

Payments Statistics info



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OTC cash withdrawals (and deposits)

We would like to give some guidance on how to report over the counter (OTC) cash deposits and withdrawals under PST3.

Definitions:

Over the counter (OTC) cash deposits: A cash deposit to an account at the PSP using a form, including where a card is used merely to identify the payer.

- These are cash deposits made at the customer service counter of a PSP. OTC cash deposits include all cases in which cash deposits are made and the account is credited via a manual step (either immediately or later). However, when a deposit is made into a machine and the account is credited automatically, this should be reported under cash deposits at ATMs. The cash deposits may be made physically at the customer service counter, or using night safes, seal bag deposits boxes or cash-in-transit companies.

Over the counter (OTC) cash withdrawal: A cash withdrawal from an account at the PSP using a form, including where a card is used merely to identify the payee.

- These are cash withdrawals made at the customer service counter of a PSP. OTC cash withdrawals include all cases in which cash withdrawals are made and the account is debited via a manual step (either immediately or later). However, when a withdrawal is made from a machine and the account is debited automatically, this should be reported under cash withdrawals at ATMs. The cash withdrawals may be made physically at the customer service counter, or using night safes, seal bag withdrawals boxes or cash-in-transit companies.

PAY

“OTC cash deposits” and “OTC withdrawals” should be included in ‘other payment services’ in the table PAY. ‘OTC cash withdrawals’ are included as sent other payment services, while ‘OTC cash deposits’ are included as received other payment services.

Note:

For “Other payment services (sent)” (OTC cash withdrawals) the COUNT_AREA is the country of the PSP where the cash is withdrawn OTC by your account holder.

For “Other payment services (received)” (OTC cash deposits) the COUNT_AREA is the country of the PSP where the cash is deposited OTC by your account holder.

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PTT_IS

OTC cash withdrawals and deposits should also be reported in table PTT_IS, by the ASPSP.

To clarify this request, the title of the table has been modified from *“PTT issuers: ATM, OTC and POS Terminal transactions (issuer side and acquired by a non-resident PSP only)”* to *“PTT issuers: ATM, OTC and POS Terminal transactions (for ATM and POS Terminal transactions issuer side and acquired by a non-resident PSP only, for OTC cash transactions also by resident PSP)”*

PCP_IS

As no card is used at all or the card is only used for identification purposes, OTC cash deposits and OTC cash withdrawals should not be reported in table PCP_IS.

Renseignements complémentaires :
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Bijkomende inlichtingen:
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