



MCC_ACQUIRER & MCC_ISSUER

Card payments: breakdown by Merchant Category Code

Manual – 2024

For more information

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1 Description of the declaration

1.1 Declarants

These MCC_ACQUIRER and MCC_ISSUER declarations concern all legal persons established in Belgium who issue payment cards or pursue payment transaction acquisition activities, except those who obtained a [derogation in the context of payment statistics](#).

The list of exempted institutions can be consulted [on our website](#). This list is revised every year.

“Payment cards” means all forms of card used to effect payments or withdraw funds, whatever the name of the card: credit cards, debit cards, deferred debit cards, fuel purchase cards, etc.

1.2 Data collected

Payment card issuers collect data on all transactions effected in Belgium or abroad using cards which they have issued. Payment transaction acquirers collect data on all transactions acquired in Belgium or abroad in the course of their activities.

2 General provisions

2.1 Legal obligation

All legal persons established in Belgium who issue payment cards or pursue payment transaction acquisition activities are legally obliged to notify the National Bank of Belgium (NBB) of the data collected (see point 1.2.), except those who obtained a derogation in the context of payment statistics (see point 1.1).

In failing to respect that declaration obligation, your firm may incur **sanctions**.

2.2 Responsibility

A declarant may instruct a third party to complete its declarations. However, responsibility for the accuracy, completeness and punctuality of the declarations always rests with the declarant.

2.3 Frequency and timing

The declaration is made **monthly** and must be submitted by **no later than the 20th of the month following the reference month**.

2.4 Submission method

Declarations can **only be submitted on line** via [OneGate](#).

On OneGate, you can choose how to complete your reports: **manually or automatically** using XML or CSV data files. **Annexes 1 to 4** explain in detail **the CSV or XML formats to be used** for this declaration.

You can also consult the [Quick Start Guide](#) to find out how to proceed with OneGate.

2.5 “Nihil” declaration

You also have to submit declarations for periods in which **no transactions** were effected in Belgium or abroad. In that case, all you need to do is tick the box in the declaration form and then click on the “**Set to Nihil**” button.

3 Information required

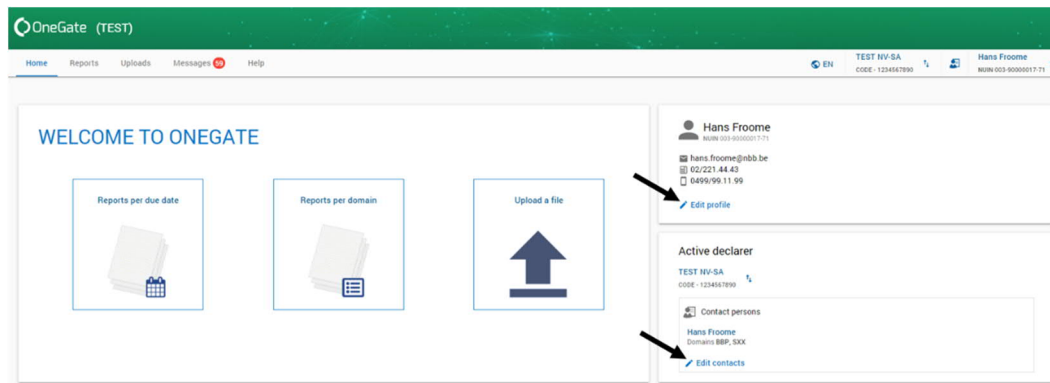
3.1 Identification of your company

Your unique 10-digit **company number** (as recorded in the [FPS Economy's Crossroads Bank for Enterprises](#)) is used to identify the declaration. It usually corresponds to your 9-digit VAT number preceded by 0 (recent company numbers may also start with 1).

N.B.: the establishment unit number **must never** be used as the identification number.

3.2 Contact in your company/declaring third party

For optimum management of your records, it is important to enter and update the details of the person(s) responsible for the declaration in your company. When you connect to [OneGate](#), your profile and the persons responsible for the declaration(s) are immediately accessible from the home page.



3.3 Declaration period

A **monthly declaration** can only include the data for a specific month (e.g. January, February, March, etc.).

3.4 The actual declaration

3.4.1 Data variables

3.4.1.1 Variables common to payment card issuers and payment transaction acquirers

3.4.1.1.1 Remote payment transaction

“Remote payment transaction” means the same as in Article 4 (6) of Directive (EU) 2015/2366: “a payment transaction initiated via internet or through a device that can be used for distance communication”.

The two possible values for this variable are **Y** (yes, remote transaction) and **N** (no, transaction initiated on a physical terminal).

3.4.1.1.2 Card type

The cards issued may be for commercial or private use. In the former case, you put the letter **C** in OneGate, and in the latter case **P**. If the card type is not known, you put **NA**.

3.4.1.1.3 Location of the point of sale (POS) or the merchant

For this variable, the information required is as follows:

- **in the case of a physical transaction**, i.e. a transaction for which the value ‘**N**’ was reported for the variable ‘remote payment transaction’, the country where the point of sale (POS) is located;
- **in the case of a remote transaction**, i.e. a transaction for which the value ‘**Y**’ was reported for the variable ‘remote payment transaction’, the merchant’s country of residence.

The country is identified via the ISO 3166 2-digit code. The list of country codes can be found at www.nbb.be > Statistics > Balance of payments > Declarations.

3.4.1.1.4 Merchant Category Code (MCC)

A **Merchant Category Code** (or MCC) is assigned to the transaction. This is a 4-digit code. In the case of a new MCC which is not on our list and is therefore rejected, please use code **0000**. An investigation will then be carried out to see whether the MCC should be added to our list.

3.4.1.1.5 Number of transactions

This means the number of transactions sharing the same variables and the same currency.

3.4.1.1.6 Values of transactions

Values should be expressed in the unit in which they were effected and must be stated to 2 decimal places.

3.4.1.1.7 Currency of transactions

The currency is identified via the ISO 4217 3-digit code.

The **latest list of country and currency codes** can be found at www.nbb.be > Statistics > Balance of payments > Declarations.

3.4.1.2 Variables unique to payment card issuers

3.4.1.2.1 Card holder location

The country is identified via the ISO 3166 2-digit code. The list of country codes can be found at www.nbb.be > Statistics > Balance of payments > Declarations.

3.4.1.2.2 Location of the payment transaction acquirer

The country is identified via the ISO 3166 2-digit code. The list of country codes can be found at www.nbb.be > Statistics > Balance of payments > Declarations.

3.4.1.3 Variable unique to payment transaction acquirers

3.4.1.3.1 Card issuer location

The country is identified via the ISO 3166 2-digit code. The list of country codes can be found at www.nbb.be > Statistics > Balance of payments > Declarations.

3.4.2 Aggregation

All transactions sharing common variables and expressed in the same currency must be aggregated.

4 Annexes

4.1 Annex 1: CSV file format for payment card issuers

A **declaration line** in the **MCC_ISSUER** report contains 9 **data fields**:

- indication of whether or not the transaction was effected remotely;
- the card type (private or commercial);
- the card holder location (country code);
- the location of the point of sale (POS) or the merchant (country code);
- the location of the payment transaction acquirer (country code);
- the Merchant Category Code;
- the number of transactions sharing these characteristics;
- the total value of these transactions in units;
- the currency used for these transactions (currency code);

Always adhere to this order in your CSV file. You separate the data with a semi-colon without adding any spaces and start **each transaction on a new line**.

Specific example of 3 lines in CSV format for MCC_ISSUER :

- Y;C;FR;NZ;BE;3025;12;1245.12;EUR
- N;P;BE;DE;DE;5651;134;42628.23;EUR
- N;NA;BE;BE;BE;7012;542;85284.34;USD

Explanation of the first line:

- Y means that the transaction was effected remotely;
- C means that the card is commercial;
- FR indicates that the transactions reported were effected by customers resident in France;
- NZ indicates that the merchant was located in New Zealand;
- BE indicates that the location of the acquirer of these transactions is Belgium;
- 3025 is the Merchant Category Code for *AIR NEW ZEALAND*;
- 12 is the number of transactions sharing the above characteristics and the same currency;
- 1245.12 is the total value of these 12 transactions together, i.e. 1245 euros and 12 eurocents.
- EUR is the currency code for the transactions, i.e. the euro.

4.2 Annex 2: CSV file format for payment transaction acquirers

A **declaration line** in the **MCC_ACQUIRER** report contains 8 **data fields**:

- indication of whether or not the transaction was effected remotely;
- the card type (private or commercial);
- the card issuer location (country code);
- the location of the point of sale (POS) or the merchant (country code);
- the Merchant Category Code;
- the number of transactions sharing these characteristics;
- the total value of these transactions in units;
- the currency used for these transactions (currency code).

Always adhere to this order in your CSV file. You separate the data with a semi-colon without adding any spaces and start each transaction on a new line.

Specific example of 3 lines in CSV format for MCC_ACQUIRER:

- N;P;NL;LU;5931;23;9841.85;EUR
- Y;C;BE;BE;7996;8;84.23;EUR
- N;NA;DE;BE;5973;47;5545.52;USD

Explanation of the first line:

- N means that the transaction was not effected remotely;
- P means that the card is for private use;
- NL indicates that the transactions reported were effected using cards issued by companies located in the Netherlands;
- LU indicates that the merchant was located in Luxembourg;
- 5931 is the Merchant Category Code for *USED MERCHANDISE STORES*;
- 23 is the number of transactions sharing the above characteristics and the same currency;
- 9841.85 is the total value of these 23 transactions together, i.e. 9841 euros and 85 eurocents.
- EUR is the currency code for the transactions, i.e. the euro.

4.3 Annex 3: description of the XML file for payment card issuers

4.3.1 Introduction

This document shows what an XML file should look like for the MCC_ISSUER declaration. The XML document, and hence also this documentation, is divided into 3 parts:

- 1) The XML “envelope”
- 2) The administrative part
- 3) The actual data

In part (3), one or more data units can be declared. A data unit corresponds to the declaration of a report. However, multiple declarations in the same XML file must belong to the same domain (in this case, CLO-Collect Others).

Confirmation that a file is being processed is sent by email. The email is sent to the email address indicated on the profile page of the user who uploaded the file in OneGate, for which reason the user must enter his/her email address on the profile page (see 3.2.).

Structure of the XML file

```
<?xml version='1.0' encoding='UTF-8'?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2020-12-01T10:39:53.112+01:00">
    ...
  </Administration>
  <Report action="replace" date="2022-02" code="MCC_ISSUER">
    ...
  </Report>
</DeclarationReport>
```

4.3.1.1 Permanent data

The first 2 lines are fixed and must match the ones below:

- <?xml version='1.0' encoding='UTF-8'?>
- <DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">

4.3.1.2 Administration

```
<Administration creationTime="2020-12-01T10:39:53.112+01:00">
  <From declarerType="KBO">0000000097</From>
  <To>NBB</To>
  <Domain>CLO</Domain>
</Administration>
```

Line 2: Definition of the declarer:

- declarerType = “KBO” – this value is fixed
- KBO number: for example 0000000097 – this is the company number of the entity for which the declaration is submitted.

Line 3: To = NBB – this value is fixed

Line 4: Domain = CLO– this value is fixed

4.3.1.3 Report

```
<Report action="replace" date="2022-02" code="MCC_ISSUER">
  <Data close="true" form="MCC_ISSUER">
    <Item>
      <Dim prop="REMOTE_PAYM_TRANS">Y</Dim>
      <Dim prop="CARD_TYPE">P</Dim>
      <Dim prop="LOCATION_HOLDER">PT</Dim>
```

```

<Dim prop="LOCATION_POS_MERCHANT">ES</Dim>
<Dim prop="LOCATION_ACQUIRER">US</Dim>
<Dim prop="MCC">3017</Dim>
<Dim prop="NBR_TRX">6565</Dim>
<Dim prop="VALUE">5444.45</Dim>
<Dim prop="CURRENCY">EUR</Dim>
</Item>
</Data>
</Report>

```

Line 1. <Report action="replace" date="2022-02" code="MCC_ISSUER">

This line contains three important elements:

- field of action: ="replace" – if there are data for this report and this period, they will be deleted and only the new information will be entered in the report for the period. This field is optional.
- action ="nihil" (if there are no data for this report).
- the period to which the declaration relates: format "YYYY-MM" (in this case February 2022) and
- the report being declared: MCC_ISSUER.

Line 2. < Data close="true" form="MCC_ISSUER">

The items are as follows:

- closing the file (Do I want to close the report automatically- ="true" after uploading the XML file or do I want to do it manually later - ="false"? If errors are detected in the file the report will never close automatically. It is recommended that you always indicate "true" for this value)
- the form to which the declaration relates: again, this is MCC_ISSUER here.

After these two lines the actual data are declared. Each <Item> is a new line in the declaration table.

The headings are:

- REMOTE_PAYM_TRANS: the field that determines whether this is a remote transaction
- CARD_TYPE: the type of card
- LOCATION_HOLDER : the card holder location
- LOCATION_POS_MERCHANT: the location of the point of sale (POS) or the merchant
- LOCATION_ACQUIRER : the location of the payment transaction acquirer
- MCC: the Merchant Category Code
- NBR_TXR: the number of transactions
- VALUE: the total value of the transactions
- CURRENCY: the currency

You will find more information on the content of these headings under point 3.4.1. above "Data variables".

4.3.2 Examples

4.3.2.1 Data file

Here is an example of a functional XML data file. Of course, the data declared are fictional. However, the structure of the XML file is clear:

```

<?xml version='1.0' encoding='UTF-8'?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2020-12-01T10:39:53.112+01:00">
    <From declarerType="KBO">0000000097</From>
    <To>NBB</To>
    <Domain>CLO</Domain>
  </Administration>
  <Report action="replace" date="2022-02" code="MCC_ISSUER">
    <Data close="true" form="MCC_ISSUER">
      <Item>

```

```

<Dim prop="REMOTE_PAYM_TRANS">Y</Dim>
<Dim prop="CARD_TYPE">P</Dim>
<Dim prop="LOCATION_HOLDER">PT</Dim>
<Dim prop="LOCATION_POS_MERCHANT">ES</Dim>
<Dim prop="LOCATION_ACQUIRER">US</Dim>
<Dim prop="MCC">3000</Dim>
<Dim prop="NBR_TRX">12</Dim>
<Dim prop="VALUE">123.45</Dim>
<Dim prop="CURRENCY">USD</Dim>
</Item>
<Item>
<Dim prop="REMOTE_PAYM_TRANS">Y</Dim>
<Dim prop="CARD_TYPE">C</Dim>
<Dim prop="LOCATION_HOLDER">FR</Dim>
<Dim prop="LOCATION_POS_MERCHANT">NZ</Dim>
<Dim prop="LOCATION_ACQUIRER">BE</Dim>
<Dim prop="MCC">3025</Dim>
<Dim prop="NBR_TRX">12</Dim>
<Dim prop="VALUE">1245.12</Dim>
<Dim prop="CURRENCY">EUR</Dim>
</Item>
<Item>
<Dim prop="REMOTE_PAYM_TRANS">N</Dim>
<Dim prop="CARD_TYPE">P</Dim>
<Dim prop="LOCATION_HOLDER">BE</Dim>
<Dim prop="LOCATION_POS_MERCHANT">DE</Dim>
<Dim prop="LOCATION_ACQUIRER">DE</Dim>
<Dim prop="MCC">5651</Dim>
<Dim prop="NBR_TRX">134</Dim>
<Dim prop="VALUE">42628.23</Dim>
<Dim prop="CURRENCY">EUR</Dim>
</Item>
<Item>
<Dim prop="REMOTE_PAYM_TRANS">N</Dim>
<Dim prop="CARD_TYPE">NA</Dim>
<Dim prop="LOCATION_HOLDER">BE</Dim>
<Dim prop="LOCATION_POS_MERCHANT">BE</Dim>
<Dim prop="LOCATION_ACQUIRER">BE</Dim>
<Dim prop="MCC">7012</Dim>
<Dim prop="NBR_TRX">542</Dim>
<Dim prop="VALUE">85284.34</Dim>
<Dim prop="CURRENCY">USD</Dim>
</Item>
</Data>
</Report>
</DeclarationReport>

```

4.3.2.2 "Nihil" declaration

```

<?xml version='1.0' encoding='UTF-8'?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2020-12-01T10:39:53.112+01:00">
    <From declarerType="KBO">0000000097</From>
    <To>NBB</To>
    <Domain>CLO</Domain>
  </Administration>
  <Report action="nihil" date="2022-02" code="MCC_ISSUER">
    <Data close="true" form="MCC_ISSUER">
      </Data>
    </Report>
  </DeclarationReport>

```

4.4 Annex 4: description of the XML file for payment transaction acquirers

4.4.1 Introduction

This document shows what an XML file should look like for the MCC_ACQUIRER declaration. The XML document, and hence also this documentation, is divided into 3 parts:

- 1) the XML "envelope"
- 2) the administrative part
- 3) the actual data

In part (3), one or more data units can be declared. A data unit corresponds to the declaration of a report. However, multiple declarations in the same XML file must belong to the same domain (in this case, CLO-Collect Others).

Confirmation that a file is being processed is sent by email. The email is sent to the email address indicated on the profile page of the user who uploaded the file in OneGate, for which reason the user must enter his/her email address on the profile page (see 3.2.).

Structure of the XML file

```
<?xml version='1.0' encoding='UTF-8'?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2020-12-01T10:39:53.112+01:00">
    ...
  </Administration>
  <Report action="replace" date="2022-02" code="MCC_ACQUIRER">
    ...
  </Report>
</DeclarationReport>
```

4.4.1.1 Permanent data

The first 2 lines are fixed and must match the ones below:

- <?xml version='1.0' encoding='UTF-8'?>
- <DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">

4.4.1.2 Administration

```
<Administration creationTime="2020-12-01T10:39:53.112+01:00">
  <From declarerType="KBO">0000000097</From>
  <To>NBB</To>
  <Domain>CLO</Domain>
</Administration>
```

Line 2: Definition of the declarer:

- declarerType = "KBO" – this value is fixed
- KBO number: for example 0000000097 – this is the company number of the entity for which the declaration is submitted.

Line 3: To = NBB – this value is fixed

Line 4: Domain = CLO – this value is fixed

4.4.1.3 Report

```
<Report action="replace" date="2022-02" code="MCC_ACQUIRER">
  <Data close="true" form="MCC_ACQUIRER">
    <Item>
      <Dim prop="REMOTE_PAYM_TRANS">Y</Dim>
```

```

    <Dim prop="CARD_TYPE">P</Dim>
    <Dim prop="LOCATION_ISSUER">US</Dim>
    <Dim prop="LOCATION_POS_MERCHANT">BE</Dim>
    <Dim prop="MCC">3000</Dim>
    <Dim prop="NBR_TRX">12</Dim>
    <Dim prop="VALUE">123.45</Dim>
    <Dim prop="CURRENCY">USD</Dim>
  </Item>
</Data>
</Report>

```

Line 1. <Report action="replace" date="2022-02" code="MCC_ACQUIRER">

This line contains three important elements:

- o field of action: ="replace" – if there are data for this report and this period they will be deleted and only the new information will be entered in the report for the period. This field is optional.
- o action ="nihil" (if there are no data for this report).
- o the period to which the declaration relates: format "YYYY-MM" (in this case February 2022) and
- o the report being declared: MCC_ACQUIRER.

Line 2. < Data close="true" form="MCC_ACQUIRER">

The elements are as follows:

- o closing the file (Do I want to close the report automatically- ="true" after uploading the XML file, or do I want to do it manually later - ="false"? If errors are detected in the file the report will never close automatically. It is recommended that you always indicate "true" for this value)
- o the form to which the declaration relates: again, this is MCC_ACQUIRER here.

After these two lines the actual data are declared. Each <Item> is a new line in the declaration table.

The headings are:

- REMOTE_PAYM_TRANS: the field that determines whether this is a remote transaction
- CARD_TYPE: the type of card
- LOCATION_ISSUER : the card issuer location
- LOCATION_POS_MERCHANT: the location of the point of sale (POS) or the merchant
- LOCATION_ACQUIRER : the location of the payment transaction acquirer
- MCC: the Merchant Category Code
- NBR_TXR: the number of transactions
- VALUE: the total value of the transactions
- CURRENCY: the currency

You will find more information on the content of these headings under point 3.4.1. above "Data variables".

4.4.2 Examples

4.4.2.1 Data file

Here is an example of a functional XML data file. Of course, the data declared are fictional. However, the structure of the XML file is clear:

```

<?xml version='1.0' encoding='UTF-8'?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2020-12-01T10:39:53.112+01:00">
    <From declarerType="KBO">0000000097</From>
    <To>NBB</To>
    <Domain>CLO</Domain>
  </Administration>
  <Report action="replace" date="2022-02" code="MCC_ACQUIRER">

```

```

<Data close="true" form="MCC_ACQUIRER">
  <Item>
    <Dim prop="REMOTE_PAYM_TRANS">Y</Dim>
    <Dim prop="CARD_TYPE">P</Dim>
    <Dim prop="LOCATION_ISSUER">US</Dim>
    <Dim prop="LOCATION_POS_MERCHANT">BE</Dim>
    <Dim prop="MCC">3000</Dim>
    <Dim prop="NBR_TRX">12</Dim>
    <Dim prop="VALUE">123.45</Dim>
    <Dim prop="CURRENCY">USD</Dim>
  </Item>
  <Item>
    <Dim prop="REMOTE_PAYM_TRANS">N</Dim>
    <Dim prop="CARD_TYPE">P</Dim>
    <Dim prop="LOCATION_ISSUER">NL</Dim>
    <Dim prop="LOCATION_POS_MERCHANT">LU</Dim>
    <Dim prop="MCC">5931</Dim>
    <Dim prop="NBR_TRX">23</Dim>
    <Dim prop="VALUE">9841.85</Dim>
    <Dim prop="CURRENCY">EUR</Dim>
  </Item>
  <Item>
    <Dim prop="REMOTE_PAYM_TRANS">Y</Dim>
    <Dim prop="CARD_TYPE">C</Dim>
    <Dim prop="LOCATION_ISSUER">BE</Dim>
    <Dim prop="LOCATION_POS_MERCHANT">BE</Dim>
    <Dim prop="MCC">7996</Dim>
    <Dim prop="NBR_TRX">8</Dim>
    <Dim prop="VALUE">84.23</Dim>
    <Dim prop="CURRENCY">EUR</Dim>
  </Item>
  <Item>
    <Dim prop="REMOTE_PAYM_TRANS">N</Dim>
    <Dim prop="CARD_TYPE">NA</Dim>
    <Dim prop="LOCATION_ISSUER">DE</Dim>
    <Dim prop="LOCATION_POS_MERCHANT">BE</Dim>
    <Dim prop="MCC">5973</Dim>
    <Dim prop="NBR_TRX">47</Dim>
    <Dim prop="VALUE">5545.52</Dim>
    <Dim prop="CURRENCY">USD</Dim>
  </Item>
</Data>
</Report>
</DeclarationReport>

```

4.4.2.2 "Nihil" declaration

```

<?xml version='1.0' encoding='UTF-8'?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2020-12-01T10:39:53.112+01:00">
    <From declarerType="KBO">0000000097</From>
    <To>NBB</To>
    <Domain>CLO</Domain>
  </Administration>
  <Report action="nihil" date="2022-02" code="MCC_ACQUIRER">
    <Data close="true" form="MCC_ACQUIRER">
    </Data>
  </Report>
</DeclarationReport>

```