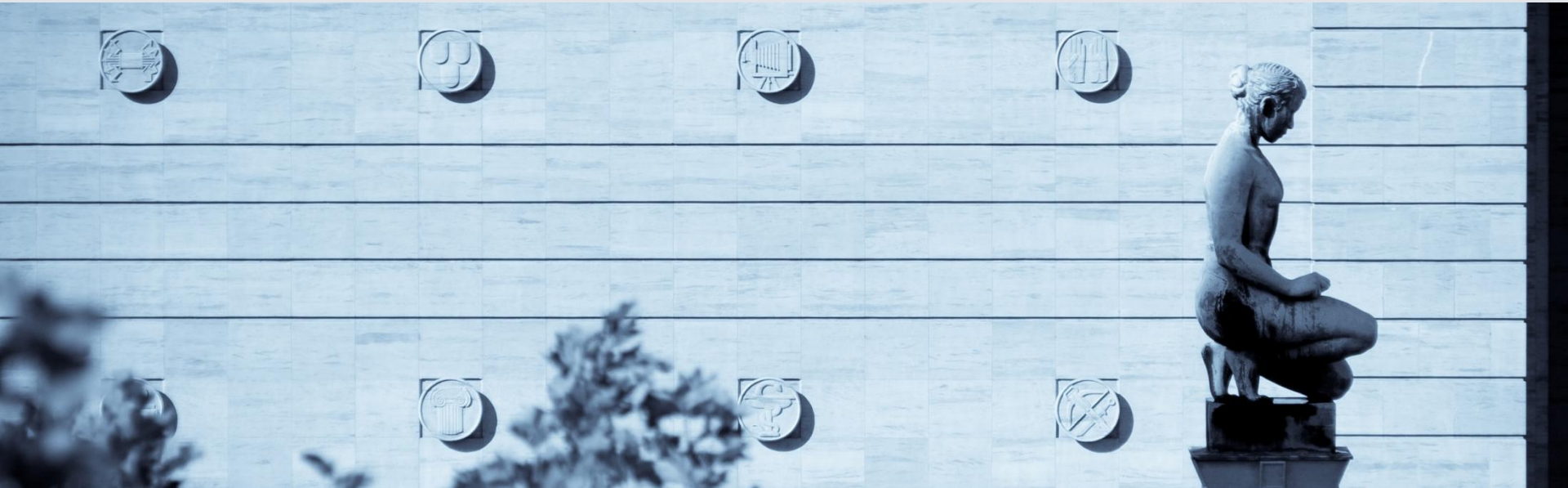


Workshop on Payments Statistics: how to fulfil the obligation

NBB, 9 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:
 - ELMIs and payment institutions as issuers of cards or issuers of payment instructions => tailored ISSUER tables
 - acquirers => tailored ACQ tables



Listed Acquirers

Kredietinstellingen of Betalingsinstellingen met vergunning in België actief als accepterende partij (card acquirers)

- **Alpha Card Merchant Services CVBA**
Coöperatieve vennootschap met beperkte aansprakelijkheid
Vorstlaan 100
1170 Watermaal Bosvoorde
- **Atos Worldline NV**
Naamloze vennootschap
Haachtsesteenweg 1442
1130 Brussel
- **Elavon Financial Services Ltd**
De Kleetlaan 5B-5C
1831 Diegem
- **EPBF**
Chaussée de la Hulpe 181
1170 Watermael-Boitsfort
- **Europabank**
Naamloze vennootschap
Burgstraat 170
9000 Gent



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 side 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 for PIs and ELMIs

- ▶ 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
- ▶ e-money accounts:
 - accounts where electronic money is stored. The balance in the account can be used by the account holder to make payments and to transfer funds between accounts. Cards on which e-money can be stored directly are excluded here.



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
- ▶ for acquirers: not only POS but also e-money card terminals (still to be added)



OneGate table 7a – Payment transactions per type of service

▶ credit transfers

- initiated 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



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 issuers on the debits that occurred 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
 - Acquirers (card network processors)
 - Part a + b + c
- ▶ 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

