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## 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 Expired or withdrawn cards are not included.

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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.

## **Part 2.2**

### **Payment card accepting devices (Table 3)**

1. All terminals provided by resident PSPs are reported, including all terminals located in the reporting country and terminals located outside of the reporting country.
2. The entity which provides terminals is the acquirer, regardless of the ownership over the terminals. Therefore, only terminals provided by the acquirer are counted.
3. Terminals provided 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.
4. Every terminal is counted individually even if several terminals of the same type exist at one merchant location.
5. 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.
6. POS terminals are split into two sub-categories: 'EFTPOS terminals' and 'e-money card terminals'. These sub-categories should not be added up, as they are 'of which' and would not equate to the total.
7. 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 (Table 4)**

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 'transactions per type of payment service'.
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

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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. Payment transactions initiated by a resident PSP and executed without a specific transaction order, i.e. without the use of a payment service, by simple book entry on the account of a non-MFI, are not included. If they cannot be distinguished, such transactions are included as ‘transactions per type of payment service’.

#### *Total payment transactions*

7. The indicator ‘total payment transactions involving non-MFIs’ is the sum of the six mutually exclusive sub-categories: ‘credit transfers’, ‘direct debits’, ‘card payments with cards issued by resident PSPs (except cards with an e-money function only)’, ‘e-money payment transactions’, ‘cheques’ and ‘other payment services’.

#### *Credit transfers*

8. 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.
9. 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.
10. Includes credit transfers performed via ATMs with a credit transfer function.
11. 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.
12. Credit transfers used to settle outstanding balances of transactions using cards with a credit or delayed debit function are also included.
13. Credit transfers includes all Single Euro Payments Area (SEPA) credit transfers as well as non-SEPA transactions. Non-SEPA transactions are also reported in the sub-category ‘non-SEPA’.
14. The sub-categories ‘initiated in a file or batch’ and ‘initiated on a single payment basis’ contain all SEPA and non-SEPA transactions.
15. ‘Domestic transactions sent’, ‘cross-border transactions sent’ and ‘cross-border transactions received’ contain both SEPA and non-SEPA transactions.
16. Cash payments to an account using a bank form are not included under credit transfers.

#### *Direct debits*

17. Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction.

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18. Direct debits used to settle outstanding balances resulting from transactions using cards with a credit or delayed debit function are included, as these are separate payments from the cardholder to the card issuer.
  19. 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.
  20. Direct debits includes all SEPA direct debits as well as non-SEPA transactions. Non-SEPA transactions are also reported in the sub-category ‘non-SEPA’.
  21. The sub-categories ‘initiated in a file or batch’ and ‘initiated on a single payment basis’ contain all SEPA and non-SEPA transactions.
  22. ‘Domestic transactions sent’, ‘cross-border transactions sent’ and ‘cross-border transactions received’ contain both SEPA and non-SEPA transactions.
  23. Cash payments from an account using a bank form are not included under direct debits.
- Card payments*
24. Payment transactions with cards issued by resident PSPs are reported, regardless of the location of the brand under which the payment transaction has been made.
  25. Transactions reported by payment service includes data on card transactions at virtual points of sale, e.g. over the internet or the telephone.
  26. Payment transactions are performed using cards with a debit, credit or delayed debit function at a terminal or via other channels. The following breakdown of card payment transactions are reported:
    - (a) ‘payments with cards with a debit function’;
    - (b) ‘payments with cards with a delayed debit function’;
    - (c) ‘payments with cards with a credit function’;
    - (d) ‘payments with cards with a debit or delayed debit function’;
    - (e) ‘payments with cards with a credit or delayed debit function’.
  27. The sub-categories ‘payments with cards with a debit or delayed debit function’ and ‘payments with cards with a credit or delayed debit function’ are only reported if the specific card function cannot be identified.
  28. Each transaction is allocated to only one sub-category. As the sub-categories are mutually exclusive, the total number of card payments is the sum of the sub-categories. The same principle applies to the total value of card payments.
  29. Payment transactions with cards are also split into ‘initiated at a physical EFTPOS’ and ‘initiated remotely’. As the sub-categories are mutually exclusive, the total number of card payments is the sum of the sub-categories. The same principle applies to the total value of card payments.
  30. Card payments with cards issued by resident PSPs which only have an e-money function are not included.

*E-money payment transactions*

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31. 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.
32. Transactions under ‘with e-money accounts’ are further split to provide information on those ‘accessed through a card’.

#### *Cheques*

33. Cash withdrawals with cheques are included.
34. Cash withdrawals using bank forms are not included.
35. Cheques issued but not submitted for clearing are not included.

#### *Cross-border transactions*

36. In the case of sent transactions, to avoid double-counting, cross-border transactions are counted in the country in which the transaction originates.
37. In the case of received transactions, to avoid double-counting, cross-border transactions are counted in the country in which the transaction is received.
38. 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*

39. The direction of the flow of funds depends on the payment service and the initiation channel used:
  - (a) in the case of credit transfers, 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) in the case of 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) in the case of card payments, although the payee initiates the transaction, the treatment followed within this Regulation corresponds to that where the payer initiates the transaction.

## **Part 2.4**

### **Payment transactions per type of terminal involving non-MFIs (Table 5)**

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 at terminals provided (i.e. acquired) by the PSPs.
3. Resident PSPs provide information on all payment transactions, with cards issued by the PSPs, at terminals provided by non-resident PSPs.

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4. Payment transactions at terminals provided 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 provided by resident PSPs with cards issued by resident PSPs;
  - (b) payment transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs;
  - (c) payment transactions at terminals provided 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.

## **Part 2.5**

### **Participation in selected payment systems (Table 6)**

1. This table refers to number, type and institutional sector of participants (irrespective of their location) in a payment system.
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 2.6**

### **Payments processed by selected payment systems (Table 7)**

1. This table refers to payment transactions processed through a payment system.
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

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- 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. The indicator 'card payments' includes ATM transactions if the data cannot be broken down; otherwise ATM transactions are shown in the separate indicator 'ATM transactions'.
  10. The indicator 'card payments' includes all payment transactions processed in the payment system, irrespective of where the card was issued or used.
  11. Cancelled payment transactions are excluded. Transactions that are later subject to a rejection transaction are included.

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