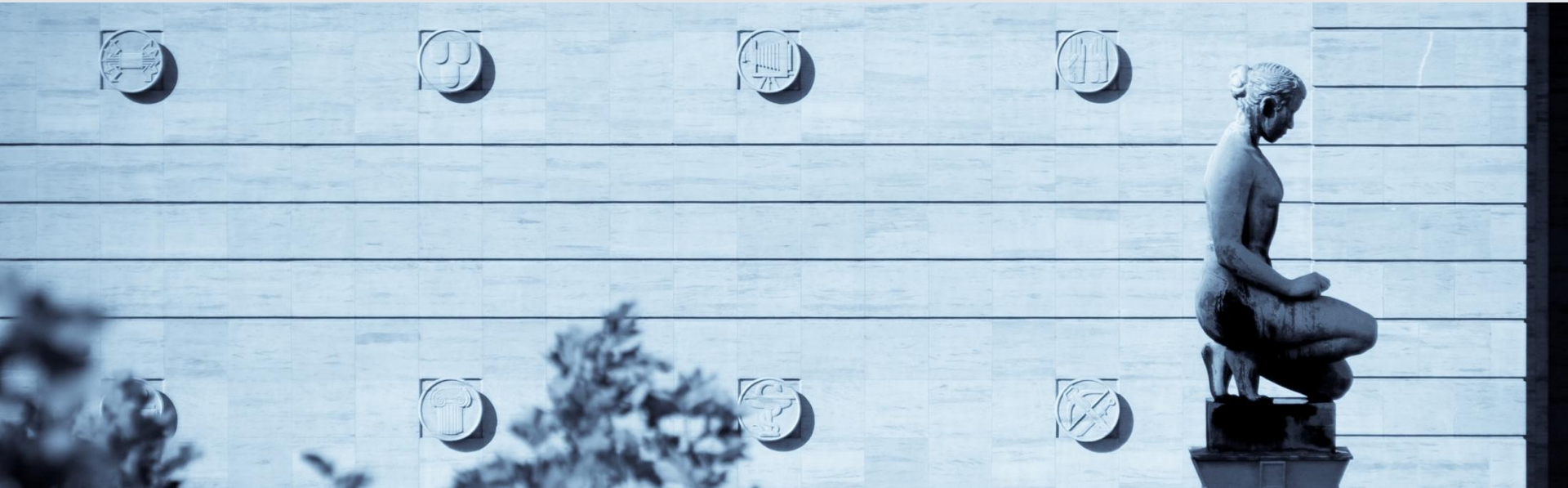# Workshop on Payments Statistics: how to fulfil the obligation

Joint Febelfin – NBB workshop, 6 February 2015

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Aim of this workshop

► go through

- all relevant reporting tables in OneGate
- all data fields to be filled in

► elaborate on all pending topics and questions, provide further information on methodological issues

► take note of unanswered questions + follow-up

► insist on the use of the test environment and communication with the NBB team (payments.statistics@nbb.be)

Reporting tables: General remarks (1)

► numbering of OneGate tables differs from the presentation in the Regulation (because of the mix of requirements from the Regulation and the Guideline) => permits NBB to maintain synchronization with the Red Book (published by BIS)

► reporting tables are tailored for the different types of reporting agents:

- credit institutions, bpost, ELMIs and some payment institutions are issuers of cards or issuers of payment instructions => tailored ISSUER tables
- acquirers => tailored ACQ tables

Reporting tables: General remarks (2)

► scope of the payments data

- payments in which one of both parties is a non-MFI
- all currencies, but converted into/reported in EUR
- SEPA and non-SEPA

► scope of the reporting agents in BE: all PSPs incorporated and located in BE + subsidiaries and branches of "foreign" PSPs

- consolidation of PSPs across national boundaries is not permitted
- residency of the issuing PSP regardless of residency of account holder or card holder

Reporting tables: General remarks (3)

► stock data: situation on 31 Dec 2014

► flow data: cumulative from 1 July 2014 to 31 Dec 2014

► "sent" and "received" payment transactions

- direction of the initiated instruction
- sent credit transfer: payer's side
- sent direct debits/cheques: payee's side
  - ~~But debtor banks to report on rejects~~
- sent card payments: payer's/cardholder's side
- "received" transactions
  - only cross-border (GEO2)
  - opposite direction than for domestic operations

Reporting tables in OneGate (1)

► when opening table in OneGate only first 15 records are shown! => always adjust the settings on the bottom of the page

► data not applicable?
- In table 5 => column "Not Applicable" ☑
- Other tables => leave blank

► predefined checks in OneGate
- error in checks => impossible to close the report

► Lithuania already mentioned as euro country => NBB will adjust in internal db

Reporting tables in OneGate (2)

► input modes:
- data entry
- CSV (avoid using Excel!)
- XML

► input format
- 9 999.999
- . as decimal separator
- 3 decimals

► rounding policy (when reporting in millions):
- 0 => 499 units/€   : 0.000
- 500 => 999 units/€   : 0.001

OneGate table 5 Credit Institutions

► <u>number of overnight deposits</u>: deposits which are convertible into currency or transferable by cheque, bankers' order or debit entry => deposits the account owner can mobilize for own use

- savings accounts, current accounts, …

► <u>number of transferable overnight deposits</u>: deposits which are directly transferable on demand to make payments to other economic agents by commonly used means

- Accounts that can be used for initiating payments to other economic agents (current accounts)

OneGate table 5 Credit Institutions

► payment accounts: account held in the name of a payment service user which is used for the execution of payment transactions

  ● is a definition in the PSD, mainly focusing on accounts opened by payment institutions not holding any deposits

  ● for credit institutions: payment accounts = overnight transferable deposits

► legal status in Belgium: only one of 4 options

OneGate table 6 – Cards & Terminals

► different functions of one card to be counted in each relevant category

  ● total number of cards will not equate the sum

► terminals provided in Belgium and (when in direct management, so not through a registered branch/subsidiary) in other countries

► status of Lithuania: euro area country as from 1 January 2015, but data to be provided is second half of 2014 => no update of the tables, but redirection of data inside NBB database

OneGate table 7a – Payment transactions per type of service

► credit transfers

- inititated in paper-based form: when payer instructs its PSP with a paper form

- online banking based e-payments (memorandum item): only when payment is linked to a simultaneous online shopping transaction

► direct debits

- to be reported by creditor banks, ~~but debtor banks have to report on rejects/returns~~

- however: refunds by creditors should not be counted

- received: only cross-border, as debtor bank

OneGate table 7a – Payment transactions per type of service

► card payments

  - scope = all debits stemming from POS and card-not-present (remote)

  - important difference with table 7b: in 7b only transactions on physical terminals

  - to be reported by the issuer of the card

  - GEO3: cardholder/payer sends instruction/funds to the PSP of the payee in another country

  - cards with an e-money function only are reported separately

  - distinction between physical POS and remote

► e-money payments

E-money payment transactions with e-money issued by resident payment service provider (Sent)	7112800		
Domestic	7112900		
Cross-border transactions	7113000		
To (other) euro area countries	7113100		
Austria	7113200		
Cyprus	7113300		
Estonia	7113400		
Finland	7113500		
France	7113600		
Germany	7113700		
Greece	7113800		
Ireland	7113900		
Italy	7114000		
Latvia	7114080		
Lithuania	7114090		
Luxembourg	7114100		
Malta	7114200		
Netherlands	7114300		
Portugal	7114400		
Slovakia	7114500		
Slovenia	7114600		
Spain	7114700		
To (other)non-euro area EU countries	7114800		
Bulgaria	7114900		
Croatia	7115000		
Czech Republic	7115100		
Denmark	7115200		
Hungary	7115300		
Poland	7115600		
Romania	7115700		
Sweden	7115800		
UnitedKingdom	7115900		
To the rest of the world	7116000		
With cards on which e-money can be stored directly	7116100		
With e-money accounts	7116200		
of which:			
Accessed through a card	7116400		
E-money payment transactions with e-money issued by resident payment service provider (Received)	7116500		

OneGate table 7a – Payment transactions per type of service

► cheques

- sent = direction of the instruction = reported by the PSP of the payee

► other payment services

- for reporting of instruments that cannot be categorised elsewhere

► credits to and debits from the accounts by simple book entry: no initiative by payer, initiated by its PSP

► money remittances: no payment accounts

► Transaction via telecommunication, digital or IT device: interaction with third party

OneGate table 7b – Terminal transactions

► scope= transactions on physical terminals

► geographical breakdown: location of the terminal

► reporting by card issuing banks on the debits that occured on the accounts of the card holders

- part a: cards used on terminals provided by Belgian PSPs

- part b: not to be reported by card issuers

- part c: cards used on terminals provided by foreign PSPs

► OTC cash withdrawals/deposits (memo item)

Information needs for entering data

► annex 1 of Regulation: Structure of payments statistics

- Branches, agents, direct activity in other countries
- No consolidation of cross-border activities

► annex 2: Data definitions / Glossary

► FAQ and infofiches published on the NBB website

OneGate test environment

► user-id and passwords for PST test environment have been sent out

► tables are final and will be copied into production environment as they are today

► please make use of this test environment

► keep NBB team informed when sending test reports

Your notes

Questions ?

► payments.statistics@nbb.be