GETTING STARTED WITH PAYMENT STATISTICS

PREFACE

Welcome to the National Bank of Belgium Payment Statistics Reporting. Your enterprise received this document because it is on the list of the Payments Statistics Relevant Institutions (PSRI) of the European Central Bank. The ECB compiles these statistics to cover the usage and evolution of different payment services and instruments in EU countries. They can be used to identify trends in payments and help policymakers take well-informed decision.

Your company is considered to fulfil a relevant role in the field of Payments in Europe. As such you should report on all payments processed by your company, those instructed by customers as well as those instructed by companies. Each year the data is aggregated on country level in published in what is known as the ECB 'Blue Book'. The data are also processed by the Bank for International Settlements to produce their 'Red Book' (Statistics on payments and financial market infrastructures in the CPMI countries).

This short guide is provided to help you realise the reporting requirements for your institution.

Contents

1. **LEGAL BASIS**

The reporting of payment statistics is required for reporting agents (credit institutions, payment institutions, electronic money institutions and payment system operators) by the ECB Regulation (ECB/2013/43) on payment statistics.
Article 5.1 of the Statute requires the ECB, assisted by the national central banks (NCBs), to collect the necessary statistical information either from the competent national authorities or directly from economic agents in order to undertake the tasks of the ESCB. Article 5.2 of the Statute stipulates that the NCBs shall carry out, to the extent possible, the tasks described in Article 5.1. Article 5.1 of the Statute of the ECB/ESCB: 5.1. In order to undertake the tasks of the ESCB, the ECB, assisted by the national central banks, shall collect the necessary statistical information either from the competent national authorities or directly from economic agents. For these purposes it shall cooperate with the Union institutions, bodies, offices or agencies and with the competent authorities of the Member States or third countries and with international organisations.
The practical implementation of the Regulation is elaborated in the Guideline.

2. **TIMING**

As stipulated in the new Regulation, data are to be submitted to the ECB, by the National Bank of Belgium, once a year. The data should compromise the past year. For example in 2019, you should submit data from 01/01/2018 to 31/12/2018. With regards to the frequency of the data, please be aware that:
    Data on stocks should refer to the last working day of the reference year.
    Data on transactions should refer to accumulated flows throughout the reference year.
Because the data needs some reviewing by the National Bank after the input by the reporting agents, the **deadline for submitting data** is generally set **during the month of April**. The exact date will be communicated to you via an infofiche, which can be found on our website.
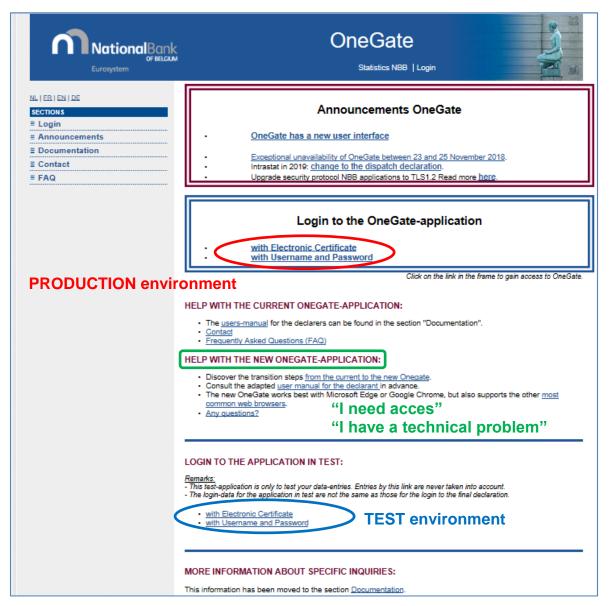The Blue Book shall be published by the ECB in the summer of each year.

3. **HOW DO I REPORT MY DATA?**

The National Bank of Belgium provides an application named OneGate to submit your statistical data. This application is used not only for payment statistics, but also for other requirements such as accounting data.
OneGate can be accessed via an internet portal on our website:

https://www.nbb.be/en/onegate

OneGate has both a test and a production environment. The first screen you shall encounter is the login page:

On this screen you can pick your method of **accessing OneGate** or find more information via the user manual, FAQ or contacting the OneGate helpdesk.

Logging on can happen either via a **User ID + Password or** an **Electronic Certificate**. For any questions regarding the access please contact:
- Telephone: +32 2 / 221 54 86
- Fax: +32 2 / 221 32 99
- Email: access.onegate@nbb.be

Once logged on to OneGate you shall need to input your data in the PST domain.

You are then redirected to the new website. Go and find the PST-2 report.

You need to click on report and then on the year of the report.

As long as nothing has been done in this report, the status will be 'initial'.

When you open the report, you shall see all the tables you need to complete. By clicking on a table, all fields to be filled out will be shown. Keep in mind to fold out all rows:

There are three possible ways to fill out your data:
1. **Manually**, by typing the data into each field.
2. A **CSV**-upload:

To upload a .csv file, you check the box in front of the table for which you wish to upload the data, then click the 'Import CSV' button above.

Subsequently, you browse to select the file to be uploaded:

Once uploaded, OneGate will perform some consistency checks. If they pass you can close the report. Should these checks fail, it is advised to check the OneGate error message and remedy your data.

3. **XML-upload**
   OneGate also offers the possibility to upload an XML file. The XML file should encompass the data for the whole report. It can be accessed via the button 'Upload' on the top of the page, and then by using drag-and-drop to the 'choose XML/XBRL' frame.

Subsequently the XML file is uploaded to OneGate.
If the upload succeeded, you shall receive a confirmation message from OneGate.

In the case there is an inconsistency in your XML data, the error will be displayed in the 'Uploads' page.

Some remarks:
- . should be used as a decimal separator
- 3 decimals

4. **WHAT DATA SHOULD BE INCLUDED IN THE INQUIRY?**

In the payment statistics survey, the ECB tries to collect a wide scope of data regarding payments and payment instruments. This includes, but is not limited to the use of credit transfers, direct debits, cards, cash, mobile payments, online banking, e-money, etc.

Regarding **payments** the main rule is that **at least on of both parties is a non-MFI**. Meaning these can be customer payments, business payments, customer to bank or bank to customer, but not interbank payments. The basic rule is that reporting is focused on the initiator of the payment. For example, a direct debit is initiated by the payee.

All currencies should be included, but reported in Euro. The exchange rate should be calculated as follows:

- For flow data[1] accumulating throughout the year (e.g. all transaction data), the daily ECB reference exchange rate applicable to each transaction.
- For stock data[2] showing an end-of-year status (e.g. value of overnight deposits), the end-of-year ECB reference exchange rate.

Both SEPA as well as non-SEPA transactions should be included.

Since consolidation of Payment Service Providers across national boundaries is not permitted, all PSPs incorporated and located in Belgium, should report in Belgium. This means that branches and subsidiaries of foreign banks or ELMIs located in Belgium, should also report in Belgium.

In case a certain field in a table is not applicable to your institution, for example if your institution does not provide this service to customers, you may leave this field blank.

In the next subtitles, we shall treat fields that commonly present some confusion for reporting agents.

4.1. ONEGATE TABLE 5 – INSTITUTIONS OFFERING PAYMENT SERVICES TO NON-MFIS

- Number of **overnight deposits**: deposits which are convertible into currency or transferable by check, bankers' order or debit entry => deposits the account owner can mobilize for own use.
- Number of **transferable overnight deposits**: deposits which are directly transferable on demand to make payments to other economic agents by commonly used means. These are on accounts that can be used for initiating payments to other economic agents (current accounts).
- **Payment accounts**: account held in the name of a payment service user which is used for the execution of payment transactions. This is a definition in the PSD, mainly focusing on accounts opened by payment institutions not holding any deposits. However, for credit institutions: payment accounts are accounts containing overnight transferable 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. Note that directly means that the e-money is on the card itself and not on an account that is accessed by means of the card.
- **Office**: If your institution is active in Belgium, you should have at least one office.

4.2 ONEGATE TABLE 6 – CARDS & TERMINALS

- Different functions of one card to be counted in each relevant category. The total number of cards with a payment function needs not equal the sum of all categories in the breakdown.
- When it comes to the breakdown of ATMs, the same rule applies as with the cards. Suppose an ATM has both a cash withdrawal and a credit transfer function, then this ATM
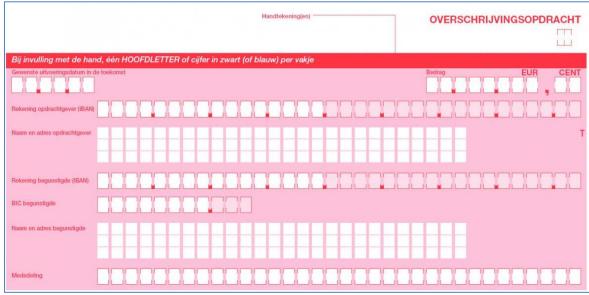
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[1] Flow data: cumulative data from 1 Januari to 31 December.

[2] Stock data: situation on the 31st of December.

should be reported as 1 *ATMs with a cash withdrawal function* and 1 *ATMs with a credit transfer function*. However, when reporting the total number of ATMs, this should still be only 1 ATM. Hence, the total number of ATMs does not necessarily equal the sum of the breakdown categories.

4.3 ONEGATE TABLES 7A AND 8A – PAYMENT TRANSACTIONS

- Credit transfers initiated in paper-based form are payments which a payer (client) instructs to its Payment Service Provider with a paper form. A typical example are the credit transfer forms:

- Online banking based e-payments: a payment that is linked to a simultaneous online shopping transaction. An example is the payment when purchasing goods on a website. On a large number of websites you will have to choose between a number of payment methods: debit card, credit card, online banking, etc. When this last option provides a relay to the payment module of the online banking website of your bank, the payment should be included in this field.
- Direct debits (sent) should be reported by creditor banks while Direct debits (received) should be reported by debtor banks.
- Card payments are all payments stemming from POS and card-not-present (remote) transactions. These are to be reported by the issuer of the card.
- Cards with an e-money function only are reported separately.
- Transaction via telecommunication, digital or IT device: For example, buying an sms-parking or bus ticket. Regular online banking transactions should not be reported in this category.

5. LINKS

- More information regarding the reporting of payment statistics.
- Access to OneGate
- ECB payment statistics website.
- BIS Red Book statistics.

6. CONTACT

- **payments.statistics@nbb.be**