

## II

(Non-legislative acts)

## REGULATIONS

**REGULATION (EU) 2020/... OF THE EUROPEAN CENTRAL BANK****of 1 December 2020****amending Regulation (EU) No 1409/2013 on payments statistics (ECB/2013/43) (ECB/2020/59)**

The GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to the Treaty on the Functioning of the European Union, and in particular Article 127(2) thereof,

Having regard to the Statute of the European System of Central Banks and of the European Central Bank, and in particular Article 5 thereof,

Having regard to Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank <sup>(1)</sup>, and in particular Articles 5(1) and 6(4) thereof,

Whereas:

- (1) Information relating to payments and payment systems statistics collected pursuant to Article 2(1) of Regulation (EC) No 2533/98 is essential for identifying and monitoring developments in the payments markets within the Member States. The European Central Bank (ECB) collects country-specific and comparative payments statistics so that it is able to fulfil its task of promoting the smooth operation of payment systems in the Union and thus helps contribute to the smooth conduct of policies relating to the prudential supervision of credit institutions and the stability of the financial system.
- (2) Given that payments are effected by means of payment instruments and processed by payment systems, collecting statistical information on payment instruments is necessary to ensure the smooth operation of the systems through which they pass. In addition, as standards in respect of payment instruments are determined by payment schemes, the collection of statistical information concerning the operation of payment schemes is necessary to contribute to the smooth functioning of those payment systems. For these purposes, the ECB requires statistical information on an annual and on a semi-annual basis. Therefore, the reporting frequency should be increased.
- (3) In light of the interconnection between payment instruments and payment systems, the smooth operation of payment systems is dependent on public confidence in payment instruments. Financial loss due to fraud undermines public confidence in payment instruments and it is therefore important to adopt measures that ensure that payment instruments are secure and that their users and the payment systems through which such payments pass are also secure. It is therefore duly justified to monitor the levels of fraud, and the means by which such fraud is carried out, to ensure the safety, security and efficiency of those instruments, thereby ensuring their smooth operation.

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<sup>(1)</sup> OJ L 318, 27.11.1998, p. 8.

- (4) Directive (EU) 2015/2366 of the European Parliament and of the Council <sup>(2)</sup> requires Member States to ensure that payment service providers (PSPs) provide their competent authorities, at least on an annual basis, statistical information on fraud relating to different means of payment. Detail on this statistical information, as well as the aggregated data that the competent authorities have to share with the EBA and the ECB is provided in the EBA Guidelines on reporting requirements for fraud data <sup>(3)</sup>. As the EBA Guidelines focus on the reporting of data that are relevant mostly for supervisory purposes, it is necessary to ensure that the statistical information available to the ECB will allow it to effectively perform its oversight tasks, for example, by accurately monitoring trends in new payment services, formulating policies in rapidly-evolving retail payment markets and assessing the degree of safety and efficiency of the payment instruments to mitigate the specific risks (e.g. financial and operational risks) relating to the individual payment schemes. As a consequence, more detailed reporting of information on fraud should be required. Reporting agents should therefore report not only statistical information on fraud per payment instrument (e.g. card-based payment instruments, credit transfers, direct debits) as foreseen by the EBA Guidelines, but should also report more detailed data on payment channels, payment schemes, cross border card-based payment transactions and country breakdowns. In order to simplify the reporting requirements for reporting agents, the frequency of reporting should correspond with the frequency of reporting under the EBA Guidelines.
- (5) For the same reasons and to ensure consistent reporting, the definitions and the methodology laid down in Regulation (EU) No 1409/2013 of the European Central Bank (ECB/2013/43) <sup>(4)</sup> should be aligned with the definitions and the methodology laid down in Directive (EU) 2015/2366, as far as applicable for the purposes of ESCB tasks.
- (6) More generally the methodology according to which statistical information on payments and payment systems is collected should take account of developments in the legal framework for the regulation of payments within the Union. Any reform of the regulation of payments in the Union should therefore be taken into consideration when determining the methodology for the collection of statistical information concerning such payments. Accordingly, provisions in Directive (EU) 2015/2366 relating to additional payment services, payment initiation services, account information services and the licensing and supervision of new types of PSPs, payment initiation service providers and account information service providers should be taken into account to ensure that information in the area of payments and payment system statistics is complete. It is therefore necessary to collect information on the activities of these new PSPs and, in particular, on the services they provide, to understand the roles they perform in the economy. Existing reporting requirements should therefore be extended to include information relating to the activities of these new types of PSPs, as well as information relating to strong customer authentication and any exemptions to its application, so that the European System of Central Banks is able to fulfil its independent oversight tasks.
- (7) In order to monitor cross-border trade and improve the overall quality of the information required to compile balance of payments statistics, in particular on the item on travel, transport and the item on online trade in goods and services (e-commerce), further detail on card-based payment transactions is required. The collection of statistical information on the merchant's sector of activity, by means of the merchant category code (MCC), and the collection of card-based payment transactions on a worldwide basis allows for an in-depth analysis of international payment transactions and an accurate allocation of payments across the various categories of goods and services. For the same reason, reporting agents should be required to report these statistics quarterly, and within shorter deadlines in order to enhance their relevance and utility and contribute to the compilation of quarterly balance of payments.
- (8) Ensuring the collection of the most relevant information within effective methodologies allows for the compilation of accurate statistics. A greater reporting frequency and a more detailed geographical breakdown of payments statistics is therefore necessary to improve the assessment of the short term developments in economic activity, including quarterly private consumption, which comprises a central component of GDP forecasting.

<sup>(2)</sup> Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (OJ L 337, 23.12.2015, p. 35).

<sup>(3)</sup> European Banking Authority Guidelines on reporting requirements for fraud data under Article 96(6) PSD2, EBA/GL/2018/05.

<sup>(4)</sup> Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/43) (OJ L 352, 24.12.2013, p. 18).

- (9) In light of the principle of proportionality, national central banks (NCBs) should be able to grant derogations to reporting agents in respect of the statistical reporting requirements set out in this Regulation under specific conditions, where the granting of such derogations does not impede the ESCB from effectively fulfilling its tasks. In addition, NCBs should have the power to collect the necessary statistical information on payments via the relevant national competent authority (NCA) that already collects data from reporting agents, in accordance with local cooperation arrangements. Equally, it should be possible for the confidential statistical information on fraud collected under this Regulation to be transmitted to an NCA to facilitate the data collection under Directive (EU) 2015/2366, provided that the rules for the protection and use of confidential statistical information in Regulation (EC) No 2533/98 are met.
- (10) The European Commission was consulted on the amendments to the statistical requirements set out in Regulation (EU) No 1409/2013 (ECB/2013/43) in accordance with Article 5(2) of Regulation (EC) No 2533/98.
- (11) In order to allow reporting agents sufficient time to prepare, first reporting should not apply for a period of at least 12 months from the date of adoption of this Regulation.
- (12) Regulation (EU) No 1409/2013 of the European Central Bank (ECB/2013/43) should therefore be amended accordingly,

HAS ADOPTED THIS REGULATION:

#### *Article 1*

#### **Amendments to Regulation (EU) No 1409/2013 (ECB/2013/43)**

Regulation (EU) No 1409/2013 (ECB/2013/43) is amended as follows:

(1) Article 1 is amended as follows:

(a) point (b) is replaced by the following:

‘(b) “payment service provider”, “payment institution”, “payment system” and “payment transaction” have the same meaning as defined in Article 4 of Directive (EU) 2015/2366 of the European Parliament and of the Council (\*);

(\*) Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (OJ L 337, 23.12.2015, p. 35).’;

(b) the following point (e) is added:

‘(e) “payment service” means any of the business activities listed in Annex I to Directive (EU) 2015/2366 or any of the services listed in Article 4(3)(a) of this Regulation.’;

(2) Article 2 is replaced by the following:

*Article 2*

#### **Actual reporting population**

The actual reporting population shall consist of payment service providers (including electronic money issuers) and payment system operators.’;

(3) in Article 3, paragraph 1 is replaced by the following:

‘1. The actual reporting population referred to in Article 2 shall report the statistical information to the NCB of the Member State in which the relevant reporting agent is resident, either directly or via the relevant national competent authority pursuant to local cooperation arrangements, as specified in Annex III and taking into consideration the clarifications and definitions provided in Annexes I and II. Those reporting agents shall report the required statistical information in accordance with the minimum standards set out in Annex IV’;

(4) Article 4 is replaced by the following:

*Article 4*

### **Derogations**

1. For the purposes of granting derogations to reporting agents NCBs shall be guided by the principle of proportionality.
2. NCBs may grant derogations to the following reporting agents in respect of the reporting requirements referred to in Article 3(1) and in accordance with paragraphs 3 and 4:
  - (a) payment institutions, where they fulfil the conditions laid down in paragraphs 1 and 2 of Article 32 of Directive (EU) 2015/2366;
  - (b) electronic money institutions, where they fulfil the conditions laid down in paragraphs 1 and 2 of Article 9 of Directive 2009/110/EC;
  - (c) payment service providers other than those referred to in points (a) and (b), where they fulfil both the conditions laid down in Article 32(1) and (2) of Directive (EU) 2015/2366 and the conditions laid down in Article 9(1) and (2) of Directive 2009/110/EC.

For the purposes of the first subparagraph, NCBs may grant derogations regardless of whether reporting agents have been waived or exempted from prudential requirements pursuant to the relevant national law transposing Directive (EU) 2015/2366 and Directive 2009/110/EC.

3. NCBs may grant derogations in accordance with paragraph 4 to the reporting agents referred to in paragraph 2 where either of the following apply:
  - (a) the total value, as contributed by all payment service providers that could benefit from such derogation, of each of the following payment services does not exceed 5 % at national level:
    - (i) credit transfers (sent),
    - (ii) direct debits (sent),
    - (iii) card-based payment transactions (sent and received),
    - (iv) cash withdrawals using card-based payment instruments,
    - (v) e-money payment transactions (sent),
    - (vi) cheques (sent),
    - (vii) money remittances (sent),
    - (viii) other payment services (sent),
    - (ix) payment initiation services,
    - (x) other services not included in Directive (EU) 2015/2366 (sent);
  - (b) the total number of clients, as contributed by all payment service providers that could benefit from such derogation, of account information services does not exceed 5 % at national level.

For the purposes of point (a) the cumulative total value, as contributed by all payment service providers that could benefit from such derogation, of the payment services listed therein shall not exceed 5 % at national level.

For the purposes of this paragraph, NCBs may only grant derogations where the reporting burden would be disproportionate in view of the size of such reporting agents.

4. Reporting agents that have been granted derogations pursuant to paragraphs 2 and 3 shall report statistical information in accordance with Tables 4b and 5b of Annex III.
5. NCBs shall verify compliance with the conditions set out in paragraphs 2 and 3 on an annual basis and in good time in order to grant or withdraw any derogation with effect from the start of the second successive calendar year where necessary. That verification shall be based on the relevant reporting periods for the 12 months immediately preceding the reference period in which the assessment is conducted.
6. Where an NCB grants a derogation pursuant to this Article, it shall notify the ECB thereof at the same time as it reports information pursuant to Article 6.

7. The ECB shall publish a list of entities granted derogations by the NCBs pursuant to this Article.;

(5) Article 6 is replaced by the following:

*Article 6*

#### **Timeliness**

1. Statistical information reported in accordance with Annex III shall be transmitted by the NCBs to the ECB on a quarterly, semi-annual or annual basis and as follows:

- (a) for reporting on a quarterly basis, statistical information set out in Table 9 of Annex III shall be transmitted by close of business on the last working day of the second month following the end of the relevant quarter;
- (b) for reporting on a semi-annual basis, statistical information set out in Tables 1, 2, 3, 4a, 5a, 6, 7 and 8 of Annex III for the period January to June shall be transmitted by close of business on the last working day of November following the end of the first half of the year to which it relates. Statistical information for the period July to December shall be transmitted by close of business on the last working day of May following the end of the second half of the year to which it relates;
- (c) for reporting on an annual basis, statistical information set out in Tables 4b and 5b of Annex III shall be transmitted with a half-yearly breakdown by close of business on the last working day of May following the year to which it relates;

2. NCBs shall establish clear reporting deadlines for reporting agents. Those reporting deadlines shall clearly determine the frequency with which reporting agents are to report to NCBs and shall ensure that NCBs are able to meet their reporting deadlines with the ECB set out in paragraph 1.;

(6) the following Article 8a is inserted:

*Article 8a*

#### **First reporting of quarterly, semi-annual and annual statistical information**

1. Reporting to the ECB by the NCBs of quarterly and semi-annual statistical information shall begin with quarterly data for Q1 of 2022 by end-May 2022 and semi-annual data for H1 of 2022 by end-November 2022.

2. Reporting to the ECB by the NCBs for aggregated annual statistical information with a half-yearly breakdown in relation to reporting agents granted derogation pursuant to paragraphs (2) and (3) of Article 4 shall begin with the reference periods [H1 and H2 of 2022 by end-May 2023].;

(7) Annexes I, II and III to Regulation (EU) No 1409/2013 are replaced by Annexes I, II and III to this Regulation.

*Article 2*

#### **Final provisions**

This Regulation shall enter into force on the twentieth day following its publication in the *Official Journal of the European Union*. It shall apply from 1 January 2022.

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Frankfurt am Main, 1 December 2020.

*For the Governing Council of the ECB*  
*The President of the ECB*  
Christine LAGARDE

## ANNEX I

## GENERAL STRUCTURE OF PAYMENTS STATISTICS

## PART 1

## Overview

## Part 1.1 Overview of tables

1. Payments statistics are compiled by the European Central Bank (ECB) through specific harmonised data collections managed at national level by each national central bank (NCB). The data compilation is structured in the form of nine tables as described below containing national data on each Member State whose currency is the euro (hereinafter a 'euro area Member State'). Tables 1, 2, 3, 4, 5, 6 and 9 should be reported by payment service providers (PSPs), while Tables 7 and 8 should be reported by payment system operators (PSOs). There are two versions of Tables 4 and 5, only one of which should be reported. Tables 4a and 5a should be reported by all PSPs which have not been granted a derogation pursuant to Article 4, whereas reporting agents which have been granted a derogation pursuant to Article 4(2) and (3) should report the statistical information in Tables 4b and 5b.

Table	Description of main contents
Table 1: Institutions offering payment services to non-monetary financial institutions (non-MFIs)	Breakdowns showing number of overnight deposits, number of payment accounts, number of e-money accounts and outstanding value on e-money storages issued, by credit institutions, electronic money institutions, payment institutions and other payment service providers (PSPs) and e-money issuers. In addition, breakdowns showing the number of clients of account information service providers (AISPs) and the number of accounts accessed by AISPs are included. The number of accounts accessed by AISPs is reported by the ASPSP while the AISPs report the number of their clients.
Table 2: Card functions	Number of cards issued by PSPs resident in the country. Data on cards are compiled with a breakdown by function of the card and within the function of the card with a breakdown by card scheme.
Table 3: Card accepting devices	Number of terminals provided by PSPs resident in the country. Data on terminals distinguish between automatic teller machines (ATMs), point-of-sale (POS) and e-money card terminals and between terminal functions.
Table 4a: Payment transactions involving non-MFIs	Number and value of payment transactions sent and received by non-MFIs through PSPs resident in the country broken down between remote and non-remote transactions. Transactions are compiled by payment service, initiation channel and within payment schemes with a breakdown between strong customer authentication (SCA) and non-strong customer authentication (non-SCA). For transactions authenticated via non-SCA the reasons for the authentication via non-SCA are provided.
Table 4b: Payment transactions involving non-MFIs reported by reporting agents granted a derogation	Number and value of payment transactions sent and received by non-MFIs through PSPs resident in the country broken down between remote and non-remote transactions. Transactions are compiled by payment service, initiation channel and with a breakdown between strong customer authentication (SCA) and non-strong customer authentication (non-SCA) with the reasons for using non-SCA. Table 4b is only reported by PSPs which have been granted a derogation.

Table	Description of main contents
Table 5a: Fraudulent payment transactions involving non-MFIs	Number and value of fraudulent payment transactions sent and received by non-MFIs through PSPs resident in the country. Transactions are compiled by payment service, initiation channel and within payment schemes with a breakdown by fraud origin and a breakdown between strong customer authentication (SCA) and non-strong customer authentication (non-SCA). For transactions authenticated via non-SCA, the reasons for the authentication via non-SCA are provided.
Table 5b: Fraudulent payment transactions involving non-MFIs reported by reporting agents granted a derogation	Number and value of fraudulent payment transactions sent and received by non-MFIs through PSPs resident in the country. Transactions are compiled by payment service, initiation channel and authentication method; the SCA and non-SCA breakdowns are further broken down by fraud origin and, for the breakdown by non-SCA, by reason for authentication via non-SCA. Table 5b is only reported by PSPs which have been granted a derogation.
Table 6: Payment transactions per type of terminal involving non-MFIs	Number and value of payment transactions sent by non-MFIs through PSPs. Transactions are compiled by type of terminal involved with a geographical breakdown. Number and value of over-the-counter (OTC) cash withdrawals and deposits are also included, as are the number and value of cash advances at POS terminals.
Table 7: Participation in selected payment systems	Number of participants in each payment system located in the country, distinguishing direct and indirect participants and within direct participants with a breakdown by type of institution.
Table 8: Payments processed by selected payment systems	Number and value of payment transactions processed by each payment system located in the country, by payment service and with a geographical breakdown.
Table 9: Quarterly reporting of payment transactions involving non-MFIs	Number and value of payment transactions sent by non-MFIs. Transactions are compiled by payment service and initiation channel. Card-based payment transactions are further broken down by the merchant category code (MCC).

### Part 1.2 Type of information

1. Stock data, as contained in Tables 1, 2, 3 and 7, refer to end-of-period, i.e. positions on the last working day of the reference period. The indicators on the outstanding value on e-money storages issued are compiled in euro and relate to payment storages denominated in all currencies.
2. Flow data, as contained in Tables 4, 5, 6, 8 and 9, relate to payment transactions accumulated throughout the period, i.e. total for the reference period. The indicators on the value of transactions are compiled in euro and relate to payment transactions denominated in all currencies.

### Part 1.3 Consolidation within the same national territory

1. For each euro area Member State, the reporting population consists of PSPs and PSOs.
2. PSPs are institutions incorporated and located in that territory, including subsidiaries of parent companies located outside that territory, and branches of institutions that have their head office outside that territory.
  - (a) Subsidiaries are separate incorporated entities in which another entity has a majority or full holding.

- (b) Branches are unincorporated entities without independent legal status wholly owned by the parent.
3. For statistical purposes, the following principles apply for consolidation of PSPs within national boundaries:
- (a) If a parent company and its subsidiaries are PSPs located in the same national territory, the parent company is permitted in its statistical returns to consolidate the business of these subsidiaries. This is only applicable in the event that the parent company and its subsidiaries are classified as the same type of PSP.
- (b) If an institution has branches located within the territories of the other euro area Member States, the registered or head office located in a given euro area Member State considers these branches as residents in the other euro area Member States. Conversely, a branch located in a given euro area Member State considers the registered or head office or other branches of the same institution located within the territories of the other euro area Member States as residents in the other euro area Member States.
- (c) If an institution has branches located outside the territory of the euro area Member States, the registered or head office located in a given euro area Member State considers these branches as residents of the rest of the world. Conversely, a branch located in a given euro area Member State considers the registered or head office or other branches of the same institution located outside the euro area Member States as residents of the rest of the world.
4. For statistical purposes, consolidation of PSPs across national boundaries is not permitted.
5. If a PSO is responsible for several payment systems located in the same national territory, statistics for each payment system are reported separately.
6. Institutions located in offshore financial centres are treated for statistical purposes as residents of the territories in which the centres are located.

## PART 2

### Specific features in Tables 2 to 9

#### Part 2.1 Card functions (Table 2)

1. If a 'card with a payment function (except cards with an e-money function only)' offers several functions, it is counted in each applicable sub-category. Therefore, the total number of cards with a payment function may be smaller than the sum of the sub-categories. To avoid double-counting, sub-categories should not be added up.
2. Within each payment function (i.e. debit, delayed debit and credit), card-based payment instruments are broken down according to the payment card scheme (PCS) under which they are issued. Co-badged card-based payment instruments are counted in each of the applicable schemes. Therefore, the total number of card-based payment instruments by payment function may be smaller than the sum of those cards by PCS. To avoid double-counting, cards by PCS should not be combined.
3. A 'delayed debit card' is reported as a 'credit card' if the specific 'delayed debit' function cannot be identified. The same logic applies to the reporting of transactions with a delayed debit card.
4. A 'card with an e-money function' can be either a 'card on which e-money can be stored directly' or a 'card which gives access to e-money stored on e-money accounts'. Therefore, the total number of cards with an e-money function is the sum of the two sub-categories.
5. The total number of cards issued by resident PSPs is stated separately in 'total number of cards (irrespective of the number of functions on the card)'. This indicator may not necessarily be the sum of 'cards with a cash function', 'cards with a payment function' and 'cards with an e-money function', as these categories may not be mutually exclusive.

6. The indicator 'card with a combined debit, cash and e-money function' refers to a card issued by a PSP, which has combined cash, debit and e-money functions. In addition, it is reported in each of the sub-categories:
  - (a) 'debit card';
  - (b) 'cards with a cash function';
  - (c) 'cards with an e-money function'.
7. A card with combined functions is reported in each of the relevant sub-categories.
8. Cards are counted on the card-issuing side regardless of the cardholder's residency or the location of the account to which the card is linked.
9. Each country reports the number of cards that have been issued by PSPs resident in the country.
10. Cards in circulation are included irrespective of when they were issued or whether they were used.
11. Cards issued by card schemes, i.e. three-party or four-party schemes, are included.
12. Expired or withdrawn cards are not included.
13. Cards issued by merchants, i.e. retailer cards, are not included, unless they have been issued in cooperation with a PSP, i.e. they are co-branded.

## **Part 2.2 Card accepting devices (Table 3)**

1. All physical terminals at which transactions are acquired by resident PSPs are reported, including all terminals located in the reporting country and terminals located outside of the reporting country.
2. Terminals at which transactions are acquired by branches and/or subsidiaries of the PSP located abroad are not reported by the parent PSP, but by the branches and/or subsidiaries themselves.
3. Every terminal is counted individually even if several terminals of the same type exist at one merchant location.
4. If an ATM offers more than one function, it is counted in each applicable sub-category. Therefore, the total number of ATMs may be smaller than the sum of the sub-categories. To avoid double-counting, sub-categories should not be added up.
5. POS terminals are broken down into 'EFTPOS terminals' and within this breakdown by those 'accepting contactless transactions' and those 'accepting e-money card transactions'. These sub-categories should not be added up as they are not mutually exclusive.
6. If an e-money card terminal offers more than one function, it is counted in each applicable sub-category. Therefore, the total number of e-money card terminals may be smaller than the sum of the sub-categories. To avoid double-counting, sub-categories should not be added up.

### Part 2.3 Payment transactions involving non-MFIs (Tables 4a and 4b)

#### Part 2.3.1 Payment transactions involving non-MFIs (Table 4a)

1. Payment transactions are initiated by non-MFIs to any counterparty or by PSPs if the counterparty is a non-MFI. This includes:
  - (a) payment transactions which take place between two accounts held at different PSPs and which are executed with the use of an intermediary, i.e. where payments are sent to another PSP or to a payment system; and
  - (b) payment transactions which take place between two accounts held at the same PSP, e.g. on-us transactions, with the transaction being settled either on the accounts of the PSP itself, or with the use of an intermediary, i.e. another PSP or a payment system.
2. Payment transactions initiated by a resident PSP and executed with a specific transaction order, i.e. with the use of a payment instrument, are included as 'payment transactions involving non-MFIs'.
3. Fund transfers between accounts in the same name, and also between different types of accounts are included according to the payment service used. Transfers between different types of accounts include, for example, transfers from a transferable deposit to an account holding a non-transferable deposit.
4. In relation to bulk payment transactions, each individual payment transaction is counted.
5. Payment transactions denominated in foreign currency are included. Data are converted into euro using the ECB reference exchange rate or exchange rates applied for these transactions.
6. Separate reporting for remote and non-remote transactions is indicated where necessary.
7. Payment transactions initiated by a resident PSP and executed without a specific transaction order, i.e. without the use of a payment service listed in Annex I to Directive (EU) 2015/2366, by simple book entry on the account of a non-MFI, are included in 'other services (not included in the Directive (EU) 2015/2366)' <sup>(1)</sup>.
8. Payment transactions are reported broken down by the payment service used and by the scheme processing the transaction.

#### Cross-border transactions

9. For sent transactions, cross-border transactions are counted in the country in which the transaction originates.
10. For received transactions, cross-border transactions are counted in the country in which the transaction is received.
11. For cross-border card-based payment transactions, the residency of the counterpart and the location of the POS are reported together. For card-based payment transactions initiated remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the point of sale is located. For card-based payment transactions initiated non-remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the physical terminal is located. Received payment transactions initiated remotely are reported to identify the country of the sending PSP and the country in which the point of sale is located. Received payment transactions initiated non-remotely are reported to identify the country of the sending PSP and the country in which the physical point of sale is located.
12. The difference between cross-border transactions sent and cross-border transactions received shows the net inflow or outflow of transactions into or out of the reporting country.

<sup>(1)</sup> Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (OJ L 337, 23.12.2015, p. 35).

### Flow of funds

13. The direction of the flow of funds depends on the payment service and the initiation channel used:
  - (a) for credit transfers, money remittances, e-money payments and similar transactions where the payer initiates the transaction, the sending participant is also the sender of funds and the receiving participant the recipient of funds;
  - (b) for direct debits, cheques, e-money payments and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds;
  - (c) for card-based payment transactions, although the payee initiates the transaction, the treatment followed within this Regulation corresponds to that where the payer initiates the transaction.

### Total payment transactions

14. The indicator 'total payment transactions involving non-MFIs (sent)' is the sum of the eight mutually exclusive sub-categories: 'credit transfers (sent)', 'direct debits (sent)', 'card-based payment transactions with card-based payment instruments issued by resident PSPs', 'cash withdrawals using card-based payment instruments', 'e-money payment transactions (sent)', 'cheques (sent)', 'money remittances (sent)' and 'other payment services (sent)'. The indicator 'total payment transactions involving non-MFIs (received)' is the sum of the seven mutually exclusive sub-categories: 'credit transfers (received)', 'direct debits (received)', 'card-based payment transactions acquired by resident PSPs', 'e-money payment transactions (received)', 'cheques (received)', 'money remittances (received)' and 'other payment services (received)'.

### Credit transfers

15. Each transaction is allocated to only one sub-category, i.e. either 'initiated in paper-based form', 'initiated electronically' or 'other'. As the sub-categories are mutually exclusive, the total number of credit transfers is the sum of the sub-categories. The same principle applies to the total value of credit transfers.
16. Credit transfers initiated by payment initiation service providers (PISPs) are additionally allocated to the sub-category 'Initiated by PISP'. However, this sub-category does not contribute to the total number, or total value of credit transfers.
17. Credit transfers reported under 'initiated electronically' are further split into 'initiated in a file/batch' and 'initiated on a single payment basis'. As the sub-categories are mutually exclusive, the total number of credit transfers initiated electronically is the sum of the sub-categories. The same principle applies to the total value of credit transfers initiated electronically.
18. Credit transfers reported under 'initiated on a single payment basis' are further broken down by 'ATM or other PSP terminal', 'mobile payment solution' and 'online banking based credit transfers'. 'ATM or other PSP terminal' only includes non-remotely initiated credit transfers while 'mobile payment solution' and 'online banking based credit transfers' only include remotely initiated credit transfers. As the sub-categories are mutually exclusive, the total number of credit transfers is the sum of the sub-categories. The same principle applies to the total value of credit transfers.
19. 'E-commerce payments' is a sub-category of 'online banking based credit transfers'.
20. 'P2P mobile payment solution' is a sub-category of 'mobile payment solution'.
21. Transactions involving cash at one or both ends of the payment transaction, and using a credit transfer payment service, are also included as credit transfers.

22. Credit transfers used to settle outstanding balances of transactions using credit, debit or delayed debit cards are also included.
23. Credit transfers include all Single Euro Payments Area (SEPA) credit transfers as well as non-SEPA transactions. Credit transfers initiated electronically are reported separately for each scheme.
24. Credit transfers initiated electronically are further split into credit transfers initiated remotely and credit transfers initiated non-remotely. Within these breakdowns, transactions are reported by scheme and for each scheme, they are further broken down by authentication channel, i.e. 'authenticated via strong customer authentication (SCA)' or 'authenticated via non-SCA'. As the sub-categories are mutually exclusive, the total number of credit transfers by credit transfer scheme is the sum of the sub-categories. The same principle applies to the value of transactions.
25. For transactions authenticated via non-SCA, the reasons for using non-SCA are reported (i.e. 'low value', 'contactless low value', 'payment to self', 'trusted beneficiaries', 'recurring transaction', 'unattended terminals for transport fares or parking fees', 'secure corporate payment processes and protocols' and 'transaction risk analysis'). Where more than one exemption might be applicable the exemption that was applied is the one that should be reported. The sub-categories are mutually exclusive. The same principle applies to the value of transactions. However, the reasons for using non-SCA are not reported broken down by payment scheme but are broken down by remotely and non-remotely initiated credit transfers only.
26. The number of transactions broken down by credit transfer schemes is equal to the total number of credit transfers initiated electronically. Transactions are reported for each scheme, national and international (e.g. SEPA credit transfer scheme or SEPA instant credit transfer scheme) separately. The same principle applies to the value of credit transfers.
27. The sub-categories 'initiated in a file/batch', 'initiated on a single payment basis' and 'other' contain all SEPA and non-SEPA transactions.
28. Domestic transactions sent, cross-border transactions sent, domestic transactions received and cross-border transactions received contain both SEPA and non-SEPA transactions.
29. Cash payments to an account using a bank form are not included under credit transfers.

#### Direct debits

30. Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction.
31. Direct debits used to settle outstanding balances resulting from transactions using credit, debit or delayed debit cards are included, as these are separate payments from the cardholder to the card issuer.
32. Direct debits are further split into 'initiated in a file/ batch' and 'initiated on a single payment basis'. As the sub-categories are mutually exclusive, the total number of direct debits is the sum of the sub-categories. The same principle applies to the total value of direct debits.
33. The sub-categories 'initiated in a file/ batch' and 'initiated on a single payment basis' contain all SEPA and non-SEPA transactions.
34. Direct debit transactions are further split into 'consent given via an electronic mandate' and 'consent given in other forms'. The sub-categories are mutually exclusive. Their sum equals the total number of direct debits. The same principle applies to the value of direct debits.

35. Within each channel used to give consent, transactions are reported for each scheme, national and international (e.g. SEPA direct debit core or SEPA direct debit business-to-business scheme) separately.
36. Cash payments from an account using a bank form are not included under direct debits.

#### Card-based payment transactions

37. Card-based payment transactions with card-based payment instruments issued by resident PSPs or acquired by resident PSPs (except cards with an e-money function only) are reported, regardless of the location of the payment brand under which the card-based payment transaction has been made.
38. Sent card-based payment transactions are reported by the issuing PSP while received card-based payment transactions are reported by the acquiring PSP.
39. 'Payment transactions involving non-MFIs' also includes data on card-based payment transactions at virtual points of sale, e.g. over the internet or the telephone.
40. Card-based payment transactions are also split into: 'initiated electronically' and 'initiated non-electronically'. As the initiation channels are mutually exclusive, the total number of card-based payment transactions is the sum of the initiation channels. The same principle applies to the total value of card-based payment transactions.
41. 'Initiated electronically' is further broken down into 'mobile payment solution', 'initiated at a physical EFTPOS', 'initiated at an ATM' and 'others'. 'Initiated at a physical EFTPOS' and 'initiated at an ATM' only include non-remotely initiated card-based payment transactions while 'mobile payment solution' only includes remotely initiated card-based payment transactions. The breakdown 'others' can include either remotely or non-remotely initiated card-based payment transactions. The sub-channels are mutually exclusive. The same principle applies to the total value of card-based payment transactions 'initiated electronically'.
42. Card-based payment transactions initiated non-electronically and those initiated electronically are further broken down between remote and non-remote initiation channels and within each, for card-based payment transactions initiated electronically, the number of card-based payment transactions should be reported for each PCS, national and international (e.g. VISA or MasterCard) separately. The same principle applies to the value of transactions.
43. Within each PCS, transactions are broken down by card function (i.e. debit, delayed debit and credit) and by 'authenticated via SCA' and 'authenticated via non-SCA'. The total number of card-based payment transactions 'processed by payment card scheme' is the sum of the different, mutually exclusive, card functions, which is also equal to the sum of those transactions authenticated via SCA and via non-SCA. The same principle applies to the value of transactions.
44. The number of sent transactions broken down by PCS is equal to the total number of card-based payment transactions with cards issued by resident PSPs initiated electronically. The same principle applies to the value of transactions and to card-based payment transactions acquired by resident PSPs (received).
45. For transactions authenticated via non-SCA, the reasons for using non-SCA are reported (i.e. 'low value', 'contactless low value', 'trusted beneficiaries', 'recurring transaction', 'unattended terminals for transport fares or parking fees', 'secure corporate payment processes and protocols', 'transaction risk analysis', 'merchant initiated transactions', and 'other'). In cases where more than one exemption might be applicable, the exemption that was applied is the one that should be reported. The reasons for non-SCA are mutually exclusive. The same principle applies to the value of transactions. However, the reasons for using non-SCA are not reported broken down by PCS and are instead broken down by remotely and non-remotely initiated electronic card payments only.

46. Card-based payment transactions with card-based payment instruments issued by resident PSPs that only have an e-money function are not included.

#### Cash withdrawals using card-based payment instruments (except e-money transactions)

47. Cash withdrawals using card-based payment instruments issued by resident PSPs (except e-money transactions) and reported by the card issuer are included in this category.
48. The number of withdrawals should be reported for each PCS, national and international (e.g. VISA or MasterCard) separately. Each PCS is further broken down by card function (i.e. debit, delayed debit and credit). The same principle applies to the value of transactions.

#### E-money payment transactions

49. Each transaction is allocated to only one sub-category, i.e. 'with cards on which e-money can be stored directly' or 'with e-money accounts'. As the sub-categories are mutually exclusive, the total number of e-money payment transactions is the sum of the sub-categories. The same principle applies to the total value of e-money payment transactions.
50. Each transaction allocated to the sub-category 'with e-money accounts' is allocated additionally to only one of the sub-categories 'accessed through a card', 'mobile payment solution' and 'others'. As the sub-categories are mutually exclusive, the total number of e-money payment transactions 'with e-money accounts' is the sum of the sub-categories. The same principle applies to the total value of e-money payment transactions.
51. 'P2P mobile payment solution' is a sub-category of 'mobile payment solution'.
52. E-money payment transactions are broken down by remote and non-remote initiation channels and within each category by 'authenticated via SCA' and 'authenticated via non-SCA'. As the sub-categories are mutually exclusive, the total number of 'e-money payment transactions' is the sum of the sub-categories. The same principle applies to the value of transactions.
53. Transactions reported under 'authenticated via non-SCA' are further split into the reasons for non-SCA (i.e. 'low value', 'contactless low value', 'trusted beneficiaries', 'recurring transaction', 'unattended terminals for transport or parking fares', 'use of secure corporate payment processes or protocols', 'payment to self', 'transaction risk analysis', 'merchant initiated transactions' and 'other'). In cases where more than one exemption might be applicable, the exemption that was applied is the one that should be reported. As the reasons for non-SCA are mutually exclusive, the total number of 'authenticated via non-SCA' is the sum of those reasons. The same applies for the value of transactions.

#### Cheques

54. Sent and received cheques are reported. Sent cheques are reported by the payee's PSP, received cheques are reported by the payer's PSP.
55. Cash withdrawals with cheques are included.
56. Cash withdrawals using bank forms are not included.
57. Cheques issued but not submitted for clearing are not included.

#### Money remittances

58. Sent money remittances are reported by the payer's PSPs, received money remittances are reported by the payee's PSP.

59. Transactions which are linked to the payment account of either the payer or the payee are excluded from money remittances. Such transactions are reported under the respective payment instrument used.

#### Other payment services

60. Sent and received transactions are reported.
61. Includes transactions using payments services listed in Annex I to Directive (EU) 2015/2366 but which cannot be assigned to any of the payment services listed in this Regulation. Therefore, this breakdown includes 'OTC cash withdrawals' and 'OTC cash deposits'. 'OTC cash withdrawals' are included as sent other payment services, while 'OTC cash deposits' are included as received other payment services.

#### Payment initiation services

62. Transactions initiated via payment initiation services are reported by PISPs and are broken down by remote and non-remote initiation channel and within each category by 'authenticated via SCA' and 'authenticated via non-SCA'. As the sub-categories are mutually exclusive, the total number of 'payment initiation services' is the sum of the sub-categories. The same applies for the value of transactions.
63. Each transaction is allocated to only one sub-category, i.e. 'credit transfers' and 'others'. As the sub-categories are mutually exclusive, the total number of 'payment initiation services' is the sum of the sub-categories. The same principle applies to the total value of transactions.
64. Those transactions are not included in the 'Total payment transactions involving non-MFIs' as they are also included in the respective payment instrument used for the transaction.

#### Other services (not included in the Directive (EU) 2015/2366)

65. Includes the sub-categories 'Credits to the accounts by simple book entry' and 'debits from the accounts by simple book entry' and 'Others'. As the sub-categories are mutually exclusive, the total number of 'Other services (not included in the Directive (EU) 2015/2366)' is the sum of the sub-categories. The same applies for the value of transactions.
66. Only transactions without a specific transaction order and executed by simple book entry to/from the account of a customer, i.e. without the use of a traditional payment service are included in the sub-categories 'credits to the accounts by simple book entry' and 'debits from the accounts by simple book entry'.

#### Part 2.3.2 *Payment transactions involving non-MFIs reported by those reporting agents granted derogation pursuant to Article 4(2) and (3) (Table 4b)*

1. Payment transactions are initiated by non-MFIs to any counterparty or by PSPs if the counterparty is a non-MFI. This includes:
  - (a) payment transactions which take place between two accounts held at different PSPs and which are executed with the use of an intermediary, i.e. where payments are sent to another PSP or to a payment system; and
  - (b) payment transactions which take place between two accounts held at the same PSP, e.g. on-us transactions, with the transaction being settled either on the accounts of the PSP itself, or with the use of an intermediary, i.e. another PSP or a payment system.
2. Payment transactions initiated by a resident PSP and executed with a specific transaction order, i.e. with the use of a payment instrument, are included as 'payment transactions involving non-MFIs'.

3. Fund transfers between accounts in the same name, and also between different types of accounts are included according to the payment service used. Transfers between different types of accounts include, for example, transfers from a transferable deposit to an account holding a non-transferable deposit.
4. In relation to bulk payment transactions, each individual payment transaction is counted.
5. Payment transactions denominated in foreign currency are included. Data are converted into euro using the ECB reference exchange rate or exchange rates applied for these transactions.
6. Separate reporting for remote and non-remote transactions is indicated where necessary.
7. Payment transactions are reported by the payment service used.

#### Cross-border transactions

8. For sent transactions, cross-border transactions are counted in the country in which the transaction originates.
9. For received transactions, cross-border transactions are counted in the country in which the transaction is received.
10. For cross-border card-based payment transactions, the residency of the counterpart and the location of the POS are reported together. For card-based payment transactions initiated remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the point of sale is located. For card-based payment transactions initiated non-remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the physical terminal is located. Received payment transactions initiated remotely are reported to identify the country of the sending PSP and the country in which the point of sale is located. Received payment transactions initiated non-remotely are reported to identify the country of the sending PSP and the country in which the physical point of sale is located.
11. The difference between cross-border transactions sent and cross-border transactions received shows the net inflow or outflow of transactions into or out of the reporting country.

#### Flow of funds

12. The direction of the flow of funds depends on the payment service and the initiation channel used:
  - (a) for credit transfers, money remittances, e-money payments and similar transactions where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds;
  - (b) for direct debits, e-money payments and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds;
  - (c) for card-based payment transactions, although the payee initiates the transaction, the treatment followed within this Regulation corresponds to that where the payer initiates the transaction.

#### Credit transfers

13. Each transaction is allocated to only one sub-category, i.e. either 'initiated in paper-based form' or 'initiated electronically'. As the sub-categories are mutually exclusive, the total number of credit transfers is the sum of the sub-categories. The same principle applies to the total value of credit transfers.

14. Credit transfers initiated by payment initiation service providers (PISPs) are additionally allocated to the sub-category 'Initiated by PISP'. However, this sub-category does not contribute to the total number, or total value of credit transfers.
15. Transactions involving cash at one or both ends of the payment transaction, and using a credit transfer payment service, are also included as credit transfers.
16. Credit transfers used to settle outstanding balances of transactions using cards with a credit or delayed debit function are also included.
17. Credit transfers include all Single Euro Payments Area (SEPA) credit transfers as well as non-SEPA transactions.
18. Credit transfers initiated electronically are further broken down by remote and non-remote initiation channel and within each category by 'authenticated by strong customer authentication (SCA)' or 'authenticated via non-SCA'. As the sub-categories are mutually exclusive, the total number of credit transfers is the sum of the sub-categories. The same principle applies to the value of transactions.
19. Credit transfers reported under 'authenticated via non-SCA' are further split into the reasons for using non-SCA (i.e. 'low value', 'contactless low value', 'payment to self', 'trusted beneficiaries', 'recurring transaction', 'unattended terminals for transport fares or parking fees', 'secure corporate payment processes and protocols' and 'transaction risk analysis'). In cases where more than one exemption might be applicable the exemption that was applied is the one that should be reported. As the sub-categories are mutually exclusive, the total number of 'authenticated via non-SCA' is the sum of the sub-categories. The same principle applies to the value of transactions.
20. Domestic transactions sent, cross-border transactions sent and cross-border transactions received contain both SEPA and non-SEPA transactions.
21. Cash payments to an account using a bank form are not included under credit transfers.

#### Direct debits

22. Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction.
23. Direct debits used to settle outstanding balances resulting from transactions using credit, debit or delayed debit cards are included, as these are separate payments from the cardholder to the card issuer.
24. Direct debits include all SEPA direct debits as well as non-SEPA direct debits.
25. Direct debit transactions are split into 'consent given via an electronic mandate' and 'consent given in other forms'. The sub-categories are mutually exclusive. Their sum equals the total number of direct debits. The same principle applies to the value of direct debits.
26. Cash payments from an account using a bank form are not included under direct debits.

#### Card-based payment transactions

27. Card-based payment transactions with card-based payment instruments issued by resident PSPs or acquired by resident PSPs (except cards with an e-money function only) are reported, regardless of the location of the payment brand under which the payment transaction has been made.
28. Sent card-based payment transactions are reported by the issuing PSP while received card-based payment transactions are reported by the acquiring PSP.

29. 'Payment transactions involving non-MFIs' includes data on card-based payment transactions at virtual points of sale, e.g. over the internet or the telephone.
30. Card-based payment transactions with card-based payment instruments are also split into: 'initiated electronically' and 'initiated non-electronically'. As the initiation channels are mutually exclusive, the total number of card-based payment transactions is the sum of the initiation channels. The same principle applies to the total value transactions.
31. Card-based payment transactions initiated electronically are further broken down by remote and non-remote initiation channels and within each the number of card-based payment transactions should be reported by card function (i.e. debit, delayed debit and credit) and by 'authenticated via SCA' and 'authenticated via non-SCA'. The total number of card-based payment transactions 'initiated electronically' is the sum of the different, mutually exclusive, card functions, which is also equal to the sum of those transactions authenticated via SCA and via non-SCA. The same principle applies to the value of transactions.
32. For transactions 'authenticated via non-SCA', the reasons for using non-SCA are reported (i.e. 'low value', 'contactless low value', 'trusted beneficiaries', 'recurring transaction', 'unattended terminals for transport fares or parking fees', 'secure corporate payment processes and protocols', 'transaction risk analysis', 'merchant initiated transactions' and 'other'). In cases where more than one exemption might be applicable, the exemption that was applied is the one that should be reported. As the reasons for non-SCA are mutually exclusive, the total number of 'authenticated via non-SCA' is the sum of those reasons. The same principle applies to the value of transactions.
33. Card-based payment transactions with card-based payment instruments issued by resident PSP that only have an e-money function are not included.

#### Cash withdrawals using card-based payment instruments (except e-money transactions)

34. Cash withdrawals using card-based payment instruments issued by resident PSPs (except e-money transactions) and reported by the card issuer are included in this category.
35. The number of withdrawals should be reported for each card function (i.e. debit, delayed debit and credit). The same principle applies to the value of transactions.

#### E-money payment transactions

36. E-money payment transactions are broken down by remote and non-remote initiation channel and within each by 'authenticated via SCA' and 'authenticated via non-SCA'. As the sub-categories are mutually exclusive, the total number of 'e-money payment transactions' is the sum of the sub-categories. The same principle applies to the value of transactions.
37. Transactions reported under 'authenticated via non-SCA' are further split into the reasons for using non-SCA (i.e. 'low value', 'contactless low value', 'trusted beneficiaries', 'recurring transaction', 'unattended terminals for transport fares or parking fees', 'use of secure corporate payment processes or protocols', 'payment to self', 'transaction risk analysis', 'merchant initiated transactions' and 'other'). In cases where more than one exemption might be applicable, the exemption that was applied is the one that should be reported. As the reasons for non-SCA are mutually exclusive, the total number of 'authenticated via non-SCA' is the sum of those reasons. The same applies for the value of transactions.

#### Money remittances

38. Sent money remittances are reported by the payer's PSPs.

39. Transactions which are linked to the payment account of either the payer or the payee are excluded from money remittances. Such transactions are reported under the respective payment instrument used.

#### Payment initiation services

40. Transactions initiated via payment initiation services are broken down by remote and non-remote initiation channel and within each category by 'authenticated via SCA' and 'authenticated via non-SCA'. As the sub-categories are mutually exclusive, the total number of 'payment initiation services' is the sum of the sub-categories. The same applies for the value of transactions.
41. Each transaction is allocated to only one sub-category, i.e. 'credit transfers' and 'other'. As the sub-categories are mutually exclusive, the total number of 'payment initiation services' is the sum of the sub-categories. The same principle applies to the total value of transactions.
42. Those transactions are not included in the 'Total payment transactions involving non-MFIs' as they are also included in the respective payment instrument used for the transaction.

### **Part 2.4 Fraudulent payment transactions involving non-MFIs (Tables 5a and 5b)**

#### Part 2.4.1 *Fraudulent payment transactions involving non-MFIs (Table 5a)*

1. Points 1 to 66 of Part 2.3.1 apply to the fraudulent transactions reported in Table 5a. However, received fraudulent payment transactions, except for acquired card-based payment transactions, are not included.
2. The payment service provider should report all fraudulent payment transactions from the time fraud has been detected, through a customer complaint or other means, regardless of whether or not the case related to the fraudulent payment transaction has been resolved by the time the data are reported.
3. Besides the breakdowns explained in Part 2.3.1, 'losses due to fraud per liability bearer' is to be reported for fraudulent credit transfers, fraudulent direct debits, fraudulent card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e-money function only) fraudulent cash withdrawals using card-based payment instruments (except e-money transactions) and for fraudulent e-money transactions with e-money issued by resident PSPs.
4. 'Losses due to fraud per liability bearer' is further split into 'the reporting PSP', 'the PSU of the reporting PSP' and 'others'. As the sub-categories are mutually exclusive, the total value of 'losses due to fraud per liability bearer' is the sum of those sub-categories.
5. 'Losses due to fraud per liability bearer' is reported by the PSP that reports the fraudulent payment transaction and is only reported for the value of fraudulent payment transactions. Furthermore, the item is only reported for sent transactions.
6. The sum of 'losses due to fraud per liability bearer' is not equal to the total value of fraudulent transactions.

#### Fraudulent credit transfers

7. Fraudulent credit transfers initiated electronically are further split into the fraud origin (i.e. 'issuance of a payment order by the fraudster', 'modification of a payment order by the fraudster' and 'manipulation of the payer by the fraudster to issue a payment order').
8. The fraud origin is reported for each credit transfer scheme and further broken down by 'authenticated via SCA' and those 'authenticated via non-SCA' within that category.

9. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent credit transfers broken down by credit transfer schemes equals the sum of the different fraud origins. The same principle applies to the value of transactions.

#### Fraudulent direct debits

10. Fraudulent direct debits are further split into the fraud origins (i.e. 'unauthorised payment transaction' and 'manipulation of the payer').
11. The fraud origin is reported for each direct debit scheme and within the scheme broken down by 'consent given via an electronic mandate' and 'consent given in other forms'.
12. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent direct debits broken down by direct debit scheme equals the sum of the different fraud origins. The same principle applies to the value of transactions.

#### Fraudulent card-based payment transactions

13. Fraudulent card-based payment transactions are further split into fraud origins (i.e. 'modification of a payment order by the fraudster', 'manipulation of the payer to make a card payment', and 'issuance of a payment order by the fraudster' which is further broken down by 'lost or stolen card', 'card not received', 'counterfeit card', 'card details theft' and 'others').
14. The fraud origins are reported for each PCS broken down by 'authenticated via SCA' or 'authenticated via non-SCA'.
15. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent card-based payment transactions by PCS equals the sum of the different fraud origins. The same principle applies to the value of transactions.

#### Fraudulent cash withdrawals using card-based payment instruments (except e-money transactions)

16. Fraudulent cash withdrawals are further split into fraud origins (i.e. 'manipulation of the payer to make a cash withdrawal', and 'issuance of a payment order by the fraudster' which is further broken down by 'lost or stolen card', 'card not received', 'counterfeit card' and 'other'). The fraud origins that are reported for each PCS are mutually exclusive. Therefore, the total number of fraudulent cash withdrawals by PCS equals the sum of the different fraud origins. The same principle applies to the value of transactions.

#### Fraudulent e-money payment transactions

17. Fraudulent e-money payment transactions are further split into fraud origins (i.e. 'modification of a payment order by the fraudster', 'manipulation of the payer to make an e-money payment', and 'issuance of a payment order by the fraudster' which is further broken down by 'lost or stolen e-money card', 'e-money card not received', 'counterfeit e-money card', 'card details theft' and 'unauthorised e-money account transaction').
18. The fraud origins are reported for remotely and non-remotely initiated e-money payment transactions and within each category by 'authenticated via SCA' or 'authenticated via non-SCA'.
19. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent e-money payment transactions equals the sum of the different fraud origins. The same principle applies to the value of transactions.

Part 2.4.2 *Fraudulent payment transactions involving non-MFIs reported by those reporting agents granted a derogation pursuant to Article 4(2) and 4(3) (Table 5b)*

1. Points 1 to 42 of Part 2.3.2 apply to the fraudulent transactions reported in Table 5b.
2. The payment service provider should report all fraudulent payment transactions from the time fraud has been detected, such as through a customer complaint or other means, regardless of whether or not the case related to the fraudulent payment transaction has been closed by the time the data are reported.).
3. Besides the breakdowns explained in Part 2.3.2, 'losses due to fraud per liability bearer' is to be reported for fraudulent credit transfers, fraudulent direct debits, fraudulent card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e-money function only), fraudulent cash withdrawals using card-based payment instruments (except e-money transactions) and for fraudulent e-money transactions with e-money issued by resident PSPs.
4. 'Losses due to fraud per liability bearer' is further split into 'the reporting PSP', 'the PSU of the reporting PSP' and 'others'. As the sub-categories are mutually exclusive, the total value of 'losses due to fraud per liability bearer' is the sum of those sub-categories.
5. 'Losses due to fraud per liability bearer' is reported by the PSP that reports the fraudulent payment transaction and is only reported for the value of fraudulent transactions. Furthermore, the item is only reported for sent transactions.
6. The sum of 'losses due to fraud per liability bearer' is not equal to the total value of fraudulent transactions.

Fraudulent credit transfers

7. Fraudulent credit transfers are further split into the fraud origin (i.e. 'issuance of a payment order by the fraudster', 'modification of a payment order by the fraudster' and 'manipulation of the payer by the fraudster to issue a payment order').
8. The fraud origin is reported broken down by 'authenticated via SCA' and 'authenticated via non-SCA'.
9. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent credit transfers equals the sum of the different fraud origins. The same principle applies to the value of transactions.

Fraudulent direct debits

10. Fraudulent direct debits are further split into the fraud origin (i.e. 'unauthorised payment transaction' and 'manipulation of the payer').
11. The fraud origin is reported broken down by 'consent given via an electronic mandate' and 'consent given in other forms'.
12. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent direct debits equals the sum of the different fraud origins. The same principle applies to the value of transactions.

#### Fraudulent card-based payment transactions

13. Fraudulent card-based payment transactions are further split into fraud origins (i.e. 'modification of a payment order by the fraudster', 'manipulation of the payer to make a card-based payment transaction', and 'issuance of a payment order by the fraudster', which is further broken down by 'lost or stolen card', 'card not received', 'counterfeit card', 'card details theft' and 'others').
14. The fraud origins are reported broken down by 'authenticated via SCA' or 'authenticated via non-SCA'
15. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent card-based payment transactions equals the sum of the different fraud origins. The same principle applies to the value of transactions.

#### Fraudulent cash withdrawals using card-based payment instruments (except e-money transactions)

16. Fraudulent cash withdrawals are further split into fraud origins (i.e. 'manipulation of the payer to make a cash withdrawal' and 'issuance of a payment order by the fraudster' which is further broken down by 'lost or stolen card', 'card not received', 'counterfeit card' and 'other').
17. The fraud origins are reported broken down by 'authenticated via SCA' or 'authenticated via non-SCA'.
18. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent cash withdrawals equals the sum of the different fraud origins. The same principle applies to the value of transactions.

#### Fraudulent e-money payment transactions

19. Fraudulent e-money payment transactions are further split into fraud origins (i.e. 'modification of a payment order by the fraudster', 'manipulation of the payer to make an e-money payment' and 'issuance of a payment order by the fraudster', which is further broken down by 'lost or stolen e-money card', 'e-money card not received', 'counterfeit e-money card', 'card details theft' and 'unauthorised e-money account transaction').
20. The fraud origins are reported broken down by 'authenticated via SCA' or 'authenticated via non-SCA'.
21. For each breakdown, the fraud origins are mutually exclusive. Therefore, the total number of fraudulent e-money payment transactions equals the sum of the different fraud origins. The same principle applies to the value of transactions.

#### **Part 2.5 Payment transactions per type of terminal involving non-MFIs (Table 6)**

1. All indicators in this table refer to cash or cashless payment transactions performed at a physical (not virtual) terminal.
2. Resident PSPs provide information on all payment transactions they acquire at terminals.
3. Resident PSPs provide information on all payment transactions, with cards issued by the PSPs, at terminals at which transactions are acquired by non-resident PSPs.
4. Payment transactions at terminals at which transactions are acquired by branches or subsidiaries of the PSP abroad are not reported by the parent PSP.

5. Transactions by type of terminal are broken down into three different categories based on the residency of the PSP. Categories in points (a) and (b) below are counted on the acquiring side and the category in point (c) below is counted on the issuing side:
  - (a) payment transactions at terminals at which transactions are acquired by resident PSPs with cards issued by resident PSPs;
  - (b) payment transactions at terminals at which transactions are acquired by resident PSPs with cards issued by non-resident PSPs;
  - (c) payment transactions at terminals at which transactions are acquired by non-resident PSPs with cards issued by resident PSPs.
6. The sub-categories within each category (a), (b) and (c) mentioned in point 5 should not be added up.
7. In this table, the geographical breakdown is based on the location of the terminal.
8. 'E-money payment transactions with cards with an e-money function' include both, transactions with cards on which e-money can be stored directly and with cards which give access to e-money stored on e-money accounts.
9. For 'Cash advances at POS terminals' for which it is not possible to distinguish data on cash advances at POS terminals, these are reported as 'POS transactions'.
10. 'Over the counter (OTC) cash deposit' includes cash deposited into a PSP's day or night deposit box for crediting to an account at the PSP. These transactions do not represent payments in the strict sense, comprising only a change from cash to account money.
11. 'OTC cash withdrawal' transactions do not represent payments in the strict sense, comprising only a change from account money to cash.

#### **Part 2.6 Participation in selected payment systems (Table 7)**

1. This table refers to number, type and institutional sector of participants in a payment system (irrespective of their location) and is reported by the payment system operator.
2. The indicator 'number of participants' is the sum of the two mutually exclusive sub-categories 'direct participants' and 'indirect participants'.
3. The indicator 'direct participants' is the sum of the three mutually exclusive sub-categories 'credit institutions', 'central bank' and 'other direct participants'.
4. The indicator 'other direct participants' is the sum of the four mutually exclusive sub-categories 'public administration', 'clearing and settlement organisations', 'other financial institutions' and 'others'.

#### **Part 2.7 Payments processed by selected payment systems (Table 8)**

1. This table refers to payment transactions processed through a payment system broken down between large value and retail payments systems and is reported by the payment system operator.
2. Payment transactions of a PSP on its own account are reported in the relevant indicators in this table.
3. In the case of a payment system, in which another payment system, e.g. an ancillary payment system, settles its positions, then the following principles apply:
  - (a) the system of settlement reports the actual number of settlement operations and the actual amount settled;

- (b) where payment transactions are cleared outside the payment system and only net positions are settled via the payment system, only the transactions for the settlement of net positions are counted, and these are allocated to the payment service used for the settlement transaction.
4. Each payment transaction is counted only once on the sending participant's side, i.e. the debiting of the payer's account and the crediting of the payee's account are not counted separately. Refer to the section on flow of funds in Part 2.3 above.
  5. For multiple credit transfers, i.e. bulk payments, each item of the payment is counted.
  6. In the case of netting systems, it is the gross number and value of payment transactions that is reported, and not the result after netting.
  7. Payment systems distinguish and report domestic and cross-border transactions according to the residency of the sending and receiving participants. The classification 'domestic transactions' or 'cross-border transactions' reflects the location of the parties involved.
  8. To avoid double-counting, cross-border transactions are counted in the country in which the transaction originates.
  9. Transactions initiated at ATM are reported in the breakdown of the respective payment service used.
  10. The indicator 'card-based payment instruments' includes all payment transactions processed in the payment system, irrespective of where the card-based payment instrument was issued or used.
  11. Cancelled payment transactions are excluded. Transactions that are later subject to a rejection transaction are included.

## **Part 2.8 Quarterly reporting of payment transactions involving non-MFIs (Table 9)**

1. Points 1 to 66 of Part 2.3.1 apply to the transactions reported in Table 9, with the exception of point 11. For Table 9 cross-border card-based payment transactions initiated remotely are reported to identify the country in which the point of sale is located, while cross-border card-based payment transactions initiated non-remotely are reported to identify the country in which the physical terminal is located.

### Card-based payment transactions

2. Card-based payment transactions with card-based payment instruments issued by resident PSPs (except cards with an e-money function only) are reported, regardless of the location of the payment brand under which the payment transaction has been made.
3. Sent card-based payment transactions are reported by the issuing PSP.
4. Card-based payment transactions also include data on card-based payment transactions at virtual points of sale, e.g. over the internet or the telephone.
5. Card-based payment transactions with card-based payment instruments are also split into: 'initiated electronically' which is further broken down into initiated remotely and initiated non-remotely. The sub-channels are mutually exclusive.

6. For transactions 'initiated electronically', the merchant category code (MCC) is reported when available to the reporting agent for both remote and non-remote transactions.

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## ANNEX II

## DATA DEFINITIONS

Term	Definition
Account information service (AIS)	'Account information service' means 'account information service' as defined in Article 4(16) of Directive (EU) 2015/2366.
Account information service provider (AISP)	'Account information service provider' means 'account information service provider' as defined in Article 4(19) of Directive (EU) 2015/2366.
Account servicing payment service provider (ASPSP)	'Account servicing payment service provider' means 'account servicing payment service provider' as defined in Article 4(17) of Directive (EU) 2015/2366.
Acquirer	'Acquirer' means 'acquirer' as defined in Article 2(1) of Regulation (EU) 2015/751 <sup>(1)</sup> .
Acquiring of payment transactions	'Acquiring of payment transactions' means 'acquiring of payment transactions' as defined in Article 4(44) of Directive (EU) 2015/2366.
Agent	'Agent' means 'agent' as defined in Article 4(38) of Directive (EU) 2015/2366.
Automated teller machine (ATM)	Electromechanical device that allows authorised users using a card-based payment instrument or other means, to withdraw cash from their accounts and/or access other services, allowing them, inter alia, to make balance enquiries, transfer funds or deposit money.
ATM cash deposit (except e-money transactions)	Cash deposit performed at an ATM using a card-based payment instrument or other means, including transactions whereby cash is deposited at a terminal, without manual intervention, and the payer is identified with a card-based payment instrument or other means.
ATM cash withdrawal (except e-money transactions)	Cash withdrawal performed at an ATM using a card-based payment instrument or other means. Cash advances at POS terminals as part of a payment transaction for the purchase of goods or services ('cash-back' transactions) are not included.
ATM transaction (except e-money transactions)	A payment transaction <sup>(2)</sup> performed at an ATM using a card-based payment instrument or other means. E-money payment transactions are not included.
ATM with a cash withdrawal function	ATM allowing authorised users to withdraw cash from their accounts by using a card-based payment instrument or other means.
ATM with a credit transfer function	ATM allowing authorised users to make credit transfers using a card-based payment instrument or other means.
Authentication	'Authentication' means 'authentication' as defined in Article 4(29) of Directive (EU) 2015/2366.
Authenticated via non-strong customer authentication	'Authenticated via non-strong customer authentication' refers to transactions which are exempted from strong customer authentication pursuant to Chapter III of Commission Delegated Regulation (EU) 2018/389 <sup>(3)</sup> as well as transactions for which the provisions in Article 97(1) of Directive (EU) 2015/2366 do not apply. Merchant initiated transactions as well as other transactions to which SCA is not applicable are included.

Term	Definition
Branch	A place of business other than the head office located in the reporting country and established by a payment service provider (PSP) legally incorporated in another country. It has no legal personality and directly carries out some or all of the transactions inherent in the business of a PSP. All of the places of business set up in the reporting country by the same institution legally incorporated in another country constitute a single branch. Each of these places of business is counted as an individual office.
Card	A payment instrument based on a unique number that can be used to initiate a payment, cash withdrawal or cash deposit that is processed using a card scheme or within the network operated by the issuer of the card. The number can be stored on a physical card, on another device (including key tag, sticker, smartphone) or can be held virtually without a physical device. Cards offer the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit, credit and e-money.
Card-based payment instrument	'Card-based payment instrument' means 'card-based payment instrument' as defined in Article 2(20) of Regulation EU 2015/751 including delayed debit cards.
Card details theft	Theft of sensitive payment data as defined in Article 4(32) of Directive (EU) 2015/2366. The sensitive payment data in this case refer to data on a card-based payment instrument.
Card issuer	'Card issuer' means 'issuer' as defined in Article 2(2) of Regulation (EU) 2015/751 (*).
Card not received	A card-based payment instrument that the payer claimed was not received, although the payer's PSP (issuer) confirms it was sent to the payer (by any delivery method).
Card-based payment transaction initiated at a physical EFTPOS	Electronically initiated card-based payment transaction at a physical POS allowing electronic fund transfers. This item typically includes card-based payment transactions through an electronic funds transfer at point of sale (EFTPOS) terminal at a merchant's location. It does not include e-money payment transactions.
Card-based payment transactions with card-based payment instruments issued by resident PSP initiated electronically	Card-based payment transactions which are initiated at an EFTPOS, ATM or other physical terminal that allows electronic payment initiation or remotely by electronic means of information transmission. Card-based payment transactions with card-based payment instruments issued by resident PSPs initiated in paper-based form (e.g. via card-based payment instrument imprinter or where the payment information is captured manually on paper vouchers) are not included.
Card-based payment transactions with card-based payment instruments issued by resident PSPs (except cards with an e-money function only)	<p>Card-based payment transactions performed using debit, delayed debit or credit cards at a terminal or via other channels.</p> <p>All payment transactions initiated with a card-based payment instrument are included, i.e:</p> <p>(a) all transactions in which the acquirer and the issuer of the card-based payment instrument/transaction are different entities; and</p> <p>(b) all transactions in which the acquirer and the issuer of the card-based payment instrument/transaction are the same entity.</p> <p>Deductions from the PSP's account resulting from the settlement of a card-based payment transaction in which the acquirer and the issuer of the card-based payment instrument/transaction are the same entity are included.</p> <p>Card-based payment transactions by telephone or over the internet using a card-based payment instrument are included.</p> <p>E-money payment transactions are not included.</p> <p>Cash withdrawals and deposits at ATMs are not included. These are reported as 'ATM cash withdrawals' or 'ATM cash deposits'.</p> <p>Credit transfers at ATMs are not included. These are reported as 'credit transfers'.</p> <p>Cash advances at POS terminals are not included.</p>

Term	Definition
Card-based payment transactions with card-based payment instruments issued by resident PSPs initiated non-electronically	Card-based payment transactions initiated at a physical terminal through a manual authorisation procedure (e.g. imprinters) (card present transactions) or payments initiated via mail order or telephone order (MOTO) (card not present transactions).
Card-based payment transactions with card-based payment instruments issued by resident PSPs initiated electronically via remote payment channel	Electronically initiated card-based payment transactions which are a type of remote payment transactions as defined in Article 4(6) of Directive (EU) 2015/2366.
Card-based payment transactions with card-based payment instruments issued by resident PSPs initiated non-electronically via remote payment channel	Non-electronically initiated card-based payment transactions which are a type of remote payment transactions as defined in Article 4(6) of Directive (EU) 2015/2366.
Card with a cash function	A card enabling the holder to withdraw cash from an ATM and/or to deposit cash to an ATM.
Card with a combined debit, cash and e-money function	A card issued by a PSP, which has a combined cash, debit and e-money function.
Card with a contactless payment function	A card that allows a card payment transaction to be initiated with a particular type of contactless technology and where both the payer and the payee of the payment transaction (and/or their equipment) are in the same physical location.
Card with a payment function (except cards with an e-money function only)	A card which has at least one of the following functions: a debit function, delayed debit function or credit function. The card may also have other functions, such as an e-money function, but cards with only an e-money function are not counted in this category. Cards with only a cash withdrawals/deposits function are not included.
Card with an e-money function	A card on which e-money can be stored directly and/or gives access to e-money stored on e-money accounts, enabling e-money payment transactions.
Card-based payment transaction	'Card-based payment transaction' means 'card-based payment transaction' as defined in Article 2 (7) of Regulation EU 2015/751 including delayed debit cards.
Card on which e-money can be stored directly	E-money held on a card in the e-money holder's possession. Refer also to the definition of 'electronic money'.
Cards which give access to e-money stored on e-money accounts	Refer to definition of 'e-money accounts'.

Term	Definition
Card with an e-money function which has been loaded at least once	A card with an e-money function which has been loaded at least once and can thus be considered activated. Loading may be interpreted as indicative of the intention to use the e-money function.
Cash	Banknotes and coins in circulation that are held outside the MFI sector or in the vaults of monetary financial institutions (MFIs).
Cash advance at point of sale (POS) terminals	Transactions in which the cardholder using a card or other means receives cash at a POS terminal in combination with a payment transaction for goods or services (commonly referred to as 'cash-back').
Cash withdrawal using card-based payment instruments (except e-money transactions)	Cash withdrawal at an ATM or at the counter of a PSP using a card with a cash function. E-money payment transactions are not included while cash advances at POS are included.
Central bank	Central bank means 'central bank' (subsector S.121) as defined in paragraphs 2.72 to 2.74 of Annex A to Regulation (EU) No 549/2013.
Cheque	A written and signed order from one party, i.e. the drawer, to another, i.e. the drawee, which is in principle a credit institution, requiring the drawee to pay a specified sum unconditionally and on demand to the drawer or to a third party specified by the drawer.
Clearing and settlement organisation	Any clearing and settlement organisation which is a direct participant in a payment system.
Concentration ratio	'Concentration ratio' means the market share of the five largest senders of payment transactions in each system (this may include the central bank). The five largest senders of transactions in terms of volume may differ from the five largest senders in terms of value. Each participant which has individual access to the system is counted separately, irrespective of whether an affiliation between two or more participants exists.
Consent given via an electronic mandate	A consent given by the payer via a mandate as defined in Article 2(21) of Regulation (EU) No 260/2012 which is in electronic form.
Contactless low value	Contactless payments to which Article 11 of the Commission Delegated Regulation (EU) 2018/389 applies.
Contactless payment	A payment transaction using a card or other means where the payer and the merchant (and/or their equipment) are at the same physical location and where the communication between the portable device and the point of sale (POS) takes place through contactless technology.
Counterfeit card	The use of an altered or illegally reproduced card-based payment instrument, including the replication or alteration of the magnetic strip or embossing.
Counterfeit e-money card	The use of an altered or illegally reproduced e-money card, including the replication or alteration of the magnetic strip or embossing.
Credit card	'Credit card' has the same meaning as 'credit card' as defined in Article 2(34) of Regulation (EU) 2015/751. For the purposes of this Regulation, delayed debit cards are excluded.
Credit institution	'Credit institution' means 'credit institution' as defined in Article 4(1)(1) of Regulation (EU) No 575/2013 <sup>(5)</sup> .

Term	Definition
Credit transfer	'Credit transfer' means 'credit transfer' as defined in Article 4(24) of Directive (EU) 2015/2366.
Credit transfers initiated electronically	Any credit transfer which the payer submits in non-paper-based form, i.e. electronically.
Credit transfer initiated in a file/batch	An electronically initiated credit transfer that is part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions.
Credit transfer initiated in paper-based form	A credit transfer initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing.
Credit transfer initiated on a single payment basis	An electronically initiated credit transfer that is independent from other credit transfers, i.e. that is not part of a group of credit transfers jointly initiated.
Credit transfer payment scheme	Refer to the definition of 'payment scheme'. International payment schemes include SEPA Credit Transfer scheme and SEPA Instant Credit Transfer scheme.
Credits to the accounts by simple book entry	Credit transaction initiated by a PSP (including electronic money issuer) without a specific transaction order and executed by simple book entry (simple book entry means a credit entry, to the account of a customer, without the use of a traditional payment instrument). The following transactions are reported for this item: (a) interest payment by the bank; (b) dividend payment by the bank; (c) disbursement of the amount of a loan to the current account of the customer; and (d) other credits to the account by simple book entry. These data are excluded from credit transfers.
Cross-border payment transaction	A payment transaction initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are located in different countries. For card-based payment transactions, 'cross-border payment transaction' means 'cross-border payment transaction' as defined in Article 2(8) of Regulation (EU) 2015/751. <sup>(6)</sup> Specifically, in the case of payment systems: a payment transaction between participants located in different countries.
Debit card	'Debit card' means 'debit card' as defined in Article 2(33) of Regulation (EU) 2015/751.
Debits from the account by simple book entry	Debit transaction initiated by a PSP (including electronic money issuer) without a specific transaction order and executed by simple book entry (debit entry) to the account of a customer, i.e. without the use of a traditional payment instrument. The following transactions are reported for this item: (a) charge of interest by the bank; (b) deduction of banking fees; (c) payment of taxes linked to financial assets, if they are a separate transaction but not separately authorised by the customer; (d) repayments of the amount of a loan; and (e) other debits to the account by simple book entry. These data are excluded from direct debits.
Delayed debit card	A card enabling cardholders to have their purchases charged to an account with the card issuer up to an authorised limit. The balance in this account is then settled in full at the end of a pre-defined period. The holder is usually charged an annual fee. The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line but including an obligation to settle the debt incurred at the end of a pre-defined period without charging interest rates. This type of card is commonly referred to as a 'charge card'.

Term	Definition
Direct debit	'Direct debit' means 'direct debit' as defined in Article 4(23) of Directive (EU) 2015/2366.
Direct debit initiated in a file/batch	An electronically initiated direct debit that is part of a group of direct debits jointly initiated by the payee. Each direct debit contained in a batch is counted as a separate direct debit when reporting the number of transactions.
Direct debit initiated on a single payment basis	An electronically initiated direct debit that is independent from other direct debits, i.e. that is not part of a group of direct debits jointly initiated.
Direct debit payment scheme	Refer to definition of 'payment scheme'. International direct debit schemes include SEPA Direct Debit Core scheme and SEPA Direct Debit Business to Business scheme.
Direct participant	An entity which is identified or recognised by a payment system and is authorised to send and receive payment orders directly to and from the system without an intermediary or is directly bound by the rules governing the payment system. In some systems, direct participants also exchange orders on behalf of indirect participants. Every participant with individual access to the system is counted separately.
Domestic payment transaction	'Domestic payment transaction' means 'national payment transaction' as defined in Article 2(27) of Regulation (EU) No 260/2012. For card-based payment transactions, 'domestic payment transaction' means 'domestic payment transaction' as defined in Article 2(9) of Regulation (EU) 2015/751.
E-commerce	The sale or purchase of goods or services, whether between businesses, households, individuals or private organizations, through electronic transactions conducted via the internet or other computer-mediated (online communication) networks. The term covers the ordering of goods and services which are sent over computer networks, but the payment and the ultimate delivery of the goods or service may be conducted either on- or off-line.
EFTPOS terminal	An EFTPOS terminal captures payment information by electronic means and is designed, in some cases, to transmit such information either online, with a real-time request for authorisation, or offline. EFTPOS terminals include unattended terminals.
Electronic money (e-money)	'Electronic money' means 'electronic money' as defined in Article 2(2) of Directive 2009/110/EC.
Electronic money institution	'Electronic money institution' means 'electronic money institution' as defined in Article 2(1) of Directive 2009/110/EC.
Electronic money issuer	'Electronic money issuer' means 'electronic money issuer' as defined in Article 2(3) of Directive 2009/110/EC.
E-money account	An account in which e-money (?) is stored and in which the balance can be used by the account holder to make payments and to transfer funds between accounts.
E-money account accessed through a card	Refer to definitions for 'e-money account' and 'card with an e-money function'.
E-money card not received	An e-money card that the payer claimed was not received, although the payer's PSP (issuer) confirms it was sent to the payer (by any delivery method).

Term	Definition
E-money card terminal	Terminal allowing the transfer of electronic value from an electronic money issuer to the holder of a card with an e-money function and vice versa (i.e. loading and unloading) or terminal allowing holders of e-money on a card with an e-money function to transfer e-money value from their balance to the balance of the merchant or other beneficiary.
E-money card accepting terminal	Terminal allowing holders of e-money on a card with an e-money function to transfer e-money value from their balance to the balance of the merchant or other beneficiary.
E-money card-loading and unloading terminal	Terminal allowing the transfer of e-money value from an electronic money issuer to the holder of a card with an e-money function and vice versa, i.e. loading and unloading.
E-money card-loading and unloading	Transactions allowing the transfer of e-money value from an electronic money issuer to the holder of a card with an e-money function and vice versa. Both loading and unloading transactions are included.
E-money payment transaction	'E-money payment transaction' means a payment transaction using electronic money. See the definition of 'electronic money'.
E-money payment with cards on which e-money can be stored directly	A transaction whereby the holder of a card with an e-money function transfers e-money value from its balance stored on the card to the balance of the beneficiary.
E-money payment with e-money accounts	A transaction whereby funds are transferred from the e-money account of a payer, to the account of a payee. See the definition of 'e-money accounts'.
E-money payment with e-money accounts of which: accessed through a card	A transaction whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer, to the account of a payee. See the definition of 'e-money accounts'.
Fraudulent payment transaction	'Fraudulent payment transaction' includes all instances of payment fraud referred to in Guideline 1.1 of the EBA Guidelines on reporting requirements for fraud data under Article 96(6) PSD2 (EBA/GL/2018/05).
Funds	'Funds' means 'funds' as defined in Article 4(25) of Directive (EU) 2015/2366.
Indirect participant	<p>A participant, in a payment system with a tiering arrangement, that uses a direct participant as an intermediary to perform some of the activities, in particular, settlement allowed in the system.</p> <p>All transactions by an indirect participant are settled on the account of a direct participant that has agreed to represent the indirect participant in question. Every participant that can be addressed individually in the system is counted separately, whether or not a legal link exists between two or more such participants.</p>
Initiation of a payment transaction	The submission of a payment order <sup>(8)</sup> by a payment service user.
Instant payment	Instant payments are electronic retail payments that are processed in real time, 24 hours a day, 365 days a year, where the funds are made available immediately for use by the recipient.
Institutions offering payment services to non-MFIs	Comprises all PSPs as defined in this annex and which offer payment services to non-MFIs.

Term	Definition
Interchange fee	'Interchange fee' means 'interchange fee' as defined in Article 2(10) of Regulation (EU) 2015/751.
Issuance of a payment order by the fraudster	'Issuance of a payment order by the fraudster' means 'issuance of a payment order by the fraudster' as defined in Guideline 1.6. d. of the EBA Guidelines on reporting requirements for fraud data under Article 96(6) PSD2 (EBA/GL/2018/05).
Large-value payment system (LVPS)	'Large-value payment system' means 'large-value payment system' as defined in Article 2(18) of Regulation (EU) No 260/2012 of the European Parliament and of the Council.
Losses due to fraud per liability bearer	'Losses due to fraud per liability bearer' means 'losses due to fraud per liability bearer' as defined in Guideline 1.6. b. of the EBA Guidelines on reporting requirements for fraud data under Article 96(6) PSD2 (EBA/GL/2018/05).
Lost or stolen card	A fraud type that occurs with the use of a lost or stolen card-based payment instrument (debit, delayed debit or credit card) without the actual, implied, or apparent authority of the cardholder.
Lost or stolen e-money card	A fraud type that occurs with the use of a lost or stolen e-money card without the actual, implied, or apparent authority of the cardholder.
Low value	Payment transactions for which the exception in Article 16 of the Commission Delegated Regulation (EU) 2018/389 applies.
Manipulation of the payer	'Manipulation of the payer' means 'manipulation of the payer' as defined in Guideline 1.1. b. of the EBA Guidelines on reporting requirements for fraud data under Article 96(6) of Directive (EU) 2015/2366 (EBA/GL/2018/05).
Merchant	An entity that is authorised to receive funds in exchange for the delivery of goods and/or services and has established an agreement with a PSP, for accepting these funds.
Merchant category code (MCC)	A four-digit number (listed in ISO 18245) for retail financial services. MCC is used to classify the business by the type of goods or services it provides.
Merchant initiated transaction (MIT)	'Merchant initiated transaction' means 'Merchant initiated transaction' as defined in Annex II, Part C, footnote 4 of the EBA Guidelines amending the EBA Guidelines on reporting requirements for fraud data under Article 96(6) of Directive (EU) 2015/2366 (EBA/GL/2020/01).
Mobile payment solution	A solution used to initiate payments for which the payments data and the payment instructions are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (person-to-person) and/or C2B (consumer-to-business) transactions, i. e. credit transfers, card payments and/or e-money transactions.
Modification of a payment order by the fraudster	'Modification of a payment order by the fraudster' means 'modification of a payment order by the fraudster' as defined in Guideline 1.6 c of the EBA Guidelines on reporting requirements for fraud data under Article 96(6) PSD2 (EBA/GL/2018/05).
Monetary financial institutions (MFIs)	Monetary financial institution (MFI) means 'Monetary financial institution' as defined in paragraph 2.67 of Annex A to Regulation (EU) No 549/2013.
Money remittance	'Money remittance' means 'money remittance' as defined in Article 4(22) of Directive (EU) 2015/2366.

Term	Definition
Near Field Communication (NFC) payment	A contactless payment transaction using NFC technology (ISO/IEC 18092).
Non-MFI	Any natural or legal person that does not belong to the MFI sector. For the purpose of payments statistics, all PSPs are excluded from the 'non-MFIs' sector.
Number of accounts accessed by AISPs	The number of different accounts accessed by the AISP in the reporting period.
Number of clients	The number of payment service users to which the AISP offers its services.
Number of overnight deposits	Number of accounts holding overnight deposits as defined in 'Instrument categories' in point 9.1 of the table 'Instrument categories' of Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33).
Number of overnight deposits of which: number of internet/PC linked overnight deposits	Number of overnight deposit accounts held by non-MFIs which the account holder can access and use electronically via the internet or with PC banking applications via dedicated software and dedicated telecommunication lines.
Number of transferable overnight deposits	Number of accounts holding transferable overnight deposits as defined in 'Instrument categories' in point 9.1a of Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33).
Number of transferable overnight deposits of which: number of internet/PC linked transferable deposits	Number of accounts holding transferable overnight deposits as defined in 'instrument categories' in point 9.1a of Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33) held by non-MFIs which the account holder can access and use electronically via the internet or with PC banking applications via dedicated software and dedicated telecommunication lines.
Online banking based credit transfers	Credit transfer initiated through online banking and payment initiation services.
Over the counter (OTC) cash deposits	A cash deposit to an account at the PSP using a form, including where a card is used merely to identify the payer.
Over the counter (OTC) cash withdrawals	A cash withdrawal from an account at the PSP using a form, including where a card is used merely to identify the payee.
Other direct participants	Any direct participant in a payment system, excluding credit institutions and central banks.
Other e-money issuer	E-money issuers other than 'e-money institutions' and 'credit institutions'. Refer to the definition of 'electronic money issuer'.
Other financial institutions	All financial institutions participating in a payment system that are under the supervision of the relevant authorities, i.e. either the central bank or the prudential supervisor, but not falling within the definition of credit institutions.
Other PSPs and e-money issuers	Other PSPs and e-money issuers means 'Payment service providers' as defined in this Annex excluding credit institutions as defined in this Annex, e-money institutions as defined in this Annex, payment institutions as defined in this Annex and central banks as defined in this Annex.

Term	Definition
Other payment services	Any payment service within the scope of Directive (EU) 2015/2366 but which cannot be included in any of the other categories of payment service in Annex III.
Other services not included in Directive (EU) 2015/2366	Any service outside the scope of Directive (EU) 2015/2366 and which cannot be included in any of the other categories of payment service in Annex III.
Outstanding value on e-money storages issued by electronic money issuers	Value, at the end of the reporting period, of e-money issued by electronic money issuers and held by entities other than the issuer, including electronic money issuers other than the issuer.
P2P mobile payment solution	A solution where payments are initiated, confirmed and/or received by an individual to another individual (P2P), via a mobile device. The payment instruction and other payment data are transmitted and/or confirmed with a mobile device. A distinctive mobile payment identifier, such as mobile telephone number or e-mail address, can be used as a proxy to identify the payer and/or payee. P2P mobile payment solutions can be used to initiate credit transfers, card payments and/or e-money transactions.
Payee	'Payee' means 'payee' as defined in Article 4(9) of Directive (EU) 2015/2366.
Payer	'Payer' means 'payer' as defined in Article 4(8) of Directive (EU) 2015/2366.
Payment account	'Payment account' means 'payment account' as defined in Article 4(12) of Directive (EU) 2015/2366.
Payment card scheme (PCS)	'Payment card scheme' means 'payment card scheme' as defined in Article 2(16) of Regulation (EU) 2015/751.
Payment initiation service	'Payment initiation service' means 'payment initiation service' as defined in Article 4(15) of Directive (EU) 2015/2366.
Payment initiation service provider (PISP)	'Payment initiation service provider (PISP)' means 'payment initiation service provider' as defined in Article 4(18) of Directive (EU) 2015/2366.
Payment institution	'Payment institution' means 'payment institution' as defined in Article 4(4) of Directive (EU) 2015/2366.
Payment instrument	'Payment instrument' means 'payment instrument' in Article 4(14) of Directive (EU) 2015/2366.
Payment order	'Payment order' means 'payment order' as defined in Article 4(13) of Directive (EU) 2015/2366.
Payment scheme	'Payment scheme' means a set of formal, standardised and common rules enabling the transfer of value between end-users by means of electronic payment instruments. It is managed by a governance body.
Payment service provider (PSP)	'Payment service provider' means 'payment service provider' as defined in Article 4(11) of Directive (EU) 2015/2366.
Payment service user (PSU)	'Payment service user' means 'payment service user' as defined in Article 4(10) of Directive (EU) 2015/2366.
Payment service	'payment service' means any of the business activities listed in Annex I to Directive (EU) 2015/2366 or any of the services listed in Article 4(3)(a) of this Regulation.
Payment system	'Payment system' means 'payment system' as defined in Article 4(7) of Directive (EU) 2015/2366.

Term	Definition
Payment system operator (PSO)	'PSO' means a legal entity that is legally responsible for operating a payment system.
Payment to self	Payment transactions for which the exception in Article 15 of the Commission Delegated Regulation (EU) 2018/389 applies.
Point of sale	'Point of sale' means 'point of sale' as defined in Article 2(29) of Regulation (EU) 2015/751.
Point of sale (POS) terminal	A physical device used at a retail location to capture payment information typically electronically, for consumer-to-business transactions (purchases). The payment information is captured either manually on paper vouchers or by electronic means, i.e. EFTPOS.
POS terminal accepting e-money transactions	A POS terminal that additionally can accept e-money payments. E-money card terminals only accepting e-money payments are not included (?).
POS transactions (except e-money transactions)	Transactions performed through a POS terminal using a card or other means containing the appropriate payment application. Transactions using a card with an e-money function and cash advances at POS are not included.
General government	General government means 'General government' (sector S.13) as defined in paragraphs 2.111 to 2.117 of Annex A to Regulation (EU) No 549/2013.
Recurring transaction	Payment transactions for which the exception in Article 14 of the Commission Delegated Regulation (EU) 2018/389 applies.
Remote payment transaction	'Remote payment transaction' means 'remote payment transaction' as defined in Article 4(6) of Directive (EU) 2015/2366.
Retail payment system (RPS)	'Retail payment system' means 'retail payment system' as defined in Article 2(22) of Regulation (EU) No 260/2012 of the European Parliament and of the Council.
Secure corporate payment processes and protocols	Payment transactions for which the exception in Article 17 of the Commission Delegated Regulation (EU) 2018/389 applies.
Single Euro Payments Area (SEPA)	SEPA is a European Union (EU) payments integration initiative aimed at harmonising electronic euro payments in Europe. It relates to a common set of specified technical and business requirements for payment transactions in euro as set out in the Regulation (EU) 260/2012.
Strong customer authentication (SCA)	'Strong customer authentication (SCA)' means 'strong customer authentication' as defined in Article 4(30) of Directive (EU) 2015/2366.
Tiering arrangement	An arrangement whereby indirect participants in a system require the services of direct participants in order to carry out their transactions.
Total number of cards (irrespective of the number of functions on the card)	Total number of cards in circulation. These may have one or more of the following functions: cash, debit, credit, delayed debit or e-money.
Total payment transactions involving non-MFIs	Total number of transactions using payment instruments involving non-MFIs. Total value of transactions using payment instruments involving non-MFIs.
Total transactions sent	Total number of transactions submitted to and processed in a given payment system. Total value of transactions submitted to and processed in a given payment system.

Term	Definition
Transaction Risk Analysis (TRA)	Payment transactions for which the exception in Article 18 of the Commission Delegated Regulation (EU) 2018/389 applies.
Transactions at terminals at which transactions are acquired by resident PSPs with cards issued by resident PSPs	Payment transactions carried out at all terminals at which transactions are acquired by resident PSPs (i.e. whether terminals are located in, or outside, the country of location of the PSP) and where the cards used in the transactions are issued by resident PSPs. Geographical breakdowns (as specified in Annex III) refer to the country of location of the terminals.
Transactions at terminals at which transactions are acquired by resident PSPs with cards issued by non-resident PSPs	Payment transactions carried out at all terminals at which transactions are acquired by resident PSPs (i.e. whether terminals are located in, or outside, the country of location of the PSP) and where the cards used in the transactions are issued by non-resident PSPs. Geographical breakdowns (as specified in Annex III) refer to the country of location of the terminals.
Transactions at terminals at which transactions are acquired by non-resident PSPs with cards issued by resident PSPs	Payment transactions carried out at all terminals at which transactions are acquired by non-resident PSPs (i.e. whether terminals are located in, or outside, the country of location of the PSP), where the cards used in the transactions are issued by resident PSPs. Geographical breakdowns (as specified in Annex III) refer to the country of location of the terminals.
Transaction received	A transaction involving non-MFIs received from PSPs. Information is provided in the reporting country by the resident PSP. For different payment services, the following applies: (a) credit transfers are counted on the payee's side; (b) direct debits are counted on the payer's side; (c) cheques are counted on the payer's side; (d) card transactions are counted on the payee's, i.e. acquiring side; (e) e-money payment transactions are counted on either the payer's or the payee's side, depending on the initiation channel. If counted on the payer's (payee's) side under transactions received, the transaction should be counted on the payee's (payer's) side under transactions sent.
Transaction sent	A transaction involving non-MFIs sent to PSPs. Information is provided in the reporting country by the resident PSP. For different payment services, the following applies: (a) credit transfers are counted on the payer's side; (b) direct debits are counted on the payee's side; (c) cheques are counted on the payee's side; (d) card transactions are counted on the payer's, i.e. the issuing, side. (e) e-money payment transactions are counted on either the payer's or the payee's side, depending on the initiation channel. If counted on the payer's (payee's) side under transactions sent, the transaction should be counted on the payee's (payer's) side under transactions received. Concerning payment systems, this is a transaction sent by a participant for processing by the payment system.
Transferable deposits	'Transferable deposits' means 'transferable deposits' as defined in 'Instrument categories' point 9.1a of Part 2 Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33).
Trusted beneficiaries	Payment transactions for which the exception in Article 13 of the Commission Delegated Regulation (EU) 2018/389 applies.
Unattended terminals for transport fares or parking fees	Payment transactions for which the exception in Article 12 of the Commission Delegated Regulation (EU) 2018/389 applies.

Term	Definition
Unauthorised payment transaction	'Unauthorised payment transaction' means 'unauthorised payment transaction' as defined in Guideline 1.1.a of the EBA Guidelines on reporting requirements for fraud data under Article 96(6) PSD2 (EBA-GL-2018-05).
Unauthorised e-money account transaction	'Unauthorised e-money account transaction' means an 'unauthorised payment transaction' as defined above in respect to the use of an e-money account.

(<sup>1</sup>) Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions (OJ L 123, 19.5.2015, p. 1).

(<sup>2</sup>) See definition of 'payment transaction' in the Regulation.

(<sup>3</sup>) Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication (OJ L 69, 13.3.2018, p. 23).

(<sup>4</sup>) Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions (OJ L 123, 19.5.2015, p. 1).

(<sup>5</sup>) Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

(<sup>6</sup>) Cross-border card-based payment transactions, as defined in Annex II, require information on the counterpart residency and the location of the point of sale in order to determine whether card-based payment transactions are cross-border. Therefore, the counterpart residency and the location of the point of sale should be reported together.

(<sup>7</sup>) See definition of 'electronic money' in this Annex.

(<sup>8</sup>) See definition of 'payment order' in this Annex.

(<sup>9</sup>) See definition of 'e-money card terminals' in this Annex.

## ANNEX III

## REPORTING SCHEMES

Cells highlighted in grey represent the reporting requirements. Payment service providers should report Tables 1 to 6 and Table 9; payment system operators should report Tables 7 and 8. There are two versions of Tables 4 and 5, only one of which should be reported. Tables 4a and 5a should be reported by all payment service providers which have not been granted a derogation pursuant to Article 4, whereas reporting agents which have been granted a derogation pursuant to Article 4(2) and (3) should report the statistical information in Tables 4b and 5b. The geographical breakdowns are explained in detail at the end of this Annex.

Table 1 is reported by all PSPs, except those granted derogation pursuant to Article 4(2) and (3), on a semi-annual basis.

Table 1

**Institutions offering payment services to non-monetary financial institutions (non-MFIs)**

(End of period; number in actual units; value in EUR; Geo 0 except when otherwise indicated)

	Number	Value
<b>Credit institutions</b>		
Number of overnight deposits		
<i>of which:</i>		
Number of internet/PC-linked overnight deposits		
Number of transferable overnight deposits		
<i>of which:</i>		
Number of internet/PC-linked transferable overnight deposits		
Number of payment accounts		
Number of e-money accounts		
Outstanding value on e-money storages issued <sup>(1)</sup>		
<b>Account Information Services Providers</b>		
Number of clients	Geo 3	
<b>Electronic money institutions</b>		
Number of payment accounts		
Number of e-money accounts		
Outstanding value on e-money storages issued <sup>(1)</sup>		

	Number	Value
<b>Payment institutions</b>		
Number of payment accounts		
<b>Account Information Services Providers</b>		
Number of Clients	Geo 3	
<b>Other PSPs and e-money issuers</b>		
Number of payment accounts		
Number of e-money accounts		
Outstanding value on e-money storages issued <sup>(1)</sup>		
<b>Account Servicing Payment Services Providers</b>		
Number of payment accounts accessed by Account Information Service Providers	Geo 3	

<sup>(1)</sup> Outstanding value on e-money storages issued by e-money issuers.

Table 2 is reported by all PSPs, except those granted a derogation pursuant to Article 4(2) and (3), on a semi-annual basis.

Table 2

**Card functions**

(End of period; number in actual units; Geo 0)

Cards issued by resident PSPs	Number
Cards with a cash function	
Cards with a payment function (except cards with an e-money function only)	
<i>of which:</i>	
Debit card	
issued under PCS VISA	
issued under PCS MASTERCARD	
issued under other PCSs <sup>(1)</sup>	
Delayed debit card	
issued under PCS VISA	
issued under PCS MASTERCARD	

Cards issued by resident PSPs	Number
issued under other PCSs <sup>2</sup>	
Credit card	
issued under PCS VISA	
issued under PCS MASTERCARD	
issued under other PCSs <sup>(1)</sup>	
Cards with an e-money function	
Cards on which e-money can be stored directly	
<i>of which:</i>	
Cards with an e-money function that have been loaded at least once	
Cards which give access to e-money stored on e-money accounts	
Total number of cards (irrespective of the number of functions on the card)	
<i>of which:</i>	
Cards with a combined debit, cash and e-money function	
Cards with a contactless payment function	

(<sup>1</sup>) Cards issued under each other PCS should be reported separately in the manner required by the NCB.

Table 3 is reported by all PSPs, except those granted derogation pursuant to Article 4(2) and (3), on a semi-annual basis.

Table 3

**Card accepting devices**

(End of period; number in actual units; Geo 3)

Terminals provided by resident PSPs	Number
ATMs	
<i>of which:</i>	
ATMs with a cash withdrawal function	
ATMs with a credit transfer function	
ATMs accepting contactless transactions	

Terminals provided by resident PSPs	Number
POS terminals	
<i>of which:</i>	
EFTPOS terminals	
<i>of which:</i>	
accepting contactless transactions	
accepting e-money card transactions	
E-money card terminals	
<i>of which:</i>	
E-money card loading and unloading terminals	
E-money card accepting terminals	

Table 4a is reported by all PSPs, except those granted derogation pursuant to Article 4(2) and (3), on a semi-annual basis.

Table 4a

**Payment transactions involving non-MFIs**

(Total for the period; Geo 3 (\*) except when otherwise indicated; number of transactions in millions; value of transactions in EUR millions)

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<b>Credit transfers</b>						
Credit transfers (total)						
Initiated in paper-based form						
Initiated electronically						
Initiated in a file/batch						

(\*) For cross-border card-based payment transactions, the residency of the counterpart and the location of the POS are reported together. For card-based payment transactions initiated remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the point of sale is located. For card-based payment transactions initiated non-remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the physical terminal is located. Received payment transactions initiated remotely are reported to identify the country of the sending PSP and the country in which the point of sale is located. Received payment transactions initiated non-remotely are reported to identify the country of the sending PSP and the country in which the physical point of sale is located

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Initiated on a single payment basis						
<i>of which:</i>						
Online banking based credit transfer						
<i>of which:</i>						
E-commerce payments						
ATM or other PSP terminal						
Mobile payment solution						
<i>of which:</i>						
P2P mobile payment solution						
<i>of which:</i>						
Processed by credit transfer schemes <sup>(1)</sup>						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						
Reason for authentication via non-SCA <sup>(2)</sup> :						
Low value						
Payment to self						
Trusted beneficiaries						
Recurring transaction						
Secure corporate payment processes and protocols						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Transaction Risk Analysis						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Other						
<i>of which:</i>						
Initiated by PISP						
<b>Direct debits</b>						
Direct debits (total)						
Initiated in a file/batch						
Initiated on a single payment basis						
Consent given via an electronic mandate						
Processed by direct debit schemes <sup>(1)</sup>						
Consent given in other forms						
Processed by direct debit schemes <sup>(1)</sup>						
<b>Card-based payment transactions</b>						
Card-based payment transactions with card-based payment instruments issued by resident PSPs [sent] / acquired by resident PSPs (except cards with an e-money function only) [received]						
initiated non-electronically						
initiated electronically						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<i>of which:</i>						
Mobile payment solution						
<i>of which:</i>						
P2P mobile payment solution						
Initiated at a physical EFTPOS						
<i>of which:</i>						
Contactless payments						
<i>of which:</i>						
Near Field Communication (NFC) payments						
Initiated at an ATM						
Others						
<i>of which:</i>						
Processed by payment card schemes <sup>(1)</sup>						
<i>of which:</i>						
with debit cards						
with delayed debit cards						
with credit cards						
<i>of which:</i>						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Reason for authentication via non-SCA <sup>(2)</sup> :						
Trusted beneficiaries						
Recurring transaction						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Low value						
Secure corporate payment processes and protocols						
Transaction risk analysis						
Merchant initiated transactions (MIT)						
Other						
<b>Cash withdrawals</b>						
Cash withdrawals using card-based payment instruments (except e-money transactions) (total)						
Processed by payment card schemes <sup>(1)</sup>						
<i>of which:</i>						
with debit cards						
with delayed debit cards						
with credit cards						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<b>E-money payment transactions</b>						
E-money payment transactions with e-money issued by resident PSPs (total)						
With cards on which e-money can be stored directly						
With e-money accounts						
<i>of which:</i>						
Accessed through a card						
Mobile payment solution						
<i>of which:</i>						
P2P payment solution						
Others						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						
<i>Reason for authentication via non-SCA:</i>						
Low value						
Trusted beneficiaries						
Recurring transaction						
Payment to self						
Secure corporate payment processes and protocols						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Transaction risk analysis						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Merchant initiated transactions (MIT)						
Other						
<b>Cheques</b>						
<b>Money remittances</b>						
<b>Other payment services</b>						
<b>Total payment transactions involving non-MFIs</b>						
<b>Payment initiation services</b>						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which broken down by payment instrument:</i>						
Credit transfers						
Other						
<b>Other services (not included in Directive (EU) 2015/2366)</b>						
Credits to the accounts by simple book entry	Geo_0					

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Debits from the accounts by simple book entry	Geo_0					
Others	Geo_0					

(<sup>1</sup>) Reported for each scheme separately.

(<sup>2</sup>) The reason for authentication via non-SCA are not broken down by scheme.

Table 4b is reported only by PSPs granted a derogation pursuant to Article 4(2) and (3) on an annual basis, with a half-yearly breakdown.

Table 4b

**Payment transactions involving non-MFIs reported by reporting agents granted a derogation**

(Total for the period, Geo 3 (\*), number of transactions in millions, value of transactions in EUR millions)

	Sent			Received		
	Total	Remote	Non -remote	Total	Remote	Non-remote
<b>Credit transfers</b>						
Credit transfers (total)						
Initiated in paper-based form						
Initiated electronically						
<i>of which:</i>						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						

(\*) For cross-border card-based payment transactions, the residency of the counterpart and the location of the POS are reported together. For card-based payment transactions initiated remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the point of sale is located. For card-based payment transactions initiated non-remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the physical terminal is located. Received payment transactions initiated remotely are reported to identify the country of the sending PSP and the country in which the point of sale is located. Received payment transactions initiated non-remotely are reported to identify the country of the sending PSP and the country in which the physical point of sale is located

	Sent			Received		
	Total	Remote	Non -remote	Total	Remote	Non-remote
<i>Reason for authentication via non-SCA:</i>						
Low value						
Payment to self						
Trusted beneficiaries						
Recurring transaction						
Secure corporate payment processes and protocols						
Transaction Risk Analysis						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Other						
<i>of which:</i>						
Initiated by PISP						
<b>Direct debits</b>						
Direct debits (total)						
Consent given via an electronic mandate						
Consent given in other forms						
<b>Card-based payment transactions</b>						
Card-based payment transactions with card-based payment instruments issued by resident PSPs [sent] / acquired by resident PSPs (except cards with an e-money function only) [received]						

	Sent			Received		
	Total	Remote	Non -remote	Total	Remote	Non-remote
initiated non-electronically						
initiated electronically						
<i>of which:</i>						
with debit card						
with delayed debit card						
with credit card						
<i>of which:</i>						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						
<i>Reason for authentication via non-SCA:</i>						
Trusted beneficiaries						
Recurring transaction						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Low value						
Secure corporate payment processes and protocols						
Transaction risk analysis						
Merchant initiated transactions (MIT)						
Other						

	Sent			Received		
	Total	Remote	Non -remote	Total	Remote	Non-remote
<b>Cash withdrawals</b>						
Cash withdrawals using card-based payment instruments (except e-money transactions) (total)						
<i>of which:</i>						
with debit cards						
with delayed debit cards						
with credit cards						
<b>E-money payment transactions</b>						
E-money payment transactions with e-money issued by resident PSPs (total)						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						
<i>Reason for authentication via non-SCA:</i>						
Low value						
Trusted beneficiaries						
Recurring transaction						
Payment to self						
Secure corporate payment processes and protocols						
Transaction risk analysis						
Contactless low value						
Unattended terminals for transport fares or parking fees						

	Sent			Received		
	Total	Remote	Non -remote	Total	Remote	Non-remote
Merchant initiated transactions (MIT)						
Other						
<b>Money remittances</b>						
<b>Payment initiation services</b>						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which broken down by payment instrument:</i>						
Credit transfers						
Other						

Table 5a is reported by all PSPs, except those granted a derogation pursuant to Article 4(2) and (3), on a semi-annual basis.

Table 5a

### Fraudulent payment transactions involving non-MFIs

(Total for the period; Geo 3 (\*), number of transactions in millions, value of transactions in EUR millions)  
 except when otherwise indicated; number of transactions in millions; value of transactions in EUR millions)

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<b>Fraudulent credit transfers</b>						
Fraudulent credit transfers (total)						
Initiated in paper-based form						

(\*) For cross-border card-based payment transactions, the residency of the counterpart and the location of the POS are reported together. For card-based payment transactions initiated remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the point of sale is located. For card-based payment transactions initiated non-remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the physical terminal is located. Received payment transactions initiated remotely are reported to identify the country of the sending PSP and the country in which the point of sale is located. Received payment transactions initiated non-remotely are reported to identify the country of the sending PSP and the country in which the physical point of sale is located

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Initiated electronically						
Initiated in a file/batch						
Initiated on a single payment basis						
<i>of which:</i>						
Online banking based credit transfer						
<i>of which:</i>						
E-commerce payments						
ATM or other PSP terminal						
Mobile payment solution						
<i>of which:</i>						
P2P mobile payment solution						
<i>of which:</i>						
Processed by credit transfer schemes <sup>(1)</sup>						
Authenticated via strong customer authentication (SCA)						
<i>of which fraudulent credit transfers by origin:</i>						
Issuance of a payment order by the fraudster						
Modification of a payment order by the fraudster						
Manipulation of the payer by the fraudster to issue a payment order						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which fraudulent credit transfers by origin:</i>						
Issuance of a payment order by the fraudster						
Modification of a payment order by the fraudster						
Manipulation of the payer by the fraudster to issue a payment order						
Reason for authentication via non-SCA (?):						
Low value						
Payment to self						
Trusted beneficiaries						
Recurring transaction						
Secure corporate payment processes and protocols						
Transaction Risk Analysis						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Other						
<i>of which:</i>						
Initiated by PISP						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<i>of which losses due to fraud per liability bearer: (3)</i>						
The reporting PSP	Geo1					
The PSU of the reporting PSP	Geo1					
Others	Geo1					
<b>Fraudulent direct debits</b>						
Fraudulent direct debits (total)						
Initiated in a file/batch						
Initiated on a single payment basis						
Consent given via an electronic mandate						
Processed by direct debit schemes (1)						
<i>of which fraudulent direct debits by origin:</i>						
Unauthorised payment transaction						
Manipulation of the payer						
Consent given in other forms						
Processed by direct debit schemes (1)						
<i>of which fraudulent direct debits by origin:</i>						
Unauthorised payment transaction						
Manipulation of the payer						
<i>of which losses due to fraud per liability bearer: (3)</i>						
The reporting PSP	Geo1					

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
The PSU of the reporting PSP	Geo1					
Others	Geo1					
<b>Fraudulent Card-based payment transactions</b>						
Fraudulent card-based payment transactions with card-based payment instruments issued by resident PSPs [sent] / acquired by resident PSP (except cards with an e-money function only) [received]						
initiated non-electronically						
initiated electronically						
<i>of which:</i>						
Mobile payment solution						
<i>of which:</i>						
P2P mobile payment solution						
Initiated at a physical EFTPOS						
<i>of which:</i>						
Contactless payments						
<i>of which:</i>						
Near Field Communication (NFC) payments						
Initiated at an ATM						
Others						
<i>of which:</i>						
Processed by payment card schemes <sup>(1)</sup>						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<i>of which:</i>						
with debit cards						
with delayed debit cards						
with credit cards						
<i>of which:</i>						
Authenticated via strong customer authentication (SCA)						
<i>of which fraudulent card payments by origin:</i>						
Issuance of a payment order by the fraudster						
Lost or Stolen card						
Card Not Received						
Counterfeit card						
Card details theft						
Others						
Modification of a payment order by the fraudster						
Manipulation of the payer to make a card payment						
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which fraudulent card payments by origin:</i>						
Issuance of a payment order by the fraudster						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Lost or Stolen card						
Card Not Received						
Counterfeit card						
Card details theft						
Others						
Modification of a payment order by the fraudster						
Manipulation of the payer to make a card payment						
Reason for authentication via non-SCA (?):						
Trusted beneficiaries						
Recurring transaction						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Low value						
Secure corporate payment processes and protocols						
Transaction risk analysis						
Merchant initiated transactions (MIT)						
Other						
<i>of which losses due to fraud per liability bearer: (?)</i>						
The reporting PSP	Geo1			Geo1		

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
The PSU of the reporting PSP	Geo1			Geo1		
Others	Geo1			Geo1		
<b>Fraudulent cash withdrawals</b>						
Fraudulent cash withdrawals using card-based payment instruments (except e-money transactions) (total)						
Processed by payment card schemes <sup>(1)</sup>						
<i>of which:</i>						
with debit cards						
with delayed debit cards						
with credit cards						
<i>of which fraudulent cash withdrawal by origin:</i>						
Issuance of a payment order (cash withdrawal) by the fraudster						
Lost or stolen card						
Card Not Received						
Counterfeit card						
Other						
Manipulation of the payer to make a cash withdrawal						
<i>of which losses due to fraud per liability bearer: <sup>(2)</sup></i>						
The reporting PSP	Geo1					
The PSU of the reporting PSP	Geo1					
Others	Geo1					

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<b>Fraudulent e-money payment transactions</b>						
Fraudulent e-money payment transactions with e-money issued by resident PSPs (total)						
With cards on which e-money can be stored directly						
With e-money accounts						
<i>of which:</i>						
Accessed through a card						
Mobile payment solution						
<i>of which:</i>						
P2P payment solution						
Others						
Authenticated via strong customer authentication (SCA)						
<i>of which fraudulent e-money payments by origin:</i>						
Issuance of a payment order by the fraudster						
Lost or stolen e-money card						
E-money card not received						
Counterfeit e-money card						
Card details theft						
Unauthorised e-money account transaction						
Modification of a payment order by the fraudster						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Manipulation of the payer to make an e-money payment						
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which fraudulent e-money payments by origin:</i>						
Issuance of a payment order by the fraudster						
Lost or stolen e-money card						
E-money card not received						
Counterfeit e-money card						
Card details theft						
Unauthorised e-money account transaction						
Modification of a payment order by the fraudster						
Manipulation of the payer to make an e-money payment						
<i>Reason for authentication via non-SCA:</i>						
Low value						
Trusted beneficiaries						
Recurring transaction						
Payment to self						
Secure corporate payment processes and protocols						
Transaction risk analysis						
Contactless low value						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Unattended terminals for transport fares or parking fees						
Merchant initiated transactions (MIT)						
Other						
<i>of which losses due to fraud per liability bearer: (²)</i>						
The reporting PSP	Geo1					
The PSU of the reporting PSP	Geo1					
Others	Geo1					
<b>Cheques</b>						
<b>Money remittances</b>						
<b>Other payment services</b>						
<b>Total fraudulent payment transactions involving non-MFIs</b>						
<b>Payment initiation services</b>						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which broken down by payment instrument:</i>						
Credit transfers						
Other						

(¹) Reported for each scheme separately.

(²) The reason for authentication via non-SCA are not broken down by scheme.

(³) Only reported for the value of fraudulent transactions.

Table 5b is reported only by PSPs granted a derogation pursuant to Article 4(2) and (3) on an annual basis, with a half-yearly breakdown.

Table 5b

**Fraudulent payment transactions involving non-MFIs reported by reporting agents granted a derogation**

(Total for the period, Geo 3 (\*), number of transactions in millions, value of transactions in EUR millions)  
except when otherwise indicated, number of transactions in millions, value of transactions in EUR millions)

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<b>Fraudulent credit transfers</b>						
Fraudulent credit transfers (total)						
Initiated in paper-based form						
Initiated electronically						
<i>of which:</i>						
Authenticated via strong customer authentication (SCA)						
<i>of which fraudulent credit transfers by origin:</i>						
Issuance of a payment order by the fraudster						
Modification of a payment order by the fraudster						
Manipulation of the payer by the fraudster to issue a payment order						
Authenticated via non-strong customer authentication (non-SCA)						

(\*) For cross-border card-based payment transactions, the residency of the counterpart and the location of the POS are reported together. For card-based payment transactions initiated remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the point of sale is located. For card-based payment transactions initiated non-remotely, sent payment transactions are reported to identify the country of the receiving PSP and the country in which the physical terminal is located. Received payment transactions initiated remotely are reported to identify the country of the sending PSP and the country in which the point of sale is located. Received payment transactions initiated non-remotely are reported to identify the country of the sending PSP and the country in which the physical point of sale is located

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
<i>of which fraudulent credit transfers by origin:</i>						
Issuance of a payment order by the fraudster						
Modification of a payment order by the fraudster						
Manipulation of the payer by the fraudster to issue a payment order						
<i>Reason for authentication via non-SCA:</i>						
Low value						
Payment to self						
Trusted beneficiaries						
Recurring transaction						
Secure corporate payment processes and protocols						
Transaction Risk Analysis						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Other						
<i>of which:</i>						
Initiated by PISP						
<i>of which losses due to fraud per liability bearer: (1)</i>						
The reporting PSP	Geo1					
The PSU of the reporting PSP	Geo1					

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Others	Geo1					
<b>Fraudulent direct debits</b>						
Fraudulent direct debits (total)						
Consent given via an electronic mandate						
<i>of which fraudulent direct debits by origin:</i>						
Unauthorised payment transaction						
Manipulation of the payer						
Consent given in other forms						
<i>of which fraudulent direct debits by origin:</i>						
Unauthorised payment transaction						
Manipulation of the payer						
<i>of which losses due to fraud per liability bearer: (¹)</i>						
The reporting PSP	Geo1					
The PSU of the reporting PSP	Geo1					
Others	Geo1					
<b>Fraudulent Card-based payment transactions</b>						
Fraudulent card-based payment transactions with card-based payment instruments issued by resident PSP [sent] / acquired by resident PSP (except cards with an e-money function only) [received]						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
initiated non-electronically						
initiated electronically						
<i>of which:</i>						
with debit cards						
with delayed debit cards						
with credit cards						
<i>of which:</i>						
Authenticated via strong customer authentication (SCA)						
<i>of which fraudulent card payments by origin:</i>						
Issuance of a payment order by the fraudster						
Lost or Stolen card						
Card Not Received						
Counterfeit card						
Card details theft						
Others						
Modification of a payment order by the fraudster						
Manipulation of the payer to make a card payment						
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which fraudulent card payments by origin:</i>						
Issuance of a payment order by the fraudster						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Lost or Stolen card						
Card Not Received						
Counterfeit card						
Card details theft						
Others						
Modification of a payment order by the fraudster						
Manipulation of the payer to make a card payment						
<i>Reason for authentication via non-SCA:</i>						
Trusted beneficiaries						
Recurring transaction						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Low value						
Secure corporate payment processes and protocols						
Transaction risk analysis						
Merchant initiated transactions (MIT)						
Other						
<i>of which losses due to fraud per liability bearer: (!)</i>						
The reporting PSP	Geo1			Geo1		

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
The PSU of the reporting PSP	Geo1			Geo1		
Others	Geo1			Geo1		
<b>Fraudulent cash withdrawals</b>						
Fraudulent cash withdrawals using card-based payment instruments (except e-money transactions) (total)						
with debit cards						
with delayed debit cards						
with credit cards						
<i>of which fraudulent cash withdrawals by origin:</i>						
Issuance of a payment order by the fraudster						
Lost or stolen card						
Card Not Received						
Counterfeit card						
Other						
Manipulation of the payer to make a cash withdrawal						
<i>of which losses due to fraud per liability bearer: (1)</i>						
The reporting PSP	Geo1					
The PSU of the reporting PSP	Geo1					
Others	Geo1					
<b>Fraudulent e-money payment transactions</b>						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Fraudulent e-money payment transactions with e-money issued by resident PSPs (total)						
Authenticated via strong customer authentication (SCA)						
<i>of which fraudulent e-money payments by origin:</i>						
Issuance of a payment order by the fraudster						
Lost or stolen e-money card						
E-money card not received						
Counterfeit e-money card						
Card details theft						
Unauthorised e-money account transaction						
Modification of a payment order by the fraudster						
Manipulation of the payer to make an e-money payment						
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which fraudulent e-money payments by origin:</i>						
Issuance of a payment order by the fraudster						
Lost or stolen e-money card						
E-money card not received						

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
Counterfeit e-money card						
Card details theft						
Unauthorised e-money account transaction						
Modification of a payment order by the fraudster						
Manipulation of the payer to make an e-money payment						
<i>Reason for authentication via non-SCA:</i>						
Low value						
Trusted beneficiaries						
Recurring transaction						
Payment to self						
Secure corporate payment processes and protocols						
Transaction risk analysis						
Contactless low value						
Unattended terminals for transport fares or parking fees						
Merchant initiated transactions (MIT)						
Other						
<i>of which losses due to fraud per liability bearer: (*)</i>						
The reporting PSP	Geo1					

	Sent			Received		
	Total	Remote	Non-remote	Total	Remote	Non-remote
The PSU of the reporting PSP	Geo1					
Others	Geo1					
<b>Money remittances</b>						
<b>Payment initiation services</b>						
Authenticated via strong customer authentication (SCA)						
Authenticated via non-strong customer authentication (non-SCA)						
<i>of which broken down by payment instrument:</i>						
Credit transfers						
Other						

(<sup>1</sup>) Only reported for the value of fraudulent transactions.

Table 6 is reported by all PSPs, except those granted derogation pursuant to Article 4(2) and (3), on a semi-annual basis.

Table 6

**Payment transactions per type of terminal involving non-MFIs**

(Total for the period; number of transactions in millions; value of transactions in EUR millions; Geo 3 except when otherwise indicated)

Transactions per type of terminal ( <sup>1</sup> )	Number	Value
<b>a) Transactions at terminals at which transactions are acquired by resident PSPs with cards issued by resident PSPs</b>		
<i>of which:</i>		
ATM cash withdrawals (except e-money transactions)		
ATM cash deposits (except e-money transactions)		
Other ATM transactions (except e-money transactions)		
POS transactions (except e-money transactions)		

Transactions per type of terminal (1)	Number	Value
E-money card loading and unloading transactions		
E-money payment transactions with cards with an e-money function		
<b>b) Transactions at terminals at which transactions are acquired by resident PSPs with cards issued by non-resident PSPs</b>		
<i>of which:</i>		
ATM cash withdrawals (except e-money transactions)		
ATM cash deposits (except e-money transactions)		
Other ATM transactions (except e-money transactions)		
POS transactions (except e-money transactions)		
E-money card loading and unloading transactions		
E-money payment transactions with cards with an e-money function		
<b>c) Transactions at terminals at which transactions are acquired by non-resident PSPs with cards issued by resident PSPs</b>		
<i>of which:</i>		
ATM cash withdrawals (except e-money transactions)		
ATM cash deposits (except e-money transactions)		
Other ATM transactions (except e-money transactions)		
POS transactions (except e-money transactions)		
E-money card loading and unloading transactions		
E-money payment transactions with cards with an e-money function		
OTC cash withdrawals	Geo 1	Geo 1

Transactions per type of terminal <sup>(1)</sup>	Number	Value
OTC cash deposits	Geo 1	Geo 1
Cash advances at POS terminals	Geo 1	Geo 1

<sup>(1)</sup> The geographical (Geo) breakdowns are based on the location of the terminal.

Table 7 is reported by payment system operators.

Table 7

**Participation in selected payment systems**

(End of period; number in actual units; Geo 1)

Payment system (other than TARGET2)	Number
Number of participants	
Direct participants	
Credit institutions	
Central bank	
Other direct participants	
General Government	
Clearing and settlement organisations	
Other financial institutions	
Others	
Indirect participants	

Table 8 is reported by payment system operators.

Table 8

**Payments processed by selected payment systems**

(Total for the period; number of transactions in millions; value of transactions in EUR millions; Geo 4 except when otherwise indicated)

	Sent	
	Number	Value
<b>Payment system (other than TARGET2) – Large value payments system</b>		
Total transactions		
Credit transfers		

	Sent	
	Number	Value
Initiated in paper-based form	Geo 1	Geo 1
Initiated electronically	Geo 1	Geo 1
Direct debits		
Card-based payment transactions		
ATM cash withdrawals		
ATM cash deposits		
E-money payment transactions		
Cheques		
Other payment services		
Concentration ratio	Geo 1	Geo 1

**Payment system (other than TARGET2) – Retail payments system**

Total transactions		
Credit transfers		
Initiated in paper-based form	Geo 1	Geo 1
Initiated electronically	Geo 1	Geo 1
<i>of which:</i>		
Instant	Geo 1	Geo 1
Direct debits		
Card-based payment transactions		
ATM cash withdrawals		
ATM cash deposits		
E-money payment transactions		
Cheques		
Other payment services		
Concentration ratio	Geo 1	Geo 1

Table 9 is reported by all PSPs, except those granted a derogation pursuant to Article 4(2) and (3), on a quarterly basis.

Table 9

**Quarterly reporting of payment transactions involving non-MFIs**

(Total for the period; Geo 6 (\*\*); number of transactions in millions; value of transactions in EUR millions)

	Sent		
	Total	Remote	Non-remote
<b>Credit transfers</b>			
Credit transfers (total)			
Initiated electronically			
<b>Direct debits</b>			
Direct debits (total)			
<b>Card-based payment transactions</b>			
Card-based payment transactions with card-based payment instruments issued by resident PSPs (except cards with an e-money function only) [sent]			
Initiated electronically			
<i>of which:</i>			
MCC			
<b>E-money payment transactions</b>			
E-money payment transactions with e-money issued by resident PSPs (total)			
<b>Cheques</b>			

(\*\*) Cross-border card-based payment transactions initiated remotely are reported to identify the country in which the point of sale is located, while cross-border card-based payment transactions initiated non-remotely are reported to identify the country in which the physical terminal is located.

**Geographical breakdowns**

Geo 0	Geo 1	Geo 2	Geo 3	Geo 4	Geo 6
Domestic	Domestic and cross-border combined	Cross-border	Domestic  Single country breakdown for each EEA member  Rest of the world (cross-border outside the EEA)	Domestic  Cross-border within the EEA  Rest of the world (cross-border outside the EEA)	Single country breakdown for all countries (*)

(\*) Based on ISO 3166:<https://www.iso.org/obp/ui/#search>

## ANNEX IV

**MINIMUM STANDARDS TO BE APPLIED BY THE ACTUAL REPORTING POPULATION**

Reporting agents must fulfil the following minimum standards to meet the European Central Bank's (ECB's) statistical reporting requirements.

1. Minimum standards for transmission:

- (a) reporting must be timely and within the deadlines set by the relevant NCB;
- (b) statistical reports must take their form and format from the technical reporting requirements set by the relevant NCB;
- (c) the reporting agent must provide the details of one or more contact persons to the relevant NCB;
- (d) the technical specifications for data transmission to the relevant NCBs must be followed.

2. Minimum standards for accuracy:

- (a) statistical information must be correct: all linear constraints must be fulfilled (e.g. subtotals must add up to totals), and data must be consistent across all frequencies;
- (b) reporting agents must be able to provide information on the developments implied by the transmitted data;
- (c) statistical information must be complete and must not contain continuous and structural gaps; existing gaps must be acknowledged, explained to the relevant NCB and, where applicable, bridged as soon as possible;
- (d) reporting agents must follow the rounding policy set by the relevant NCB for the technical transmission of the data.

3. Minimum standards for compliance with concepts:

- (a) statistical information must comply with the definitions and classifications contained in this Regulation;
- (b) in the event of deviations from these definitions and classifications reporting agents must monitor and quantify the difference between the measure used and the measure contained in this Regulation on a regular basis;
- (c) reporting agents must be able to explain breaks in the transmitted data compared with the previous periods' figures.

4. Minimum standards for revisions:

The revisions policy and procedures set by the ECB and the relevant NCB must be followed. Revisions deviating from regular revisions must be accompanied by explanatory notes.

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