

ANNEX 6: ILLUSTRATIVE TEMPLATE – PARTICIPANT COMPLIANCE REPORTING

This template provides a reference structure for participants in an instant payment scheme to regularly report on their compliance with scheme rules. It supports self-certification and can also be used by the scheme manager to consolidate monitoring results across all participants. It is adaptable to risk-based monitoring cycles (e.g., quarterly, biannually, annually).

Section 1: Participant Information

Field	Description
Institution Name	Reporting the participant’s official name
Period Covered	Reporting period (e.g., Q1 2025)
Submission Date	Date of report submission
Compliance Focal Person	Name and contact details of the responsible officer

Section 2: Compliance Summary by Domain

Participants should self-assess and report their compliance status across the following dimensions, aligned with scheme obligations. Supporting documentation should be available upon request.

Compliance Area	Relevant Rule Reference	Compliance Status (Yes / No / Partial)	Remarks / Key Evidence	Remediation Timeline (if needed)
Adherence to Technical Specifications (ISO 20022, APIs)	I.3 / Technical Annex			
Participation Agreement Compliance	I.1			
Scheme Rules Adherence	I.1			

Compliance Area	Relevant Rule Reference	Compliance Status (Yes / No / Partial)	Remarks / Key Evidence	Remediation Timeline (if needed)
Settlement Performance & Funding Obligations	III.1 / III.2		Include any settlement delays or breaches	
SLA and Operational Reliability	II.3		Uptime percentage, support tickets, and downtime explanations	
Fraud Management and Risk Controls	V.1		System alerts, fraud response logs	
Customer Protection Measures	IV.2		Dispute logs, user education	
Regulatory Reporting and Data Privacy Compliance	IV.3 / IV.5		Internal audit, data handling policies	

Section 3: Significant Events or Incidents

Participants should disclose any significant compliance incidents, breaches, or unresolved operational risks during the reporting period.

Event Type	Date	Description	Resolution Status	Actions Taken / Planned
Example: SLA Breach	2025-02-10	Downtime exceeded 30 mins	Resolved	System patch and process update implemented
Example: Fraud Case	2025-03-04	APP scam incident	Under investigation	Customer notified; reversal request initiated

Signature:

Date:

Section 4: Declaration

“We confirm that this compliance report accurately reflects our institution’s adherence to the scheme rules and that any identified deficiencies will be addressed in line with the scheme’s remediation expectations.”

Authorized Signatory:

Name:

Position: