

Questions & Answers on the New Payments Statistics Reporting Requirements

1. Q: Data for H1 2021 is to be submitted by 15th July 2021 with the existing PS1, PS2 and PS3 format, right?

A: Correct. The existing format also applies for data to be reported for reference date H2 2021 which is to be submitted by 15 January 2022, as well as for any future back-data revisions up to and including reference date H2 2021.

2. Q: When will data using the new PSS tables be submitted to the CBM?

A: The actual first transmission to CBM of the PS regulatory tables will be as follows:

- reporting reference date for **Q1 2022 by 15 April 2022**
- reporting reference date for **H1 2022 by 15 July 2022**

3. Q: When will testing of the new PSS tables take place?

A: Test transmission (with fictitious data) will take place in Q4 2021. It is important that all reporting agents ensure that their systems are in place in order to be able to provide timely and adequate reporting under the amended ECB Regulation and Guideline.

4. Q: Can we have a list of countries in GEO 0, GEO1, GEO2, GEO3, GEO4 ... etc.?

A: The list of countries by geographical distribution as provided by the ECB will be available in the excel file titled 'PSS material' under the sheet GEO TABLE that will be provided by the CBM.

5. Q: In the Manual, it is being observed that apart from quarterly (Q) and half yearly (H) requirements there are also annual reporting requirements (A). Can we please confirm if we are required to submit annual reporting as well?

A: In the Regulation, annual data with a half-yearly breakdown refers to data which is required when an institution has been granted a derogation ie Table 'T 4b and 5b'. The Central Bank of Malta will NOT be granting derogations. Hence, Maltese reporting agents are only required to submit the quarterly and semi-annual payments statistics data which are laid out in the ECB Regulation on Payments Statistics ECB/2020/59 ie (i) semi-annual tables 'T 1 and A', 'T 2 and 3', 'T 4a and 5a' and 'T 6' and (ii) quarterly table T 9. Table 'T7, B, 8 and C' applies to Payment System Operators and will currently only be reported by CBM. 'TD' will be reported only by CBM.

6. Q: What exactly is needed under the headings of Table 4a & 5a?

A: Please refer to tab 'Concepts' in the Manual and to column H in T 4a and 5a. You should also refer to Part 2.3.1 and Part 2.4.1 of Annex I of ECB Regulation on Payments Statistics (ECB/2020/59) for guidance.

7. Q: Reference is made to cells A371 & A557 in Table 4a & 5a in the Manual. Since we acquire only ATMs, we should only report 'initiated by ATM' in A 382, correct? In A557 we have to report transactions according to card type used on our ATM, right?

A: No. Please refer to the below:

In Annex I of ECB Regulation on Payments Statistics (ECB/2020/59), paragraphs 37 to 48 of Part 2.3.1 deal with *Card-based payment transactions* and *Cash withdrawals using card-based payment instruments (except e-money transactions)*.

- In the former, 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. In 'initiated at an ATM', the resident PSP has to report those transactions initiated on all ATMs by the card which is being issued or acquired by itself.
- In the latter, cash withdrawals using card-based payment instruments issued by resident PSPs (except e-money transactions) and reported by the card issuer are included.

Part 2.2 deals with Card Accepting devices (Table 3). All physical terminals at which transactions are acquired by resident PSPs (eg ATMs) are reported, including all terminals located in the reporting country and terminals located outside of the reporting country in Table 3

Part 2.5 concerns Payment transactions per type of terminal involving non-MFIs (Table 6). Resident PSPs provide information on all payment transactions they acquire at terminals:

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.

8. Q: For reporting in Table T 9, will reporting agents be provided with particular MCC codes?

A: Yes, the MCC codes as provided by the ECB will be made available in the new PSS templates.

9. Q: Apart from the Manual on Payment Statistics, from where may one get guidance on what should be reported under the Amending ECB Regulation on Payments Statistics ECB/2020/59?

A: For guidance on reporting of payments statistics, please refer to [Annex I](#) of [ECB Regulation on Payments Statistics ECB/2020/59](#). **It is important that all reporting agents are familiar with what the Regulation states and refer to it for guidance when completing the new PS schedules. Kindly note that the ECB Regulation on Payments Statistics is directly imposed on the reporting institutions.**