







This document is also available in [NL](#) and [FR](#).

CARD PAYMENTS: BREAKDOWN BY MERCHANT CATEGORY CODE (ACQUIRER / ISSUER)

Payment service providers who issue payment cards or pursue payment transaction acquisition activities are required to provide the National Bank of Belgium with the breakdown of expenditure according to the category to which the merchant belongs (Merchant Category Code – MCC).

This declaration is made pursuant to the Regulation on Community statistics concerning balance of payments, international trade in services and foreign direct investment (EC 184/2005) and the Regulation on payments statistics (ECB/2020/59).

	Legal basis	<p>Regulation (EC) No 184/2005 of the European Parliament and of the Council of 12 January 2005 on Community statistics concerning balance of payments, international trade in services and foreign direct investment</p> <p>Regulation (EU) 2020/2011 of the European Central Bank of 1 December 2020 amending Regulation (EU) No 1409/2013 on payments statistics (ECB/2013/43) (ECB/2020/59)</p>
	Declarants concerned	<p>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.</p> <p>The list of exempted institutions is available here. It is revised every year.</p>
	Data to be reported	<p>For payment card issuers: breakdown of the amounts by merchant category code for all transactions effected in Belgium or abroad using cards which they have issued.</p> <p>For payment transaction acquirers: breakdown of the amounts by merchant category code for all transactions acquired in Belgium or abroad in the course of their activities.</p>
	When and how often do I have to declare?	<p>Monthly and no later than the 20th of the month following the reporting period.</p> <p>For example, your declaration for March must be submitted by 20 April at the latest.</p>
	Detailed documentation	<p>Please consult the MCC manual.</p>
	Declaration portal	<p>You complete your declaration on line via www.onegate.be. You will first have to identify yourself on CSAM¹ or with a valid electronic certificate.</p> <p>Find out more about connecting to OneGate.</p>

¹ The CSAM platform is only accessible to resident companies and users.


In OneGate, you can choose how to complete your reports: **manually or using XML or CSV data files**. The procedure is explained point by point in the **declarer's user manuals** available at www.onegate.be under Documentation.



Sanctions

To ensure proper monitoring of credit card activities from both a statistical and a prudential point of view, this declaration is one of your institution's **legal obligations**.

In failing to respect those obligations, your firm could be liable to **sanctions**.

	Need help?	<p>If you have any questions about the declaration, do not hesitate to contact us by e-mail at externalstatistics@nbb.be or by telephone on +32 2 221 40 99.</p> <p>To obtain access, consult the FAQs on OneGate.</p>
---	-------------------	--