



DueDil Data Dictionary

Additional Information

FCA

The FCA information we show is sourced from the FCA and displayed as statuses using FCA terminology.

Although most statuses have a clear meaning, it is worth noting that cancellations in FCA terms need not be a red flag because that's how the FCA refers to companies that used to do FCA regulated activities but do not do so anymore. The implication is that such a status is a red flag if the client knows the firm is currently engaged in FCA regulated activities.

- Active Individual - An individual (and some firms) that can perform certain tasks in an authorised firm. We describe these individuals and firms as 'approved persons' and the tasks as 'controlled functions'.
- Appointed representative - A firm or individual that can act on behalf of another firm (its principal) that is authorised in the UK or regulated in another EEA country. The principal is responsible for the appointed representative's activities.
- Appointed representative – former - An appointed representative that can no longer provide regulated products and services, but previously could act on behalf of another firm (its principal).
- Appointed representative – introducer - A firm that can introduce customers to another firm or members of the firm's group, and/or give out certain kinds of marketing material. It must be a representative of a firm authorised by the FCA or PRA, or regulated in the EEA.
- Approved - An individual (and some firms) that can perform certain tasks in an authorised firm. We describe these individuals and firms as 'approved persons' and the tasks as 'controlled functions'.
- Authorised firm - A firm that is given permission to provide regulated products and services.
- Authorised firm – applied to cancel - A firm that has applied to cancel its authorisation but must still meet our standards in dealing with its customers.
- Authorised firm – in administration - A firm that has stopped taking on new business but is still authorised and has to continue to meet our standards in dealing with its customers.
- Authorised firm – in liquidation - A firm that has stopped taking on new business but is still authorised and has to continue to meet our standards in dealing with its customers.
- Authorised firm – suspended - A firm that has to stop providing regulated products and services for a period of time.
- Authorised electronic money institution - A firm that we have given permission to issue electronic money (e-money) and provide payment services.
- Authorised payment institution - A firm that we have given permission to provide payment services.
- EEA authorised firm - A firm regulated in another European Economic Area (EEA) country that can offer certain products or services in the UK. The firm must meet minimum standards agreed across all EEA countries.



- Electronic money agent - A firm that can issue electronic money (e-money) and provide payment services on behalf of an e-money institution.
- Inactive individual - An individual (and some firms) that was previously approved to perform certain tasks in a regulated firm. These individuals and firms would have been described as 'approved persons' and the tasks as 'controlled functions'.
- No longer authorised firm - A firm that can no longer provide regulated products and services, but previously was authorised by the PRA and/or FCA.
- Payment services agent - A firm that can provide payment services on behalf of a payment institution.
- Small electronic money institution - A firm that can issue electronic money (e-money) and provide payment services. These firms are 'registered' (rather than 'authorised'), which affects how we regulate the firm.
- Small payment institution - A firm that can provide payment services. These firms are 'registered' (rather than 'authorised'), which affects how we regulate the firm.
- Unauthorised firm - Some firms provide products and services without the required authorisation, or is knowingly running a scam. We strongly suggest you avoid dealing with unauthorised firms.
- No longer Authorised - This is a firm that can no longer provide regulated products and services, but was previously authorised by the PRA and/or FCA.
- Cancelled - The firm has cancelled its interim permission to undertake consumer credit business.
- Previously IP Registered - This firm previously had interim permission to perform certain consumer credit activities for the period indicated in this record. It has since applied for and been authorised to carry out credit activities in its main permission, replacing the interim permission. You should refer to the authorisation record for this firm for the permissions since the interim permission ended.
- Fully Authorised apart from 2nd charge - This firm is authorised to run consumer credit business. You should refer to the authorisation information for this firm rather than its interim permission, except for its second charge mortgage business which still comes under its interim permission.
- Interim Permission Granted - The firm has interim permission to undertake consumer credit business.
- IP issued - The firm has interim permission to undertake consumer credit business.
- IP provisionally issued - The firm has interim permission to undertake consumer credit business.
- IVOP issued - This firm has interim permission to run consumer credit business and was already authorised to provide financial products and services.
- IVOP provisionally granted - The firm has interim permission to undertake consumer credit business and was already authorised to provide financial products and services.
- Lapsed - The firm no longer has interim permission to undertake consumer credit business.
- Revoked - This firm has had its interim permission to run consumer credit business withdrawn. See the disciplinary and regulatory action section for more information.
- Suspended - This firm has had its interim permission to undertake consumer credit business suspended by the FCA and/or PRA. See the Disciplinary and regulatory action about the firm for further information.