



REPORTING INSTRUCTIONS FOR PAYMENT STATISTICS (MATI)

Version 1.0.11 (12 December 2017)

Valid from 1 January 2017
(initial date of the report period)

Version history

Version	Date	Valid from	Details
1.0	20 November 2013	1 January 2014	First version of reporting instructions in English.
1.0.1	18 March 2014	1 January 2014	Adjustments to definitions.
1.0.2	8 April 2014	1 January 2014	Adjustments to definitions: Table 4 section 2 (page 12), Table 5 section d) (page 23), Table 6 sections 6.1 and 15 (pages 25-26) marked with yellow colour
1.0.3			No changes to version in English.
1.0.4	12 June 2014	1 January 2014	Modified 4c) card payments to better reflect the record structure
1.0.5	13 August 2014	1 January 2014	Table 1, Payment accounts, added for payment institutions Revised classification of Table 1 in the KIPA (correspondent bank payments) chapter, to improve clarity
1.0.6	4 September 2014	1 January 2014	Adjustments to definitions: Table 6, e) Agreements Changes in codes and instructions Table 7, KIPA correspondent banking
1.0.7	13 October 2014	1 January 2014	Sentence “So-called currency payments intrabank or interbank (domestic) are also to be reported” moved from Table 7 to Table 4 a) 2.
1.0.8	3 December 2014	1 January 2014	Adjustments of General information. Adjustments in Table 2: Section 3.3 Cards with an e-money function. Instruction on reporting of virtual cards added to Table 4, section d) 20. Such cards are not reported in Table 2. 4 a) Credit transfers includes transfer of revolving credit to an account.

			<p>4 a) Credit transfers divided into two groups.</p> <p>4.2.1 also includes payment using e-payment buttons.</p> <p>4 g) Adjustments of instructions on Simple book entries.</p> <p>6) Adjustments of Payment terminal authorisations.</p> <p>Adjustments in Table 4: Section a) 2</p>
1.0.9	30 December 2015	1 January 2014	<p>Adjustment of General information.</p> <p>Adjustments in Table 2: Sections 2.1.1 and 2.1.2. Notion of additions to the reporting of the year 2016 added.</p> <p>Adjustments to Table 3 general information.</p> <p>3b) Adjustments to 'POS terminals'</p> <p>4b) Adjustments to definition of credit transfers.</p> <p>4b) Adjustments to definitions of direct debits.</p> <p>4c) Adjustments to definitions of offline/online card payments, sections 17-18 have been removed as separate sections.</p> <p>4 Cash transactions, section header adjusted</p> <p>6b) Adjustment to definition of online-banking-based e-payment</p> <p>6c) Adjustments to section 8. e-invoices sent. Section 9. e-invoices received has been removed.</p>
1.0.10	5.12.2016	1.1.2016	<p>The fields for the amount of consumer payment accounts has been added to Payment accounts.</p> <p>A category for combination cards has been added and the related instructions are refined.</p>
1.0.11	12 December 2017	1 January 2017	<p>Reporting of customer payment accounts-related data begins in 2018 for reference year 2017.</p>

			<p>Breakdown of urgent transfers into 3 subcategories.</p> <p>More specific classifications and reporting instructions relating to cash transactions, cards and card payments.</p>
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Reporting instructions for payment statistics (MATI)

Contents

Version history	2
General information	7
1. Payment accounts (TILI record).....	9
2. Payment card functions (MATO record)	11
3. Payment card accepting devices (LAMP record)	14
a) Credit transfer ATMs (breakdown per country)	14
b) POS terminals (breakdown per country).....	14
c) E-money card terminals (breakdown per country).....	15
4. Payment transactions involving non-MFIs (MIK1 and MIK2 records).....	16
a) Credit transfers.....	17
b) Direct debits.....	18
c) Card payments with cards issued by resident PSPs	19
d) E-money payment transactions	21
e) Cheques	22
f) Other payment services.....	22
g) Simple book entries	22
h) Money remittances	23
i) Transactions via telecommunication, digital or IT device	23
5. Payment transactions per type of terminal involving non-MFIs (MAKA record).....	24
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	24
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	25
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs.....	26
d) Other cash transactions	27
6. Customer applications and electronic invoicing (ASLA record)	29
a) Corporate customer applications	29
b) Services for private persons and self-employed persons (payment related services)	30
c) E-invoices	30
d) Direct payments.....	31

e) Agreements	31
7. Correspondent banking: customer payments (KIPA record)	32



General information

These reporting instructions are issued by the Bank of Finland for Finnish payment service providers. A service provider is included in the group of reporting agents, if:

the service provider is authorised by the Financial Supervisory Authority (FIN-FSA) to pursue the business of a credit institution or it is a Finnish branch of a foreign credit institution and it

- is a participant of the Finnish payment system
- or it issues payment cards or other means of payment in Finland
- or it issues e-money

OR

the service provider is authorised by FIN-FSA to pursue the business of a payment institution or it is a Finnish branch of a foreign payment institution conducting operations as referred to in section 1 of the Payment Institutions Act, such as:

- performing/transferring payment transactions
- or issuing payment cards or other means of payment in Finland
- or issuing e-money.

The Bank of Finland's authority to obtain information is based on the ECB Regulation (ECB/2013/43) and Guideline on monetary and financial statistics (ECB/2014/15) and the Act on the Bank of Finland (214/1998), sections 26 and 28. In accordance with Article 3 of the ECB Regulation, "the actual reporting population shall report the statistical information to the national central bank of the Member State in which the reporting agent is resident".

This data collection is a combination of reporting obligations related to payment transfers. According to section 9a of the Payment Institutions Act (297/2010), a PSP that offers payment accounts has to offer an account switching service to consumers and report to FIN-FSA thereof in line with chapter 15a sections 2-7 of the Credit Institutions Act (610/2014, amendments 1054/2016 and 448/2017).

The data is used by the Bank of Finland and the European Central Bank¹ in the compilation of payment statistics for Finland and the euro area. In addition, part of the data is provided (in aggregated form) to Statistics Finland and Finance Finland (on the basis of a letter of attorney provided by the members) for their statistical publications. As regards payment institutions and consumer payment account switching service, the data is provided also to FIN-FSA. The FIN-FSA reports consumer payment account-related data also to the European Commission.

The documents Data collection for payment statistics (MATI); record structure (technical instructions), code lists, the list of data to be reported (describing the data) and the example report are other documents dealing with this reporting. Up-to-date instructions are available at

<https://www.suomenpankki.fi/en/Statistics/reporting-instructions/payment-statistics/>

The numbering of data tables follows as far as possible the numbering in the ECB Regulation. However, the Bank of Finland collects some of the data via other channels, and therefore the Regulation's Tables 6 and 7 are not included in the data set required from payment service providers.

¹ Blue Book payment statistics <http://sdw.ecb.europa.eu/reports.do?node=1000001981>

Stock data, as contained in Tables 2 and 3, refer to end-of-period data, i.e. positions on the last working day of the reference calendar year.

Flow data, as contained in Tables 4, 5, 6 and 7, relate to payment transactions accumulated throughout the reporting period, i.e. the total for the reference calendar year. The indicators on the value of transactions are compiled in euro and relate to payment transactions denominated in all currencies, except in Table 7 where the value of transactions is reported in euro by currency.

In case you do not have anything to report for a certain type of payment service, the corresponding part of the reporting template will be left empty (no reporting of zeros).

In order to avoid overlapping reporting, payment institutions should disclose (for example, in the comments field) events when payment transactions transferred by a payment institution are executed via a bank operating in Finland, as such transactions are also included in the figures reported by the bank.

Breakdown by country is marked separately with the items in which such a breakdown is required. With all other items, reporting agents are to report the total value/volume.

For different payment services, unless otherwise stated, the following applies in relation to which participant is interpreted as having sent a transaction:

- (a) sent credit transfers are counted on the payer's side;
- (b) sent direct debits are counted on the payee's side;
- (c) sent cheques are counted on the payee's side;
- (d) sent card transactions are counted on the payer's, i.e. the issuing side;
- (e) e-money payment transactions are counted on either the payer's or the payee's side, depending on the initiation channel. If counted on the payer's (payee's) side under transactions received, the transaction should be counted on the payee's (payer's) side under transactions sent.



1. Payment accounts (TILI record)

Data in Table 1 is reported only by payment institutions and issuers of electronic money. Credit institutions report corresponding data instead of the MATI data collection in the context of RATI reporting on a monthly basis.

Stock data, as contained in Table 1, refer to end-of-period, i.e. positions on the last working day of the reference calendar year. The indicators on the outstanding value on e-money storages issued are compiled in euro and relate to payment storages denominated in all currencies.

Payment accounts of payment institutions and issuers of electronic money operating in Finland

1. Number of payment accounts

The number of payment accounts on the last banking day of the calendar year. "Payment account" means the same as in Article 4 of Directive 2007/64/EC.

2. Number of electronic money accounts

The number of electronic money accounts on the last banking day of the calendar year. Accounts where electronic money is deposited. The account holder may use the balance on the account to execute payments or to transfer funds from the account to another. These do not include cards that enable electronic money to be deposited directly.

3. Outstanding value on e-money storages issued"

Value, at the end of the reporting period, of e-money issued by electronic money issuers and held by entities other than the issuer, including e-money issuers other than the issuer.

Kohdat 4 ja 5 alla: Revisiohistoriassa ja sivulla 9 "kuluttajan maksutilit"= consumer payment accounts, joten yhtenäistän alla olevat epäyhtenäiset käännökset. Lisäksi "switch" kuten direktiivissä 2014/92/EU.

4. The number of switched consumer payment accounts

The number of consumer payment accounts switched in a switching service referred to in chapter 15a of the Credit Institutions Act (610/2014) in the reference calendar year. Only the transferring payment service provider (the institution in which the account was held) reports this figure. According to section 9a of the Payment Institutions Act (297/2010/), an institution that offers payment accounts has to offer an account switching service to consumers and report to FIN-FSA thereof in line with chapter 15a sections 2-7 of the Credit Institutions Act.

For the purposes of the MATI data collection, a consumer payment account means a payment account held in the name of one or more consumers (any natural person who is primarily acting for purposes which are outside his trade, business, craft or profession) and specified in Directive 2014/92/EU (e.g. Articles 1, 2 and 9).

Reporting of consumer payment account-related data starts in 2018 for the reference year 2017.

5. The number of rejected applications for switching consumer payment accounts

The number of rejected applications for switching consumer payment accounts in a switching service referred to in chapter 15a of the Credit Institutions Act (610/2014) in the reference calendar year. According to section 9a of the Payment Institutions Act (297/2010/), an institution that offers payment accounts has to offer an account switching service to consumers and report to FIN-FSA thereof in line with chapter 15a sections 2-7 of the Credit institutions Act.

Only the transferring payment service provider (the institution in which the account was held) reports this figure.

For the purposes of the MATI data collection, a consumer payment account means a payment account held in the name of one or more consumers (any natural person who is primarily acting for purposes which are outside his trade, business, craft or profession) and specified in Directive 2014/92/EU (e.g. Articles 1, 2 and 9).

Reporting of consumer payment account-related data starts in 2018 for the reference year 2017.



2. Payment card functions (MATO record)

Table 2 is about payment card functions, and data is provided by card issuers. The number of cards at the end of the reporting year issued by PSPs resident in Finland is reported. The data on cards is compiled with a breakdown by function of the card.

The total number of cards issued by resident PSPs is stated separately in ‘total number of cards (irrespective of the number of functions on the card)’. **This indicator may not necessarily be the sum of ‘cards with a cash function’, ‘cards with a payment function’ and ‘cards with an e-money function’, as these categories may not be mutually exclusive.**

The total number of cards reported by function may be higher than the ‘total number of cards (irrespective of the number of functions on the card)’, if one card offers several functions. In other words, if a card offers several functions, it is reported in each applicable subcategory. As an exception, cards offering a delayed debit or credit function are reported either in subcategory ‘Cards with a delayed debit function’ or subcategory ‘Cards with a credit function’, not in both. Cards are counted on the card-issuing side regardless of the cardholder’s residency or the location of the account to which the card is linked.

Cards in circulation are included irrespective of when they were issued or whether they were used. Expired or withdrawn cards are not included.

Cards issued by card schemes, i.e. three-party or four-party schemes, are included.

Cards issued by merchants, i.e. retailer cards, are not included, unless they have been issued in cooperation with a PSP, i.e. they are co-branded.

Card issued in Finland (number of cards)

1. Cards with a cash function

A card enabling the holder to withdraw cash from an ATM and/or to deposit cash to an ATM.

2. Cards with a payment function (except cards with an e-money function only)

A card which has at least one of the following functions: a debit function, delayed debit function or credit function. The card may also have other functions, such as an e-money function, but cards with only an e-money function are not counted in this category.

2.1 Cards with a debit function

A card enabling cardholders to have their purchases directly and immediately charged to their accounts, whether held with the card issuer or not.

A card with a debit function may be linked to an account offering overdraft facilities as an additional feature. The number of cards with a debit function refers to the total number of cards in circulation and not to the number of accounts to which the cards are linked.

The distinguishing feature of a card with a debit function, in contrast to a card with a credit function or a delayed debit function, is the contractual agreement to charge purchases directly to funds on the cardholder’s current account.

2.1.1 Online debit cards

A transaction using an online debit card requires electronic authorization of funds on the account of the cardholder. The debits are reflected in the user's account balance immediately by the amount of the transaction.

2.1.2 Offline debit cards

A transaction using an offline debit card creates a debit against the cardholder's bank account that is not always reflected on the balance immediately when the purchase takes place.

2.2 Cards with a delayed debit function

A card enabling cardholders to have their purchases charged to an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full at the end of a pre-defined period. The holder is usually charged an annual fee.

The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line but with an obligation to settle the debt incurred at the end of a pre-defined period. This type of card is commonly referred to as a 'charge card'. **If a card offers a credit function, it is not reported here, but instead under subcategory 2.3. Cards with a credit function.**

2.3 Cards with a credit function

A card enabling cardholders to make purchases, and in some cases also to withdraw cash, up to a pre-arranged ceiling. The credit granted may be settled in full by the end of a specified period or may be settled in part, with the balance taken as extended credit on which interest is usually charged.

The distinguishing feature of a card with a credit function, in contrast to a card with a debit function or a delayed debit function, is the contractual agreement granting the cardholder a credit line allowing for extended credit.

3. Cards with an e-money function

A card enabling e-money transactions. Includes cards on which e-money can be stored directly and cards which give access to e-money stored on e-money accounts. Refer also to the definition of 'electronic money' in Table 4.

Virtual cards are not reported in Table 2. Virtual card transactions are only reported in Table 4, item "E-money payment transactions: With e-money accounts".

3.1 Cards on which e-money can be stored directly

E-money held on a card in the e-money holder's possession.

3.2 Cards which give access to e-money stored on e-money accounts

A card giving access to e-money stored on e-money accounts. E-money accounts are defined as 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.

3.3 Cards with an e-money function that have been loaded at least once

A card with an e-money function which has been loaded at least once and can thus be considered activated. Loading may be interpreted as indicative of the intention to use the e-money function. The loading may have been performed prior to the reporting year. In addition, the card must be in force at the end of the reporting year.

If the card needs to be activated in addition to loading, then this activation process is considered to be the threshold after which a card is considered to have been loaded at least once.

4. Total number of cards (irrespective of the number of functions on the card)

Total number of physical cards in circulation. These may have one or more of the following functions: cash, debit, credit, delayed debit or e-money.

4.1 Cards with EMV compatibility

Total number of cards/plastics/stickers with an EMV-compatible chip. EMV = Europay, MasterCard, Visa.

4.2 Cards with magnetic stripe only

Cards issued solely with a magnetic stripe.

5. Cards with a debit function combined with a delayed debit or credit function

A card that offers a debit function combined either with a delayed debit or a credit function. The category contains typical combination cards used in Finland.

6. Cards with a combined debit, cash and e-money function

A card issued by a PSP with a combined cash, debit and e-money function.

7. Cards with NFC functionality

A card issued by a PSP, with a Near Field Communication function.



3. Payment card accepting devices (LAMP record)

Table 3 is about devices that accept payment cards, i.e. cash withdrawal ATMs and POS terminals (referred to in the following as ‘terminals’). The number of terminals provided by PSPs resident in Finland and abroad must be reported. **The number of terminals is reported by the acquirer. If this information is not directly available, the acquirer is required to ascertain the number of terminals from their customers.**

All terminals provided by resident PSPs are reported, including all terminals located in the reporting country and terminals located outside the reporting country. Reporting by country refers to physical location of the terminal.

Terminals provided by branches and/or subsidiaries of the PSP located abroad are not reported by the parent PSP, but by the branches and/or subsidiaries themselves.

Every terminal is counted individually even if several terminals of the same type exist at one merchant location.

If a credit transfer ATM offers more than one function, it is counted in each applicable sub-category. Therefore, the total number of credit transfer ATMs may be smaller than the sum of the sub-categories. To avoid double-counting, sub-categories should not be added together.

If a POS terminal offers more than one function, it is counted in each applicable sub-category. Therefore, the total number of POS terminals may be smaller than the sum of the sub-categories. To avoid double-counting, sub-categories should not be added together.

If an e-money card terminal offers more than one function, it is counted in each applicable sub-category. Therefore, the total number of e-money card terminals may be smaller than the sum of the sub-categories. To avoid double-counting, sub-categories should not be added together.

Terminals provided by resident PSPs (number of terminals)

a) **Credit transfer ATMs** (breakdown per country)

Electromechanical devices that allow authorised users to withdraw cash from their accounts and/or access other services.

1. ATMs with a credit transfer function (breakdown by country)

ATMs allowing authorised users to make credit transfers using a payment card.

b) **POS terminals** (breakdown per country)

A POS device allowing the use of payment cards at a physical (not virtual) point of sale. The payment information is captured either manually on paper vouchers or by electronic means, i.e. EFTPOS.

‘POS terminals’ is the total number of terminals. If all terminals are EFTPOS terminals, this category is the same as the below category ‘EFTPOS terminals’.

2. EFTPOS terminals (breakdown by country)

EFTPOS terminals that capture payment information by electronic means and are designed, in some cases, to transmit such information either online, with a real-time request for authorisation, or offline. Includes unattended terminals.

The data to be reported is the number of EFTPOS terminals which have sent transactions during the reference year.

3. E-money card terminals (breakdown by country)

This item includes only e-money card terminal which have a dual function: terminals which are EFTPOS terminals and e-money card terminals.

c) E-money card terminals (breakdown per country)

Terminals allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary. Includes EFTPOS terminals with e-money function and terminals with e-money function only.

4. E-money card loading and unloading terminals (breakdown by country)

Terminals allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa, i.e. loading and unloading.

5. E-money card accepting terminals (breakdown by country)

Terminals allowing holders of e-money on a card with an e-money function to transfer e-money value from their balance to the balance of a merchant or other beneficiary.



4. Payment transactions involving non-MFIs (MIK1 and MIK2 records)

This table is about cumulative volumes and values of payment transactions by non-MFIs. All transactions are counted except transactions by MFIs, e.g. transactions of a bank which concern their own business and are not related to the business of their customers. The number and value of payment transactions sent and received by non-MFIs through PSPs resident in Finland is reported. Transactions are compiled by payment instrument with a geographical breakdown. Credit transfer orders that are relayed to a different bank are not counted as credit transfers. These are reported in other payment instruments (24 and 25).

Payment transactions are initiated by non-MFIs to any counterparty, or by PSPs if the counterparty is a non-MFI. This includes:

- (a) payment transactions that take place between two accounts held at different PSPs and are executed with the use of an intermediary, i.e. where payments are sent to another PSP or to a payment system; and
- (b) payment transactions that take place between two accounts held at the same PSP, e.g. on-us transactions, with the transaction being settled either on the accounts of the PSP itself, or with the use of an intermediary, i.e. another PSP or a payment system.

On-us transactions are reported separately for credit transfers and direct debits.

Fund transfers between accounts in the same name, and also between different types of accounts, are included according to the payment instrument used. Transfers between different types of accounts include, for example, transfers from a transferable deposit to an account holding a non-transferable deposit.

In relation to bulk payment transactions, each individual payment transaction is counted.

Payment transactions denominated in foreign currency are included. Data are converted into euro using the ECB reference exchange rate or exchange rates applied for these transactions.

The direction of the flow of funds depends on the payment instrument and the initiation channel used:

- a) In the case of credit transfers, e-money payment transactions and similar instruments where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds.
- b) In the case of direct debits, cheques, e-money payment transactions and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds.
- c) In the case of card payments, although the payee initiates the transaction, the treatment followed in these statistics corresponds to that where the payer initiates the transaction; i.e. the card holder is the sender of funds.

Credit transfers related to correspondent banking are reported only in Table 7.

Transactions per type of payment service

a) Credit transfers

A payment service that allows the payer to instruct the institution holding its account to transfer funds to the beneficiary. It is a payment order or a sequence of payment orders made for the purpose of placing funds at the disposal of the beneficiary. Both the payment order and the funds described therein move from the PSP of the payer to the PSP of the payee, i.e. the beneficiary, possible via several other credit institutions as intermediaries and/or one or more payment and settlement systems.

Transactions involving cash at one or both ends of the payment transaction, and utilizing a credit transfer payment service, are included as credit transfers. Credit transfers initiated at an ATM with a credit transfer function are also included. Credit transfers also comprise transfer of funds from the credit card to the account and transfer of other revolving credits to the account.

Credit transfers are requested according to two different divisions as a) SEPA/non-SEPA transactions and b) initiated in paper-based form/electronically. The aggregated amount of the items in alternative a) should equal the size of the aggregated amount of the items in alternative b).

Urgent payments are reported in category 5. Credit transfers related to correspondent banking are reported only in table 7.

1. SEPA credit transfers (SCT) sent (breakdown by country)

Credit transfers that comply with Regulation (EU) No 260/2012 of the Single Euro Payments Area (SEPA) and are conducted between two accounts. If a credit transfer is booked between two accounts in the same PSP it is regarded as a SEPA transfer if the payment order has been given in SEPA format.

2. Non-SEPA credit transfers sent (breakdown by country)

Credit transfers that do not comply with the requirements for Single Euro Payments Area (SEPA) credit transfers, e.g. former national legacy credit transfers and customer payments sent through TARGET2-system. So-called currency payments within the same banking group using internal systems are also to be reported.

3. Sent credit transfers initiated in paper-based form (breakdown by country)

Credit transfer which the payer submits in paper-based form. A credit transfer is also considered to have been initiated in a paper based in case its execution has required manual intervention.

4. Sent credit transfers initiated electronically (breakdown by country)

Any credit transfer which the payer submits without the use of paper forms, i.e. electronically. Includes submissions by telefax or other means, such as automated telephone banking, if they are transformed into electronic payments without manual intervention.

Includes standing orders originally submitted in paper-based form but then executed electronically.

Includes credit transfers executed by a PSP on the basis of a financial service, if the financial service is initiated electronically, or if the form of submission of the service is not known and the PSP executed the transfer electronically. Includes credit transfers performed via ATMs with a credit transfer function.

4.1 Sent credit transfers initiated in a file/batch (e.g. payments by corporates, public administrations) (breakdown by country)

An electronically initiated credit transfer that is part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions.

4.1.1 of which recurrent payments

E.g. salaries and pensions.

4.2 Initiated on a single payment basis (breakdown by country)

An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated. Typically credit transfers that are initiated through online banking. In addition, payments using mobile channels are included.

4.2.1 of which online-banking-based e-payments (i.e. online shopping payments using online banking) (breakdown by country)

Transactions initiated through online banking schemes and payment initiation services. The item 'online banking based e-payments' excludes payments merely initiated by the payer via online banking not involving a simultaneous online shopping transaction. It also excludes invoices presented online not involving a simultaneous online shopping transaction.

Note! Table 6 (ASLA record) category 7 refers to payments conducted with the e-payment button. The scope of category 4.2.1 is by definition wider than that of category 7. Category 4.2.1 includes all credit transfer based payments directly in relation to online shopping. Category 7 simply includes payments conducted with the e-payment button.

5. Urgent payments sent (Starting next year this specification will be mandatory. As for 2017 you can choose to submit the data as previously or alternatively use this new specification)

Credit transfers that are settled faster than normal transfers (e.g. POPS, Siirto, RT1). Urgent payments sent are reported on a system-specific basis in their own rows:

5.1 POPS

5.2 Siirto

5.3 RTI

Credit transfers related to correspondent banking are reported only in Table 7, with no system-specific breakdown.

6. Cross-border credit transfers received

Counting is done on the payee's side. All received credit transactions are included regardless of the payment system used. Includes TARGET2 customer payments (excludes correspondent banking).

b) Direct debits

A payment service for debiting a payer's payment account, potentially on a recurrent basis, where a payment transaction is initiated by the payee on the basis of the payer's consent given to the payee, to the payee's PSP or to the payer's own PSP.

Data is reported by the Payee's PSP. Both one-off and recurrent direct debits are counted. R-transactions are not counted, so in effect only direct debit requests are counted.

Direct debits used to settle outstanding balances resulting from transactions using cards with a credit or delayed debit function are included, as these are separate payments from the cardholder to the card issuer.

Direct debits are requested according to two different divisions as a) SEPA/non-SEPA transactions and b) initiated in a file/batch or on a single payment basis. The aggregated amount of the items in alternative a) should equal the size of the aggregated amount of the items in alternative b).

7. Initiated SEPA direct debits (SDD) (breakdown by country)

Direct debits that comply with SEPA standards.

8. Initiated non-SEPA direct debits (breakdown by country)

Direct debits that do not comply with the requirements for SEPA direct debits, as stipulated in Regulation (EU) No 260/2012, e.g. former national legacy direct debits.

9. Initiated in a file/batch (breakdown by country)

An electronically initiated direct debit that is part of a group of direct debits jointly initiated by the payer. Each direct debit contained in a batch is counted as a separate direct debit when reporting the number of transactions (includes former national legacy direct debits).

10. Initiated on a single payment basis (breakdown by country)

An electronically initiated direct debit that is independent from other direct debits, i.e. that is not part of a group of direct debits jointly initiated (includes former national legacy direct debits).

11. Cross-border direct debits received

Counted on the payer's PSP side. The payer's PSP and the payee's PSP are located in different countries.

c) Card payments with cards issued by resident PSPs

Card payments with cards issued by resident PSPs (except cards with an e-money function only) are reported by card-issuers.

Payment transactions performed using cards with a debit, credit or delayed debit function at a terminal or via other channels. All payment transactions initiated with a card are included, i.e.:

- (a) all transactions in which the acquirer and the issuer of the card are different entities; and
- (b) all transactions in which the acquirer and the issuer of the card are the same entity.

Deductions from the PSP's account resulting from the settlement of a card transaction in which the acquirer and the issuer of the card are the same entity are included. Payment transactions by telephone or via the Internet using a card are included.

E-money payment transactions are not included.

Cash withdrawals and deposits at ATMs are not included. These are reported as 'ATM cash withdrawals' or 'ATM cash deposits'.

Credit transfers at ATMs are not included. These are reported as 'credit transfers'.

Cash advances at POS terminals are not included.

Each transaction is allocated to only one sub-category. If a payment transaction is performed using a delayed debit or a credit function, the transaction is reported according to whether the card is reported as offering a delayed debit or a credit function. In other words, if a card is reported under '2.2.2 Cards with a delayed debit function', payment transactions made with this card and its delayed debit function are reported under '13. Payments with cards with a delayed debit function (breakdown by country)'. If a card is reported under '2.2.3 Cards with a credit function', payment transactions made with this card and its debit function are reported under '14. Payments with cards with a credit function (breakdown by country)', irrespective of whether the credit granted is settled in full at the end of a specific period or in parts.

As the sub-categories are mutually exclusive, the total number of card payments is the sum of the sub-categories. The same principle applies to the total value of card payments.

Payment transactions are also categorised according to the payment method used, either to payments initiated at a physical EFTPOS (broken down by country) or payments initiated remotely (broken down by country). Payments initiated at a physical EFTPOS consist of two subcategories: payments at contact terminals and payments at contactless terminals.

Payments initiated at a physical EFTPOS refer to electronically initiated card payment transactions at a physical POS. This item typically includes payments with cards through an electronic funds transfer at point of sale (EFTPOS) terminal at a merchant's location. It does not include e-money payment transactions.

Subitem 'Contact terminal (breakdown by country)' refers to payment transactions at traditional POS terminals at a merchant's location.

Subitem 'Contactless terminals, NFC (breakdown by country)' refers to payments made by waving a card over a reader at a POS terminal at a merchant's location. NFC = near field communication.

Lisäksi: Näissä vastaavissa seuraavan sivun kohdissa 12.3, 12.6, 13.3 ja 14.3 ei enkun käänkössä ole lyhennettä NFC. Lisäsin sen noihin kohtiin. Jos sitä ei haluta niihin, nuo NFC-viittaukset pitäisi ottaa pois myös tuosta yllä olevasta käänöksestä.

Subitem 'Initiated remotely, CNP (breakdown by country)' refers to electronically initiated card payment transactions which are not initiated at a physical POS terminal. This item typically includes payments with cards for products and services purchased over the Internet or by telephone. CNP = card not present.

12. Payments with cards with a debit function (breakdown by country)

Payment transactions performed with cards with a debit function at a physical terminal or via other channels.

Note! Division to online/offline categories refers to the type of card, not the authorization method (e.g. transactions with offline debit cards are to be reported as offline debit card transaction even if an immediate online authorization would have taken place).

12.1 Online debit card payments, contact terminal (breakdown per country)

12.2 Online debit card payments, initiated remotely, CNP (breakdown per country)

12.3 Online debit card payments, contactless terminal, NFC (breakdown per country)

12.4 Offline debit card payments, contact terminal (breakdown per country)

12.5 Offline debit card payments, initiated remotely, CNP (breakdown per country)

12.6 Offline debit card payments, contactless terminal, NFC (breakdown per country)

13. Payments with cards with a delayed debit function (breakdown by country)

Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels.

13.1 Contact terminal (breakdown per country)

13.2 Initiated remotely, CNP (breakdown per country)

13.3 Contactless terminal, NFC (breakdown per country)

14. Payments with cards with a credit function (breakdown by country)

Payment transactions performed with cards with a credit function at a physical terminal or via other channels.

14.1 Contact terminal (breakdown per country)

14.2 Initiated remotely, CNP (breakdown per country)

14.3 Contactless terminal, NFC (breakdown per country)

d) E-money payment transactions

A transaction whereby a holder of e-money transfers e-money value from its own balance to the balance of the beneficiary, either with a card on which e-money can be stored directly or with other e-money accounts.

E-money accounts are 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.

The following extracts are provided from Directive 2009/110/EC in order to further clarify the definition of electronic money.

Definition of electronic money as per Article 2(2):

"Electronically, including magnetically, stored monetary value as represented by a claim on the issuer which is issued on receipt of funds for the purpose of making payment transactions as defined in Article 4(5) of Directive 2007/64/EC, and which is accepted by a natural or legal person other than the electronic money issuer"

"[Directive 2009/110/EC] should not apply to monetary value stored on specific pre-paid instruments, designed to address precise needs that can be used only in a limited way, because they allow the electronic money holder to purchase goods or services only in the premises of the electronic money issuer or within a limited network of service providers under direct commercial agreement with a professional issuer, or because they can be used only to acquire a limited range of goods or services."

"Instruments which can be used for purchases in stores of listed merchants should not be exempted from the scope of this Directive as such instruments are typically designed for a network of service providers which is continuously growing."

"It is also appropriate that this Directive not apply to monetary value that is used to purchase digital goods or services, where, by virtue of the nature of the good or service, the operator adds intrinsic value to it, e.g. in the form of access, search or distribution facilities, provided that the good or service in question can be used only through a digital device, such as a mobile phone or a computer, and provided that the telecommunication, digital or information technology operator does not act only as an intermediary between the payment service user and the supplier of the goods and services. This is a situation where a mobile phone or other digital network subscriber pays the network operator directly and there is neither a direct payment relationship nor a direct debtor-creditor relationship between the network subscriber and any third-party supplier of goods or services delivered as part of the transaction."

15. With cards on which e-money can be stored directly (breakdown by country)

A transaction whereby the holder of a card with an e-money function transfers e-money value from its balance stored on the card to the balance of the beneficiary. Reported by the sender of funds / issuer.

16. With e-money accounts (breakdown by country)

A transaction whereby funds are transferred from the e-money account of a payer to the account of a payee. Virtual card transactions are only reported in this category.

16.1 of which accessed through a card (breakdown by country)

Reported by the sender of funds/issuer.

A transaction whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer to the account of a payee.

17. Cross-border e-money payment transactions received

Reported by the receiver of funds/acquirer.

e) Cheques

A written order from one party, i.e. the drawer, to another, i.e. the drawee, normally a credit institution, requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer.

Cash withdrawals with cheques are included.

Cash withdrawals using bank forms are not included.

Cheques issued but not submitted for clearing are not included.

18. Cheques collected in Finland (breakdown by country)

Redeemer/collecting bank. Cheques redeemed when the paying bank is in Finland (POPS and interbank group cheques). Euro cheques and cheques in other currencies redeemed where the paying bank is outside Finland are included.

19. Finnish cheques collected abroad

Counted on the payer's side. Cheques redeemed abroad. SWIFT cheques are to be reported in Table 7 as credit transfers.

f) Other payment services

Comprises payments-related business activities not included in any of the payment services defined in Directive 2007/64/EC.

Any other payment-related service that does not belong to categories above is reported here, e.g. credit transfer orders (e.g. SWIFT message MT101) that are relayed to a different bank.

The name of the service and a short description of the service offered to customers is required.

20. Transactions sent (by country)

Reporting depends on the service offered: e.g. if the payment order is relayed to another bank. Transactions are reported by residency of the receiving account.

21. Cross-border transactions received

Reporting depends on the service offered.

g) Simple book entries

22. Credits to the accounts by simple book entry

A credit transaction initiated by a PSP (including an electronic money issuer) without a specific transaction order and executed by simple book entry, i.e. credit entry, to the account of a customer, i.e. without the use of a traditional payment instrument. The following transactions are reported for this item: (i) an interest payment by the bank; (ii) a dividend payment by the bank; (iii) disbursement of the

amount of a loan to the current account of the customer; (iv) other credits to the account by simple book entry. This data is excluded from credit transfers.

Transfer of a card credit or revolving credit to the account is not a simple book entry. Such transfers are reported under credit transfers in Table 4.

23. Debits from the accounts by simple book entry

A debit transaction initiated by a PSP (including an electronic money issuer) without a specific transaction order and executed by simple book entry (debit entry) to the account of a customer, i.e. without the use of a traditional payment instrument. The following transactions are reported for this item: (i) charge of interest by the bank; (ii) deduction of banking fees; (iii) payment of taxes linked to financial assets, if they are a separate transaction but not separately authorised by the customer; (iv) repayments of capital on a loan; (v) other debits to the account by simple book entry. These data are excluded from direct debits.

Card related annual fees and service fees belong to this category.

h) Money remittances

24. Outgoing money remittances (breakdown by country)

As defined in Article 4(13) of Directive 2007/64/EC, 'money remittance' means a payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.

25. Incoming cross border money remittances

Money remittances coming from abroad.

i) Transactions via telecommunication, digital or IT device

26. Sent transactions via telecommunication, digital or IT device

Execution of payment transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services.

27. Received cross-border transactions via telecommunication, digital or IT device

Received transactions via telecommunication. See preceding definition for further information.



5. Payment transactions per type of terminal involving non-MFIs (MAKA record)

Table 5 is about payment transactions per type of terminal. The number and value of payment transactions sent by non-MFIs through PSPs are reported.

Items under a) and b) are reported by the acquirer and items under c) and d) by the card issuer. **NOTE!** All the reporting agents who have cash transactions (over the counter) must, however, report items 18 OTC cash withdrawals and 19 OTC cash deposits.

In general, the geographical breakdowns are based on the location of the terminal. An additional country breakdown (by the country of card-issuing PSP) is required for items under b) (foreign cards and Finnish acquirers). Moreover, item 8.1 under b) and 13.2 under c) also contain subdivision by given industry codes (MCC, Merchant Category Classification).

Transactions per type of terminal

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

Reporting is carried out by the acquiring side ('Finnish cards and Finnish acquirers').

Payment transactions carried out at all terminals acquired by resident PSPs (irrespective of whether terminals are located in, or outside, the country of location of the PSP) and where the cards used in the transactions are issued by resident PSPs.

The geographical breakdowns are based on the location of the terminal.

1. ATM cash withdrawals (except e-money transactions)

Cash withdrawal performed at an ATM using a card with a cash function.

Cash advances at POS terminals are not included.

1.1 In Finland (location of terminal)

1.2 Abroad by country (location of terminal)

2. ATM cash deposits (except e-money transactions)

Cash deposit performed at an ATM using a card with a cash function. **Cash deposits at POS terminals are not included.**

2.1 In Finland (location of terminal)

2.2 Abroad by country (location of terminal)

3. POS transactions (except e-money transactions)

Transactions performed through a POS terminal using a card with a debit, credit or delayed debit function. Transactions using a card with an e-money function are not included.

3.1 In Finland (location of terminal)

3.2 Abroad by country (location of terminal)

4. E-money card-loading and unloading transactions

Transactions allowing the transfer of e-money value from an issuer of e-money to a card with an e-money function and vice versa. Both loading and unloading transactions are included.

4.1 In Finland (location of terminal)

4.2 Abroad by country (location of terminal)

5. E-money payment transactions with cards with an e-money function

A transaction whereby a holder of e-money transfers e-money value from its own balance to the balance of the beneficiary with a card on which e-money can be stored directly, or whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer to the account of a payee.

5.1 In Finland (location of terminal)

5.2 Abroad by country (location of terminal)

b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

Reporting is carried out by the acquiring side. ('Foreign cards and Finnish acquirers').

Payment transactions carried out at all terminals acquired by resident PSPs (irrespective of whether terminals are located in, or outside, the country of location of the PSP) and where the cards used in the transactions are issued by non-resident PSPs.

Breakdowns by location of the terminal and by the country of card-issuing PSP are required in each subcategory. For item 8.1, subdivisions according to industry codes are also to be reported.

6. ATM cash withdrawals (except e-money transactions)

Cash withdrawal performed at an ATM using a card with a cash function.

Cash advances at POS terminals are not included.

6.1 In Finland (location of terminal)

Additional breakdown by country of card-issuing PSP

6.2 Abroad by country (location of terminal)

Additional breakdown by country of card-issuing PSP

7. ATM cash deposits (except e-money transactions)

Cash deposits performed at an ATM using a card with a cash function. **Cash deposits at POS terminals are not included.**

7.1 In Finland (location of terminal)

Additional breakdown by country of card-issuing PSP

7.2 Abroad by country (location of terminal)

Additional breakdown by country of card-issuing PSP

8. POS transactions (except e-money transactions)

Transactions performed through a POS terminal using a card with a debit, credit or delayed debit function. Transactions using a card with an e-money function are not included.

8.1 In Finland (location of terminal)

Additional breakdown by country of card-issuing PSP.

8.1.1 Industry by merchant category classification codes (MCC)

8.2 Abroad by country (location of terminal)

Additional breakdown by country of card-issuing PSP

9. E-money card-loading and unloading transactions

Transactions allowing the transfer of e-money value from an issuer of e-money to a card with an e-money function and vice versa. Both loading and unloading transactions are included.

9.1 In Finland (location of terminal)

Additional breakdown by country of card-issuing PSP

9.2 Abroad by country (location of terminal)

Additional breakdown by country of card-issuing PSP

10. E-money payment transactions with cards with an e-money function

A transaction whereby a holder of e-money transfers e-money value from its own balance to the balance of a beneficiary with a card on which e-money can be stored directly, or whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer to the account of a payee.

10.1 In Finland (location of terminal)

Additional breakdown by country of card-issuing PSP

10.2 Abroad by country (location of terminal)

Additional breakdown by country of card-issuing PSP

c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

Reporting is carried out by the issuing side ('Finnish cards and foreign acquirers').

Payment transactions carried out at all terminals acquired by non-resident PSPs, where the cards used in the transactions are issued by resident PSPs.

The geographical breakdowns are based on the location of the terminal. For item 13.2, subdivisions according to industry codes (MCC) are also to be reported.

11. ATM cash withdrawals (except e-money transactions)

Cash withdrawal performed at an ATM using a card with a cash function.

Cash advances at POS terminals are not included.

11.1 In Finland (location of terminal)

11.2 Abroad by country (location of terminal)

12. ATM cash deposits (except e-money transactions)

Cash deposit performed at an ATM using a card with a cash function. **Cash deposits at POS terminals are not included**

12.1 In Finland (location of terminal)

12.2 Abroad by country (location of terminal)

13. POS transactions (except e-money transactions)

Transactions performed through a POS terminal using a card with a debit, credit or delayed debit function. Transactions using a card with an e-money function are not included.

13.1 In Finland (location of terminal)

13.2 Abroad by country (location of terminal)

13.2.1 Industry by merchant category classification codes (MCC)

14. E-money card-loading and unloading transactions

Transactions allowing the transfer of e-money value from an issuer of e-money to a card with an e-money function and vice versa. Both loading and unloading transactions are included.

14.1 In Finland (location of terminal)

14.2 Abroad by country (location of terminal)

15. E-money payment transactions with cards with an e-money function

A transaction whereby a holder of e-money transfers e-money value from its own balance to the balance of the beneficiary with a card on which e-money can be stored directly, or whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer to the account of a payee.

15.1 In Finland (location of terminal)

15.2 Abroad by country (location of terminal)

d) Other cash transactions

16. Cash advances at POS

Reporting is carried out by the card issuer.

Transactions in which the cardholder withdraws cash at a point of sale. Includes both cash advances without purchase transactions and cash advances in connection with purchases.

If a cash advance at POS involves payment of purchases or services and the data on the withdrawal cannot be separated from the purchase, the transaction is not reported here but instead under 'POS transactions'.

17. Cash deposits at POS

Reporting is carried out by the card issuer.

Transactions in which cash is deposited at a point of sale without manual intervention and the payer is identified with a payment card.

18. OTC cash withdrawals

Banks report OTC cash withdrawals made in their own offices (OTC = over the counter).

Cash withdrawal from an account at the PSP using a form, including where a card is used merely to identify the payee. These transactions do not represent payments in the strict sense, comprising only a change from account money to cash.

19. OTC cash deposits

Banks report OTC cash deposits made in their own offices (OTC = over the counter).

Cash deposit to an account using a form, including where a card is used merely to identify the payer. Includes cash deposited into a PSP's day or night deposit box for crediting to an account at the PSP. These transactions do not represent payments in the strict sense, comprising only a change from cash to account money.



6. Customer applications and electronic invoicing (ASLA record)

Data in Table 6 is collected on corporate customer and private person services. It includes data on service agreements, transactions, electronic services, batch processing, card authorisation and e-commerce transactions. Where applicable the data is reported at end of the year.

Service agreements include all agreements. If bookkeeping agencies use just one agreement for collecting data on behalf of several customers, all customers should be counted and reported in the total number of service agreements.

Customer applications

a) Corporate customer applications

1. Customer identification service (Tupas)

The number of Tupas agreements as well as the number of identification events.

2. Electronic bank statement (KTO)

Traditional electronic bank statement. In addition to the number of agreements, the number of sent bank statements is to be reported (NB this does not refer to the number of lines in the bank statements). The data of all companies that use this option is reported even if also other (XML) bank statement option is used.

3. Electronic bank statement (XML)

The new XML-standard electronic bank statement. The number of agreements and electronic bank statements are reported.

4. Batch processing

Includes batches of payments from customers to the bank regardless of the channel. The number of processing agreements and the number of batches are reported.

5. Payment terminal authorisation service

The number of card authorisations (personal and corporate cards) made on payment terminals (automated authorisation via POS terminal and manual authorisation by phone). Please observe that the service centre digitalises payees' requests for manual authorisation, but they are not considered here, because the number of authorisations is reported by the card issuer.

This includes all authorisations made with cards issued by the bank. Authorisations by subsidiaries are not included.

5.1 Automated authorisation

Automated authorisations via POS terminals are reported.

5.2 Manual authorisation

Authorisations made via phone or other manual means are reported.

b) Services for private persons and self-employed persons (payment related services)

6. Multiservice agreements/users

Customers can use a computer or a telephone to access the bank's services. The number of agreements and account transactions should be reported in the categories listed below.

6.1 Online banking

All online banking agreements and the number of online banking transactions for private persons and self-employed persons are to be reported.

6.2 Telephone service (staffed)

6.3 Telephone service (automated/push button phone)

All payment orders using a phone are to be reported. SMS payment orders are also included.

7. Payments using e-Payment buttons

Bank specific e-payment buttons on a web-merchant's webpage that can be used for payment with online banking credentials. The number and value of payments using e-Payment buttons are to be reported.

Note! Table 4 (MIK1 and MIK2 records) category 4.2.1 refers to credit transfers related to online banking based e-payments. Category 7 is by definition narrower in scope than category 4.2.1. Category 7 includes only payments initiated via the e-payment button. Category 4.2.1 includes all credit transfer based online banking based e-payments.

Electronic Invoicing

All electronic invoices are included.

c) E-invoices

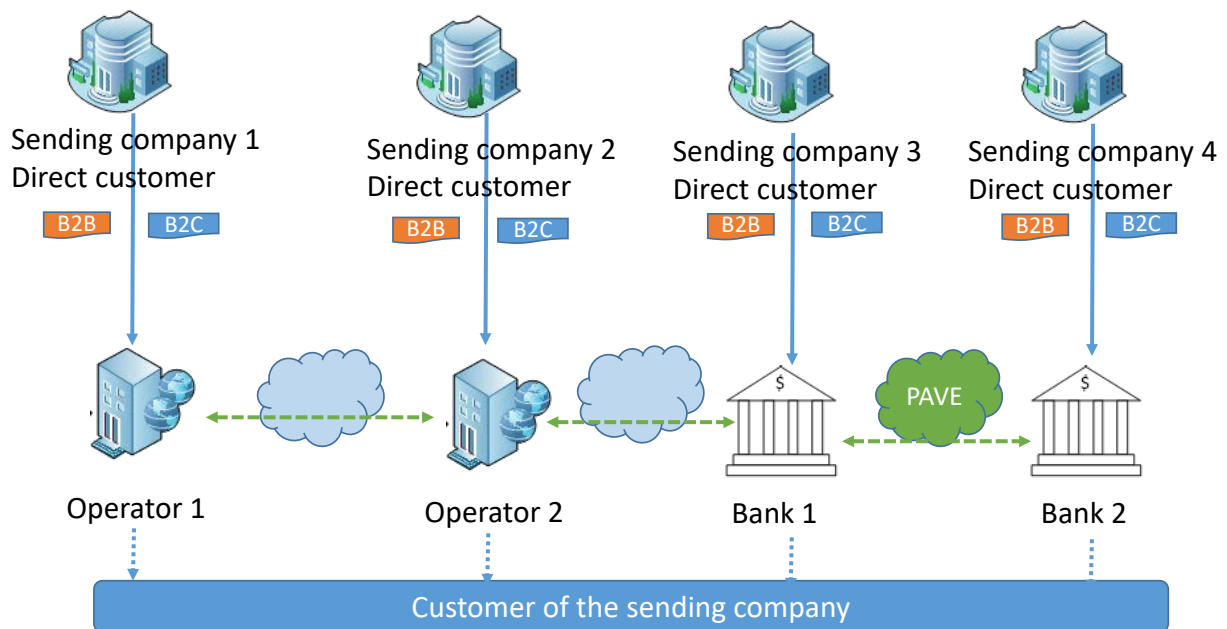
8. E-invoices sent

An e-invoice is based on the Finnish electronic invoicing model (Verkkolaskut/e-Laskut).

E-invoices sent include only e-invoices sent by banks' own customers and e-invoices sent via operators. E-invoices sent from other banks are not reported. Invoicing notifications are also not reported. In addition, attachment messages are not reported; only the related e-invoices are reported (attachment message + e-invoice = 1 e-invoice).

Reporting is carried out by banks. E-invoices sent via operators can be distinguished from aggregate bank figures on the basis of separate e-invoice statistics pertaining to operators.

Does not include direct payments. These are reported in category 9.



d) Direct payments

9. Direct payments

A service that replaces direct debits for customers who do not have access to online banking. Data is reported by the payer's PSP.

e) Agreements

If the structure of the agreement does not enable separation of 11 and 12, the agreements should be reported in either one of them.

10. E-invoice sender agreements

Business agreements on sending e-invoices (B2B and B2C). The combined amount of agreements should be reported, including any valid agreements concluded in previous years (=total).

11. E-invoice receiver agreements

Business agreements on receiving e-invoices, including any valid agreements concluded in previous years (=total).

12. Receiver messages

The payer's bank reports all messages from consumers to businesses, including valid messages from previous years (=total).

13. Consumer direct payment agreements

Stock of agreements at the end of year.

14. Electronic banking: private customer user agreements with e-invoice service

All agreements by private customers where e-invoice service is activated. If a customer has a company code (Y-tunnus) these agreements are not included.

15. SDD agreements by creditor

Amount of SEPA direct debit agreements at the end of year.



7. Correspondent banking: customer payments (KIPA record)

Table 7 is about customer correspondent banking transactions. These transactions are delivered to the payee via a correspondent banking network, not via a payment system. If the payment is paid via a correspondent banking network but settlement takes place in a payment system, this kind of a hybrid payment can be calculated as a correspondent banking transaction. Payments in which the end receiver is an MFI or a payment institution are not reported. Payments related to custody business which are settled via a correspondent banking network are included in the reporting.

SWIFT cheques are also reported as credit transfers where appropriate. Payments related to documentary credits are excluded. The data is reported by currency and by the location (countries worldwide) of the end receiver.

NOTE! The payment value is reported in euro at either the actual foreign exchange rate or the official foreign exchange rate for the reporting date.

1. Sent credit transfers in paper-based form (breakdown by country, breakdown by currency)

Credit transfer which the payer submits in paper-based form.

2. Sent credit transfers initiated electronically

2.1 Initiated in a file/batch (breakdown by country, breakdown by currency)

An electronically initiated credit transfer that is part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions.

2.1.1 Initiated in a file/batch , of which recurrent payments

E.g. salaries and pensions.

2.2 Initiated electronically on a single payment basis (breakdown by country, breakdown by currency)

An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated. Typically credit transfers that are initiated through online banking. In addition, payments using mobile channels are included.

3. Cross-border transfers received

Counting is done on the payee's side. All received correspondent banking transactions.