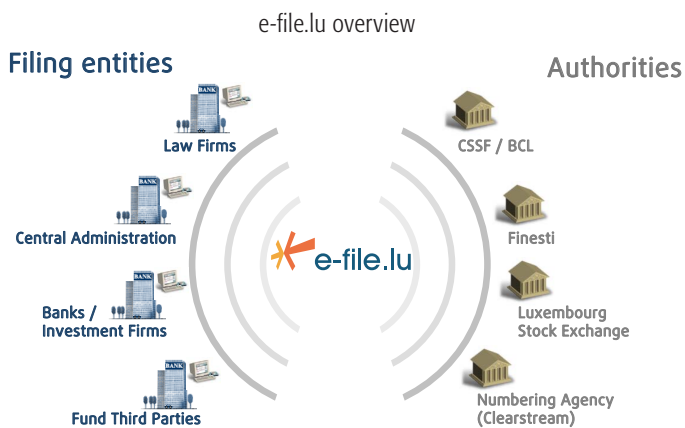


e-file.lu : a secure communication platform

The e-file.lu **communication platform** provides a secure communication channel between filing entities and Luxembourg authorities through the exchange of structured information, in conformity with the CSSF circular 08/334 related to encryption specifications for reporting firms.

E-file.lu has been operational for a number of years and is now well established as a communication platform. It can be used for investment fund approval and visa processes, for filing of a large range of investment fund documents and reports, as part of the Finesti Station and for all manner of reporting based on XBRL, XML, Edifact and so on.



THE E-FILE.LU PLATFORM PROVIDES FILING ENTITIES WITH :

- structured communication in a secure environment
- increased efficiency and improved follow-up.

E-FILE.LU CAN BE USED FOR :

- Investment fund legal reporting
- COREP and FINREP reporting (and Edifact)
- TAF (MiFID) reporting
- BCL balance of payments reporting
- BCL monthly monetary and financial statistics
- Specific inquiries and other reporting to the CSSF
- PSF reporting for the CSSF
- Security By Security reporting for the BCL.
- Transmission of fund prospectuses and financial reports
- SICAR legal reporting to the CSSF
- Management reporting for the CSSF
- Reporting for payment institutions for the CSSF
- Balance of payments and international investment position for the BCL
- Electronic money reporting for the CSSF
- Long form reports and management letters to the CSSF
- AGDL statistics to the CSSF.

e-file.lu is an easy-to-implement electronic platform for communication and exchange of documents and reporting files in a real-time secure environment (HTTPS).

e-file.lu : focus on transmission

Document and reporting files exchange can be carried out in two ways.

1. MANUAL TRANSMISSION

A filing entity uploads documents required by the authority, and the authority uploads documents required by the filing entity. Each party, by connecting to the site, is able to search for and consult documents issued by the other party (applicable for all type of reports).

2. STRAIGHT THROUGH PROCESSING (OR AUTOMATIC TRANSMISSION)

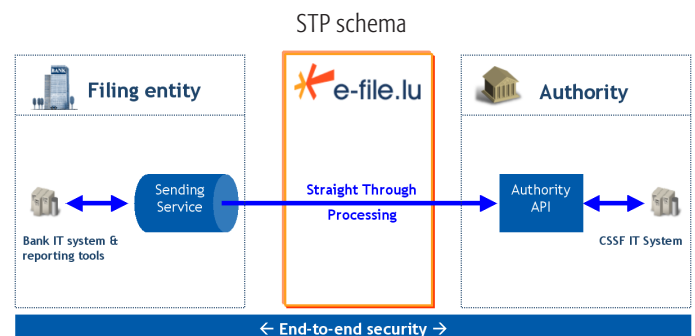
This is available by using e-file.lu, its Sending Service module and the API of the authorities.

The Sending Service is an independent module of e file.lu. This application allows the automation of document exchange between participants in order to :

- simplify and make more effective the communication between parties
- guarantee secure document exchange between parties.

On the filing entity side, the sender's reporting tool generates a reporting file (XBRL or XML file depending on type of report, etc) and pushes it to the Sending Service.

The Sending Service sends the reporting file to the authority system via e-file using a HTTP/S connection and the secure communication channel of e-file. The authority automatically integrates the reporting file on its system via an existing API. The authority system can reply automatically or manually by a structured acknowledgement that will be sent to e-file.lu. The acknowledgements are then available on e-file.lu and on the reporting tool (depending on its functionalities).



The Sending Service is already **fully connectable with existing reporting tools**. In addition, e-file is also already connected to each Authority API.

e-file.lu : real-time processing

Progress can be checked on a regular basis via progress reports. Each progress report is specific to the authority involved in the exchange and is adapted to each type of document and reporting.

Furthermore, the authority, through an alert message, will immediately inform the sender of any update of a progress report.

e-file.lu : a secure channel

The security of e-file.lu is built on two major principles.

1. DATA ENCRYPTION

A **LuxTrust certificate** is required to use e-file.lu services. LuxTrust then acts as certification authority. When the entity has a security certificate, e-file.lu generates a Keystore containing double encryption keys to guarantee confidentiality. The validity of the certificate is verified:

- at each connection
- during the transmission and encryption of an envelope
- daily and automatically, on the basis of a Certificate Revocation List to check for expired or invalid certificates.

2. A FULL HTTP/S CONNECTION.

CSSF and BCL circulars and instructions covered by e-file.lu

e-file.lu covers many circulars and instructions which are published by the authorities.

CSSF – Commission de Surveillance du Secteur Financier

TAF/MiFID reporting

CSSF Circular 07/302 (17.07.2007)

CSSF Circular 07/306 (27.07.2007)

CSSF Circular 08/365 (23.07.2008)

FINREP/COREP

CSSF Circular 07/279 (01.02.2007)

CSSF Circular 07/316 (10.09.2008)

Periodic reporting (banks)

CSSF Circular 06/251 (13.07.2006)

CSSF Circular 07/316 (10.09.2007)

CSSF Circular 07/324 (08.11.2007)

CSSF Circular 07/331 (20.12.2007)

Plus EDIFACT reporting (B2.3, B6.3, B4.4)

File transfer and data protection rules

CSSF Circular 08/334 (04.01.2008)

CSSF Circular 07/344 (13.03.2008)

Special enquiries (ESP)

CSSF Circular 08/363 (21.07.2008)

PSF

CSSF Circular 08/369 (31.07.2008)

UCIs and SIFs

IML Circular 97/136 (13.06.1997) (O 1.1, O 4.1, O 4.2)

CSSF Circular 08/371 (05.09.2008) relating to prospectuses & financial reports

CSSF Circular 11/509 relating to UCITS IV and the notification procedure

SICARs

CSSF Circular 08/376 (23.10.2009)

Credit Institutions – Management Companies – Payment Institutions

CSSF Circular 09/423 (02.12.2009)

CSSF Circular 10/457 (10.05.2010)

CSSF Circular 10/467 (01.07.2010)

CSSF Circular 11/500 (13.01.2011) Old Circular 09/393 for AGDL statistics

CSSF Circular 11/511 (23.05.2011)

CSSF Circular 11/517 (05.07.2011)

BCL - Banque Centrale du Luxembourg

UCIs

BCL Circular 2002/171 (05.06.2002)

BCL Circular 2009/224 relating to securitisation vehicles

BCL Regulation 2011/7 relating to balance of payments and international investment position

BCL Regulation 2011/8 relating to balance of payments and international investment position

BCL Regulation 2011/9 relating to payments and instruments

All instructions regarding

Balance of payments 1.1, 1.2

Statistical reports (S 1.1, S 1.4, S 1.5, S 2.1, S 2.5, S 2.8, S 2.9, S 3.1, K3.1, K3.2, Z1.1, Z1.2, Z1.4, Z2.1, S2.13, S2.17)

Security by Security (bank reporting) BBS, BOB, IBS

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e-file.lu is a joint initiative of:



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