



INSTRUCTIONS FOR PAYMENT STATISTICS REPORTING (MATI)

Version 2.0 (21 November 2019)

Valid from 1 January 2019
(initial date of the report period)



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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.



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			<p>4 a) Credit transfers includes transfer of revolving credit to an account.</p> <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>



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1.0.10	5 December 2016	1 January 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>
2.0	18 November 2019	1 January 2019	<p>General instructions adjusted; document formatting revised and the following revisions made:</p> <p>MATO record:</p> <ul style="list-style-type: none"> - Instructions for reporting of virtual cards added. <p>LAMP record:</p> <ul style="list-style-type: none"> - Reporting instructions for POS terminals updated. <p>MIK1 record:</p> <ul style="list-style-type: none"> - Reporting instructions for sent credit transfers adjusted so that credit transfers subject to various breakdowns must include instant credit transfers sent. - Reporting instructions added for new instruments (subcategories of e-commerce-related credit transfers, credit transfers initiated via mobile solution, credit transfers initiated via online and mobile bank and instant credit transfers sent in other payment systems). - Reporting of country codes revised. <p>MIK2 record:</p> <ul style="list-style-type: none"> - Reporting instructions added for new instruments (card payments initiated via mobile solution, e-money payments initiated via mobile payment solution and other payments included/not included in PSD2). - Reporting instructions for card payments broken down by card type clarified. - Definitions of contactless payments, payment by chip or magnetic stripe and remote payments adjusted.



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			<ul style="list-style-type: none">- Reporting of country codes for simple book entries revised. MAKA record: <ul style="list-style-type: none">- Instructions for and structure of the MAKA record adjusted.- Reporting instructions for new instruments (card payments at a physical POS, card payments at a virtual POS (e-commerce) and cash ordered by post) adjusted.- Reporting instructions for cash withdrawals and deposits (ATM, POS and OTC) adjusted. ASLA record: <ul style="list-style-type: none">- Reporting instructions for customer identification services revised.- Reporting instructions for online and mobile bank agreements added.- Reporting instructions concerning the e-payment button removed (moved into the MIK1 record).
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1 GENERAL INFORMATION

The Bank of Finland collects statistical data from payment service providers and payment system operators (MATI data collection) for the conduct of the duties of the European System of Central Banks and the Bank of Finland as well as other national purposes. The MATI data collection covers, for example, data on the number and value of transactions related to retail payments. The data is used, for example, to monitor the development of payment instruments and services, and in payment systems oversight. Statistics compiled by the Bank of Finland are published on the websites of the Bank of Finland and the ECB. The reporting is carried out on an annual basis.

The MATI data collection also incorporates other reporting obligations related to payments. By virtue of section 9 a of the Payment Institutions Act (297/2010), a payment institution offering payment accounts must offer a switching service and report on it to the FIN-FSA in accordance with chapter 15 a, sections 2–7 of the Credit Institutions Act (610/2014, amended by 1054/2016 and 448/2017). In addition, some of the statistical data are submitted to Statistics Finland (on an aggregated basis) and Finance Finland (based on a letter of attorney provided by the members). The data collected in the survey may also be used for other statistical purposes.

The Bank of Finland's authority to obtain information is based on the European Union Regulation concerning the collection of statistical information by the European Central Bank (ECB) (EU No 2533/98, amended by 2015/373) and sections 26 and 28 of the Act on the Bank of Finland (214/1998). The data collection on payment statistics is based on a Regulation (ECB/2013/43) and Guidelines (ECB/2014/15) of the European Central Bank. ECB Regulations on statistics are always binding on reporting agents.

1.1 Reporting obligation

Payment service providers operating in Finland are obliged to report the statistical data specified in these instructions to the Bank of Finland. In accordance with Article 2 of the European Central Bank Regulation on payment statistics (ECB/2013/43), the actual reporting population shall



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consist of payment service providers (including electronic money issuers) and/or payment system operators. In accordance with Article 3, 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.

A service provider is included in the group of reporting agents, if:

1. 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

2. 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

In these reporting instructions, reporter refers to the reporting agent obliged to provide to the Bank of Finland the statistical data determined in these instructions. If the reporting agent does not meet the minimum requirements for transmission, accuracy, compliance with concepts and revisions laid down in Annex IV of Regulation ECB/2013/43, the ECB may impose sanctions on the data provider under Regulation EU No 2533/98, as amended by 2015/373.

1.2 Reportable data and records

The statistical data specified in these instructions are submitted to the Bank of Finland on a report consisting of one batch record (technical record that



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begins the file) and a varying number of content records. A report may only include the records of one reporter. A record refers to a data set provided in a regular format. A row reported in accordance with the record structure constitutes one record. There are eight types of content records.

1. TILI record: payment accounts
2. MATO record: payment cards by function
3. LAMP record: terminals
4. MIK1 record: payment transactions by type of payment service (credit transfers and direct debits)
5. MIK2 record: payment transactions by type of payment service (card payments and other payment transactions)
6. MAKKA: payment and cash transactions by type of terminal
7. ASLA record: customer applications and electronic invoicing
8. KIPA: correspondent banking payments

Other documents addressing reporting include the record structure (technical instructions) and code list for the MATI data collection. Up-to-date instructions are available at:

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

The MATI data collection covers stock data (i.e. positions on the last banking day of the reference calendar year) and flow data (data accumulated during the period) for the reporting period. The reportable stock and flow data are specified by record in these instructions.

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



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should be counted on the payee's (payer's) side under transactions sent.

Questions and comments are welcome at paystat@bof.fi.



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2 PAYMENT ACCOUNTS (TILI RECORD)

The TILI record is used to report data pertaining to payment accounts and e-money accounts. Data in the TILI record **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 as at year-end. Stock data reported in the TILI record refer to end-of-period, i.e. positions on the last working day of the reference calendar year.

1. Number of payment accounts (field 4)

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 (EU) 2015/2366.

2. Number of electronic money accounts (field 5)

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 (field 6)

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. The indicators on the outstanding value on e-money storages issued are compiled in euro and relate to payment storages denominated in all currencies.

4. The number of switched consumer payment accounts (field 7)

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



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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).

5. The number of rejected applications for switching consumer payment accounts (field 8)

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).



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3 PAYMENT CARD FUNCTIONS (MATO RECORD)

The MATO record is used to report payment cards issued by payment service providers (PSPs) operating in Finland, broken down by function. The data are reported by cards issuers. 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.

The number of cards is reported as at the end of the reporting period, i.e. the last banking day of the calendar year under review. Cards in circulation are included irrespective of when they were issued or whether they were used. Expired or withdrawn cards are not included.

Only general purpose cards are reported, meaning that cards with a restricted purpose of use are not reported. 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. Also, cards issued by card schemes, i.e. three-party or four-party schemes, are included.

The card types reported in the MATO record are broken down into the following categories:

MATO: Card type	Code
1. Cards with a cash function	A0100
2. Cards with a payment function	A0200
2.1. Cards with a debit function	
2.1.1. Online debit cards	A0211
2.1.2. Offline debit cards	A0212
2.2. Cards with a delayed debit function	A0220
2.3. Cards with a credit function	A0230
3. Cards with an e-money function	
3.1. Cards with an e-money function, of which cards on which e-money can be stored directly	A0310
3.2. Cards with an e-money function, of which cards which give access to e-money stored on e-money accounts	A0320
3.3. Cards with an e-money function, of which cards with an e-money function that have been loaded at least once	A0330



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4. Total number of cards	A0400
4.1. Cards with EMV compatibility	A0410
4.2. Cards with magnetic stripe only	A0420
4.3. Virtual cards only	A0430
5. Cards with a combined debit, cash and e-money function	A0500
6. Cards with a contactless payment function (NFC)	A0600
7. Cards with a debit, and delayed debit or credit function	A0700

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)’ (A0400), 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’ (A0220) or subcategory ‘Cards with a credit function’ (A0230), not in both.

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)’ (A0400). This indicator may not necessarily be the sum of ‘cards with a cash function’ (A0100), ‘cards with a payment function’ (A0200) and ‘cards with an e-money function’ (A0310 + A0320), as these categories may not be mutually exclusive.

1. Cards with a cash function (A0100)

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) (A0200)

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.



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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 (A0211)

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 (A0212)

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 (A0220)

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 (A0230)

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.



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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 section 5.2.2 of the instructions for the MIK2 record.

3.1 Cards with an e-money function, of which cards on which e-money can be stored directly (A0310)

E-money held on a card in the e-money holder’s possession, i.e. a card on which e-money can be stored directly.

3.2 Cards with an e-money function, of which cards which give access to e-money stored on e-money accounts (A0320)

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. These exclude cards on which e-money can be stored directly.

3.3 Cards with an e-money function that have been loaded at least once (A0330)

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) (A0400)

Total number of both physical and virtual cards in circulation (regardless of the number of functions). Where a card has both a physical and virtual form,



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it is calculated in this category as a single card (no double reporting). The cards may have one or more of the following functions: cash, debit, credit, delayed debit or e-money. $A0400$ (Total number of cards) = $A0410$ (Cards with EMV compatibility) + $A0420$ (Cards with magnetic stripe only) + $A0430$ (Virtual cards only).

4.1 Cards with EMV compatibility (A0410)

Total number of cards with a chip compliant with the EMV standard. Also includes cards with a magnetic stripe and/or a Near Field Communication (NFC) function in addition to the EMV chip.

4.2 Cards with magnetic stripe only (A0420)

Cards issued solely with a magnetic stripe.

4.3 Virtual cards only (A0430)

Number of purely virtual cards. Virtual cards only refers to cards that only exist in a virtual form (no physical plastic card). Cards with both a physical and digital form are excluded from this category.

5. Cards with a combined debit, cash and e-money function (A0500)

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

6. Cards with NFC functionality (A0600)

Cards with a Near Field Communication function.

7. Cards with a debit function combined with a delayed debit or credit function (A0700)

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



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4 PAYMENT CARD ACCEPTING DEVICES (LAMP RECORD)

The LAMP record is used to report the number of payment terminals and ATMs with credit transfer function. The number of payment terminals is reported by the acquirer of the payment transaction. If this information is not directly available, the acquirer is required to ascertain the number of terminals from their customers.

Payment service providers report the number of payment terminals for which they act as acquirers, both in Finland and abroad. 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. The purpose is to report the number of payment terminals at year-end. If the stock data is unavailable, **one may report the number of terminals which sent transactions in December of the reporting year. As regards data for 2019, this category may still be reported according to the old reporting instructions, that is one may report the number of terminals which sent transactions during the reporting year. For 2020, appropriately prepared statistical data are required.** If a POS terminal or an e-money card terminal offers more than one function, it is counted in each applicable sub-category. Therefore, the total number of POS terminals or an 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.

The following types of terminal are reported in the LAMP record:

LAMP: Type of terminal	Code
1. ATMs with a credit transfer function	B03
2. POS terminals	B04
2.1. EFTPOS terminals	B05
2.2. EFTPOS terminals also accepting e-money cards	B06
3. E-money card terminals	B07
3.1. E-money card loading and unloading terminals	B08
3.2. E-money card accepting terminals	B09



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4.1 ATM's

1. ATMs with a credit transfer function (B03)

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

4.2 POS terminals

2. POS terminals (B04)

Total number of POS terminals. A POS terminal is a point-of-sale 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. Reported by country.

2.1 EFTPOS terminals (B05)

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. Reported by country.

2.2 EFTPOS terminals also accepting e-money cards (B06)

This category includes only e-money card terminal which have a dual function: terminals which are both EFTPOS terminals and e-money card terminals. Reported by country.

4.3 E-money card terminals

3. E-money card terminals (B07)

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. This category includes POS terminals with a dual functionality, i.e. which function both as EFTPOS and e-money terminals, as well as terminals with an e-money function only. Reported by country.

3.1 E-money card loading and unloading terminals (B08)

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



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versa, i.e. loading and unloading. Reported by country.

3.2 E-money card accepting terminals (B09)

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. Reported by country.



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5 PAYMENT TRANSACTIONS BY TYPE OF PAYMENT SERVICE (MIK1 AND MIK2 RECORDS)

The MIK1 and MIK2 records are used to report the number and value of payment transactions related to the domestic customer business. Transactions are reported by transaction type with various breakdowns. The MIK1 record comprises credit transfers and direct debits. The MIK2 record comprises card payments and other payment transactions. The reportable number and value of payment transactions covers the volume accumulated during the entire reporting period.

Payment transactions to be reported include payment transactions initiated by non-MFIs to any counterparty and payment transactions initiated by PSPs, where 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.

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.



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The value of transactions is reported in euro terms, including payment transactions denominated in all currencies. Cross-border payment transactions are included in the statistics. The data are converted into euro using the ECB's reference rate, or the foreign exchange rate used in the transactions.

5.1 MIK1 record: credit transfers and direct debits

Credit transfers and direct debits reported in the MIK1 record are broken down into the following subcategories:

MIK1: Type of payment instrument	Code
Credit transfers	
1. SEPA credit transfers sent	C0100
2. Non-SEPA credit transfers sent	C0200
3. Credit transfers sent, initiated in paper-based form	C0300
4. Credit transfers sent, initiated electronically	
4.1. Credit transfers sent, initiated in a file/batch	C0410
4.1.1. of which recurrent payments	C0411
4.2. Credit transfers sent, initiated electronically on a single payment basis	C0420
4.2.1. E-commerce related credit transfers sent	C0421
4.2.1.1. of which initiated using payment buttons	C0422
4.2.1.2. of which initiated via a mobile payment solution	C0423
4.2.1.3. of which initiated using other methods	C0424
4.3. Credit transfers sent, initiated via a mobile payment solution	C0430
4.4. Credit transfers sent, initiated via online and mobile bank	C0440
4.5. Instant credit transfers sent	C0500
4.5.1. Instant credit transfers sent in POPS	C0510
4.5.2. Instant credit transfers sent in Siirto	C0520
4.5.3. Instant credit transfers sent in RT1	C0530
4.5.4. Instant credit transfers sent in other payment systems	C0540
5. Cross-border credit transfers received	C0600



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Direct debits	
6. <i>SEPA direct debits sent</i>	<i>C0700</i>
7. <i>Non-SEPA direct debits sent</i>	<i>C0800</i>
8. <i>Direct debits sent, initiated in a file/batch</i>	<i>C0900</i>
9. <i>Direct debits sent, initiated on a single payment basis</i>	<i>C1000</i>
10. <i>Cross-border direct debits received</i>	<i>C1100</i>

5.1.1 Credit transfers

Credit transfer is 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.

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.

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 categories in alternative a) should equal the size of the aggregated amount of the categories in alternative b) ($C0100 + C0200 = C0300 + C0410 + C0420$).



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Instant credit transfers sent must be included in the parent items (e.g. SEPA/non-SEPA credit transfers and credit transfers initiated electronically). In addition, instant credit transfers are reported separately in total instant credit transfers sent (C0500) and broken down by the system in which they were sent (C0510, C0520, C0530 and C0540).

Credit transfers related to correspondent banking are reported only in KIPA record.

1. SEPA credit transfers sent (SCT and SCT Inst) (C0100)

Credit transfers that comply with the SEPA standards, including both credit transfers compliant with SEPA Credit Transfer (SCT) scheme and credit transfers compliant with SEPA Credit Transfer Instant (SCT Inst) scheme. 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. Reported by country and counterparty (intra-group/inter-group).

2. Non-SEPA credit transfers sent (C0200)

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 and other instant credit transfers than those compliant with the SEPA Inst scheme (for example, instant credit transfers sent in the POPS and Siirto systems). So-called currency payments within the same banking group using internal systems are also to be reported. Reported by country and counterparty (intra-group/inter-group).

3. Credit transfers sent, initiated in paper-based form (C0300)

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. Reported by country and counterparty (intra-group/inter-group).

4. Credit transfers sent, initiated electronically

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



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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. **Instant credit transfers are also reported in the relevant subcategories of electronically initiated credit transfers.**

Electronically initiated credit transfers are reported broken down into those initiated in a file/batch (C0410) and on a single payment basis (C0420). Hence, Credit transfers sent, initiated electronically, is the sum of these subcategories (C0410 + C0420).

4.1 *Credit transfers sent, initiated in a file/batch (C0410)*

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. **This category also includes instant credit transfers initiated in a file/batch.** Reported by country and counterparty (intra-group/inter-group).

4.1.1 *Credit transfers sent, initiated in a file/batch, of which recurrent payments (C0411)*

E.g. salaries and pensions.

4.2 *Credit transfers sent, initiated electronically on a single payment basis (C0420)*

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. **This category also includes instant credit transfers initiated on a single payment basis.** Reported by country and counterparty (intra-group/inter-group).

4.2.1 *E-commerce related credit transfers sent (C0421)*

All e-commerce related transactions in a credit transfer format. This includes, for example, e-commerce related credit transfers initiated using payment



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buttons and mobile applications. Excludes payments initiated by the payer via online banking, not involving a simultaneous e-commerce transaction. Neither does it include invoices presented online that are not related to a concurrent e-commerce transaction, nor e-invoices not related to simultaneous e-commerce purchases. Reported by payee's country of location. E-commerce related credit transfers sent must equal the sum of its subcategories (C0421 = C0422 + C0423 + C0424).

4.2.1.1. E-commerce related credit transfers sent, of which initiated using payment buttons (C0422)

Bank-specific button on an e-merchant's website allowing one to pay using online banking IDs. Corresponds to the service type E070 (Online payment button) previously reported in the ASLA record. Reported by country.

4.2.1.2 E-commerce related credit transfers sent, of which initiated via mobile payment solutions (C0423)

Credit transfer-based e-commerce related payments made via mobile payment solutions (see definition of mobile payment solution in section 4.3 (credit transfers sent, initiated via mobile payment solution)). These payments include credit transfers (including instant credit transfers) based e-commerce related payments made with payment solutions provided by the reporter itself or a third party. This category excludes card-based e-commerce related payments, which are reported separately in the MIK2 record using instrument C4000 (Card payments initiated via mobile payment solutions). Reported by country. As regards data for 2019, this category may be reported on a best-effort basis (for example, where exact data is unavailable, an estimate may be used). For 2020, appropriately prepared statistical data are required.

4.2.1.3 E-commerce related credit transfers sent, of which initiated using other methods (C0424)

Other credit transfer-based payments related to e-commerce. Comprises all e-commerce related credit transfers other than payments initiated using payment buttons or via mobile payment solutions, to the extent known to the reporter. These could include, for example invoices, instalments or credit agreements provided by the reporter itself or a third party. Reported by country.



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4.3 Credit transfers sent, initiated via mobile payment solution (C0430)

All credit transfer based mobile payments in total. These may include credit transfer-based payments (including instant credit transfers) initiated using banks' own solutions or third-party mobile solutions. Mobile payment solution refers to a solution used to initiate payments for which the payments data and the payment instructions are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. This category includes both P2P (person-to-person) and C2B (consumer-to-business) payments made as a credit transfer. Hence, this category also includes e-commerce related credit transfers initiated via mobile payment solutions as defined above. This category excludes credit transfers made via online bank, which are reported in MIK1 record category C0440 (Credit transfers sent, initiated via online and mobile bank). Reported by country. As regards data for 2019, this category may be reported on a best-effort basis (for example, where exact data is unavailable, an estimate may be used). For 2020, appropriately prepared statistical data are required.

4.4 Credit transfers sent, initiated via online and mobile bank (C0440)

Credit transfers initiated via online bank or a mobile banking application. Reported by country.

4.5 Instant credit transfers sent (C0500)

Credit transfers that are settled faster than normal transfers. In an instant credit transfer, the transmission of the message and funds takes place in real time or almost in real time. This category includes instant credit transfers sent via various systems. Hence, the total of instant credit transfers sent must equal the sum of the underlying subcategories ($C0500 = C0510 + C0520 + C0540$). Reported by country.

4.5.1 Instant credit transfers sent in POPS (C0510)

Instant credit transfers sent through the POPS systems. The country code is reported as "FI".

4.5.2 Instant credit transfers sent in Siirto (C0520)

Instant credit transfers sent through the Siirto system. The country code is reported as "FI".



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4.5.3 Instant credit transfers sent in the RT1 system (C0530)

Instant credit transfers sent through the RT1 system. **Reported by country.**

4.5.4 Instant credit transfers sent in other payment systems (C0540)

Instant credit transfers sent through other systems. **Reported by country.**

5.. Cross-border credit transfers received (C0600)

Counting is done on the payee's side. All received credit transactions are included regardless of the payment system used. Includes TARGET2 customer payments. This category, however, excludes correspondent banking payments, which are reported in the KIPA record (Correspondent banking).

5.1.2 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 categories in alternative a) should equal the size of the aggregated amount of the categories in alternative b) ($C0700 + C0800 = C0900 + C1000$).

6. SEPA direct debits sent (SDD) (C0700)



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Direct debits that comply with SEPA standards. Reported by country.

7. Non-SEPA direct debits sent (C0800)

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. Reported by country.

8. Direct debits sent, initiated in a file/batch (C0900)

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). Reported by country.

9. Direct debits sent, initiated on a single payment basis (C1000)

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). Reported by country.

10. Cross-border direct debits received (C1100)

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

5.2 MIK2 record: card payments and other payment transactions

Card payments and other payment transactions reportable in the MIK2 record are broken down into the following subcategories:

MIK2: Type of payment instrument	Code
Card payments	
<i>1. Payments with cards with an online debit function</i>	
<i>1.1. of which made with online debit cards</i>	<i>C1210</i>
<i>1.2. of which made with offline debit cards</i>	<i>C1220</i>
<i>2. Payments with cards with a delayed debit function</i>	<i>C1300</i>
<i>3. Payments with cards with a credit function</i>	<i>C1400</i>
<i>4. Card payments initiated via a mobile payment solution</i>	<i>C4000</i>



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E-money payments	
5. <i>E-money payments with cards on which e-money can be stored directly</i>	C1900
6. <i>E-money payments with e-money accounts</i>	C2000
6.1. <i>of which accessed through a card</i>	C2010
6.2. <i>of which initiated via a mobile payment solution</i>	C2020
7. <i>Cross-border e-money payments received</i>	C2100
Cheques	
8. <i>Cheques collected in Finland</i>	C2200
9. <i>Finnish cheques collected abroad</i>	C2300
Money remittance	
10. <i>Money remittances sent</i>	C2800
11. <i>Cross-border money remittances received</i>	C2900
Other payments included in Directive (EU) 2015/2366	
12. <i>Other payment services sent, included in Directive (EU) 2015/2366</i>	C2410
13. <i>Cross-border other payment services received, included in Directive (EU) 2015/2366</i>	C2420
Other payments not included in Directive (EU) 2015/2366	
14. <i>Other payment services sent, not included in Directive (EU) 2015/2366</i>	C2510
15. <i>Cross-border other payment services received, not included in Directive (EU) 2015/2366</i>	C2520
Simple book entries	
16. <i>Credits to the accounts by simple book entry</i>	C2600
17. <i>Debits from the accounts by simple book entry</i>	C2700

5.2.1 Card payments

Card payments with cards issued by resident PSPs (excluding cards with an e-money function only). The issuer of the cards reports card payments made both in the home country and abroad. Payment transactions made in e-money are not included.



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Payment transactions performed using cards with a debit, credit or delayed debit function at a terminal (physical or virtual) or via other channels. **Payments initiated both with a physical card and a mobile solution are reported.** 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.

Card payments exclude cash withdrawals and deposits at ATMs, which are reported in the MAKA record. Credit transfers at ATMs are not included in card payments (reported in the MIK1 record under credit transfers). Neither do card payments include cash advances and deposits at POS terminals (reported in the MAKA record).

Card payments are reported based on card type, i.e. whether made using a card equipped with the online debit (C1210), offline debit (C1220), delayed debit (C1300) or credit (C1400) function. Subcategories C1210, C1220, C1300 and C1400 are mutually exclusive, and therefore the sum of the subcategories equals the total amount of payments made with the cards. The same principle applies to the value of card payments. **Hence, card payments reported in these categories must also include card payments initiated via mobile payment solutions (C4000).**

Each transaction is only reported once. Where a payment has been made, for example, using the delayed debit or credit function, payments are reported based on whether the card was reported as having a delayed debit or credit function. In other words, if a card is reported in the MATO record using the code value A0220 "Cards with a delayed debit function", then payments made with this card using the delayed debit function are reported in the MIK2 record using the code value C1300 "Payments with cards with a delayed debit function". If a card is reported in the MATO record using the code value A0230 "Cards with a credit function", then payments made with this



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card using the credit function are reported in the MIK2 record using the code value C1400 “Payments with cards with a credit function”.

Card payments are broken down by the method of card usage, i.e. whether a card payment is made:

(a) As a contactless payment at a physical POS

Contactless payments are payment transactions where the payer and payee (and/or their devices) are physically in the same location and communication with a payment instrument and terminal takes place using a contactless payment technology (e.g. NFC, BLE, QR).

Contactless payments can be made using a card or a mobile payment solution on which card data has been stored. Hence, contactless payments include, in addition to contactless payments with physical cards, card-based payments at a physical POS (at merchant premises) using a mobile payment solution based on abovementioned contactless payment technologies.

(b) With chip or magnetic stripe at a physical POS

Contact card payment made by reading the chip or magnetic stripe on a card.

(c) As a remote payment

Remote payments are payment transactions initiated through the internet or other remote communications device without the payer and payee having to be physically present at the same time (card not present, CNP). Remote payments can be made using a card or a mobile payment solution on which card data has been stored.

Remote payments include the following card-based payments: e-commerce related payments made on the web (using a card or a mobile payment solution), payments made within mobile solutions (in-app) and P2P (person-to-person) payments. When reporting card payments initiated via mobile payment solutions the following card payments are categorized as remote payments: e-commerce related payments made using a mobile payment solution, payments made within mobile solutions (in-app) and P2P (person-to-person) payments. Hence, when reporting card payments initiated via mobile payment solutions, other mobile payments than those made at merchant premises are remote payments.



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The method of card usage is reported both for card payments per type of card (including mobile payments in addition to traditional card payments) and separately for card payments initiated via mobile payment solutions (C4000).

1. Payments with cards with a debit function

Payments made using the debit function, i.e. debit card payments. Card payments made with debit cards are divided into two subcategories: online debit card payments and offline debit card payments. Note! The breakdown into the online/offline categories refers to the type of card used, not the transaction verification method (e.g. payments with offline debit cards are reported as offline debit payments even where verification has taken place).

1.1 Payments with cards with an online debit function (C1210)

Reported by country.

1.2 Payments with cards with an offline debit function (C1220)

Reported by country.

2. Payments with cards with a delayed debit function (C1300)

Payments made using the card's delayed debit function. Payments made with the delayed debit function using cards reported in the MATO record with the code value A0220 "Cards with a delayed debit function" are reported here. Reported by country.

3. Payments with cards with a credit function (C1400)

Payments made using the credit function. Payments made with the credit function using cards reported in the MATO record with the code value A0230 "Cards with a credit function" are reported here, regardless of whether the entire credit granted is paid off after a certain period or repaid in instalments. Reported by country.

4. Card payments initiated via mobile payment solutions (C4000)

Card payments initiated via mobile payment solutions so that payment data and payment instructions are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. In this context, the mobile device may be for example a smart phone or



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watch, or a tablet. Payments initiated via mobile payment solutions are reported based on the method of card usage, i.e. contactless or remote payment (see the definitions above). Note! Payments initiated via mobile payment solutions must be included in card payments reported by type of card, that is, the sum of card payments reported by card type must equal total card payments. Reported by country. As regards data for 2019, this category may be reported on a best-effort basis (for example, where exact data is unavailable, an estimate may be used). For 2020, appropriately prepared statistical data are required.

5.2.2 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 (EU) 2015/2366, 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."



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"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."

5. E-money payments with cards on which e-money can be stored directly (C1900)

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 country.

6. E-money payments with e-money accounts (C2000)

A transaction whereby funds are transferred from the e-money account of a payer to the account of a payee. Reported by country.

6.1 E-money payments with e-money accounts, of which accessed through a card (C2010)

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. Reported by country.

6.2 E-money payments with e-money accounts, of which initiated via a mobile payment solution (C2020)



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Payments from the payer's e-money account to the payee's e-money account initiated via a mobile payment solution so that the payment details and instructions are sent and/or confirmed by means of telecommunication or data transfer technology using a mobile device. Reported by country.

7. Cross-border e-money payment transactions received (C2100)

Reported by the receiver of funds/acquirer.

5.2.3 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.

8. Cheques collected in Finland (C2200)

Redeemer/collecting bank. Cheques redeemed when the paying bank is in Finland. Euro cheques and cheques in other currencies redeemed where the paying bank is outside Finland are included. Reported by country.

9. Finnish cheques collected abroad (C2300)

Counted on the payer's side. Cheques redeemed abroad. SWIFT cheques are to be reported in KIPA record (correspondent banking payments) as credit transfers.

5.2.4 Money remittances

10. Money remittances sent (C2800)

As defined in Article 4(22) of Directive (EU) 2015/2366, '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. Reported by country.



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11. Cross-border money remittances received (C2900)
Money remittances coming from abroad.

5.2.5 Other payment services included in Directive (EU) 2015/2366

12. Other payment services sent, included in Directive (EU) 2015/2366 (C2410)

Other payment services sent, which belong to the scope of the Payment Services Directive (PSD2) but cannot be reported in the above categories. Reported by country.

13. Cross-border other payment services received, included in Directive (EU) 2015/2366 (C2420)

Other cross-border payments received, which belong to the scope of the Payment Services Directive (PSD2) but cannot be reported in the above categories.

5.2.6 Payments services not included in Directive (EU) 2015/2366

14. Other payment services sent, not included in Directive (EU) 2015/2366 (EU) 2015/2366 (C2510)

Other payment services sent, which do not belong to the scope of the Payment Services Directive (PSD2) and cannot be reported in the above categories. Reported by country.

15. Cross-border other payment services received, not included in Directive (EU) 2015/2366 (C2520)

Other cross-border payments received, which do not belong to the scope of the Payment Services Directive (PSD2) and cannot be reported in the above categories.

5.2.7 Simple book entries

16. Credits to the accounts by simple book entry (C2600)

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.



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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 category: (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 the MIK1 record. **The country code is always reported as "FI".**

17. Debits from the accounts by simple book entry (C2700)

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 category: (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. **The country code is always reported as "FI".**

~~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.~~



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~~Transactions are reported by residency of the receiving account.~~

~~-21. Cross-border transactions received~~

~~-Reporting depends on the service offered.~~



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6 PAYMENT AND CASH TRANSACTIONS BY TYPE OF TERMINAL (MAKA RECORD)

The MAKA record is used to report the number and value of payment and cash transactions involving non-MFIs by device and terminal. Transactions reportable in the MAKA record are reported both by the issuers of payment cards and the acquirers of payment transactions. The data to be reported depend on whether the transaction is reported from the perspective of the issuer or the acquirer.

In general, transactions are broken down by the type of device and payment terminal used, the country of issue of the card and the country of location of the payment service provider's terminal (domestic/foreign). In addition, **card payments at a physical POS (D31)** and **card payments at a virtual POS (e-commerce) (D32)** must be broken down by the merchant's sector based on MCC code (Merchant Category Classification).

The types of transaction reported in the MAKA record are broken down into the following categories:

MAKA: Type of transaction	Code
Card payments at a POS	
<i>1. Card payments at a physical POS</i>	D31
<i>2. Card payments at a virtual POS (e-commerce)</i>	D32
Cash withdrawals and deposits	
<i>3. ATM cash withdrawals</i>	D01
<i>4. ATM cash deposits</i>	D02
<i>5. Cash advances at POS terminals</i>	D06
<i>6. Cash deposits at POS terminals</i>	D09
<i>7. OTC cash withdrawals</i>	D07
<i>8. OTC cash deposits</i>	D08
<i>9. Cash ordered by post</i>	D10
E-money card transactions	
<i>10. E-money card loading and unloading transactions</i>	D04



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<i>11. E-money payment transactions with cards with an e-money function</i>	<i>D05</i>
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In addition, transactions reported by type of device and terminal are broken down into three categories based on the country of residence of the payment service provider:

- (a) Payment transactions on devices and terminals provided by domestic payment service providers: cards issued by domestic PSPs;
- (b) payment transactions on devices and terminals provided by domestic payment service providers: cards issued by foreign PSPs;
- (c) payment transactions on devices and terminals provided by foreign payment service providers: cards issued by domestic PSPs;

As a rule, the acquirer of the payment transaction reports transactions on domestic PSPs devices and terminals for both domestic and foreign issuers' cards (paragraph a and b). In turn, card issuers report transactions on foreign PSPs devices and terminals using cards issued by them (paragraph c) **As an exception, cash withdrawals and deposits at an ATM and POS using cards are reported from the issuer's side (paragraph a)** instead of the acquirer's. In addition, banks report OTC withdrawals and deposits made at their branches **and cash ordered by post**. Below are more detailed specifications by transaction type, which data should be reported by which agent.

6.1 Card payments at a POS (excl. e-money transactions)

Card payments at a POS include payment transactions made at a physical **or virtual POS** using a card equipped with a debit, credit or delayed debit function. This excludes transactions made with cards with an e-money function. **Card payments are broken down into card payments at a physical POS (D31) and at a virtual POS (e-commerce) (D32).** Card payments both at a physical **and virtual POS (D31 and D32)** are broken down by the country of issue of the card, the PSP of the terminal, the country of location of the terminal and the sector of the merchant (MCC).



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The acquirer of the payment transaction reports¹ payment transactions both on domestic and foreign issuers' cards. Meanwhile, the issuer of the card reports card payments made on cards issued by it using foreign PSPs' devices and terminals.

1. Card payments with domestic PSPs' devices and terminals:
 - With domestic issuers' cards: **reported by the acquirer**. The country of issue of the card (field 5) is always "FI", the PSP of the terminal (field 6) is "K" and the country of location of the terminal (field 7) is "FI".
 - With foreign issuers' cards: **reported by the acquirer**. The PSP of the terminal (field 6) is always "K" and the country of location of the terminal (field 7) is "FI". Transactions are reported by the country of issue of the card.
2. Card payments with foreign PSPs' devices and terminals:
 - With domestic issuers' cards: **reported by the issuer**. The country of issue of the card (field 5) is always "FI" and the PSP of the terminal (field 6) is "U". Transactions are reported by the country of location of the terminal.

6.1.1 Card payments at a physical POS

1. Card payments at a physical POS (D31)

Card payments made at a physical POS terminal. This category includes card payments made using the chip, magnetic stripe or contactless payment feature of the card. In addition, it includes card payments initiated using a mobile solution at a physical POS, where communication between the mobile device and payment terminal takes place through a contactless payment technology (e.g. NFC, BLE, QR). This excludes cash advances made in connection with card purchases at POS terminals (cash back), that is, only the share of the purchase is reported. Cash advances and deposits at

¹ If the service provider is a parent company, it should not report payment transactions made using devices or terminals provided by its foreign branches or subsidiaries.



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POS terminals are reported separately in categories D06 and D09. **This category corresponds to the old instrument D03.**

6.1.2 Card payments at a virtual POS

2. *Card payments at a virtual POS (e-commerce) (D32)*

Card payments made at a virtual point of sale. This category includes card payments made on the internet (using a card or mobile solution) or within a mobile application (in-app). This category does not include P2P (person-to-person) card payments initiated via a mobile payment solution.

6.2 Cash withdrawals and deposits

Cash withdrawals and deposits include cash transactions broken down by the manner of withdrawals and deposits into ATM cash withdrawals and deposits, cash advances and deposits at a POS terminal, OTC cash withdrawals and deposits **and cash ordered by post.**

6.2.1 ATM cash withdrawals and deposits

ATM cash withdrawals and deposits include cash transactions made at an automated teller machine using a card with a cash function. This excludes transactions made with cards with an e-money function. As regards ATM cash withdrawals and deposits (D01 and D02), the country of issue of the card, the PSP of the terminal and the country of location of the terminal are reported.

The issuer of the card reports cash withdrawals made with cards issued by it, at both domestic and foreign ATMs. At the same time, the acquirer reports cash withdrawals made with foreign issuers' cards at domestic ATMs.

1. Domestic ATM cash withdrawals and deposits:

- **With domestic issuers' cards: reported by the issuer.** The country of issue of the card (field 5) is always "FI", **the PSP of the terminal (field 6) is "K"** and the country of location of the terminal (field 7) is "FI".
- **With foreign issuers' cards: reported by the acquirer.** Transactions are reported by the country of issue of the card. The



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PSP of the terminal (field 6) is always “K” and the country of location of the terminal (field 7) is “FI”.

2. ATM cash withdrawals and deposits abroad:

- With domestic issuers’ cards: **reported by the issuer**. The country of issue of the card (field 5) is always “FI” and the PSP of the terminal (field 6) is “U”. Transactions are reported by the country of location of the ATM.

3. *ATM cash withdrawals (D01)*

Cash withdrawals made at an ATM using a card with a cash function (excluding e-money transactions). This does not include cash advances at POS terminals (reported separately using the instrument code D06).

4. *ATM cash deposits (D02)*

Cash deposits made at an ATM using a card with a debit function (excl. e-money transactions). This does not include cash deposits at POS terminals (reported separately using the instrument code D09).

6.2.2 Cash advances and deposits at POS terminals (cash back)

Cash advances and deposits at POS terminals include cash transactions where the card holder withdraws or deposits cash at a POS terminal either without making a purchase or in connection with a purchase transaction. This excludes transactions made with cards with an e-money function. Cash advances and deposits with domestic issuers’ cards at POS terminals **are reported by the issuer of the card**.

As regards cash advances and deposits at POS terminals (D06 and D09), the country of issue of the card, the PSP of the terminal and the country of location of the terminal are reported. The country of issue of the card (field 5) is always “FI”, the PSP of the terminal (field 6) is “K” and the country of location of the terminal (field 7) is “FI”.

5. *Cash advances at POS terminals (D06)*

Cash advances at POS terminals (excluding e-money transactions). This category includes circumstances where the cardholder withdraws cash either in connection with, or without, a card purchase.



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6. Cash deposits at POS terminals (D09)

Cash deposits made at POS terminals (excluding e-money transactions). This category includes transactions where cash is deposited without manual processing and where the payer is identified by a payment card.

6.2.3 OTC cash withdrawals and deposits

OTC cash withdrawals and deposits comprise OTC (over-the-counter) cash withdrawals and deposits at domestic banks' branches. Banks report the amount of cash withdrawn and deposited onto accounts at their own branches. In an OTC cash withdrawal or deposit, account money is converted into cash or vice versa.

As regards OTC cash withdrawals and deposits (D07 and D08), the PSP of the terminal and the country of location of the terminal are reported. The PSP of the terminal (field 6) is always "K" and the country of location of the terminal (field 7) is "FI". The value of OTC cash withdrawals and deposits is reported in euro.

7. OTC cash withdrawals (D07)

Cash withdrawals at bank branches from a personal customer's account (using a form or corresponding electronic entry) in all currencies. OTC cash withdrawals also include pre-ordered cash advances through a bank branch regardless of the withdrawal currency. This category does not include corporate customers' change cash withdrawals, currency exchange (unless it involves a cash withdrawal from a personal customer's bank account), cash exchange into smaller or larger banknotes/coins and the cashing of cheques from a bank account.

8. OTC cash deposits (D08)

Cash deposits at bank branches to a customer's account (using a form or corresponding electronic entry) in all currencies. This category does not include cash deposits by corporate customers onto bank accounts via day or night deposit boxes.



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6.2.4 Cash ordered by post

9. Cash ordered by post (D10)

Banks report cash withdrawals ordered to personal customers by post. Cash ordered by post is not included in OTC cash withdrawals (D07). As regards cash ordered by post, the PSP of the terminal and the country of location of the terminal are reported. The PSP of the terminal (field 6) is always “K” and the country of location of the terminal (field 7) is “FI”.

6.3 E-money payment transactions with cards with an e-money function

Transactions with cards with an e-money function are broken down in the MAKARECORD to e-money card loading and unloading transactions (D04) and e-money payment transactions with cards with an e-money function (D05). The acquirer of the payment transaction reports payment transactions both on domestic and foreign issuers’ cards. Meanwhile, the issuer of the card reports transactions on cards issued by it using foreign PSPs’ devices and terminals.

6.3.1 E-money card loading and unloading transactions

10. E-money card loading and unloading transactions (D04)

Transactions where electronic money value is transferred from the issuer of electronic money onto a card equipped with an e-money function or vice versa. This includes both the loading and unloading of an e-money card. In the case of loading or unloading of cards with an e-money function, the country of issue of the card, the PSP of the terminal and the country of location of the terminal are reported.

6.3.2 Payment transactions with cards with an e-money function

11. Payment transactions with cards with an e-money function (D05)

Transactions where the holder of electronic money transfers electronic money value from their balance onto the payee’s balance either by card, where e-money can be stored directly, or from an e-money account. This category includes payment transactions where the connection to an e-money account is established with a card, and the funds are then credited from the payer’s e-money account to the payee’s account. In the case of payment transactions with cards with an e-money function, the country of



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issue of the card, the PSP of the terminal and the country of location of the terminal are reported.



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7 CUSTOMER APPLICATIONS AND ELECTRONIC INVOICING (ASLA RECORD)

The ASLA record is used to report data on corporate and private customer service agreements. Data on customer applications covers data on service agreements and transactions made based on them.

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.

The following types of services are reported in the ASLA record:

ASLA: Type of service	Code
1. Customer identification service	E010
2. Electronic bank statement (KTO)	E020
3. Electronic bank statement (XML)	E030
4. Batch processing	E040
5. Payment terminal authorisation service	
5.1. Automated authorisation	E051
5.2. Manual authorisation	E052
6. Online banking	E061
7. Mobile banking	E064
8. E-invoices sent	E080
9. Direct payments	E100
10. E-invoice sender agreements	E110
11. E-invoice receiver agreements	E120
12. Receiver messages	E130
13. Direct payment assignments	E140
14. Online banking: private customer user agreements with e-invoice service	E150
15. SDD-agreements by creditor	E160



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7.1 Customer applications

7.1.1 Corporate customer applications

1. Customer identification service (Tupas, SAML, OIDC) (E010)

Identification of customers in services outside bank related services. In addition to the number of customer identification service agreements, the number of identifications is reported in a dedicated field.

2. Electronic bank statement (KTO) (E020)

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) (E030)

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

4. Batch processing (E040)

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 (E0510)

Automated authorisations via POS terminals are reported.



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5.2 Manual authorisation (E052)

Authorisations made via phone or other manual means are reported.

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

6. Online banking agreements (E061)

All online banking agreements for private persons and self-employed persons are to be reported. The reporting of the number and value of online banking transactions has been moved into the MIK1 record under *Credit transfers sent, initiated via online and mobile bank (C0440)*.

7. Mobile banking agreements (E064)

All mobile banking agreements for private persons and self-employed persons are to be reported.

~~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~~



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~~payments initiated via the e-payment button. Category 4.2.1 includes all credit transfer based online banking based e-payments.~~

7.2 Electronic Invoicing

E-invoices do not include direct payments. All electronic invoices are included.

Number of e-invoice sender and receiver agreements and the number of e-invoices sent by customers.

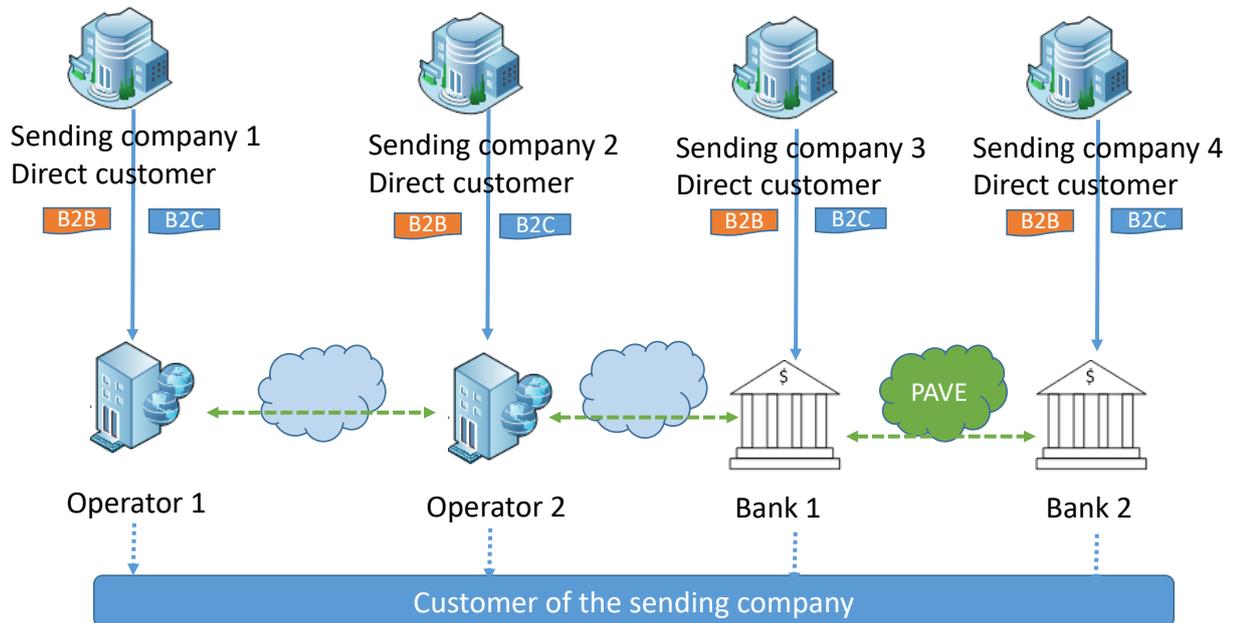
7.2.1 E-invoices

8. *E-invoices sent (E080)*

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, as these are reported in category 9.



7.2.2 Direct payments

9. Direct payments (E100)

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

7.2.3 Agreements

If the structure of the agreement does not enable separation of 10 and 11, the agreements should be reported in either one of them.

10. E-invoice sender agreements (E110)

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 (E120)

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

12. Receiver messages (E130)



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

13. Consumer direct payment agreements (E140)

Stock of agreements at the end of year.

14. Online banking: private customer user agreements with e-invoice service (E150)

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 (E160)

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



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8 CORRESPONDENT BANKING: CUSTOMER PAYMENTS (KIPA RECORD)

Correspondent banking transactions include customer transactions that 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.

Payments reported in the KIPA record are broken down as follows:

KIPA: Type of payment	Code
1. Credit transfers sent, initiated in paper-based form	C0300
1.1. Credit transfers sent, initiated in a file/batch	C0410
1.1.1. of which recurrent payments	C0411
1.2. Credit transfers sent, initiated electronically on a single payment basis	C0420
2. Cross-border credit transfers received	C0600

1. Credit transfers sent, initiated in paper-based form (C0300)

Credit transfer which the payer submits in paper-based form. Reported by country and currency.

2. Sent credit transfers initiated electronically

2.1 Credit transfers sent, initiated in a file/batch (C0410)

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



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transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions. Reported by country and currency.

2.1.1 Credit transfers sent, initiated in a file/batch, of which recurrent payments (C0411)

E.g. salaries and pensions. Reported by country and currency.

2.2 Credit transfers sent, initiated electronically on a single payment basis (C0420)

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. Reported by country and currency.

3. Cross-border transfers received (C0600)

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