

## 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 collection managed at national level by each national central bank (NCB). The data compilation is structured in the form of seven tables as described below containing national data on each Member State whose currency is the euro (hereinafter a 'euro area Member State') that are later combined in comparative tables covering all euro area Member States.

<b>Table</b>	<b>Description of main contents</b>
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
Table 2: Payment 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
Table 3: Payment 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
Tables 4: Payment transactions involving non-MFIs	Number and value of payment transactions sent and received by non-MFIs through PSPs resident in the country. Transactions are compiled by payment service with a geographical breakdown
Tables 5: 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
Table 6: 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 7: 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

## Part 1.2

### Type of information

1. Stock data, as contained in Tables 1, 2, 3 and 6, refer to end-of-period, i.e. positions on the last working day of the reference calendar year. 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 and 7, relate to payment transactions accumulated throughout the period, i.e. total for the reference calendar year. 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/or payment system operators.
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 payment system operator 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.