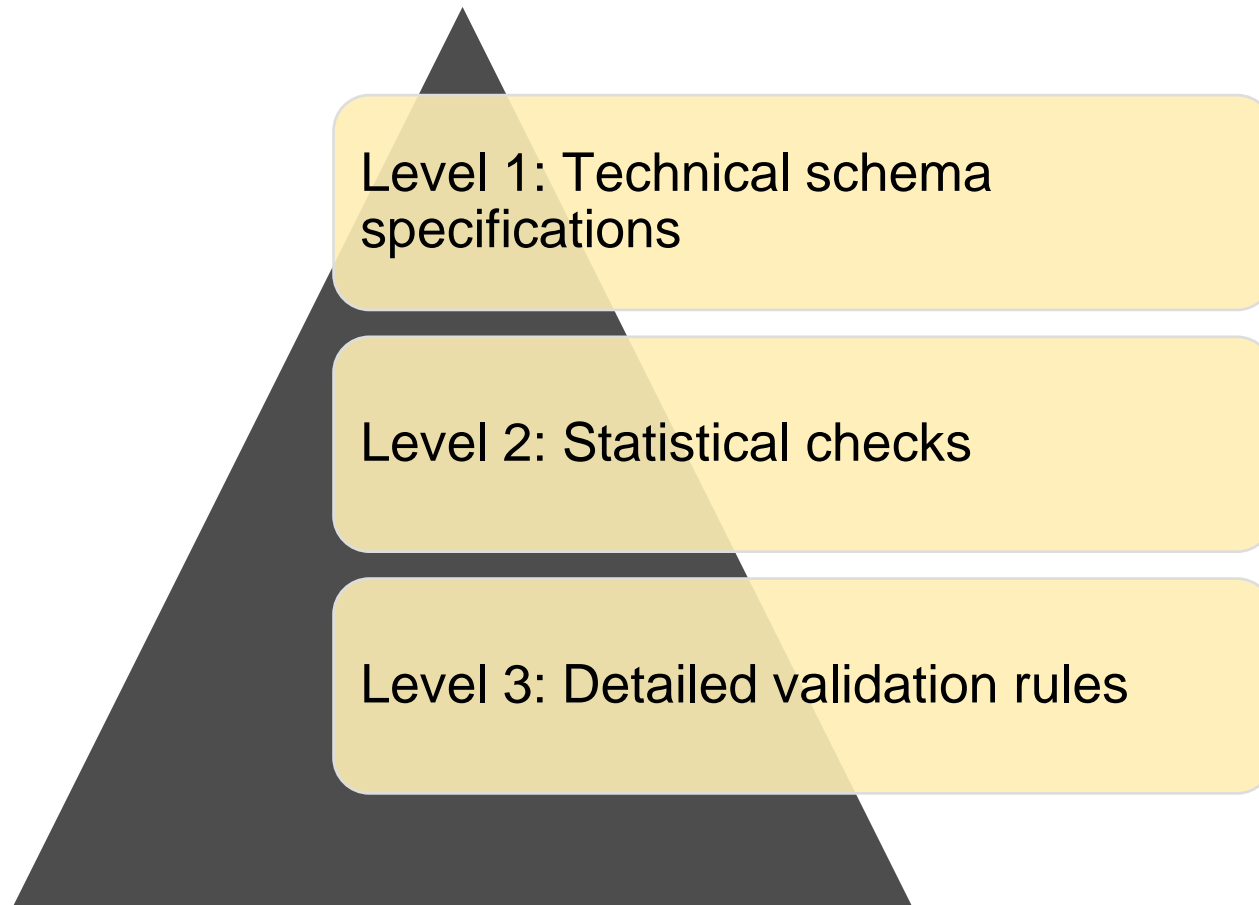
Data Validation

- Process
- Three-tier validation Process
- Validation Report
- Detailed Validation Rules





Three-Tier Validation Process





Detailed Validation Rules



CBAR
XML Schema and Validation Rules

Version 2.0
13/01/2021

Downloadable from:
<https://fiaumalta.org/cbar/>

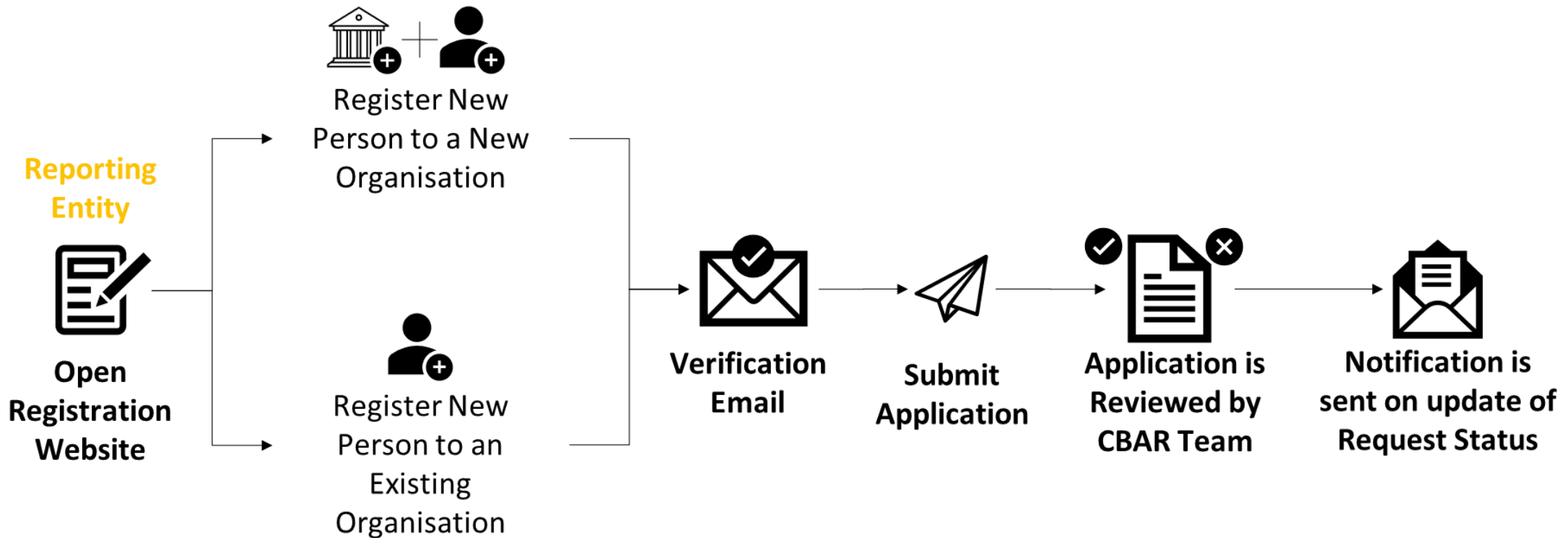


Registration & Access

- Online Registration
- Credentials and MFA
- CBAR Portal



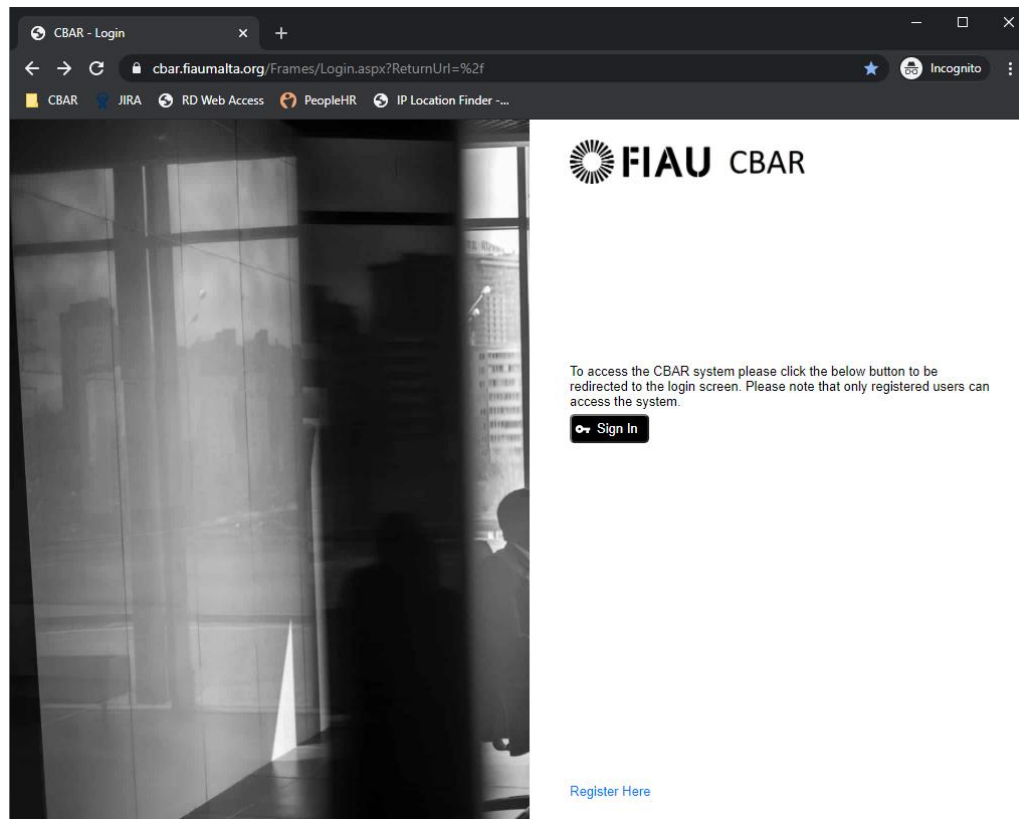
Online Registration



Accessible from:
<https://registration.fiaumalta.org/>



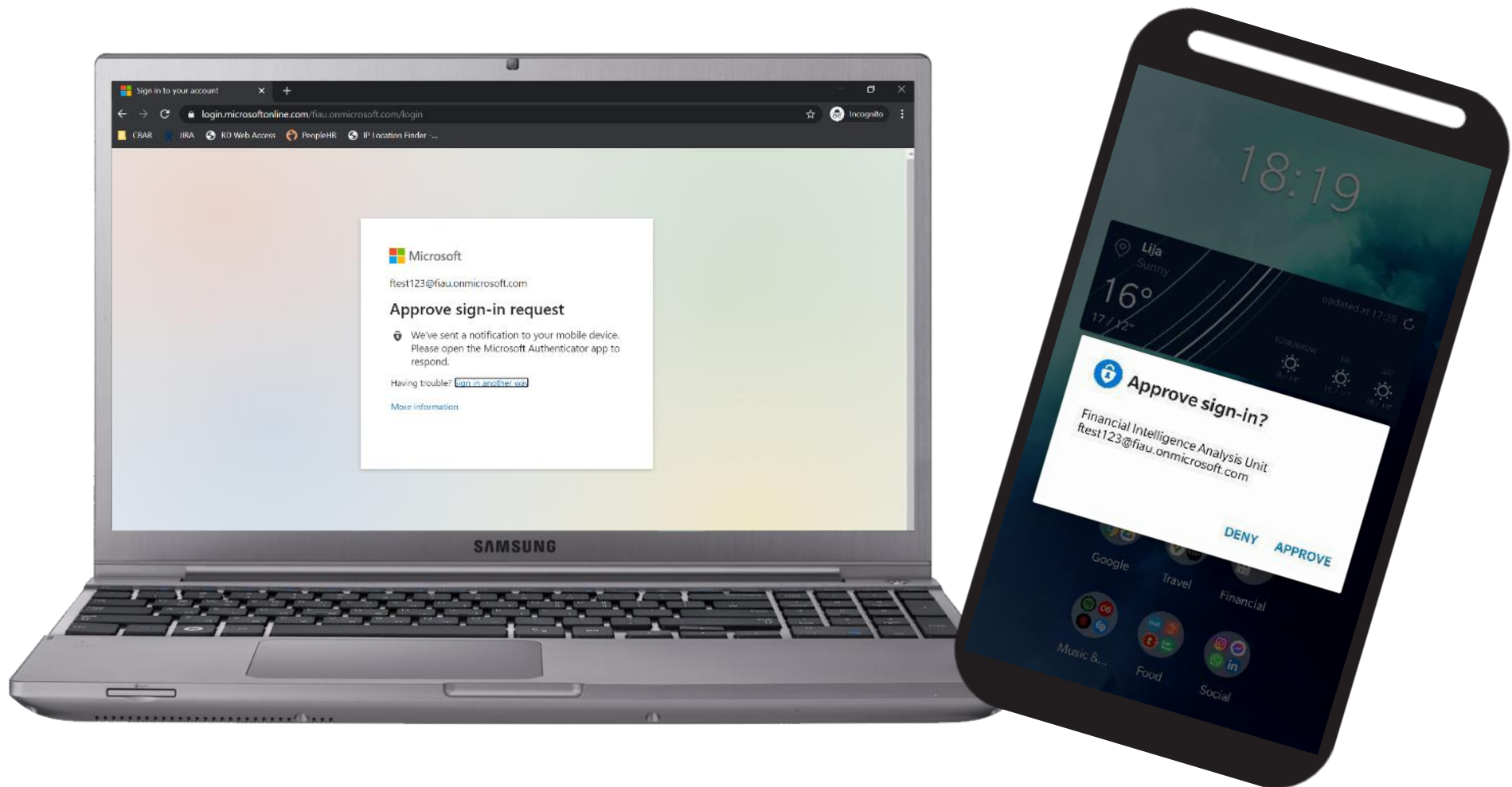
Credentials



- Receive system generated username and password by email
- Access CBAR – <https://cbar.fiaumalta.org>
- Change password within same day of receiving email



Multi-Factor Authentication





CBAR Portal

The screenshot shows the CBAR Portal Reporting Entity Dashboard. The dashboard includes a search bar, a navigation menu, and a main content area. The main content area has a section for 'Reporting Entity Portal' with an 'ACTIONS' dropdown menu. The 'ACTIONS' menu is open, showing options: 'Download Latest Schema', 'Upload File', 'Register User', 'Deregister User', 'Change User Details', 'Change Entity Details', and 'New Case'. A red dashed arrow points from the 'Upload File' button in the ACTIONS menu to the 'Upload File' button in the dashboard.

Reporting Entity Dashboard

CASES (MESSAGE BOARD)

AWAITING YOUR RESPONSE 0

AWAITING CBAR TEAM 0

NOTIFICATIONS IN THE LAST 7 DAYS 0

Reporting Entity Portal

ACTIONS

Reporting Entity: FIAU001 - FIAU_Test

Last Successful Submission Date: 04/03/2021

Days From Last Successful Submission: 7

Deadline For Next Submission: 11/03/2021

ENTITY DETAILS

Name: FIAU_Test

Company Code: FIAU001

API Username: API_FIAU1

FILE SUBMISSIONS

Filename	Schema Version	Reporting Date	Status	File Generation Date	Submitted By	Natural Person Count	Non Natural Person Count	Account Count	Submission Date
FIAU001_CBAR_20210105_20210105110...	2	05/01/2021	Approved	05/01/2021 11	api_fiau1	0	0	0	04/03/2021 16:30
FIAU001_CBAR_20210105_20210105110...	2	05/01/2021	Error	05/01/2021 11	fiau.onmic...	3	10	4	14/01/2021 13:36



File Submission

- Manual Submission
- API



Managed File Transfer

- Submission is via MoveIT File Transfer
- Manually triggered by a person
- Handled by a program which calls API
- Restricted by source IP address (Reporting Entity's public IP address)



Manual Submission

Upload Files

User Quota Info: 0 B of 2 GB used. (0%)

Upload To

/Home/ftest123@fiau.onmicrosoft.com

Notes

Notes

Drop files to add or [Browse...](#)

C:\[redacted]_CBAR_20201029_20201029000003.zip

877 B

Upload

[Cancel](#)



API

- Authentication is through username, password and client certificate
- Username and password are provided by FIAU
- Public portion of client certificate (and corresponding root certificate) is provided by reporting entity to FIAU



Questions?

