

Payments Statistics info



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Clarification sur « overnight deposits »

Verduidelijking rond “overnight deposits”

Voici une clarification relative aux rubriques "overnight deposits" et "overnight transferable deposits".

La ECB Regulation 2013/33 donne les définitions suivantes:

Overnight deposits:

Deposits which are convertible into currency and/or which are transferable on demand by cheque, banker's order, debit entry or similar means, without significant delay, restriction or penalty. These include balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the demand was made, without any significant penalty or restriction, but which are not transferable

Transferable deposits:

Transferable deposits are those deposits within the category 'overnight deposits' which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty. Deposits that can only be used for cash withdrawal and/or deposits from which funds can only be withdrawn or transferred through another account of the same owner are not to be included as transferable deposits.

En autres termes, les "overnight deposits" concernent tous les dépôts qui, à la demande du titulaire, sont convertibles en espèces, au plus tard le jour après la demande. Il s'agit en principe des comptes à vue et des comptes d'épargne. Les comptes à terme ne peuvent être considérés que si leur solde est susceptible d'être prélevé au plus tard le jour après la demande.

Les "transferable deposits" se limitent aux dépôts qui peuvent être utilisés pour générer des paiements par virement ou domiciliation en faveur d'autres acteurs économiques.

Een bijkomende verduidelijking rond de rubriek “overnight deposits” en “overnight transferable deposits”:

De beide definities worden als volgt vastgelegd in de ECB Regulation 2013/33:

Overnight deposits:

Deposits which are convertible into currency and/or which are transferable on demand by cheque, banker's order, debit entry or similar means, without significant delay, restriction or penalty. These include balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the demand was made, without any significant penalty or restriction, but which are not transferable

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De overnight deposits slaan met andere woorden op alle deposits die op vraag van de houder omzetbaar zijn in speciën, ten laatste de dag volgend op de aanvraag. Deze bevatten dus in principe de zicht- en spaarrekeningen. Termijnrekeningen worden slechts opgenomen indien het saldo ten laatste de dag na de aanvraag opvraagbaar is.

De transferable deposits zijn enkel die deposits die kunnen worden gebruikt om betalingen naar andere economische actoren te genereren door middel van een betaalinstrument als een credit transfer of een direct debit.

Renseignements complémentaires:
payments.statistics@nbb.be

Bijkomende inlichtingen:
payments.statistics@nbb.be