










This document is also available in [NL](#) en [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 new 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).

	<b>Legal basis</b>	<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>						
	<b>Declarants concerned</b>	<p><b>Legal persons established in Belgium</b> who <b>issue</b> payment cards or pursue payment transaction <b>acquisition</b> activities, except those who obtained a <a href="#">derogation in the context of payment statistics</a>.</p> <p>The list of exempted institutions is available <a href="#">here</a>. It is revised every year.</p>						
	<b>Data to be reported</b>	<table border="1" style="width: 100%;"> <thead> <tr> <th data-bbox="576 1196 826 1229">Data to be declared</th> <th data-bbox="1094 1196 1414 1229">Frequency and time limit</th> </tr> </thead> <tbody> <tr> <td data-bbox="564 1258 1066 1413"> <p>For payment card <b>issuers</b>: breakdown of the amounts by merchant category code for all transactions effected in Belgium or abroad using cards which they have issued.</p> </td> <td data-bbox="1094 1272 1406 1442"> <p><b>Monthly</b></p> <p>Declarations should arrive <b>no later than the 20<sup>th</sup> of the month</b> following the reference month.</p> </td> </tr> <tr> <td data-bbox="564 1447 1066 1599"> <p>For payment transaction <b>acquirers</b>: breakdown of the amounts by merchant category code for all transactions acquired in Belgium or abroad in the course of their activities.</p> </td> <td data-bbox="1094 1460 1414 1583"> <p>For example, your declaration for March must be submitted by no later than 20 April.</p> </td> </tr> </tbody> </table>	Data to be declared	Frequency and time limit	<p>For payment card <b>issuers</b>: breakdown of the amounts by merchant category code for all transactions effected in Belgium or abroad using cards which they have issued.</p>	<p><b>Monthly</b></p> <p>Declarations should arrive <b>no later than the 20<sup>th</sup> of the month</b> following the reference month.</p>	<p>For payment transaction <b>acquirers</b>: breakdown of the amounts by merchant category code for all transactions acquired in Belgium or abroad in the course of their activities.</p>	<p>For example, your declaration for March must be submitted by no later than 20 April.</p>
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	<b>Implementation date</b>	<p>The first notification concerning the said transactions must be submitted by <b>no later than 20 February 2022</b> for transactions in January 2022.</p>						
	<b>Detailed documentation</b>	<p>Please consult the <a href="#">MCC manual</a>.</p>						
	<b>Declaration portal</b>	<p>You complete your declaration <b>on line</b> via <a href="http://www.onegate.be">www.onegate.be</a>.</p> <p>In OneGate, you can choose how to complete your reports: <b>manually or using XML or CSV data files</b>. The procedure is explained point by point in the <b>declarer's user manuals</b> available at <a href="http://www.onegate.be">www.onegate.be</a> under Documentation.</p>						

	<p><b>Tests</b></p>	<p>Each institution is asked to test its application <u>from 1 November 2021</u> (via <a href="http://www.onegate.be">www.onegate.be</a>) to ensure that it will be able:</p> <ul style="list-style-type: none"> <li>• to <b>communicate the data</b> on time and in accordance with the instructions</li> <li>• to <b>deal with</b> feedback messages.</li> </ul>
	<p><b>Sanctions</b></p>	<p>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 <b>legal obligations</b>.</p> <p><b>In failing to respect those obligations</b>, your firm could be liable to <b>sanctions</b>.</p>
	<p><b>Need help?</b></p>	<p>If you have any questions about the declaration, do not hesitate to contact us by e-mail at <a href="mailto:externalstatistics@nbb.be">externalstatistics@nbb.be</a> or by telephone on +32 2 221 40 99.</p> <p>To obtain <b>access</b>, consult the <a href="#">FAQs on OneGate</a>.</p>