**BANK OF ENGLAND**

# BEEDS portal | Bank of England Electronic Data Submission portal

# User guide

Credit unions – Version 1.2

May 2018

# Contents

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## Document versions

| Version | Issue Date | Description |
|---|---|---|
| 1.0 | January 2017 | First version of the BEEDS portal user guide for credit unions. This document is relevant to credit unions only. |
| 1.1 | January 2018 | Version updated to include functional changes as part of ongoing system maintenance, as well as details regarding user account maintenance. Like previous versions this will be available for download through the BEEDS portal under 'Resources' as well as via the dedicated 'BEEDS portal' page of the Bank of England. |
| 1.2 | May 2018 | Version updated to include updates to the BEEDS Portal privacy policy and support hours & maintenance windows on the BEEDS Portal. |

# 1. Introduction

The Bank of England Electronic Data Submission (BEEDS) portal is an online application that manages formal regulatory data submissions between PRA-authorised firms and the Bank of England. The portal enables credit unions to complete and submit all regulatory data submissions online. Credit unions can also view the information held about them by the Bank of England and keep it up to date.

## a. Bank of England contact details

- For queries relating to validation errors or plausibility checks, contact the Regulatory Data Group: CreditUnionReporting@bankofengland.co.uk | 020 3461 7775
- For all other queries relating to the BEEDS portal, contact PRA Firm Enquiries: PRA.FirmEnquiries@bankofengland.co.uk | 020 3461 7000
- For enquiries that do not relate to the BEEDS portal, credit unions should liaise with their usual PRA supervisory contact.
- Formal notification of changes to credit union details should be made as usual to the FCA

# 2. General user information

## a. Account practices

BEEDS portal accounts are automatically made inactive if a user does not log in for in 120 days. It is therefore recommended that users regularly login to the BEEDS portal to ensure that their account remains active. If an account has been made inactive, users should contact PRA.FirmEnquiries@bankofengland.co.uk.

**Account Maintenance**

It is the responsibility of the Principal User to ensure that regular housekeeping of user accounts is carried out. If a user no longer requires access to BEEDS, their account should be deactivated. (Please note users can be reactivated if required.)

View all users:

- Navigate to Manage Users > View/Edit User
- A list of all accounts associated with your firm will be displayed

Deactivate user:

- Navigate to Manage Users > View/Edit User
- Locate the user you wish to deactivate and click View/Edit
- Click Edit
- Select Deactivated
- Click Save

**The Bank of England recommends that this process should be completed at least annually.**

The BEEDS portal will time out after an hour of inactivity. Entering data in fields is not considered activity so it is recommended that users regularly save forms while editing.

## b.  Minimum IT requirements

The recommended minimum computer requirements for using the portal are:

- Microsoft Internet Explorer version 9 or above, Firefox version 36 or above, Google Chrome version 28 or above, or Safari 7 (for OSX only) or above
- To view returns in PDF (and printing where signatures are required) a PDF viewer is required, such as Adobe Acrobat Reader (version 8.0 or above)
- To export the template for returns as spreadsheets Microsoft Excel 2003 or above is required. N.B. the viewer application for Excel will enable forms to be exported
- To print hard copies of returns a printer connection is required
- The recommended screen resolution is at least 1024 x 768 or higher for optimal display

## c.  Terms and conditions

We recommend that users take time to read the 'Terms and Conditions' of the BEEDS portal before entering the site. Should users have any queries, they should contact PRA.FirmEnquiries@bankofengland.co.uk or 020 3461 7000.

## d.    Privacy notice

**How we use your information -** This notice only covers the information you submit to us for the purpose of creating and maintaining your account. You may receive other specific privacy notices relevant to your actions on this portal. If you are unable to locate a relevant notice or would like to find out more, you can get in touch via our website at www.bankofengland.co.uk/privacy

**Information we collect –** Through your engagement with us, the Bank of England ('we' or the 'Bank') collects personal data about you. This information includes your name and business contact information.

**Why we need your personal data -** We collect your personal data to create an account for you, control user access and to be able to communicate with you.  The processing of your personal data is necessary for the performance of a task carried out in the public interest or in the exercise of official authority of the Bank.  That is, to support the financial stability of the UK

**What we do with your personal data -** We use your data for the purposes of creating and maintaining your account. We will keep your personal data for 6 years from the point at which your account is closed.

**Your rights -** You have a number of rights under data protection laws (for example, you have the right to ask us for a copy of the personal data the Bank holds about you). This is known as a 'Subject Access

Request'. You can ask us to change how we process or deal with your personal data, and you may also have the right in some circumstances to have your personal data amended or deleted.

To find out more about those rights, to make a complaint, or to contact our Data Protection Officer, please see our website at [bankofengland.co.uk/privacy](bankofengland.co.uk/privacy)

### e.    Testing

**The BEEDS portal should not be used for testing files. All files submitted through the BEEDS portal are considered a legal submission by the Bank of England**.

### f.    Alternative Processing Plan (APP)

In the unlikely event of the BEEDS portal being unavailable ahead of a submission deadline, the Bank of England may decide to invoke its Alternative Processing Plan (APP). In this scenario, principal users may be asked to send their file submissions through secure email if their firm is yet to submit ahead of the deadline.

### g.    Support hours & Maintenance windows

 Standard support hours are 9:00am to 5:00pm, Monday to Friday. The Bank of England BEEDS team aim to reply to all queries within one working day. There may be times when this is not possible due to increased volume of queries around significant deadlines. Queries will be dealt with in priority order.

All emails should be directed to the groups under 'Bank of England contact details (section 1a)' in the first instance.

The Bank of England periodically undertakes maintenance of the system. Maintenance windows take place as required outside UK business working hours or significant deadlines. During this time the BEEDS portal may be unavailable and submissions may not be processed. We endeavour to provide 48 hours' notice where possible.

## 3.  Log In

### a.    Before logging in

To log into the BEEDS portal, users will need the email address associated with their account, their password, and their phone in order to receive the session security code (see section c. below).

## b.     First time log in

When a user account is created on the application, a randomly generated password will be sent to the user via email. The portal can be accessed with the user's email address as their username, and the password as provided.

The password must be changed when the user accesses the portal for the first time. Passwords must contain at least one capital letter, lowercase letter, number and special character; must not contain spaces; and must be of length 8-30 characters.

If a user enters their login details incorrectly, a CAPTCHA code will be displayed which will need to be entered before continuing.

Users will have four attempts to log in before the account is locked, after this, the 'Forgotten Password' link can be used to unlock the account.

When a user logs in for the first time, a screen will be displayed allowing the user to update their details. The user will also need to set security questions (see section d. below)

## c.     Session security code

A session security code is required each and every time a user logs in to the BEEDS portal. This will be sent via SMS to the mobile or landline telephone number supplied by the user.

Users are advised to provide a mobile telephone number rather than a landline as the code can be difficult to understand when relayed to a landline. However if users choose to use a landline, they are reminded to utilise the repeat functionality if necessary. If the code cannot be understood, users are advised to request a new code by restarting the login process.

Note that the code is valid for ten minutes after entering the username and password. If a user does not enter the code within ten minutes, the log in process will have to be restarted.

## d.     Security questions

Security questions are set up when a user first logs into the BEEDS portal. Users will be required to select four questions from four separate dropdown lists of predefined questions. Questions and answers must be unique and be at least four characters.

Security questions can be updated via 'My Details', 'Update Security Questions'.

## e.     Firm selection

If a user is associated with more than one credit union, the BEEDS portal will display a drop down list of credit unions from which the user can select. This selection can be changed once logged in by clicking 'Change firm' next to the credit union name.

## f.     Forgotten password

To reset their password, a user can click the 'Forgotten Password' link displayed under the login fields on the BEEDS portal login page. After the user enters the displayed CAPTCHA code, email address and security questions, a link will be sent via email with instructions on how to reset their password.

### g. Home screen

The home screen lists all notifications that have been emailed to the user. Notifications can be dismissed and then will not be displayed again on the home screen.

## 4. Credit union returns

Credit union returns will be scheduled for release by the Bank of England and users will be notified when a return is available for completion.

Returns can be viewed under 'Draft Returns'.

The 'Draft Returns' page displays a list of all available returns for completion with corresponding information such as the status of each return.

| Home | Draft Returns | Submission | Manage Returns | Resources | Firm Profile | Manage Users | My Details | Log out |
|------|---------------|------------|----------------|-----------|--------------|--------------|-----------|---------|

Joe Bloggs, Example Credit Union

**Draft Returns**

The returns listed below are in draft and can be completed prior to submission.

To create new returns, use the "Create Return" functionality under "Manage Returns".

| Return name | Reference | Revision | Categories | Status | Return end date | Due date |
|-------------|-----------|----------|------------|--------|-----------------|----------|
| Annual Credit Union Return (CY) | CU00002 | 0.1 | Annual Credit Union Return (CY) | No Data | 30/09/2016 | 31/03/2017 |

The status of a credit union return will be one of five:

    i.    **No data** – templates have not been populated with data
    ii.    **In Draft** – data have been entered or uploaded and the return has been saved in draft
    iii.    **Complete** – all mandatory fields have been completed and the return is ready to submit to the Bank of England
    iv.    **Pending approval** – return has been submitted and is undergoing plausibility checks. A return will remain in this state if the credit union has provided explanations for 'implausible' data, and the return requires approval by the Bank of England
    v.    **Accepted** – return has been approved by the Bank of England

Each return will be assigned a category. This will either be Quarterly Credit Union Return (CQ) or Annual Credit Union Return (CY). See section 5 below for Auditor's Declaration.

Both CQ and CY returns will consist of three templates:

- CU Details
- Balance Sheet

- P&L and Liquidity

These templates can be completed by either uploading a file or manual entering the data. A CY return will include the extra template of 'Annual Accounts' which must be completed individually.

## a. Complete returns – Excel upload

To complete a template by uploading a file, click on 'Upload Data'. Allowed file types are: .xls, .xlsx.

**The Excel template is available to download from the [Bank of England website](#). Only templates published from 3 January 2017 will be compatible with the upload data feature. This will also be available within the '[Resources](#)' area of the BEEDS portal.**
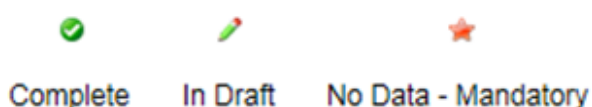


A progress indicator will be displayed when uploading a file.
Each template will have a symbol representing the status of the template:



If all templates have been marked as 'Complete', the return will be ready to submit. If any of the templates have a status of 'In Draft' or 'No Data – Mandatory' these will need to be completed before the return is ready to submit. More detailed information can be found below.

N.B. If submitting an 'Annual Credit Union Return (CY)', the 'Annual Accounts' section will need to be completed individaully before submission. To go into the return, click on 'Edit', and then press 'Upload'. Acceptable file types are . csv, .doc, .docx, .jpg, .jpeg, .odp, .ods, .odt, .pdf, .ppt, .pptx, .rtf, .txt, .xls, .xlsx, .xml, .zip.

## b. Complete returns – manual entry

To complete a template by manually entering fields, click on 'Edit' on each section of the return.



**Annual return (CY) for credit unions**
Effective from January 2017

| | |
|---|---|
| Reporting entity name | Example Credit Union |
| Firm Reference Number (FRN) | 123456 |
| Financial year end | 30/9 |

| Credit union details: | | | |
|---|---|---|---|
| | Trade body | * | A1 |
| | Number of members at the financial year end | * | A2 |
| | Qualifying members | * | A3 |
| | Non-qualifying members | * | A4 |
| | Total individual members | * | A5 |
| | Corporate members | * | A6 |

Every field marked with an asterisk within each section must be completed. If there is no value to report in the field, please insert a '0'.

Once the section has been completed, click on 'Validate and Save' to mark the template as complete. In order to have the return ready for submission, every section of the return must be validated and saved. Data validation is not performed at this stage.

To remove data from the entire return, select 'Clear' next to 'Upload Data'. To remove data for individual templates, select 'Clear' for the relevant section. This action cannot be reversed.

## c.  Submit returns

- Files should only be uploaded when they are finalised and ready for legal submission - credit unions should not submit files purely to test their processes
- To submit a return, ensure all mandatory templates in the return have been validated
- Navigate to 'Submission' and click 'Submit Return'
    - o   All validated returns ready for submission will be displayed
- Click 'Submit' for the relevant return

The return will go through validation checks at this stage. If the return has validation errors, they will be displayed on screen. These validation errors will need to be rectified before the return can be submitted.

Return to 'Draft Returns' to amend these validation errors.

| Home | Draft Returns | Submission | Manage Returns | Resources | Firm Profile | Manage Users | My Details | Log out |

Joe Bloggs, Example Credit Union

**Submission Validation Issues**

There are issues that need to be reviewed before this return can be submitted. See below for details.

| Rule name | Type | Problem | Additional information |
|-----------|------|---------|------------------------|
| CU/G1 | Error | 0.00 (G1) >= 5 (A2) | The number of members at the financial year end (A2) must be less than or equal to the value for members' share balances (total) (G1) . |
| CU/G11 | Error | 0.00 (G11) < 0.00 (G1) | The value for members' share balances (total) (G1) must be greater than the aggregated balance above FSCS limit (G11). |

Printer friendly format | Show errors in new window

We recommend that users click 'Show errors in new window' to aid correcting the validation errors on screen. The validation errors are also available in 'Draft Returns' if users click on the red exclamation mark. Once the validation errors have been rectified, return to 'Submit Return'.

If validation issues still remain, follow the previous steps to resolve the issues. If the return is now valid, users will be directed to the submission confirmation page.

**We strongly recommend that users download the return at this stage. Submitted data are removed from the BEEDS portal after submission if the return is assigned an 'Accepted' or 'Declined' state. The return cannot be downloaded after this point.**

**If there are plausibility checks remaining on the return, and the return is assigned a 'Pending Approval' state, the data will remain on the BEEDS portal for up to 28 days.**

The return can be downloaded by selecting 'Download'.



| Home | Draft Returns | Submission | Manage Returns | Resources | Firm Profile | Manage Users | My Details | Log out |

Joe Bloggs, Example Credit Union

**Submit Return**

The return has been validated and can now be submitted.

If you require a PDF of the complete return for your records, please click the 'Download' button below.
Note, it is not possible to download a PDF after submission.

Download

Once submitted, a return can no longer be edited, but can still be viewed in submission history. If an error is subsequently discovered, the return can be resubmitted using the "Request Resubmission" functionality.

Submit    Cancel

The data will still be available for supervisory purposes on the Bank of England's internal systems. The user will receive an email confirming this submission.

## PRA plausibility checks

Files that pass validation checks are then checked for plausibility. PRA defined rules used for quality

checking may identify reported items that seem implausible in the context of other data. If figures are thought to be implausible, an email notification will be sent immediately to inform credit unions that the checks will be reviewed by staff from the Regulatory Data Group (RDG), following which the user may be required to resubmit data or provide an explanation for implausible data.

If required, the user should complete the 'plausibility response' return under 'Draft Returns', and then submit the return under 'Submission'. More detailed information on submitting 'plausibility response' returns can be found in the 'Complete Ad Hoc Returns' section of this guide. For clarification on any plausibility message, a screenshot of the message can be sent to CreditUnionReporting@bankofengland.co.uk

## d. Request Resubmissions

This functionality enables users to alert the Bank of England of a mistake in a previously submitted credit union return that requires correcting. All requests for resubmission will be automatically granted.

- To request a resubmission, navigate to the 'Submission' menu and click 'Request Resubmission'
    - All previously submitted returns will be displayed by year
- Click the 'Request Resubmission' link related to the return that requires correcting
    - Details of the resubmission request are displayed
- Select the most appropriate option from the dropdown list and fill in the 'Reasons for resubmission' field. Users may also wish to upload a supporting document by selecting the 'Browse' button
    - Click 'Confirm' to proceed with the request

| Home | Draft Returns | Submission | Manage Returns | Resources | Firm Profile | Manage Users | My Details | Log out |
|---|---|---|---|---|---|---|---|---|

Joe Bloggs, Example Credit Union

**Request Resubmission**

Select a return to request a resubmission.

All requests to resubmit a return will be automatically granted and the return will appear under "Draft Returns" where it can be edited before resubmission.

Showing returns from: 2016

| Return name | Reference | Revision | Categories | Return end date | Due date | Action |
|---|---|---|---|---|---|---|
| | | | | | | |
| Quarterly return for credit unions | CU02755 | 2.0 | Quarterly Credit Union Return (CQ) | 30/09/2016 | 28/10/2016 | Request Resubmission |

The return will be displayed in 'Draft Returns'.

## 5. Auditor's Declaration

Similarly to credit union returns, the Auditor's Declaration will be scheduled for release by the Bank of England and users will be notified when a return is available for completion. This will be created alongside a credit union return.

Acceptable file types are. csv, .doc, .docx, .jpg, .jpeg, .odp, .ods, .odt, .pdf, .ppt, .pptx, .rtf, .txt, .xls, .xlsx, .xml, .zip



## a. Complete returns

- The return can be viewed and completed under 'Draft Returns'
    - Select the return's name and the template will be displayed
- To complete the template, click 'Edit'
    - Complete/upload information as appropriate ensuring that information is entered into the mandatory fields marked with a red asterisk
- When the return is either partially or fully completed there is an option to save the modifications for later review by clicking 'Save as Draft'
- Once all relevant information has been entered, the return can be validated by clicking 'Validate & Save'
    - If no errors are found, the return status will update and the return will be ready for manual submission

## b. Submit returns

- To submit a return, ensure all mandatory templates in the return have been validated
- Navigate to 'Submission' and click 'Submit Return'
    - All validated returns ready for submission will be displayed
- Click 'Submit' and confirm the submission

The application will update the return status and send an automated acknowledgement email to the user

# 6. Ad Hoc Returns

The ad hoc return listed below can be created by credit union users with the appropriate permissions, unlike credit union returns which are created by the Bank of England. The return must then be submitted manually after completion. Users will not be notified when a return is available for completion as these can be created by the user at any time.

## Amend principal user

Plausibility response forms for annual and quarterly returns are created by the Bank of England and then must then be **submitted manually** by the credit union after completion. Users will be notified when this return is available for completion.

The table below outlines the purpose of each ad hoc return.

| Return name | Return description |
|---|---|
| Amend principal user | This return allows a credit union to request a change to a principal user.  The return will be reviewed by the Bank of England and then the system will then be updated with the details of the new principal user. <br><br> NB: An 'amend principal user' return should be submitted ahead of the change. |
| Plausibility response for annual and quarterly returns | This return will be populated with failed plausibility messages and a message from the Regulatory Data Group to which a credit union is expected to respond. <br><br> If a supporting upload is required the following file types are accepted: csv, .doc, .docx, .jpg, .jpeg, .odp, .ods, .odt, .pdf, .ppt, .pptx, .rtf, .txt, .xls, .xlsx, .xml, .zip |

The status of an ad hoc return will be one of five:

i.   **No Data** – information has not been entered or uploaded
ii.  **In Draft** – information has been entered or uploaded but there are mandatory fields outstanding
iii. **Complete** – all mandatory fields have been completed and the return is ready to submit to the Bank of England
iv.  **Pending approval** – information has been submitted and is being reviewed by the Bank of England
v.   **Accepted** – information has been accepted by the Bank of England

The ability for Credit Union users to create and submit an Additional Upload return was removed during a system change window during December 2017. Should you need to upload any unstructured or unscheduled information into BEEDS then please discuss with your supervisory contact.

## a.  Create returns
- To create an ad hoc return, navigate to 'Manage Returns' and click on 'Create Return'
  - The returns that can be created by the user will be displayed
- Select a return and name it appropriately
- Enter the earliest date from when the information is effective under 'Effective Date'
- Click 'Create' to confirm the creation

## b.  Complete returns
- Once created, the return can be viewed and completed under 'Draft Returns'
  - Select the return's name and the templates will be displayed
- To complete a template, click 'Edit'
  - Complete/upload information as appropriate ensuring that information is entered into the mandatory fields marked with a red asterisk
  - Some fields only allow certain types of data to be entered (e.g. dates, letters, numbers) which will result in error messages being displayed if entered incorrectly
- When the return is either partially or fully completed there is an option to save the modifications for later review by clicking 'Save as Draft'
- Once all relevant information has been entered, the return can be validated by clicking 'Validate & Save'

- o If no errors are found, the return status will update and the return will be ready for manual submission. **Note that the return is not submitted at this point**

## c. Submit returns
- To submit a return, ensure all mandatory templates in the return have been validated
- Navigate to 'Submission' and click 'Submit Return'
  - o All validated returns ready for submission will be displayed
- Click 'Submit' and confirm the submission
- The application will update the return status and send an automated acknowledgement email to the user

## d. Resubmit returns

Follow the same steps as above in section 4 d. to request a resubmission for an ad-hoc return.

## 7. View Submission History

This functionality allows users to review all credit union and ad hoc returns that have been previously submitted

- To view submitted returns, navigate to the 'Submission' menu and click 'Submission History'
    - All previously submitted returns will be displayed and filtering fields can be used to search for a return
- Click on the return name to view the most recent version and click on the revision number to see a list of submitted versions
- All templates in the return will be listed and these can be viewed by clicking on their names
- To view returns that have been uploaded but not necessarily submitted, navigate to 'Draft Returns' click on a return name and then click the 'View Upload History' icon  above the list of templates
    - A list of returns that have been uploaded will be displayed alongside their status
- If errors are displayed, the file has not been processed

Submitted data are removed from the BEEDS portal after submission if the return is assigned an 'Accepted' or 'Declined' state. If there are plausibility checks remaining on the return, and the return is assigned a 'Pending Approval' state, the data will remain on the BEEDS portal for up to 28 days.

The data will still be available for supervisory purposes on the Bank of England's internal systems.

## 8. Resources

This functionality allows users to access useful information relating the BEEDS portal, including the Excel templates for CY and CQ.

- To access a file, click 'Resources' on the portal menu
    - The application will display the document explorer
    - To view the relevant document, users must select the 'Credit union' folder
- Files can be filtered using the 'Filter by' field
- Select a file and click on the green download icon

## 9. Firm Profile

This functionality allows users to view profile information held by the Bank of England about their credit union.

- Navigate to 'Firm Profile'
    - The application will display the contact details section. This can be viewed by clicking on the 'Contact Details'. Within the contact details section users can find the name, email address and registered office address of the Principal User
- The contact details of a credit union can be changed by creating an ad hoc 'Amend Principal User' return under 'Manage Returns'
    - The return will need to be completed under 'Draft Returns' and then submitted under 'Submission'. More detailed information can be found in the 'Complete Ad Hoc Returns' section of this guide

- Formal notification of changes should also be made as usual to the FCA as appropriate

# 10. Manage Users

Each credit union has one nominated principal user who may wish to create secondary users to assist with editing or submitting returns. Newly created users can be assigned a role which defines the level of access the user will have.

Only principal users have access to manage secondary user accounts.

All users are responsible for any account they are provided with by the Bank of England to access the BEEDS portal. Regular audits should be undertaken by credit unions of all user accounts, roles and use of the application.

The Bank of England recognises the need for alternative contacts and therefore strongly encourages credit unions to create secondary users. Principal users are responsible for creating secondary users on the BEEDS portal. Secondary users are important so that credit unions can respond in a timely way to questions raised by the Bank of England related to credit unions' regulatory returns.

## a. Create users
- To create a new user, navigate to 'Manage Users' and click 'Create User'
  - o Enter the details of the new user and select the 'Secondary User' and 'Credit Union Create Additional Returns' user roles
  - o Details of the roles are displayed in the user role table and can also be viewed by clicking on the role name on screen


- Click 'Create'
  - o The user details will be displayed and can be edited by clicking 'Edit'
- The new user will receive an email with a randomly generated password which can be used to access the portal

NB: Each credit union can have a maximum of ten active users, i.e. one principal user and nine secondary users.

## b. View / Edit users
This functionality allows the principal user to view and edit other users with access to their credit union. A principal user can also deactivate other users by changing their activation status to 'deactivated'.

- To view all secondary users, navigate to 'Manage Users' and click on 'View/Edit User'
- Click the 'View/Edit' button corresponding to a user
  - o User details will be displayed
- To edit these details click 'Edit'
  - o User details will be displayed and can be edited
- Update name, contact details, permissions and activation status where required, and then click 'Save'
  - o Updated user details will be displayed

NB: Email addresses cannot be changed. Users should contact PRA.FirmEnquiries@bankofengland.co.uk if they wish to amend an email address for a secondary user.

## 11. User Role Information

The following table defines user roles in terms of their functional permissions, the returns they have access to, and the notifications they will receive. Users can be assigned more than one role if required.

| | | Roles | | |
|---|---|---|---|---|
| | | Principal User | Secondary User | Create Additional Returns |
| **Functional Permissions** | Edit return | Y | Y | N |
| | View return | Y | Y | N |
| | Clear / delete data | Y | Y | N |
| | Upload data | Y | Y | N |
| | Submit return | Y | Y | N |
| | Create return | N | N | Y |
| | View firm profile | Y | Y | N |
| | Manage users | Y | N | N |
| | View resources | Y | Y | N |
| **Returns accessible** | Credit Union Return | Y | Y | Y |
| | Firm Profile | Y | Y | N |
| | Plausibility response quarterly and annually | Y | Y | N |
| | Amend principal user | Y | Y | Y |
| | Additional Upload | Y | Y | N |
| | Auditor's Declaration | Y | Y | N |
| **Emails** | Return available for completion | Y | Y | N |
| | Submission confirmation* | Y | Y | N |
| | Credit union return accepted* | Y | Y | N |
| | Credit union return rejected* | Y | Y | N |
| | Ad hoc return accepted* | Y | Y | N |
| | Ad hoc return rejected* | Y | Y | N |
| | Passed validation and plausibility checks* | Y | Y | N |
| | Plausibility checks outstanding* | Y | Y | N |
| | Submission deadline approaching | Y | Y | N |
| | Submission overdue | Y | Y | N |
| | Return resubmitted | Y | Y | N |
| | Resubmission requested* | Y | Y | N |
| | Resubmission request approved* | Y | Y | N |
| | Resubmission request denied* | Y | Y | N |

*Emails will also be sent to the user who triggers the notification.
As well as taking note of emails, credit union users are advised to regularly log into the BEEDS portal to view notifications.

Principal users are assigned the following permissions by the Bank of England:
- Credit Union Principal User
- Credit Union Create Additional Returns

When creating secondary users, principal users should refer to table above and assign roles appropriately. We recommend assigning both the 'Secondary user' and 'Create additional returns' user roles to ensure that the secondary user has all of the necessary access to submit returns.

## 12.  My Details

This functionality allows users to view and update their own user details.

### a.  View/Edit my details

- To update user details, navigate to 'My Details' and click 'View/Edit My Details'
    - o  User details will be displayed and can be edited
    - o  Note that the email address provided is the username required to log into the portal and determines where notifications are sent. The telephone number provided determines where the session security code is sent each time the user logs into the portal
    - o  A user's BEEDS portal password must be entered when updating user details. Users cannot amend their email address. Users should contact PRA.FirmEnquiries@bankofengland.co.uk if they wish to change their email address
    - o  Confirmation is sent to the contact details that have not been updated

Exclude the '0' when using the international telephone code 44. For example, the telephone number for PRA Firm Enquiries would be formatted as '44 203 4617000'.

- Edit details as required and click 'Update'

### b.  Update password

- To change the password used to log in to the portal, navigate to 'My Details' and click 'Update Password'
- Enter the current password and a new password and click 'Save'
- Passwords expire every three months. Users will be prompted to update their password on the first log in after it has expired

### c.  Update security questions

- To change the security questions that are associated with the account, navigate to 'My Details' and click 'Update Security Questions'
- Users should select four new unique questions and enter their answers and click 'Save'

## 13. FAQs

### 13.1 What should I do if I have not received login details?

Ensure that the principal user has entered your email address correctly and contact PRA.FirmEnquiries@bankofengland.co.uk  if incorrect. If you have still not received login details, you should contact PRA.FirmEnquiries@bankofengland.co.uk

### 13.2 What should I do if I cannot log in?

If you have forgotten your username, it is the email address associated with your account. This can be viewed by the principal user under 'Manage Users'.

If you have forgotten your password, you can select 'Forgotten Password' on the BEEDS portal login page and a link will be emailed to you with instructions on how to reset your password. If you are still unable to login or cannot complete the forgotten password process successfully, PRA.FirmEnquiries@bankofengland.co.uk should be contacted.

### 13.3 How do I set up secondary users?

Each firm may have one principal user account only. The principal user can set up secondary users under 'Manage Users', 'Create User'.

### 13.4 Can the principal user be changed?

To change the principal user, an 'Amend Principal User' return should be created under 'Manage Returns', 'Create Return'. The return will need to be completed under 'Draft Returns' and then submitted under 'Submission'.  This will create a request that will have to be approved by the PRA before the change is made.

### 13.5 How do I change a user's contact details?

The principal user can change the name or contact details of another user under 'Manage Users', 'View/Edit Users' by selecting the View/Edit link beside the user. The details will then be displayed which can be updated by clicking 'Edit'. Email addresses cannot be amended, contact PRA.FirmEnquiries@bankofengland.co.uk if you wish to change an email address.

Your own details can be updated under 'My Details', 'View/Edit My Details'.

### 13.6 How do I change the firm profile section?

The contact details of a firm can be changed by creating an 'Amend Principal User' return under 'Manage Returns', 'Create Return'. The return will need to be completed under 'Draft Returns' and then submitted under 'Submission'.

Formal notification of changes should also be made as usual to the FCA.

### 13.7 What should I do if I have not received confirmation of submission?

If you have not received a notification after submitting a return, check the status of the return. PRA.FirmEnquiries@bankofengland.co.uk should be contacted if you have not received an expected email.

### 13.8 How do I request a resubmission?

To request a Resubmission, navigate to 'Submission', 'Request Resubmission', select the 'Request Resubmission' link beside a return.  Approval will be granted automatically through the portal for credit union returns and ad hoc returns.

### 13.9 What should I do if I do not understand a plausibility check?

A screenshot of a plausibility check can be sent to CreditUnionReporting@bankofengland.co.uk for clarification.

### 13.10 From which email address will notifications be sent?

Users will receive automated emails from 'beeds_donotreply'

**13.11 How do I check the version of my browser?**

Refer to the 'Resources' section on the BEEDS portal where you will be able to find instructions on how to view the version of your browser. Also refer to the 'Minimum IT Requirements'.

# 14. Glossary

| Term | Definition |
|---|---|
| BEEDS | Bank of England Electronic Data Submission |
| Principal user | Each firm has one nominated principal user who can create and manage secondary users |
| Return | A submission of data to the Bank of England |
| Plausibility checks | PRA defined rules use for quality checking, looking for data that seems implausible in the context of other data. Firms may be required to provide an explanation for implausible data or to resubmit data if figures are found to be incorrect. |
| RDG | Regulatory Data Group (Bank of England) |
| FCA | Financial Conduct Authority |