

Regulation (EU) No 1409/2013 of the European Central Bank  
of 28 November 2013 on payments statistics (ECB/2013/43)

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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)...

Part 1.2

Type of information

1. Stock data, as contained in Tables 1, 2, 3 and...
2. Flow data, as contained in Tables 4, 5 and 7,...

Part 1.3

Consolidation within the same national territory

1. For each euro area Member State, the reporting population consists...
2. PSPs are institutions incorporated and located in that territory, including...
3. For statistical purposes, the following principles apply for consolidation of...
4. For statistical purposes, consolidation of PSPs across national boundaries is...

5. If a payment system operator is responsible for several payment...
6. Institutions located in offshore financial centres are treated for statistical...

## 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...
2. A 'card with an e-money function' can be either a...
3. The total number of cards issued by resident PSPs is...
4. The indicator 'card with a combined debit, cash and e-money...
5. If a card with a combined function offers additional functions,...
6. Cards are counted on the card-issuing side regardless of the...
7. Each country reports the number of cards that have been...
8. Cards in circulation are included irrespective of when they were...
9. Cards issued by card schemes, i.e. three-party or four-party schemes,...
10. Expired or withdrawn cards are not included.
11. Cards issued by merchants, i.e. retailer cards, are not included,...

#### Part 2.2

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

1. All terminals provided by resident PSPs are reported, including all...
2. The entity which provides terminals is the acquirer, regardless of...
3. Terminals provided by branches and/or subsidiaries of the PSP located...
4. Every terminal is counted individually even if several terminals of...
5. If an ATM offers more than one function, it is...
6. POS terminals are split into two sub-categories: 'EFTPOS terminals' and...
7. If an e-money card terminal offers more than one function,...

## Part 2.3

### Payment transactions involving non-MFIs (Table 4)

1. Payment transactions are initiated by non-MFIs to any counterparty or...
  2. Payment transactions initiated by a resident PSP and executed with...
  3. Fund transfers between accounts in the same name, and also...
  4. In relation to bulk payment transactions, each individual payment transaction...
  5. Payment transactions denominated in foreign currency are included. Data are...
  6. Payment transactions initiated by a resident PSP and executed without...
- Total payment transactions
7. The indicator 'total payment transactions involving non-MFIs' is the sum...
- Credit transfers
8. Each transaction is allocated to only one sub-category, i.e. either...
  9. Credit transfers reported under 'initiated electronically' are further split into...
  10. Includes credit transfers performed via ATMs with a credit transfer...
  11. Transactions involving cash at one or both ends of the...
  12. Credit transfers used to settle outstanding balances of transactions using...
  13. Credit transfers includes all Single Euro Payments Area (SEPA) credit...
  14. The sub-categories 'initiated in a file or batch' and 'initiated...
  15. 'Domestic transactions sent', 'cross-border transactions sent' and 'cross-border transactions received'...
  16. Cash payments to an account using a bank form are...
- Direct debits
17. Both one-off and recurrent direct debits are included. In the...
  18. Direct debits used to settle outstanding balances resulting from transactions...
  19. Direct debits are further split into 'initiated in a file/...
  20. Direct debits includes all SEPA direct debits as well as...
  21. The sub-categories 'initiated in a file or batch' and 'initiated...
  22. 'Domestic transactions sent', 'cross-border transactions sent' and 'cross-border transactions received'...
  23. Cash payments from an account using a bank form are...
- Card payments
24. Payment transactions with cards issued by resident PSPs are reported,...
  25. Transactions reported by payment service includes data on card transactions...
  26. Payment transactions are performed using cards with a debit, credit...
  27. The sub-categories 'payments with cards with a debit or delayed...
  28. Each transaction is allocated to only one sub-category. As the...
  29. Payment transactions with cards are also split into 'initiated at...
  30. Card payments with cards issued by resident PSPs which only...
- E-money payment transactions
31. Each transaction is allocated to only one sub-category, i.e. 'with...
  32. Transactions under 'with e-money accounts' are further split to provide...

**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...
37. In the case of received transactions, to avoid double-counting, cross-border...
38. The difference between 'cross-border transactions sent' and 'cross-border transactions received'...

**Flow of funds**

39. The direction of the flow of funds depends on the...

**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...
2. Resident PSPs provide information on all payment transactions at terminals...
3. Resident PSPs provide information on all payment transactions, with cards...
4. Payment transactions at terminals provided by branches or subsidiaries of...
5. Transactions by type of terminal are broken down into three...
6. The sub-categories within each category (a), (b) and (c) mentioned...
7. In this table, the geographical breakdown is based on the...

**Part 2.5****Participation in selected payment systems (Table 6)**

1. This table refers to number, type and institutional sector of...
2. The indicator 'number of participants' is the sum of the...
3. The indicator 'direct participants' is the sum of the three...
4. The indicator 'other direct participants' is the sum of the...

**Part 2.6****Payments processed by selected payment systems (Table 7)**

1. This table refers to payment transactions processed through a payment...
2. Payment transactions of a PSP on its own account are...
3. In the case of a payment system, in which another...
4. Each payment transaction is counted only once on the sending...

5. For multiple credit transfers, i.e. bulk payments, each item of...
6. In the case of netting systems, it is the gross...
7. Payment systems distinguish and report domestic and cross-border transactions according...
8. To avoid double-counting, cross-border transactions are counted in the country...
9. The indicator 'card payments' includes ATM transactions if the data...
10. The indicator 'card payments' includes all payment transactions processed in...
11. Cancelled payment transactions are excluded. Transactions that are later subject...

## ANNEX II

## ANNEX III

## ANNEX IV

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

Reporting agents must fulfil the following minimum standards to meet...

1. Minimum standards for transmission:
2. Minimum standards for accuracy:
3. Minimum standards for compliance with concepts:
4. Minimum standards for revisions:

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

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- (1) [OJ L 318, 27.11.1998, p. 8.](#)
- (2) Guideline ECB/2007/9 of 1 August 2007 on monetary, financial institutions and markets statistics ([OJ L 341, 27.12.2007, p. 1.](#))
- (3) Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market ([OJ L 319, 5.12.2007, p. 1.](#))
- (4) Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions ([OJ L 267, 10.10.2009, p. 7.](#))
- (5) Regulation (EC) No 924/2009 of the European Parliament and of the Council of 16 September 2009 on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001 ([OJ L 266, 9.10.2009, p. 11.](#))