

## 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?

From January 2021, all fit and proper applications submitted by significant supervised bank/groups will be managed via the portal. The portal is a self-service digital gateway to submit fit and proper applications to your national supervisor in compliance with Article 93 of the SSM Framework Regulation. It will replace existing national portals for processing all fit and proper applications that fall under the competence of the ECB and are covered by the portal. The portal will be expanded in the future to include other supervisory processes.

## Does my bank have to use the portal?

Banks in all participating Member States can use the portal. Its use will be mandatory in the following countries: AT, BE, FR, GR, IE, IT, LV, LU, MT, NL and PT.

## What is the impact on supervisory assessment?

The requirements for supervisory assessments remain the same. For more information, please refer to the ECB's [Guide to fit and proper assessments](#).

## 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/>



Please consider the environment before printing



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Quick guide

## Fit and proper applications via the IMAS portal

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



## 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 will create Delegated Administrators (DAs) for each significant banking group (or bank, if your entity is not part of a significant banking group). These administrators have full responsibility for adding users and assigning user permissions. They are the only people who have an extra “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.

Name	Last name	Email	Created	Last Modified	Institution	Process types
Bank A	test	imas-test@ecb.europa.eu	08 October 2020	08 October 2020	Bank A	
Bank C	test	imas-test@ecb.europa.eu	09 September 2020	09 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	16 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	16 September 2020	16 September 2020	Bank B	Fit and Proper
Bank A	test	imas-test@ecb.europa.eu	08 September 2020	07 September 2020	Bank A	Fit and Proper

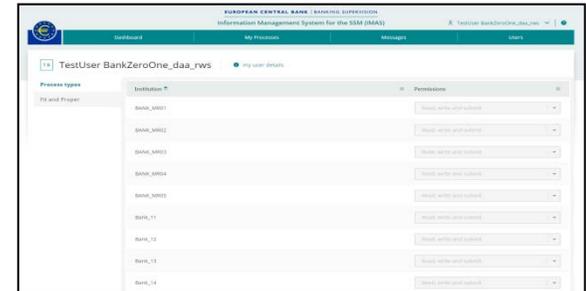
However, DAs do not need to have access to the actual applications in order to carry out their role, meaning there is no need for them have any permissions (“read”, “read and write” or “read, write and submit”). DAs can view the permissions of other DAs.

To support business continuity and promote good governance, we recommend that at least two DAs be appointed. DAs can also reach out to [supportcenter@ecb.europa.eu](mailto:supportcenter@ecb.europa.eu) to have their DA profile modified or added.

More information can be found in the [User manual for account activation](#).

## 3. Users

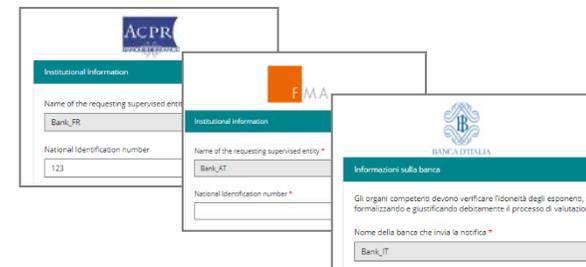
The user permissions system is designed to give you and your internal organisation great flexibility to handle applications in the portal. Access permissions are personal and granular, meaning that access is granted for each user individually.



Permissions are defined separately for each type of supervisory process (in this case: fit and proper) 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. 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).

## 4. National supervisors

National and ECB supervisors cooperate at the back-end of the IMAS portal to assess your fit and proper application.

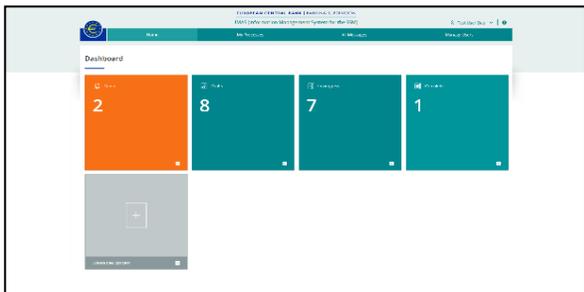


National supervisors remain the entry point for the applications and the IMAS portal does not in any way alter the roles and responsibilities of the national supervisors and the ECB. You can contact your national supervisor if you have any questions about the application and the supervisory assessment. 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 to 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.

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. User-friendly drag-and-drop functionality will help you upload supporting documents.

## 3. Tracking supervisory assessments

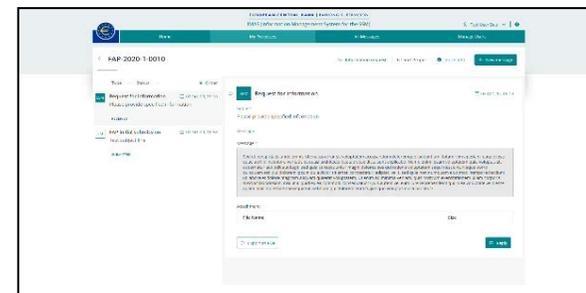
When you click My processes at the top of the page, you will see a list of all applications for which you have user permissions. You can filter these by category (type, ID, supervised entity, status, last modified) and then click on a process to see the details. Under My processes, you will find a status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

ID	Type	Supervised Entity	Status	Last Modified	Messages
MP1234567	APP	ABC BANK	APPROVED	2023-10-27	0
MP1234568	APP	DEF BANK	PENDING	2023-10-26	1
MP1234569	APP	GHI BANK	REJECTED	2023-10-25	2
MP1234570	APP	JKL BANK	DRAFT	2023-10-24	0
MP1234571	APP	MNO BANK	APPROVED	2023-10-23	0
MP1234572	APP	PQR BANK	PENDING	2023-10-22	1
MP1234573	APP	STU BANK	REJECTED	2023-10-21	2
MP1234574	APP	VWX BANK	DRAFT	2023-10-20	0
MP1234575	APP	YZA BANK	APPROVED	2023-10-19	0
MP1234576	APP	BCD BANK	PENDING	2023-10-18	1
MP1234577	APP	EFG BANK	REJECTED	2023-10-17	2
MP1234578	APP	HIJ BANK	DRAFT	2023-10-16	0
MP1234579	APP	KLM BANK	APPROVED	2023-10-15	0
MP1234580	APP	NOP BANK	PENDING	2023-10-14	1
MP1234581	APP	QRS BANK	REJECTED	2023-10-13	2
MP1234582	APP	TUV BANK	DRAFT	2023-10-12	0
MP1234583	APP	WXY BANK	APPROVED	2023-10-11	0
MP1234584	APP	ZAB BANK	PENDING	2023-10-10	1
MP1234585	APP	BCD BANK	REJECTED	2023-10-09	2
MP1234586	APP	EFG BANK	DRAFT	2023-10-08	0
MP1234587	APP	HIJ BANK	APPROVED	2023-10-07	0
MP1234588	APP	KLM BANK	PENDING	2023-10-06	1
MP1234589	APP	NOP BANK	REJECTED	2023-10-05	2
MP1234590	APP	QRS BANK	DRAFT	2023-10-04	0

This handy overview keeps you up to date on the progress of your fit and proper applications. Under Messages, you can see and track all communications.

## 4. Step-by-step visible 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").



If your group (or bank, if your entity is not part of a group) has given special written consent to the Secretariat of the Supervisory Board, users with "read, write and submit" permissions can also receive confidential messages including the final fit and proper supervisory decisions. This does not replace the official notification of all supervisory decisions to the top entity of your group (or bank).

