

## **ECB REGULATION ON PAYMENT STATISTICS**

### 1. Context

The European Central Bank has decided to revise and to give a formal setting to the existing statistical framework for payment transactions (publication previously known under the name of ECB Payment Statistics or “Blue Book”<sup>1</sup>).

Up to now, the statistical series on payments in Belgium were collected on the basis of voluntary participation by a range of stakeholders. So, the banking community, bpost, card processors and certain credit card companies contributed to making an inventory of payment habits in Belgium. Since the practical approach was not fully harmonised across the different euro area countries and the quality of the data was consequently not comparable for all countries, the European Central Bank decided to formalise the data-gathering process in an ECB Regulation<sup>2</sup>.

### 2. Scope

The ECB Regulation is directly applicable to the reporting agents referred to in Article 2. It mainly concerns the following:

- credit institutions;
- payment institutions;
- electronic money issuers;
- payment system operators.

### 3. Lists of reporting agents

As part of its prudential supervision tasks, the National Bank of Belgium (NBB) publishes the respective lists of these institutions on its website<sup>3</sup>. All credit institutions, payment institutions, electronic money issuers and payment system operators fall within the scope of the ECB Regulation.

### 4. Content and presentation

The information that has to be reported is described in detail in the ECB Regulation and its annexes. The technical reporting tables to be filled in by reporting agents will be available during the course of September 2014 via the OneGate channel (see Practical arrangements below).

### 5. Practical arrangements

As for the practical details, reporting agents need to take account of the following aspects:

- The declaration will be made for the first time during the month of June 2015; it will cover data for the second semester of 2014;

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<sup>1</sup> <http://sdw.ecb.europa.eu/browse.do?node=2745>

<sup>2</sup> Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payment statistics (ECB/2013/43), OJ L 352 of 24 December 2013, page 18.

<sup>3</sup> [www.nbb.be](http://www.nbb.be) => Prudential supervision => Areas of responsibility

- The NBB will be responsible for extrapolating and estimating data for the first semester of 2014, to complete the data for the year 2014;
- Declarations referring to subsequent years will always be made by May at the latest for the whole of the previous calendar year;
- The declaration must be sent to the NBB, which will be in charge of compiling and checking the information received; declarations shall be sent to the NBB through the OneGate channel<sup>4</sup>, which is also used for other reporting requirements;
- The final reporting tables are not yet available at this stage; the NBB will provide them via OneGate no later than September 2014. The provisional tables presently published aim to inform the declarants on the content of the future tables;
- The NBB will always endeavour to avoid duplication: data already declared to the NBB under other reporting requirements (scheme A annual accounts format and others) and which can be reused for statistical purposes will not be requested again from the reporting agents;
- Some of the reporting tables features in the ECB Regulation refer specifically to a certain type of reporting agent (in other terms, the tables concerning payment system operators will not be shown in the reporting tables to be filled in by credit and payment institutions). The reporting agents will report following information to the NBB:
  - credit institutions will report the data in tables “CI” 5, 6, 7a, 7b, 8a and 8b;
  - electronic money issuers will report the data in tables “ELMI” 5, 6, 7a, 7b, 8a and 8b;
  - payment institutions will report the data in tables “PI” 5, 6, 7a, 7b, 8a and 8b;
  - payment system operators will report the data in tables “OP” 9, 10 and 11

Table	To be completed by (type of reporting agent*)
Table 5 (**)	CI - PI - ELMI
Table 6	CI – PI – ELMI
Table 7a	CI – PI – ELMI
Table 7b	CI – PI – ELMI
Table 8a	CI – PI – ELMI
Table 8b	CI – PI – ELMI
Table 9	OP
Table 10	OP
Table 11	OP

(\*) CI = credit institutions; PI = payment institutions; EMI = electronic money issuers; PO = payment system operators

(\*\*) These tables feature data already in the NBB’s possession through other reporting obligations.

- The technical reporting tables are currently being drawn up by the ECB; they will be published as soon as possible through this channel.

## 6. Single Point of Contact

To support the launch of the project, the NBB has set up a special e-mail address ([payments.statistics@nbb.be](mailto:payments.statistics@nbb.be)) that can be used for any question about the ECB Regulation and its practical implementation.

<sup>4</sup> <http://www.nbb.be/onegate>

## 7. Future publications

This information circular is being published so as to keep all reporting agents informed as early as possible about the revision of the statistical framework. At the time of publication, not all information was available in its final form. The NBB will continue to keep reporting agents informed through similar circulars.

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