

## ANNEX I

## GENERAL STRUCTURE OF PAYMENTS STATISTICS

## PART 2

## SPECIFIC FEATURES IN TABLES 2 TO 7

## Part 2.1

## Payment 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. 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.
3. 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.
4. The indicator 'card with a combined debit, cash and e-money function' refers to a card issued by a PSP, which has a combined cash, debit and e-money function. In addition, it is reported in each of the sub-categories:
  - (a) 'cards with a cash function';
  - (b) 'cards with a debit function';
  - (c) 'cards with an e-money function'.
5. If a card with a combined function offers additional functions, it is also reported in the relevant sub-category.
6. 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.
7. Each country reports the number of cards that have been issued by PSPs resident in the country, irrespective of whether the card is co-branded or not.
8. Cards in circulation are included irrespective of when they were issued or whether they were used.
9. Cards issued by card schemes, i.e. three-party or four-party schemes, are included.
10. Expired or withdrawn cards are not included.

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*Status: This is the original version (as it was originally adopted).*

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11. 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.