

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

Preface.....	2
1. Legal Basis	3
2. Timing	3
3. How Do I report my data?	3
4. What data should be included in the inquiry?	8
4.1. OneGate table 5 – Institutions offering payment services to non-MFIs	8
4.2 OneGate table 6 – Cards & Terminals	8
4.3 OneGate tables 7A and 8A – Payment transactions	9
5. Links	9
6. Contact	9

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:

Announcements OneGate

- [OneGate has a new user interface](#)
- [Exceptional unavailability of OneGate between 23 and 25 November 2018.](#)
- [Intrastat in 2019: change to the dispatch declaration.](#)
- [Upgrade security protocol NBB applications to TLS1.2 Read more \[here\]\(#\).](#)

Login to the OneGate-application

- [with Electronic Certificate](#)
- [with Username and Password](#)

Click on the link in the frame to gain access to OneGate.

PRODUCTION environment

HELP WITH THE CURRENT ONEGATE-APPLICATION:

- The [users-manual](#) for the declarers can be found in the section "Documentation".
- [Contact](#)
- [Frequently Asked Questions \(FAQ\)](#)

HELP WITH THE NEW ONEGATE-APPLICATION:

- Discover the transition steps [from the current to the new Onegate](#).
- Consult the adapted [user manual for the declarant](#) in advance.
- The new OneGate works best with Microsoft Edge or Google Chrome, but also supports the other [most common web browsers](#).
- [Any questions?](#)

“I need acces”
“I have a technical problem”

LOGIN TO THE APPLICATION IN TEST:

Remarks:

- This test-application is only to test your data-entries. Entries by this link are never taken into account.
- The login-data for the application in test are not the same as those for the login to the final declaration.

- [with Electronic Certificate](#)
- [with Username and Password](#)

TEST environment

MORE INFORMATION ABOUT SPECIFIC INQUIRIES:

This information has been moved to the section [Documentation](#).

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.

NationalBank OF BELGIUM Eurosystem **OneGate** TEST

Profiel **Rapporten** Berichten Bestandsoverdracht log Opladen XML, XBRL

Mijn Rapporten

DOM_51069_DESC

Voor verdere toegang tot de rapporten van dit domein, gelieve gebruik te maken van volgende koppeling:
<https://onegate-certificate-test-bis.nbb.be>

U zal doorgestuurd worden naar de nieuwe versie van Onegate.

Domain for Payment Statistics survey

Voor verdere toegang tot de rapporten van dit domein, gelieve gebruik te maken van volgende koppeling:
<https://onegate-certificate-test-bis.nbb.be>

U zal doorgestuurd worden naar de nieuwe versie van Onegate.

OneGate v7.1.37

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

OneGate

Home **Rapporten** Bestandsoverdracht Berichten **109** Help

NL KBO - 0456038471 Mark Creemers NIJN 003-90000008-02

Introductie nieuwe gebruikersinterface OneGate.
 Vanaf oktober 2018 wordt een nieuwe gebruikersinterface stapsgewijs in productie genomen. Voor meer info klik [hier](#).

Rapporten

- IPB - Incident Payment Service Provider Banks Contacten Een bericht versturen
- MBS - MBS Contacten Een bericht versturen
- MC3 - MC3 Contacten Een bericht versturen
- NRA - Resolution Authority Domain (NRA) Contacten Een bericht versturen
- PST - Domain for Payment Statistics survey** Contacten Een bericht versturen

PST - Payment Statistics survey
PST-2 - Payment Statistics version 2018

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

PST-2 - Payment Statistics version 2018		
2018	2019	
6	0	0
Initieel	Open	Gesloten

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

2018 Sortering annuleren [Hernieuwen](#)

Zoeken

<input type="checkbox"/>	Naam	Code	Uiterste datum	Laatste bijwerking	Status	Nihil ↑	Not Reported	Referentie
<input type="checkbox"/>	Institutions offering payment services to non-MFIs	F_TABLE_5_CI			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>		
<input type="checkbox"/>	Payment card functions and accepting devices	F_TABLE_6			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>		
<input type="checkbox"/>	Payment transactions involving non-MFIs (Number of transactions)	F_TABLE_7A			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>		
<input type="checkbox"/>	Terminal transactions involving non-MFIs (Number of transactions)	F_TABLE_7B			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>		
<input type="checkbox"/>	Payment transactions involving non-MFIs (Value of transactions)	F_TABLE_8A			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>		
<input type="checkbox"/>	Terminal transactions involving non-MFIs (Value of transactions)	F_TABLE_8B			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>		

6 van 6 rijen. 1 / 1 15

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:

F_TABLE_5_CI - Institutions offering payment services to non-MFIs ← Formulierenlijst

Institutions offering payment services to non-MFIs

Item		Previous year (for information only)	Data
<i>(End of period, original units unless otherwise stated)</i>			
Credit institutions (Geographical breakdown: Geo 0)			
Number of overnight deposits (thousands)	5000900		
of which:			
Number of internet/PC-linked overnight deposits (thousands)	5001100		
Number of overnight transferable deposits (thousands)	5001200		
of which having both characteristics:			
Number of internet/PC-linked overnight transferable deposits (thousands)	5001400		
Number of payment accounts	5001500		
Number of e-money accounts	5001600		
Only ONE out of the four options must be filled in			
Credit institutions legally incorporated in the reporting country (Geographical breakdown: Geo 0)			
Number of offices	5001900		
Branches of euro area-based credit institutions (Geographical breakdown: Geo 0)			
Number of offices	5002300		
Branches of EEA-based credit institutions (outside the euro area) (Geographical breakdown: Geo 0)			
Number of offices	5002700		
Branches of non-EEA-based banks (Geographical breakdown: Geo 0)			
Number of offices	5003100		

There are three possible ways to fill out your data:

1. **Manually**, by typing the data into each field.
2. A **CSV**-upload:

Rapporten > PST-Domain for Payment Statistics survey > PST-2 -Payment Statistics version 2018 > 2018 Sort

Zoeken

<input type="checkbox"/>	Naam	Code	Uiterste datum	Laatste bijwerking	Status	Nihil	Not Re
<input checked="" type="checkbox"/>	Institutions offering payment services to non-MFIs	F_TABLE_5_CI			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>	
<input type="checkbox"/>	Payment card functions and accepting devices	F_TABLE_6			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>	
<input type="checkbox"/>	Payment transactions involving non-MFIs (Number of transactions)	F_TABLE_7A			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>	
<input type="checkbox"/>	Terminal transactions involving non-MFIs (Number of transactions)	F_TABLE_7B			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>	
<input type="checkbox"/>	Payment transactions involving non-MFIs (Value of transactions)	F_TABLE_8A			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>	
<input type="checkbox"/>	Terminal transactions involving non-MFIs (Value of transactions)	F_TABLE_8B			20 dagen geleden 07.12.2018	<input type="button" value="Initieel"/>	

6 van 6 rijen. 1 <

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:

CSV importeren - Institutions offering payment services to non-MFIs

Type: Toevoegen Vervangen

Codering: UTF-8

Bladeren CSV
of deponeer het hier.

CSV Format

Institutions offering payment services to non-MFIs		
Heading	Previous year (for information only)	Data

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.

OneGate

Home Reports **Uploads** Messages 109 Help

EN KBO - 0456038471 Mark Creemers NIJN 003-90000008-62

Introduction new OneGate user interface.
From October 2018, a new user interface will gradually come into production. For more information, click [here](#).

Uploads Reset filters Only my uploads Refresh

Declarer Ticket # From To Exchange status


Declarer	Ticket #	File	Received	Exchange status	Feedbacks
KBO - 0400067798	475475	20180930_export-reports_1273980.xml (1.5 KB)	07.11.2018 12:03	2 months ago	Partially accepted
KBO - 0400067798	475474	20180930_export-reports_1273980.xml (1.5 KB)	07.11.2018 11:51	2 months ago	Refused
KBO - 0400211980	475132	xbrl-declaration_1273923.xml (32.2 KB)	05.11.2018 16:30	2 months ago	Accepted - OK
KBO - 0538851093	475022	I-IntRBisk-2008-Q1_2018-09_0553851093_EUR.xml (27.7 KB)	02.11.2018 10:29	2 months ago	Accepted - OK
jotest5	474158	Monthly_GUAR_2013.xml (2.9 KB)		2 months ago	Accepted - OK

Choose XML/XBRL or drag it here.

Subsequently the XML file is uploaded to OneGate.

If the upload succeeded, you shall receive a confirmation message from OneGate.

File Upload: "test.xml"

 Your file has been received. Check the uploads page for more details.

Close

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 data¹ accumulating throughout the year (e.g. all transaction data), the daily ECB reference exchange rate applicable to each transaction.
- For stock data² 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

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