Pillar 3 Data Hub (P3DH)

New User Onboarding Guide

Document control information:

Title:	**Pillar 3 Data Hub (P3DH) – User Onboarding Guide**
Type:	User Guide
Target audience:	This document is intended for stakeholders from credit institutions who need to create new users to access the P3DH solution for submitting Pillar 3 disclosures and/or reviewing the submitted data. The following institutions are in scope of the first implementation of the P3DH: • Large institutions at the highest level of consolidation in the EEA (including stand-alone institutions and including financial holding companies and mixed financial holding companies supervised under Directive 2013/36/EU); • Large subsidiaries, subject to the reduced number of Pillar 3 requirements as established under Article 13; • Other institutions at the highest level of consolidation in the EEA (including stand-alone institutions). The institutions to be onboarded have been identified by the EBA, together with the relevant Competent Authorities (CA), based on Articles 6 and 13 of the CRR and the master data available in the EBA system.
Purpose:	This guide describes the step-to-step process for the creation of new users and granting them access to the Pillar 3 Data Hub (P3DH) application in the EUCLID Regulatory Reporting Platform (ERRP). It is designed to help stakeholders understand the process and follow it effectively.
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Background

The European Banking Authority (EBA) has developed the Pillar 3 Data Hub (P3DH) solution which configures, reuses, and extends the following existing EBA platforms to support Pillar 3 requirements:

- ERRP (EUCLID Regulatory Reporting Platform)
- EDAP (EBA Data Access Portal)
- EMDM (EUCLID Master Data Management).

The P3DH solution is designed to facilitate the centralization, production, and dissemination of Pillar 3 disclosures.

The EBA introduced the EBA Identity and Access Management (EIAM) Self-Service solution that allows the institutions to create new users and grant them access to the Pillar 3 Data Hub (P3DH) application in the EUCLID Regulatory Reporting Platform (ERRP) without an involvement of the EBA staff. The new users and their access to P3DH should be approved by an Approver designated by the institution.

Glossary

The glossary below provides definitions for key terms, acronyms, and technical language used throughout this document. Its purpose is to ensure clarity and consistency by helping readers—regardless of their familiarity with the subject—understand specific terminology related to the P3DH user onboarding to support effective communication, reduce ambiguity, and enhances the overall usability of the document.

Term / Abbreviation	Full Term	Definition
Access Package	n/a	A predefined set of EBA Digital Resources grouped together to provide users with all the necessary tools required to perform a specific activity. For example, the "Reporting Data – Pillar 3 – Submitter" Access Package enables a User to: • Submit Pillar 3 reports/modules to the P3DH application within ERRP • Review published Pillar 3 reports in EDAP
Approver	Approver of user account creation and/or user access provision	An external individual (not part of EBA staff) designated by their organisation or institution to validate and approve requests submitted by personnel affiliated with that same organisation or institution for: • Creating user accounts to access EBA digital resources • Granting access to specific EBA digital resources (e.g., the P3DH application in ERRP) This individual must hold a position of sufficient seniority within their organisation or institution to ensure accountability and compliance with organisational or institutional governance standards.
EBA	European Banking Authority	An independent European Union authority. Its primary role is to ensure effective and consistent regulation and supervision across the European banking sector. It develops regulatory standards, monitors risks, and conducts stress tests to assess the resilience of EU banks.

Term / Abbreviation	Full Term	Definition
EBA Digital Resource	n/a	The information and communication technology (ICT) systems, services, infrastructure, and tools used by the EBA to support its operations, regulatory activities, and secure data exchange. These resources include the Euclid Regulatory Reporting Platform (ERRP), the EBA Data Access Portal (EDAP), and the Pillar 3 Data Hub (P3DH). They are governed by the EBA's ICT and security risk management guidelines, which aim to ensure a consistent, secure, and resilient approach to managing ICT risks across the EU financial sector (please refer to Guidelines on ICT and security risk management | European Banking Authority).
EDAP	EBA Data Access Portal	EBA Data Access Portal can be accessed via the following URL: EDAP
EIAM Self-Service Portal	EBA Identity and Access Management Self-Service Portal	This portal can be accessed at: https://eiam.eba.europa.eu. It provides the following functionalities: • New Users can submit requests to create user accounts. • Approvers can review, validate, and either approve or reject these requests.
EIAM Self-Service Solution	EBA Identity and Access Management Self-Service Solution	A solution introduced by the European Banking Authority (EBA) that enables institutions to independently create new user accounts and grant access to the Pillar 3 Data Hub (P3DH) application within the EUCLID Regulatory Reporting Platform (ERRP), without requiring involvement from EBA staff. This self-service approach streamlines the onboarding process and improves efficiency. The EIAM Self-Service Solution consists of two portals: • EIAM Self-Service Portal: https://eiam.eba.europa.eu • Microsoft My Access Portal: https://myaccess.microsoft.com
EMDM	EUCLID Master Data Management	EBA's platform that supports the collection and maintenance of EUCLID reporting entity master data, which is required to support the generation of the reporting obligation calendars of the entity.
ERRP	EUCLID Regulatory Reporting Platform	ERRP can be accessed via the following URL: • Production environment: https://errp.eba.europa.eu/portal/login • Test environment: https://errp.test.eba.europa.eu/portal/login
Microsoft My Access Portal	n/a	An online platform provided by Microsoft that enables users to manage their access to applications and resources within an organization's Microsoft ecosystem. Through this portal, users can request access to specific applications, review their current permissions, and manage approvals. This portal can be accessed at: https://myaccess.microsoft.com. As part of the EIAM Self-Service Solution Microsoft My Access Portal provides the following functionalities: • Users with existing user accounts can submit requests to access specific EBA digital resources (e.g. P3DH) Approvers can review, validate, and either approve or reject these requests.

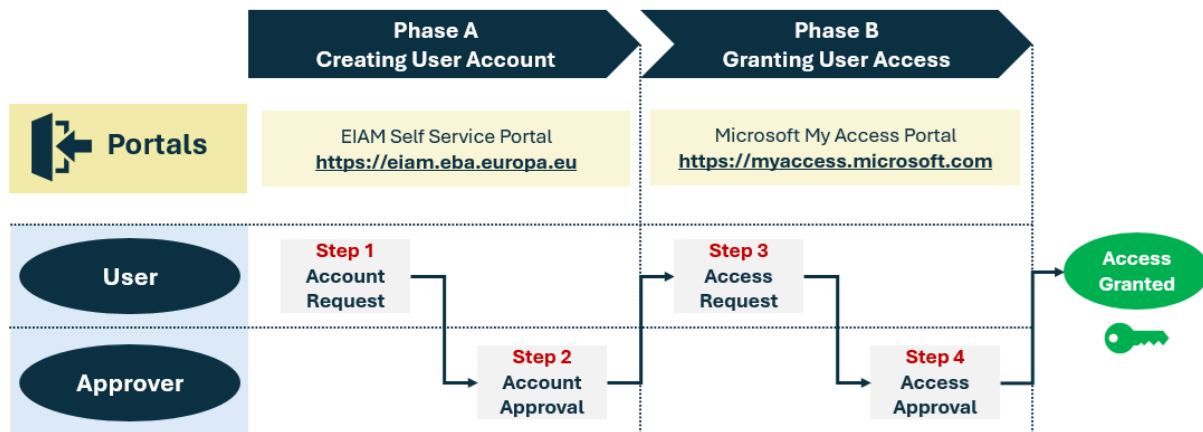| Term / Abbreviation	Full Term	Definition
MFA	Multi-Factor Authentication	A security mechanism that requires users to provide two or more independent forms of verification before gaining access to a system, application, or account. By combining multiple types of credentials, MFA significantly enhances protection and makes unauthorized access much more difficult. For P3DH, a two-factor authentication method is used, which includes: • User's organization credentials: username and password. Push notifications sent to an authentication app installed on the user's mobile device (e.g., Microsoft Authenticator).
P3DH	Pillar 3 Data Hub	A digital application introduced by the EBA to centralize, produce, and disseminate Pillar 3 disclosures. The Pillar 3 Data Hub (P3DH) leverages and extends the following existing EBA platforms to support Pillar 3 requirements: • ERRP (EUCLID Regulatory Reporting Platform) • EDAP (EBA Data Access Portal) • EMDM (EUCLID Master Data Management)
User	New User	An external individual (non-EBA staff) who requires access to specific EBA Digital Resource(s) for specific purposes (e.g., submission of Pillar 3 disclosures).

P3DH New User Onboarding Process Description

The P3DH user onboarding process is designed to ensure that access is granted in alignment with the EBA's security and compliance standards.

As illustrated in Figure 1, the standard EBA new User onboarding process consists of two phases and four steps:
- Phase A: Creating User Account:
  - Step 1 – Account Request by User
  - Step 2 – Account Approval by Approver
- Phase B: Granting User Access:
  - Step 3 – Access Request by User
  - Step 4 – Access Approval by Approver

Completion of all 4 steps is required to grant access to a New User.

Figure 1: Overview of new User onboarding process

Step 1: The P3DH onboarding process begins with the submission by a new User of an account creation request. This request is submitted via the EIAM Self-Service Portal (https://eiam.eba.europa.eu). Please refer to Annex 1 for a detailed description of this step.
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Step 2: The Approver uses the EIAM Self-Service Portal *(https://eiam.eba.europa.eu)* to review, validate, and either approve or reject this account creation request. Please refer to Annex 2 for a detailed description of this step.

Step 3: Once the user account creation is approved by the designated Approver, the User proceeds to submit a request for accessing P3DH. This request is submitted via the Microsoft My Access Portal (https://myaccess.microsoft.com) where the User selects the appropriate Access Package (e.g. "Reporting Data – Pillar 3 – Submitter" Access Package that enables the User to submit Pillar 3 reports/modules to the P3DH application within ERRP and review published Pillar 3 reports in EDAP). Please refer to Annex 3 for a detailed description of this step.

Step 4: The Approver uses the Microsoft My Access Portal (https://myaccess.microsoft.com) to review, validate, and either approve or reject this access request. Please refer to Annex 4 for a detailed description of this step.

The User is granted access to the specific Access Package once the request is approved by the Approver (Step 4).

Completion of all 4 steps is required to grant access to a New User to P3DH.

Annexes

Annex 1: Step 1 - Submission of an account creation request by User

Action 1.1 (User) - Accessing EIAM Self-Service Portal

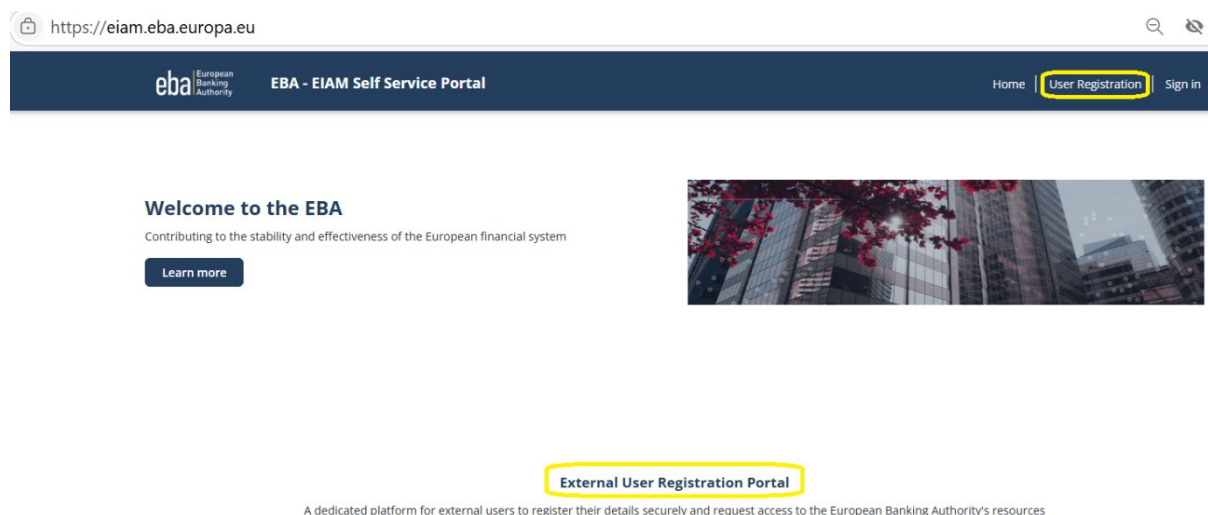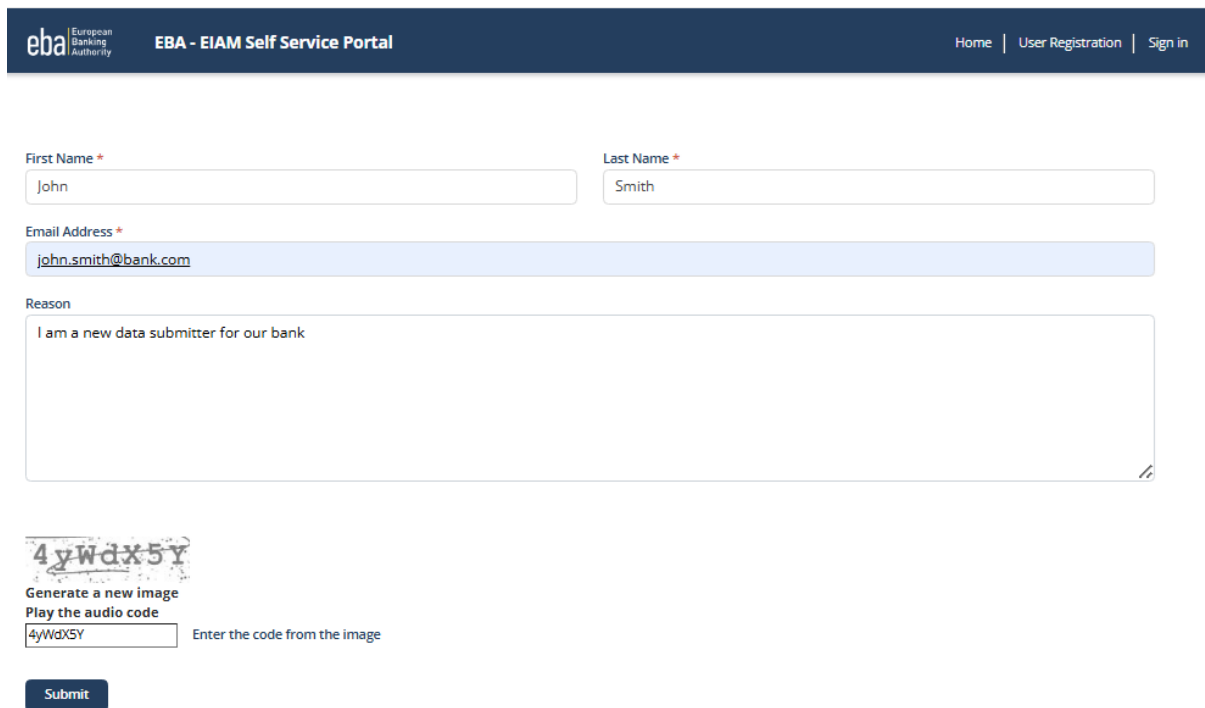User accesses the EIAM Self-Service Portal: https://eiam.eba.europa.eu.

Figure 2: EBA - EIAM Self Service Portal – User account creation request - Welcome screen

By clicking either the 'User Registration' or the 'External User Registration Portal' option highlighted in yellow in Figure 2, the user proceeds to the data input screen (Figure 3).

Figure 3: EIAM Self Service Portal – User account creation request – Data input screen

Action 1.2 (User) - Submitting User Account Creation Request

The User completes the required fields and clicks the "Submit" button (see Figure 4):

Figure 4: EIAM Self Service Portal – User account creation request – Data input and request submission

The 'Reason' field is not mandatory but is strongly recommended. The maximum length of the text that can be entered in this field is 100 characters.

A confirmation message is displayed by the system to confirm that the submission has been successful (Figure 5):

Figure 5: User account creation request - successful submission confirmation message

The User does not receive a confirmation email upon submission of the request.

The corresponding Approver is notified via email about the need to validate and approve the user creation request. If the user organization assigns more than one Approver to this type of requests, all the Approvers will receive this notification.

Action 1.3 (User) - Receiving Notification of User Account Creation Request Approval or Denial

Once the User account creation request is either approved or denied by the Approver the User receives a notification email.

If the User account creation request is approved, the email will inform the User accordingly (Figure 6):
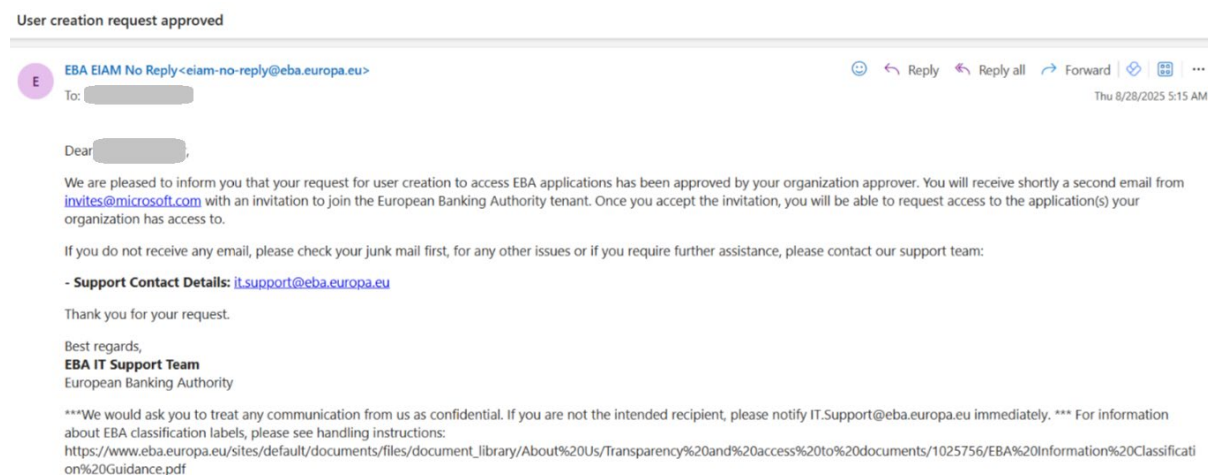

Figure 6: User account creation request approval confirmation to User

If the User account creation request is approved, in some time after the initial confirmation email (Figure 6) the User receives an email from invites@microsoft.com on behalf of the EBA that provides instructions on how to proceed to request access to the P3DH application (Figure 7).

If the invitation email (see Figure 7) is not received within 30 minutes after the User account approval, the User can manually access the EBA tenant in Microsoft My Access Portal by using the following link: https://myaccess.microsoft.com/@EBAOnline.onmicrosoft.com#/access-packages/available.
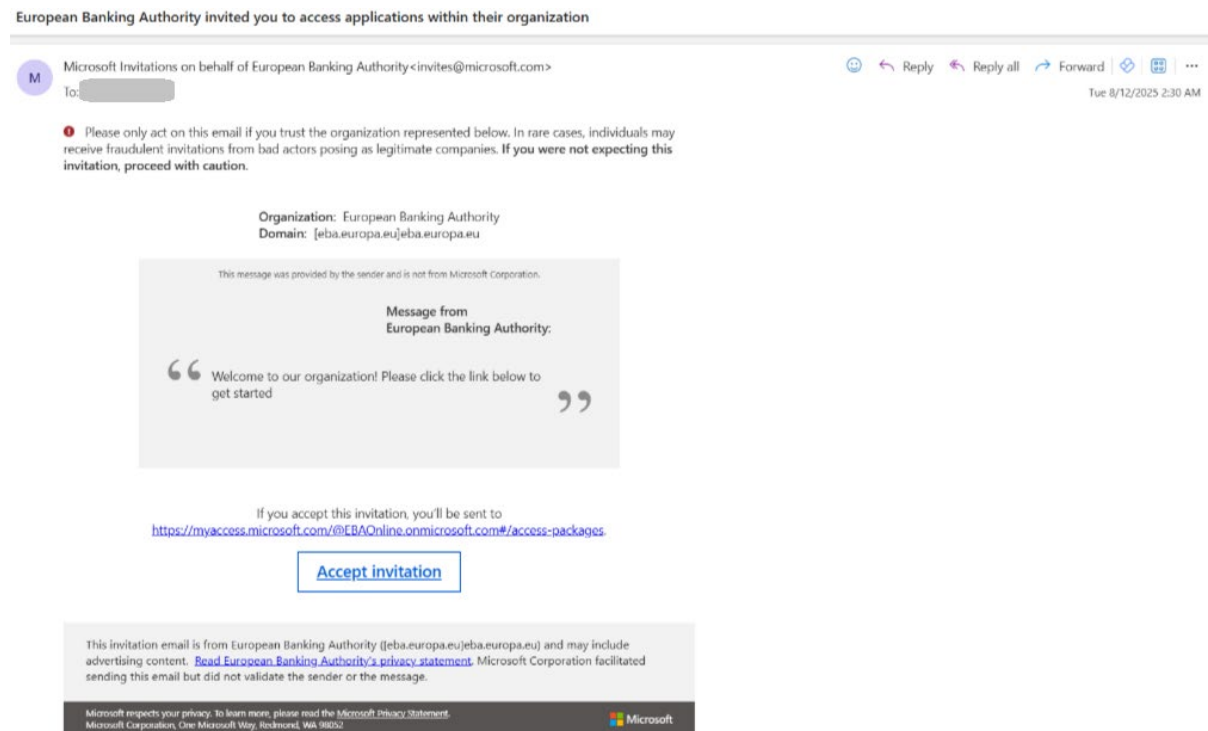
Figure 7: Instructions for User on how to proceed with access request to the P3DH application

If the User account creation request is denied, the email will inform the User accordingly (Figure 8).
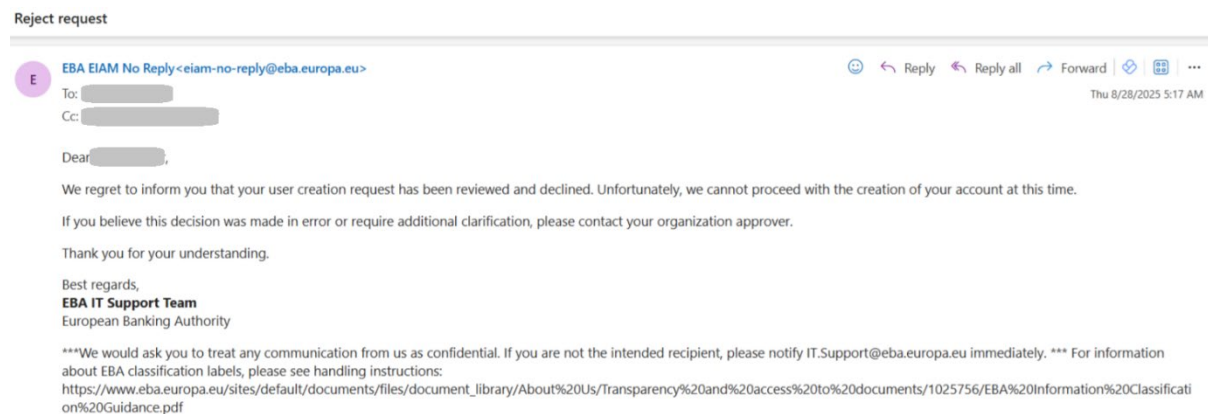

Figure 8: User account creation request denial confirmation

Annex 2: Step 2 - Approval of an account creation request by Approver

Action 2.1 (Approver) - Accessing EIAM Self-Service Portal

When a user submits a User account creation request, the designated Approver receives an automatic email notification. This email, sent from eiam-no-reply@eba.europa.eu, includes the user's details and a link to the EBA - EIAM Self Service Portal (Figure 9).
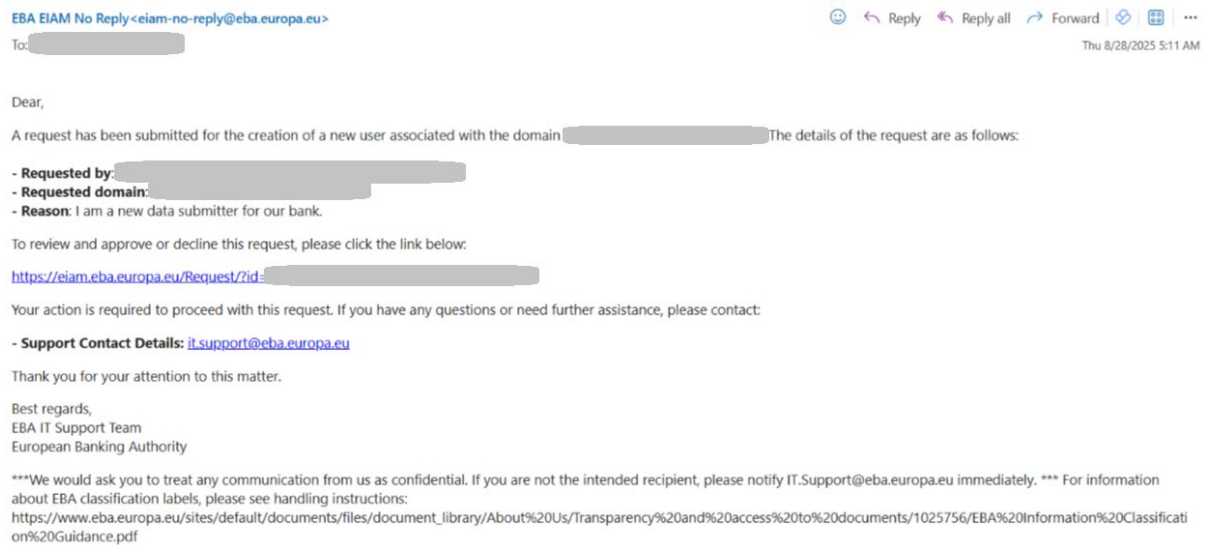
Figure 9: Submitted User account creation request – email notification to Approver

The Approver can access the EBA – EIAM Self Service Portal either by clicking the link in the email or by navigating directly to the EIAM Self-Service Portal (https://eiam.eba.europa.eu).

The Approver signs in to the EBA - EIAM Self Service Portal using their institution's corporate account credentials.

Only accounts that have been previously registered and authorized by the EBA can access the portal and act upon requests.

Action 2.2 (Approver) – Validating user account creation request

Upon successful login to the EBA - EIAM Self Service Portal, the Approver navigates to the Manage section to view the list of pending user creation requests assigned to them (Figure 10).
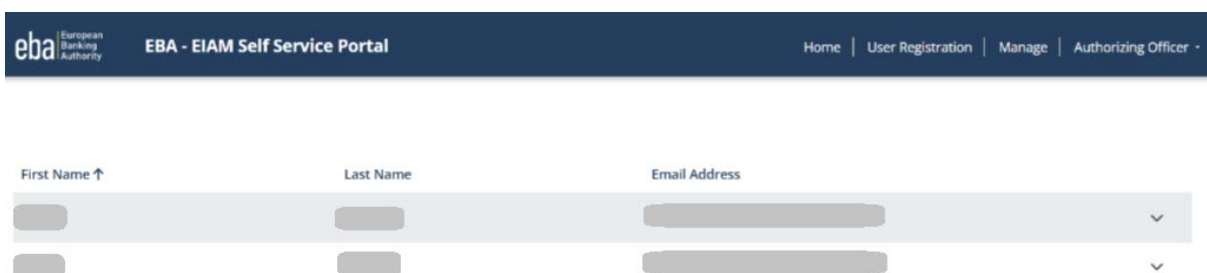

Figure 10: EIAM Self-Service Portal – pending user creation requests

Each request includes action button to either Approve or Reject. By clicking an action button, the Approver can review the requesting user's details, including name, email address, and the (optional) reason for the request (Figure 11).

Figure 11: EIAM Self-Service Portal – User account creation request approval

Action 2.3 (Approver) – Approving (or denying) user account creation request

The Approver inputs the decision about the user account creation request by selecting either "Approved" or "Rejected" option and provides an explanation of the decision by completing the optional Feedback field (Figure 12).

Figure 12: The 'Feedback' field to be completed by the Approver when approving or rejecting the user creation request

Once the decision is submitted, the Approver receives a confirmation on the screen (Figure 13).
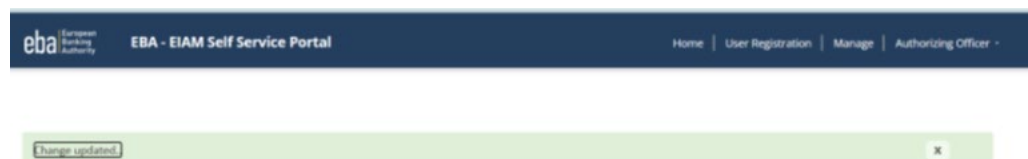
Figure 13: Notification to Approver upon approval or denial of the user creation request

The request is removed from the Manage section and cannot be modified.

The requesting User is automatically notified of the decision via email (Figures 6-8).

Annex 3: Step 3 - Access request by User

Action 3.1 (User) - Accessing Microsoft My Access Portal

Once the account creation request is approved by the designated Approver, the User should receive an email from invites@microsoft.com inviting them to request access to the relevant packages (Figure 7). The user should click the link provided in the email. This will redirect them to the EBA tenant within the Microsoft My Access Portal, where they must authenticate (Figure 9) and then proceed to submit their access request.

If the invitation email (see Figure 7) is not received within 30 minutes after the account approval, the User can manually access the EBA tenant in the Microsoft My Access Portal by using the following link: https://myaccess.microsoft.com/@EBAOnline.onmicrosoft.com#/access-packages/available.

To sign in to the Microsoft My Access Portal the User is requested to enter their company credentials:
- user ID and password when entering via the URL
- or only password when entering via the link provided in the email (Figure 14).
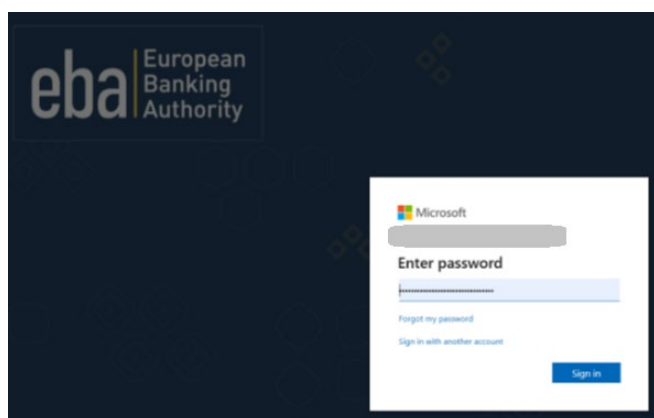

Figure 14: User authentication in the Microsoft My Access Portal

Then the User is requested to provide their permission to the EBA to receive, collect, log and use data related to their profile and activity in the portal (Figure 15).
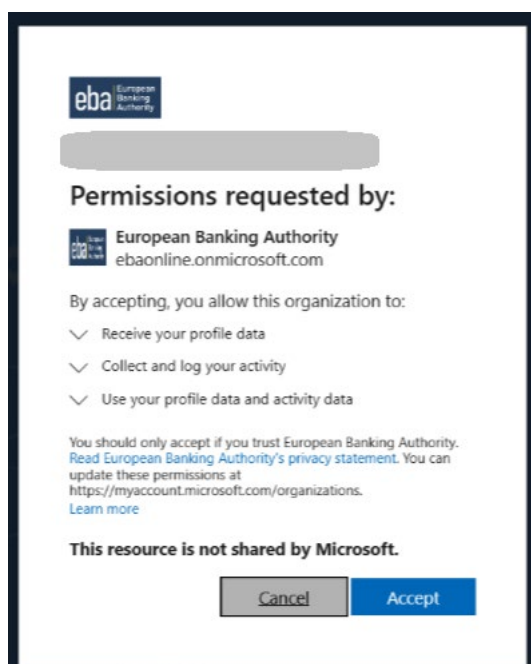
Figure 15: Permission to the EBA to receive, collect, log and use data related to User's profile and activity in the Microsoft My Access portal

Action 3.2 (User) – Selecting Access Package and submitting user access request

Upon providing their permission to the EBA to receive, collect, log and use data related to their profile and activity in the portal (Figure 15), the User navigates to the available Access Packages on the left-hand navigation pane in the Microsoft My Access Portal and selects the relevant P3DH Access Package(s) (Figure 16).
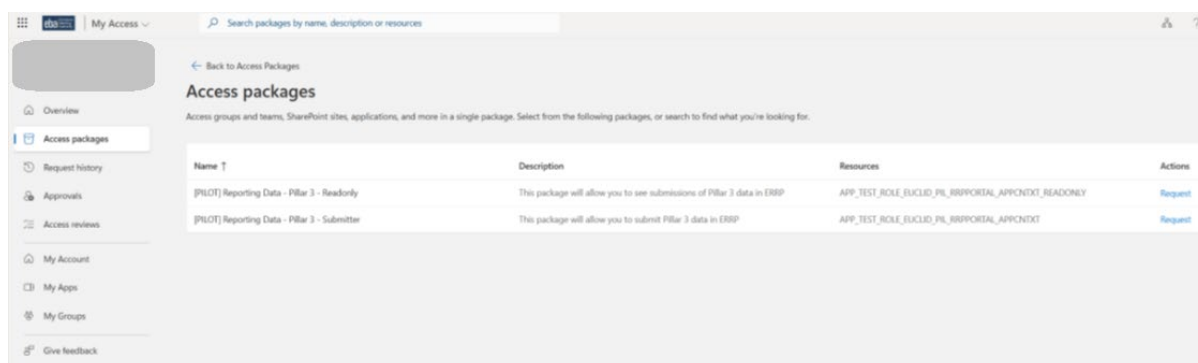

Figure 16: Microsoft My Access Portal – EBA tenant – Access Package selection

Please ensure that you are in the EBA tenant (e.g. the EBA logo in the top left corner of the screen). If you are not in the EBA tenant, you will see either an empty screen or other organisation's logo and access packages. To switch to the EBA tenant please follow the following steps:

- In the My Access portal (https://myaccess.microsoft.com)

- Go to the top-right corner and click on your profile icon

- Ensure that EBA is listed as the active directory/tenant.

- Click on the organisation/tenant list and select "European Banking Authority" (Figure 17):
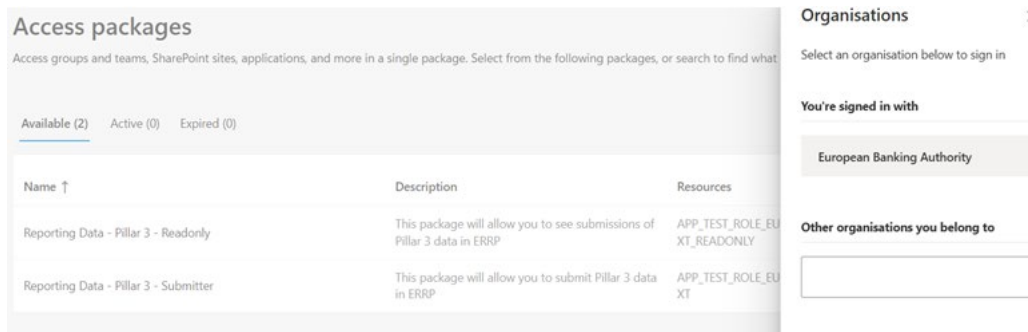

Figure 17: Selecting EBA tenant in My Access portal

Once in EBA tenant in the Microsoft My Access Portal the User selects the relevant Access Package.

Important: If the user is requesting permission to submit Pillar 3 files, only the Submitter access package should be selected (i.e., Reporting Data – Pillar 3 – Submitter). Please do not select both the Readonly and Submitter packages, as the Readonly package takes precedence and will override the Submitter rights.

When the Access Package is selected, the User must provide a reason why the access is needed.

Before submitting the request, the User can review the details (Figure 18).
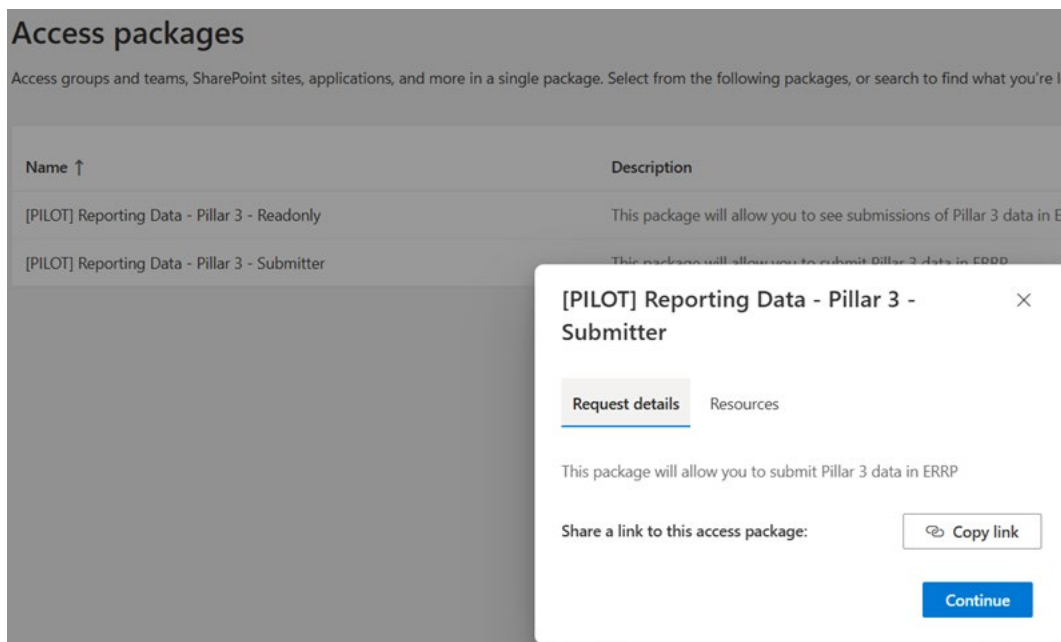

Figure 18: Microsoft My Access Portal – Access Package details review

Once User submits the user access request, a confirmation message is displayed by the system to confirm that the submission has been successful (Figure 19).
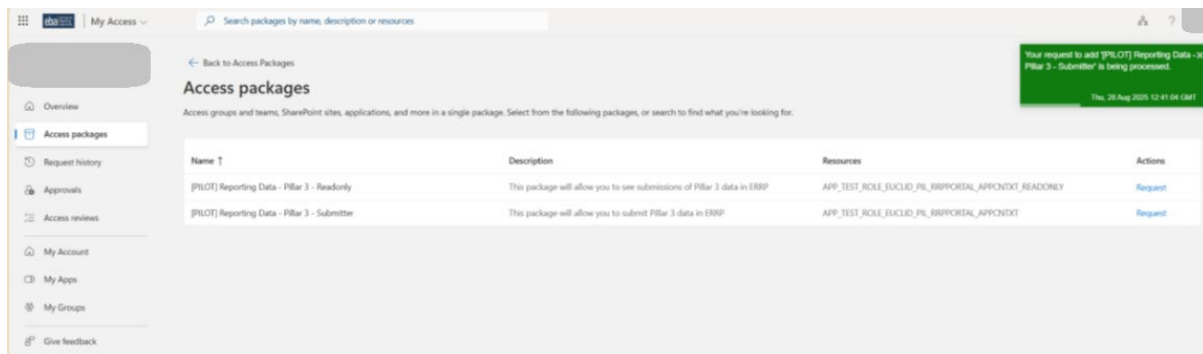
Figure 19: User access request - successful submission confirmation message

The User does not receive a confirmation email upon submission of the request.

The corresponding Approver is notified via email about the need to validate and approve the user access request for the P3DH package submitted by the User.

If the user organization designates more than one Approver to approve access to the specific Access Package, all the Approvers will receive this request.

Action 3.3 (User) – Receiving notification of the user access request approval or denial

Once the user access request is either approved or denied by the Approver, the User receives a notification email (Figure 20).
The notification email specifies the start date and expiry date of the granted access.
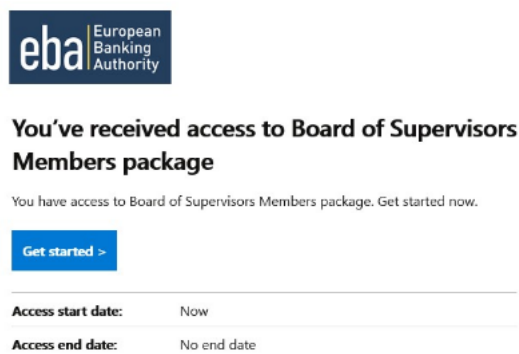

Figure 20: User access request approval - notification to User

Annex 4: Step 4 – User access request approval by Approver

Action 4.1 (Approver) – Receiving notification of the user access request to approve

After a user submits a request for accessing a specific Access Package (e.g., Reporting Data – Pillar 3 – Submitter) the designated Approver receives an email notification indicating that their action is required (Figure 21).

The email includes details about the requester, the user for whom the access is being requested, the justification for the request, the deadline for action, the access period (start and end dates), and a link to the Microsoft My Access Portal.

If the notifications email (Figure 21) is not received within 30 minutes after the request submission by the User, the Approver can manually access the EBA tenant in the Microsoft My Access Portal by using the following URL: https://myaccess.microsoft.com/@EBAOnline.onmicrosoft.com#/request-approval. To sign in to the Microsoft My Access Portal the Approver is requested to enter their organisation credentials.
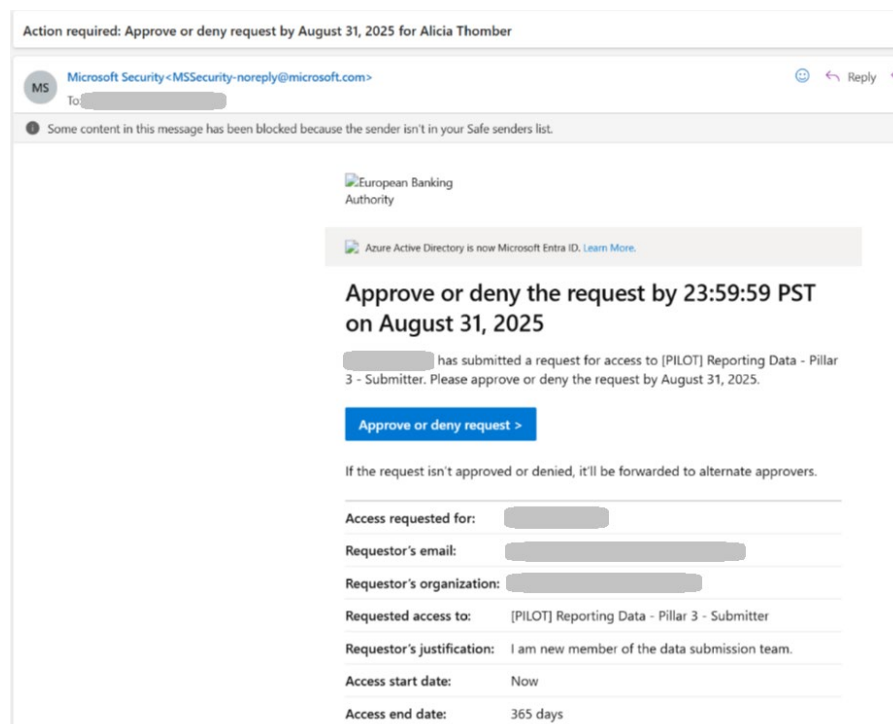

Figure 21: Email notification to Approver about an incoming user access request

Action 4.2 (Approver) - Accessing Microsoft My Access Portal and validating the user access request

The Approver logs into the Microsoft My Access Portal using either the link provided in the notification email or by using the direct URL to the relevant section in Microsoft My Access Portal: https://myaccess.microsoft.com/@EBAOnline.onmicrosoft.com#/request-approval.

If the email link is used, the Approver is redirected directly to the specific User Access Request (Figure 22).
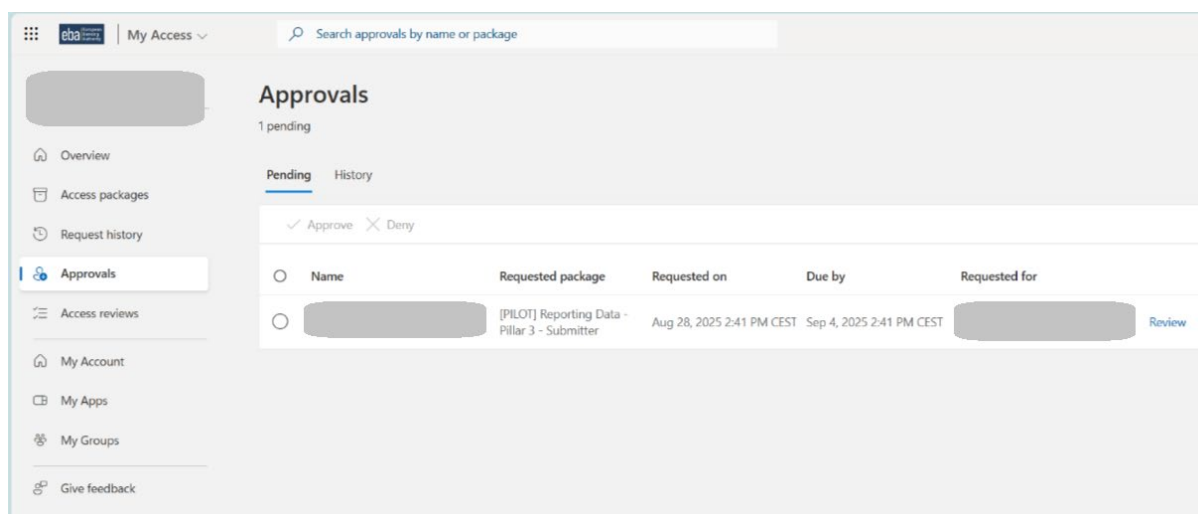
Figure 22: User access request(s) pending approval by the Approver

Alternatively, when accessing the portal via the direct URL, all pending requests can be found in the Approvals section of the left-hand menu.

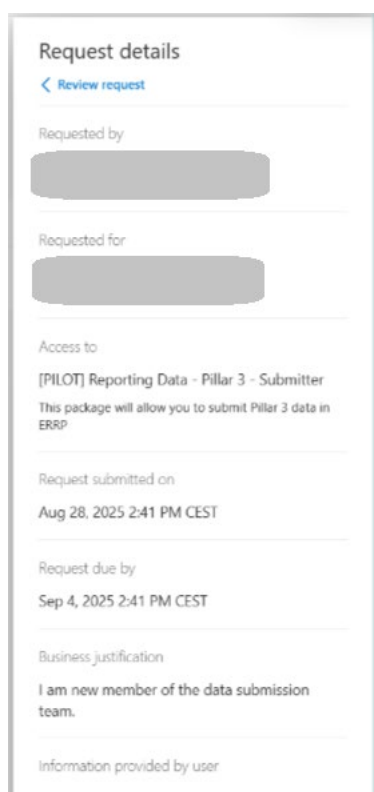To review a request, the Approver selects the relevant user and then chooses 'Review' (Figure 23).

Figure 23: User access request(s) – Revie by Approver

The following information is available for each request:

- Requested by – the individual who submitted the request

- Requested for – the target user (if the request was submitted on behalf of someone else)

- Access to – the resources included in the access package

- Request submission date

- Decision (i.e. Approve/Deny) deadline

- Request reason/justification (i.e., business need)

Action 4.3 (Approver) – Approving (or denying) user access request

The Approver inputs the decision about the specific user access request by selecting either "Approval" or "Denial" option and provides an explanation of the reason for the decision by completing the Comment field.

Once the decision is submitted, the Approver receives a confirmation message and the request is marked in the list accordingly (i.e., Approved or Denied) (Figure 24).
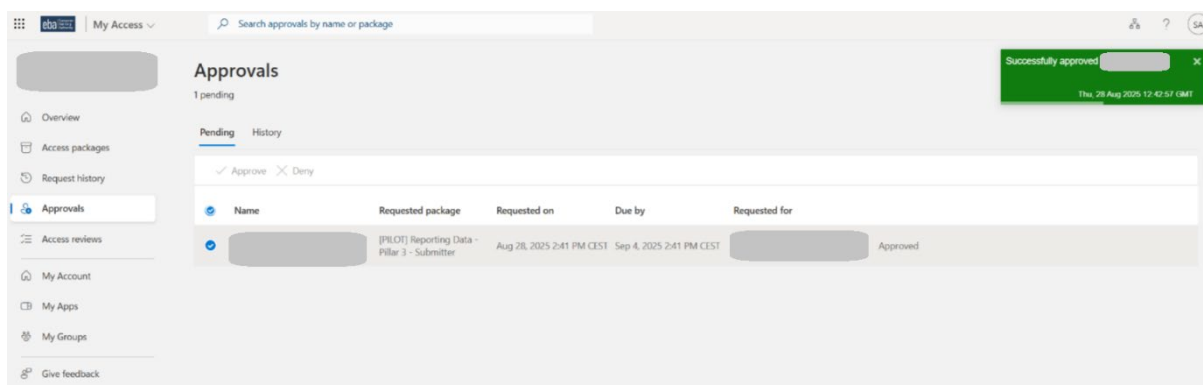

Figure 24: Once the decision is submitted, the Approver receives a confirmation message and the request is marked in the list accordingly

Annex 5: Accessing P3DH application by User

When the User Access Request for P3DH is approved and the notification email (Figure 20) is received, the User can access the P3DH application in ERRP either by clicking on the "Get started" button in the invitation or by going directly to the relevant ERRP URL (please see below).

Multi-Factor Authentication (MFA) is used for user authentication in ERRP. Please refer to MFA Setup User Guide prepared by EBA.

When MFA is configured, the User can access the P3DH application in ERRP through the following URLs:

- Production environment: https://errp.eba.europa.eu/portal/login (Figure 25)
- Test environment: https://errp.test.eba.europa.eu/portal/login (Figure 26)

Figure 25: ERRP Test environment - Login page

Figure 26: ERRP Production environment - Login page

The User should enter the password they use to access their organization's IT environment (no password is provided by the EBA) (Figure 27).

Figure 27: User authentication when entering ERRP - Password

Then, the User should enter the code generated by the Authenticator app installed on their mobile device, which was configured as part of the MFA setup (Figure 28).

Figure 28: User authentication when entering ERRP – Authenticator app

Upon successful authentication via MFA, the User enters ERRP, where they can access the P3DH application through a dedicated Pillar3 tab (Figure 29).
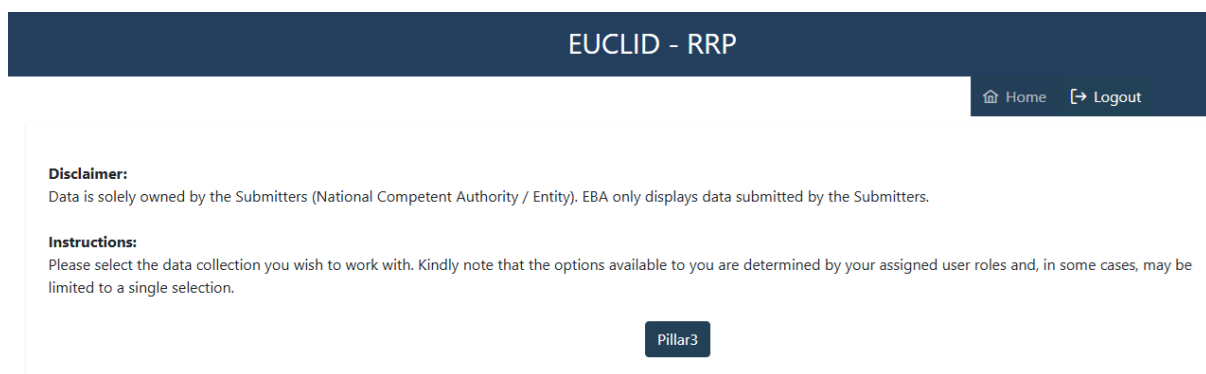

Figure 29: ERRP screen with the Pillar3 tab to enter the P3DH application
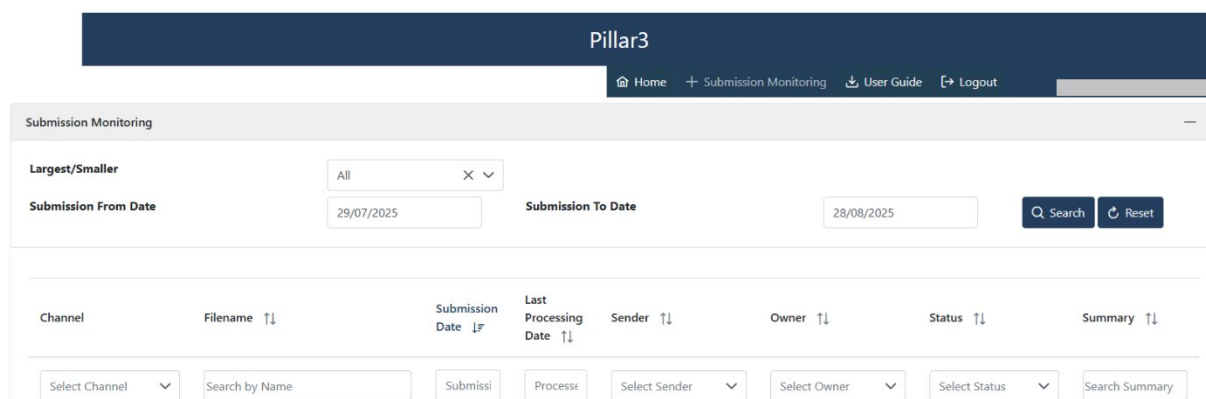
By clicking on the Pillar3 tab the User enters the P3DH application within ERRP (Figure 30).

Figure 30: P3DH application