

Instructions for the determination of the reporting population for payments statistics

Payment transactions to report:

Payment transactions are initiated by non-MFIs (non-banks) to any counterparty or by payment service providers (PSPs) if the counterparty is a non-MFI (non-bank). This includes:

- (a) payment transactions which take place between two accounts held at different PSPs and which 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 which 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.

Domestic/cross-border

A domestic payment transaction in Regulation 1409/2013 means a payment transaction initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are located in the same country (in this respect the Netherlands). A cross-border payment transaction in Regulation 1409/2013 means a payment transaction initiated by a payer or by a payee where the payer's PSP and the payee's PSP are located in different countries.

Currency

Payment transactions denominated in foreign currency should be converted into euro. Both SEPA as non-SEPA transactions should be included.

Consolidation (see also Part 1.3 of Regulation 1409/2013)

For statistical purposes, the following principles apply for consolidation of PSPs within national boundaries:

(a) If a parent company and its subsidiaries are PSPs located in the same national territory, the parent company is permitted in its statistical returns to consolidate the business of these subsidiaries. This is only applicable in the event that the parent company and its subsidiaries are classified as the same type of PSP.

(b) If an institution has branches located within the territories of the other euro area Member States, the registered or head office located in a given euro area Member State considers these branches as residents in the other euro area Member States. Conversely, a branch located in a given euro area Member State considers the registered or head office or other branches of the same institution located within the territories of the other euro area Member States as residents in the other euro area Member States.

(c) If an institution has branches located outside the territory of the euro area Member States, the registered or head office located in a given euro area Member State considers these branches as residents of the rest of the world. Conversely, a branch located in a given euro area Member State considers the registered or head office or other branches of the same institution located outside the euro area Member States as residents of the rest of the world.

4. For statistical purposes, consolidation of PSPs across national boundaries is not permitted.

5. If a payment system operator is responsible for several payment systems located in the same national territory, statistics for each payment system are reported separately.

6. Institutions located in offshore financial centres are treated for statistical purposes as residents of the territories in which the centres are located.

Report of data/names in case of consolidation

If the figures of subsidiaries are consolidated (for conditions, see above), please fill in the company names of these institutions in the respective cell in the template. In that case, individual subsidiaries do not have to fill in the report with data, but should fill in the name of payment service provider in which its own data are consolidated. Subsidiaries that are not included in the figures of the parent company should fill in the template itself and report this.

Fill in all yellow cells

Make sure all YELLOW highlighted cells are filled; please use '0' (zero) for items not applicable.

Definitions

Debit entries (the payer's perspective)

00.0.0.0.0.0 Credit transfer (ECB definition)

A payment service which 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, possibly 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 using 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 initiated by non-MFIs to counterparties or by PSPs if the counterparty is a non-MFI, and which are executed via large value payment systems (e.g. TARGET2, EBA EURO1, etc.) must also be reported in this item. The same applies to fund transfers between accounts in the same name, and also between different types of accounts (e.g. from an overnight deposit to a non-transferable deposit).

Please note that transactions entered under money remittance, urgent payments, inpayment transfers, iDEAL payments and digital invoices (item 02.0.0.0.0.0- 06.0.0.0.0.0) must not be reported in credit transfers.

02.0.0.0.0.0 Money remittance

Article 4(13) of the PSD (Directive 2007/64/EC) states that a money remittance is 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.

03.0.0.0.0.0 Urgent payments

The characterising feature of urgent payments is that the PSP of the party issuing the order executes the order immediately (in real time), either in its own records or through the 'Telegiro New Style' system (TARGET2 and/or EBA EURO1). The reporting PSP (party's PSP) does the debiting, while the same PSP or

another PSP does the crediting.

04.0.0.0.0.0 Inpayment transfers

An inpayment transfer form provides the creditor with the greatest possible amount of information on the transfer (account numbers, amount, payment reference) in pre-printed form. The creditor sends the form to the debtor by post. The information to be reported here is the debit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated using an inpayment transfer form and delivered to its own PSP, which involves one debit and one corresponding credit. Inpayment transfers based on 'old' standards and those made using the IBAN inpayment transfer form must be reported in this item.

05.0.0.0.0.0 iDEAL payments

The debit part of the order for a guaranteed credit transfer for the purpose of settling a transaction, made on the instruction of the debited party using a specific interbank application (iDEAL), delivered online. Payments may be macro payments or micro payments. A micro payment is a payment involving a small sum of money (often EUR 0.01), in this case made using iDEAL. Micro payments are used for various purposes, such as gaining access to information and/or a service and verifying a person's identity. The debtor's PSP reports such payments.

06.0.0.0.0.0 Digital invoices

Payments made using digital invoices comprise electronic payments in the context of electronic bill presentment and payment (ebpp). The creditor provides the debtor with a digital invoice and a completed electronic credit transfer online, in the secure internet application of the debtor's PSP. The debtor accepts them and proceeds with payment. This item is therefore for PSPs to report the debit part of the data concerning the electronic payment of a digital invoice, which data is delivered to the relevant PSP for debiting purposes, which, following processing, involves one debit and one corresponding credit. There are similarities between digital invoices and inpayment transfers, although in the case of digital invoices the entire presentment and payment process is electronic.

NL.08.0.0.0.0.0 POS payments (except e-money) with debit cards

The debit part of the electronically delivered order for a guaranteed credit transfer for the purpose of settling a terminal transaction in the Netherlands (PIN payment), made at the instruction of the debtor using a debit card or a debit function on a mobile device and a POS terminal. The cardholder's PSP (issuing PSP) reports such payments.

NL.10.0.0.0.0.0 E-money payment transactions with money issued by Dutch PSPs

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. The cardholder's PSP (issuing PSP) reports such payments.

NL.11.0.0.0.0.0 Cheques

A written order from one party, i.e. the drawer, to another, i.e. the drawee, which is 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. The drawer's PSP reports the transaction.

NL.12.0.0.0.0.0 Other payment services

Comprises payment services that are not covered by the definition of payment services given in Directive 2007/64/EC.

Credit entries (creditor's perspective)

50.0.0.0.0.0 Credit transfer (ECB definition)

A payment service which 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, possibly 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 using 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 initiated by non-MFIs to counterparties or by PSPs if the counterparty is a non-MFI, and which are executed via large value payment systems (e.g. TARGET2, EBA EURO1, etc.) must also be reported in this item. The same applies to fund transfers between accounts in the same name, and also between different types of accounts (e.g. from an overnight deposit to a non-transferable deposit).

Please note that transactions entered under money remittance, urgent payments, inpayment transfers, iDEAL payments and digital invoices (item 52.0.0.0.0.0 - 56.0.0.0.0.0) must not be reported in credit transfers.

52.0.0.0.0.0 Money remittance

Article 4(13) of the PSD (Directive 2007/64/EC) states that a money remittance is 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.

53.0.0.0.0.0 Urgent payments

The credit part of an executed order to perform a credit transfer immediately that the party issuing the order (debited party) initiated in paper-based form, by fax, by telephone or over the internet and delivered to its own PSP, which involves one debit and one corresponding credit. The reporting PSP does the crediting, while another PSP may do the debiting. The distinguishing feature of urgent payments is that the crediting PSP executes the order immediately (in real time).

54.0.0.0.0.0 Inpayment transfers

The credit part of an executed inpayment transfer order delivered by the party issuing the order (debited party) in physical form or using data communication (with the aid of a PC, mobile phone or internet application of that party's own PSP) to its own PSP, which involves one debit and one corresponding credit. The reporting PSP does the crediting, while another PSP may do the debiting. The debtor uses a form it received in the post from the creditor. The credit part of inpayment transfers based on 'old' standards and those made using the IBAN inpayment transfer form must be reported in this item.

55.0.0.0.0.0 iDEAL payments

The credit part of an order for a guaranteed credit transfer for the purpose of settling a transaction over the internet, made following an order from the debited party that was delivered using a specific interbank application (iDEAL). The acceptor's PSP (acquiring PSP) reports uncompressed numbers. Payments may be macro payments or micro payments. A micro payment is a payment involving a small sum of money, in this case made using iDEAL. Micro payments are used for various purposes, such as gaining access to information and/or a service and verifying a person's identity. iDEAL payments based on SEPA standards must also be reported in this item.

56.0.0.0.0.0 Digital invoices

Payments made using digital invoices comprise electronic payments in the context of electronic bill presentment and payment (ebpp). This concerns the credit part of an executed order to perform a credit transfer via a digital invoice that is delivered by the debtor electronically to its own PSP, and which involves one debit and one corresponding credit. The reporting PSP does the crediting, while another PSP may do the debiting.

57.0.0.0.0.0 Direct debits

The credit part of successful individual credit transfers initiated by the creditor and for which the debtor has given the creditor prior consent. The credit transfers may be non-recurring or recurrent, in which case the amount may be fixed or variable. Orders for direct debits may be delivered using various media. When reporting the number of direct debits, each direct debit contained in a batch is to be counted as a separate direct debit. The creditor's PSP reports the transaction.

58.0.0.0.0.0 POS receipts with debit cards

The credit part of an electronically delivered order for a guaranteed credit transfer for the purpose of settling a terminal transaction in the Netherlands, made at the instruction of the debtor using a debit card or a debit function on a mobile device and a POS terminal (PIN payment). The acceptor's PSP (acquiring PSP) reports uncompressed numbers.

60.0.0.0.0.0 E-money receipts with e-money issued by foreign PSPs

Receipts at EFTPOS terminals involving e-money issued by PSPs either using a card on which e-money can be stored directly or using other e-money accounts. The acquiring PSP reports uncompressed data.

61.0.0.0.0.0 Cheques

The credit part of a written order from one party, i.e. the drawer, to another, i.e. the drawee, which is 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. The payee's PSP reports the transaction.

62.0.0.0.0.0 Other payment services

Comprises payment services that are not covered by the definition of payment services given in Directive 2007/64/EC.

NL.80.0.0.0.0.0 Total number of cards issued

The total number of debit cards, credit cards and e-money cards that are not combined with a debit card.

NL.81.0.0.0.0 E-money cards

A card enabling e-money transactions. These are cards on which e-money can be stored directly and cards that give access to e-money stored on e-money accounts.

NL.82.0.0.0.0 Debit cards

The number of debit cards issued by the PSP that can be used at ATMs and POS terminals.

NL.83.0.0.0.0 Credit cards

The number of credit cards (including cards with a delayed debit function) issued by the PSP.