



## EUROPEAN CENTRAL BANK

### BANKING SUPERVISION

#### Quick guide

### Supervisory applications via the IMAS portal

(Information **MA**nagement **S**ystem of the Single Supervisory Mechanism)



#### Why online applications?

Online applications are faster and more efficient. The portal makes communication between supervisors and the banking sector clearer and easier. You can quickly track the completeness and status of applications and more easily contact the supervisors who are assessing them. The portal helps the ECB and national supervisors ensure consistency across the sector.

#### Which applications are covered?

The portal is a self-service digital gateway to submit applications for authorisations and other supervisory processes. The processes currently available in the portal can be found [here](#). For those countries where using the portal is required by national law or NCA instructions, the IMAS portal replaces existing national portals for processing supervisory applications.

#### Does my bank have to use the portal?

Banks in all participating Member States, as well as third parties, can use the portal. Depending on national arrangements, the use of the portal is either mandatory or voluntary.

#### What is the impact on supervisory assessment?

The requirements for supervisory assessments remain the same.

#### How secure is the portal?

The portal is a highly secure IT environment and complies with data protection rules.



The IMAS portal features  
embedded help videos.  
Get started now at  
<https://imas.ecb.europa.eu/>

## 1. European Central Bank

The ECB manages the IMAS portal. It also provides technical support for access problems and the like. Moreover, the ECB monitors the correct functioning of the IMAS portal and ensures smooth and fast data transmission.



## 2. Delegated Administrators

The ECB creates Delegated Administrators (DAs) for each supervised banking group (or bank, if your entity is not part of a banking group). These administrators have full responsibility for adding users and assigning user permissions. They are the only people who have an extra “Manage Users” tab in the IMAS portal dashboard. DAs always exercise this special role for the whole group or bank; the role of a DA cannot be limited to a single subsidiary in the group. DAs have the power to assign permissions to each and every user, including themselves.

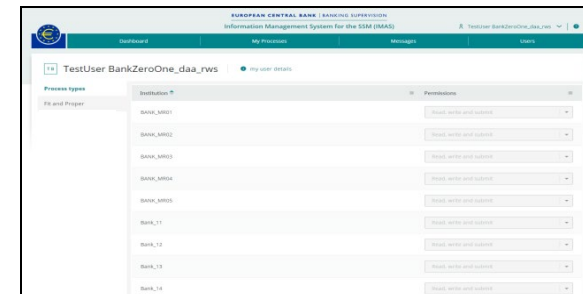
The screenshot shows the 'Users' management interface in the IMAS portal. It includes a table with columns for Name, Last name, Email, Created at, Last Modified, Institution, and Process types. The table lists several test users for different banks (Bank A, Bank B, Bank C) with their respective email addresses and creation/modification dates. A 'DA' icon is visible in the bottom left corner of the interface.

| Name   | Last name | Email                   | Created at        | Last Modified     | Institution | Process types  |
|--------|-----------|-------------------------|-------------------|-------------------|-------------|----------------|
| Bank A | test      | imas-test@ecb.europa.eu | 09 October 2020   | 09 October 2020   | Bank A      | Fit and Proper |
| Bank C | test      | imas-test@ecb.europa.eu | 23 September 2020 | 23 September 2020 | Bank C      | Fit and Proper |
| Bank A | test      | imas-test@ecb.europa.eu | 21 September 2020 | 21 September 2020 | Bank A      | Fit and Proper |
| Bank A | test      | imas-test@ecb.europa.eu | 16 September 2020 | 16 September 2020 | Bank A      | Fit and Proper |
| Bank B | test      | imas-test@ecb.europa.eu | 16 September 2020 | 16 September 2020 | Bank B      | Fit and Proper |
| Bank C | test      | imas-test@ecb.europa.eu | 16 September 2020 | 16 September 2020 | Bank C      | Fit and Proper |
| Bank B | test      | imas-test@ecb.europa.eu | 16 September 2020 | 23 September 2020 | Bank B      | Fit and Proper |
| Bank A | test      | imas-test@ecb.europa.eu | 16 September 2020 | 16 September 2020 | Bank A      | Fit and Proper |
| Bank B | test      | imas-test@ecb.europa.eu | 11 September 2020 | 11 September 2020 | Bank B      | Fit and Proper |
| Bank A | test      | imas-test@ecb.europa.eu | 09 September 2020 | 07 September 2020 | Bank A      | Fit and Proper |

However, DAs do not need to have user permissions (“read”, “read and write” or “read, write and submit”) in order to carry out their role. DAs can view, modify and remove the permissions and administrator roles of other DAs. To support business continuity and promote good governance, we recommend that at least two DAs are appointed at any point in time. More information can be found in the [user manual \(for delegated administrators\)](#).

## 3. Users

The user permission system is designed to give you and your internal organisation great flexibility to handle applications in the portal. Access permissions are personal and granular, meaning that access is granted for each user individually.



For supervised banks, DAs grant user permissions separately for each type of supervisory process and for each legal entity. Thus, a user's access rights can be restricted to a single entity, to several entities or to all entities within the group. Similarly, a user's access can be restricted to one or several process categories of an entity. Permissions are also defined for the different possible actions: users have either “read”, “read and write” or “read, write and submit” access. The latter means that the user can submit applications to the supervisors (i.e., the initial portal message for a particular process), as well as submit messages later on in the process (e.g., in case additional information needs to be provided).

For third parties (non-supervised entities or natural persons), users are created by the ECB. A user who creates a process in the portal (“owner”) has “read, write and submit” access to it by default. The “owner” can share that specific process with other users and set their access permissions for it (either “read”, “read and write” or “read, write and submit”).

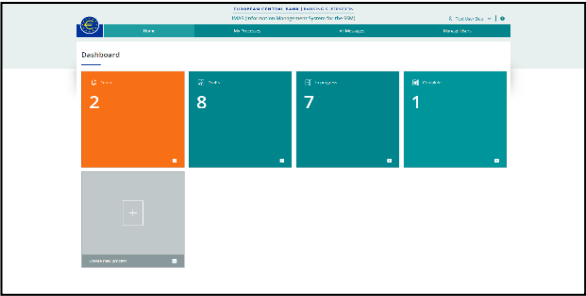
## 4. National supervisors

National and ECB supervisors cooperate to assess your application. National supervisors remain the entry point for the applications and the IMAS portal does not in any way alter the roles and responsibilities of the national supervisors and the ECB. You can contact your national supervisor if you have any questions about the application and the supervisory assessment. You will find contact details in the [portal](#).



## 1. Login and dashboard

You log in with your user name, password and the security code that has been sent to your mobile phone by text or voice message. The IMAS portal homepage is a dashboard. At the top right, you can see your user profile and the help button. The tabs across the top of the screen give access to all the IMAS portal features, allowing you to check your messages, among other things.



You can use the clickable tiles to monitor progress and go directly to different elements of your workflow. The green tiles are shortcuts that also help you monitor your workflow. Click to go directly to processes in draft, in progress, or complete. The orange to-do tile flags actions that require your attention. From the grey tile you can create a new application.

## 2. Application forms

The portal has online forms available for all competent national supervisors. These take account of national laws and the language regime of the Single Supervisory Mechanism. You will be automatically directed to the relevant form when you create a new process.

If you need help, your national supervisor can provide guidance on completing the application. The forms indicate which fields you must complete to submit the application, when applicable. A user-friendly drag-and-drop functionality will help you upload supporting documents.

## 3. Tracking supervisory assessments

When you click “My Processes” at the top of the page, you will see a list of all applications for which you have user permissions. You can filter these by category (type, ID, supervised entity, status, last modified) and then click on a process to see the details. Under “My Processes”, you will find a status column that indicates the current status of your applications.

This handy overview keeps you up to date on the progress of your applications. Under “All Messages” you can see and track all communications.

## 4. Step-by-step communication

Messages exchanged via the portal are always linked to a specific application. If more information is needed, the supervisor will send you a message through the portal. Users with the necessary permissions will also receive an email notification asking them to check the portal. You will be able to respond to messages in line with the permissions you've been granted (“read”, “read and write” or “read, write and submit”).

Users with permission to “read, write and submit” also receive final supervisory decisions via the portal, if their supervised group (or bank) gives its consent. For third parties, this access is given by default. This does not replace the official notification of final supervisory decisions by email or via ASTRA.

