

Manual on Payments Statistics

Statistics Division and Payments Division

De Nederlandsche Bank

2015 (December)

DeNederlandscheBank

EUROSYSTEEM

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Form Payments statistics (formerly form-9006)

General

The report contains data on payments, specifically payments between consumers, businesses and the government. As of July 2014, this report implements Regulation (EU) No 1409/2013 of the European Central Bank on payments statistics, and Guideline ECB/2014/15 (section on payment statistics).

Purpose of the form

The primary purpose of this form is to satisfy the reporting requirements to the European Central Bank (ECB) and the Bank for International Settlements (BIS). In addition, the form is designed to provide the different parties involved in the retail payment system with high-quality payment data. This data can be used by large commercial payment service providers (PSPs) for their commercial policy. High-quality data enables the Dutch Payments Association (Betaalvereniging Nederland) in fulfilling its responsibilities in the areas of infrastructure, standards and joint product characteristics, focusing on a secure, reliable and efficient payment system. Moreover, the data contribute to the role of the *Betaalvereniging* as knowledge centre for payments. Finally, DNB requires the statistical data for internal analyses and external publications in order to discharge its statutory duties in the area of payments. The quarterly report on payments (Form 9006) was introduced in 2005 with a view to achieving this common goal. This form was expanded in 2014 following the introduction of Regulation (EU) No 1409/2013 and Guideline ECB/2014/15.

Structure

Form 9006 consists of four parts: domestic payments (HK1), cross-border payments, broken down by all EU Member States and the rest of the world (RoW) (HK2), total cross-border payments (HK3) and a form for reporting the number of ATMs and POS terminals as well as the number and value of transactions performed using these devices (HK4). Derived (calculated) fields have been used wherever possible so that the reporting institutions only need to report breakdowns. The form includes breakdowns by number of transactions (in units) and the value of these transactions/account balances (in thousands of euros) and by type of customer ('private' and 'business').

The criterion for the breakdown into 'private' and 'business' is the type of *payment account* that is debited and credited (this definition excludes savings and securities accounts, although it includes credit transfers between payment accounts and savings and securities accounts). While banks may apply different definitions in this area, the following guideline is given. The following resident and non-resident account holders are considered customers in the 'private' segment: natural persons who do not carry on a business, persons entitled to wages and salaries, pensioners, persons entitled to state benefits, and associations that are not entered in the register of associations. All other account holders are considered part of the *business* segment. Individual banks should, however, follow the system of categorisation that they use for their own private and business clients.

This document is a guide to completing the reporting form. For more detailed information on individual items, please consult Regulation (EU) 1409/2013 and Guideline ECB/2014/15.

Domestic payments (9006HK1: NL/SEPA standards)

Regulation (EU) 1409/2013 defines a domestic payment transaction as a payment transaction that is initiated by a payer or a payee, where the payer's PSP and the payee's PSP are located in the same Member State (in this case the Netherlands. Please note that it is not the country of residence of the payer or payee that is relevant. SEPA and non-SEPA transactions are to be reported for all items, unless otherwise indicated. Domestic transactions in foreign currency, as well as balances on 'foreign currency accounts' held with Dutch PSPs, should also be reported after converted into euro using appropriate exchange rates¹.

Debit entries

NL.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 NL.02.0.0.0.0.0- NL.06.0.0.0.0.0) must not be reported in credit transfers.

a) NL.00.1.0.0.0.0 Initiated in paper-based form

The debit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated in paper-based form using a credit transfer form (optically readable credit transfer form or paper transfer form) and delivered to that party's own PSP. The reporting PSP does the debiting, while the same PSP or another PSP does the crediting.

a) NL.00.1.0.0.1.0 SEPA

Credit transfers which comply with the requirements for Single Euro Payments Area

¹ Data are converted using the ECB reference exchange rate: transactions (flows) are converted into euro using the ECB reference exchange rate or (the) exchange rates applied for these transactions. If the daily exchange rates are not available, the average exchange rate for the relevant period may be used. In the case of balance sheet stocks, the ECB reference exchange rate applying at that moment must be used.

- (SEPA) credit transfers, as stipulated in Regulation (EU) No 260/2012.
- b) NL.00.1.0.0.2.0 Non-SEPA

Credit transfers which do not comply with the requirements for Single Euro Payments Area (SEPA) credit transfers as stipulated in Regulation (EU) No 260/2012. This item also includes credit transfers that take place within the Netherlands denominated in a currency other than the euro. These transactions must be converted into euro. See the footnote on page 19 for further details.

 - b) NL.00.2.0.0.0.0 Initiated by telephone (traditional)

The debit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated by telephone (landline or mobile) using a voice menu and delivered to that party's own PSP (i.e. via a voice menu structure and not online). The reporting PSP (party's PSP) does the debiting, while the same PSP or another PSP does the crediting.

 - a) NL.00.2.0.0.1.0 SEPA
 - b) NL.00.2.0.0.2.0 Non-SEPA

 - c) NL.00.3.0.0.0.0 Initiated electronically

The debit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated electronically using data communication with the aid of a PC, smartphone or internet application of that party's own PSP (electronic optically readable credit transfer form or paper transfer form) and delivered to that party's own PSP. The reporting PSP (party's PSP) does the debiting, while the same PSP or another PSP does the crediting.

 - a) NL.00.3.1.0.0.0 Initiated in a file/batch

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.

 - a. NL.00.3.1.0.1.0 SEPA
 - b. NL.00.3.1.0.2.0 Non-SEPA

 - b) NL.00.3.2.0.0.0 Initiated on a single payment basis

An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated.

 - a. NL.00.3.2.1.0.0 Initiated by mobile phone or smartphone (using an app)
 - a. NL.00.3.2.1.1.0 SEPA
 - b. NL.00.3.2.1.2.0 Non-SEPA

 - b. NL.00.3.2.2.0.0 Initiated otherwise than by mobile phone or smartphone (using an app)
 - a. NL.00.3.2.2.1.0 SEPA
 - b. NL.00.3.2.2.2.0 Non-SEPA

NL.01.0.0.0.0.0 Credit transfer (“Dutch” 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.

In contrast to credit transfers (ECB definition) (NL.00.0.0.0.0.0), this item only includes credit transfers based on a real transaction: all credit transfers to savings, investment and securities accounts with the party's own PSP from a payment account with the same PSP are excluded. The same applies to the payment of insurance premiums as well as repayments and interest payments on mortgages and other forms of lending. In addition, transactions on behalf of non-MFIs and to non-MFIs via large value payments systems are disregarded.

Please note that transactions recorded under money remittance, urgent payments, inpayment transfers, iDEAL payments and digital invoices (item NL.02.0.0.0.0.0- NL.06.0.0.0.0.0) must not be reported in credit transfers. The report has separate items for this purpose.

- a) NL.01.1.0.0.0.0 Initiated in paper-based form
The debit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated in paper-based form using a credit transfer form (optically readable credit transfer form or paper transfer form) and delivered to that party's own PSP. The reporting PSP (party's PSP) does the debiting, while the same PSP or another PSP does the crediting.
 - a) NL.01.1.0.0.1.0 SEPA
Credit transfers which comply with the requirements for Single Euro Payments Area (SEPA) credit transfers, as stipulated in Regulation (EU) No 260/2012.
 - b) NL.01.1.0.0.2.0 Non-SEPA
Credit transfers which do not comply with the requirements for Single Euro Payments Area (SEPA) credit transfers as stipulated in Regulation (EU) No 260/2012. This item also includes credit transfers that take place within the Netherlands denominated in a currency other than the euro. These transactions must be converted into euro. See the footnote on page 16 for further details.

- b) NL.01.2.0.0.0.0 Initiated by telephone (traditional)
The debit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated by telephone (landline or mobile) using a voice menu and delivered to that party's own PSP (i.e. via a voice menu structure and not online). The reporting PSP (party's PSP) does the debiting, while the same PSP or another PSP does the crediting.
 - a) NL.01.2.0.0.1.0 SEPA
 - b) NL.01.2.0.0.2.0 Non-SEPA

- c) NL.01.3.0.0.0.0 Initiated electronically
The debit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated electronically using data communication with the aid of a PC, smartphone or internet application of that party's own PSP (electronic optically readable credit transfer form or paper transfer form) and delivered to that party's own PSP. The reporting PSP (party's PSP) does the debiting, while the same PSP or another PSP does the crediting.
 - a) NL.01.3.1.0.0.0 Initiated in a file/batch
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.
 - a. NL.01.3.1.0.1.0 SEPA
 - b. NL.01.3.1.0.2.0 Non-SEPA
 - b) NL.01.3.2.0.0.0 Initiated on a single payment basis
An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated.
 - a. NL.01.3.2.1.0.0 Initiated by mobile phone or smartphone (using an app)
 - a. NL.01.3.2.1.1.0 SEPA
 - b. NL.01.3.2.1.2.0 Non-SEPA
 - b. NL.01.3.2.2.0.0 Initiated otherwise than by mobile phone or smartphone (using an app)
 - a. NL.01.3.2.2.1.0 SEPA
 - b. NL.01.3.2.2.2.0 Non-SEPA

NL.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.

NL.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.

- a) NL.03.1.0.0.0.0 Initiated in paper-based form
The debit part of an executed order to perform a credit transfer immediately that the party issuing the order (debited party) initiated in paper-based form and delivered to that party's own PSP, which involves one debit and one corresponding credit.
- b) NL.03.2.0.0.0.0 Initiated by telephone
The debit part of an executed order to perform a credit transfer immediately that the party issuing the order (debited party) initiated by fax or telephone and delivered to that

party's own PSP, which involves one debit and one corresponding credit.

Note: The distinction between urgent payments initiated by telephone and urgent payments initiated electronically was abolished effective 1 January 2015. All urgent payments initiated by telephone must be added in this item, and the item may subsequently be set at 0. (The distinction from "initiated in paper-based form" remains in place.)

c) NL.03.3.0.0.0.0 Initiated electronically

The debit part of an executed order to perform a credit transfer immediately that the party issuing the order (debited party) initiated electronically using data communication with the aid of application (PC, mobile phone or internet) provided by its PSP and delivered to that party's own PSP, which involves one debit and one corresponding credit.

NL.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 a physical inpayment transfer form and delivered to its own PSP, which involves one debit and one corresponding credit. Inpayment transfers paid through online banking must be reported in the item "credit transfers initiated electronically". Inpayment transfers based on 'old' standards and those made using the IBAN inpayment transfer form must be reported in this item.

a) NL.04.0.0.0.1.0 SEPA

b) NL.04.0.0.0.2.0 Non-SEPA

NL.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.

NL.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.

a) NL.06.0.0.0.1.0 SEPA

b) NL.06.0.0.0.2.0 Non-SEPA

NL.07.0.0.0.0.0 Direct debits

The debit part of a successful credit transfer initiated by the creditor and for which the debtor has given prior consent in the form of an authorisation. Such transfers may be non-recurring or recurrent, in which case the amount may be variable. The debtor's PSP reports such payments.

Debits

- a) NL.07.0.0.0.1.0 SEPA
- b) NL.07.0.0.0.2.0 Non-SEPA

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.

- a) NL.08.0.3.0.0.0 of which contactless payments
 - a) NL.08.0.3.1.0.0 Contactless payments with debit cards
 - b) NL.08.0.3.2.0.0 Contactless payments by mobile phone (other than an app)

NL.09.0.0.0.0.0 Reverse POS transaction

A reverse POS transaction is the opposite of a PIN payment. The retailer's PSP transfers a sum of money to the holder of the debit card. The retailer's PSP debits the retailer's account. The retailer's PSP (acquiring PSP) also reports the transaction.

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.

The definition of e-money is as follows: *Monetary value, as represented by a claim on the issuer, which is stored electronically, including in magnetic form, issued on receipt of funds to conduct payment transactions within the meaning of Article 4(5) of Directive 2007/64/EC, and accepted by natural persons or legal entities other than the issuer of electronic money.*

An example of e-money is emergency cash, for which a bank issues a prepaid card on which money is loaded from the holder's own payment account, to be used anywhere without the holder being able to unload amounts from the card to recredit them to the payment account.

- a) NL.10.1.0.0.0.0 Payments with cards on which e-money can be stored directly
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.
- b) NL.10.2.0.0.0.0 Payments from e-money account
A transaction whereby funds are transferred from the e-money account of a payer to the account of a payee. See the definition of 'e-money accounts'.
 - a) NL.10.2.1.0.0.0 Accessed through a card
A transaction whereby a card issued by a domestic PSP is used to access an e-money account
 - b) NL.10.2.2.0.0.0 Accessed through a device other than a card

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.

NL.13.0.0.0.0.0 Over-the-counter cash withdrawals

Debit of a cash withdrawal (cash in euro or other currencies converted into euro) performed by an account holder at the customer service counter of its own PSP or otherwise through its own PSP. This item also includes direct cash withdrawals from retailers ('cash back').

NL.14.0.0.0.0.0 ATM cash withdrawals with debit cards issued by resident PSPs (NL PSP terminal) (including CRAs)

Debit of a cash withdrawal performed by the debtor using a debit card (payment card) at an ATM (including cash recycle ATMs, and coin roll dispensing machines (provided that cash is withdrawn and not exchanged)) of a Dutch PSP. The issuing PSP reports such payments.

- a) NL.14.0.0.1.0.0 Terminal of other resident PSP with a card issued by reporting institution
- b) NL.14.0.0.2.0.0 Own terminal
 - a) NL.14.0.0.2.1.0 With cards issued by the reporting PSP
 - b) NL.14.0.0.2.2.0 With cards issued by another Dutch PSP

NL.15.0.0.0.0.0 E-money loading

Debit of value of e-money loaded by the debtor on an electronic purse or electronic device issued by the PSP at an e-money loading terminal of the debtor's own PSP or another PSP (this includes prepaid debit cards). The issuing PSP reports such payments.

- a) NL.15.1.0.0.0.0 Cards on which e-money can be stored directly
Debit of value of e-money loaded by the debtor on an electronic purse ('Chipknip') issued by the PSP on a card issued by a PSP at an e-money loading terminal of the debtor's own PSP or another PSP.
- b) NL.15.2.0.0.0.0 E-money accounts
Debit of value of e-money loaded by the debtor on an electronic device issued by the PSP other than an electronic purse, which can be used to make payments online or with a mobile phone.
 - a) NL.15.2.1.0.0.0 Accessed through a card
A transaction whereby a card issued by a domestic PSP is used to access an e-money account.
 - b) NL.15.2.2.0.0.0 Accessed through a device other than a card

NL.16.0.0.0.0.0 Credit card payments (NL card, NL PSP terminal)

Payments made at a physical or virtual POS terminal using a credit card issued by a PSP, which are paid in arrears in a batch (debiting takes place by means of a credit transfer form, inpayment transfer form or direct debit of the total amount of x payments during period y). The issuing PSP reports an uncompressed number.

- a) NL.16.0.1.0.0.0 Initiated at a physical (EFT)POS terminal
An electronically initiated card payment transaction at a physical POS terminal allowing electronic fund transfers. This item typically includes payments with cards through an electronic funds transfer at point of sale (EFTPOS) terminal at a merchant's location. It does not include e-money payment transactions.
- b) NL.16.0.2.0.0.0 Initiated remotely (e.g. online shopping)
An electronically initiated card payment transaction that is not initiated at a physical POS terminal. This item typically includes payments with cards for products and services purchased by telephone or online.
- c) NL.16.0.0.1.0.0 Credit function
A card enabling cardholders to make purchases and in some cases also to withdraw cash up to a pre-arranged ceiling. The credit granted may be settled in full by the end of a specified period or may be settled in part, with the balance taken as extended credit on which interest is usually charged. The distinguishing feature of a card with a credit function, in contrast to a card with a debit function or a delayed debit function, is the contractual agreement granting the cardholder a credit line allowing for extended credit.
- d) NL.16.0.0.2.0.0 Delayed debit function
A card enabling cardholders to have their purchases charged to an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full at the end of a pre-defined period. The holder is usually charged an annual fee. The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line 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'.
- e) NL.16.0.0.3.0.0 Credit and/or delayed debit function
A card which has a credit or delayed debit function. This category is only reported if the data cannot be broken down into 'cards with a credit function' and 'cards with a delayed debit function'.

NL.17.0.0.0.0.0 ATM cash withdrawals with NL credit cards at resident PSP terminals (incl. CRAs)

Debit of a cash withdrawal performed by the debtor using a credit card at an ATM (including CRAs) of a Dutch PSP. The issuing PSP reports such payments.

NL.18.0.0.0.0.0 R-transactions

- a) NL.18.1.0.0.0.0 Return Reversal of a single European direct debit by the debtor's bank after this direct debit has been cleared by an interbank system.
- b) NL.18.2.0.0.0.0 Refund Reversal of an individual European direct debit at the request of the debtor after this direct debit has been cleared by an interbank system or by means of on-us clearing. This is only possible for European direct debits (Core).

NL.19.0.0.0.0.0 Debits from the account by simple book entry

Debit transactions initiated by an MFI without a specific transaction order and executed by means of simple book entry (i.e. debit) on the account of a client, i.e. without the use of a traditional payment instrument. The following transactions are to be reported in this item: (a) interest payments to the bank; (b) deductions for bank charges; (c) payments of taxes linked to

financial instruments (in the case of an individual transaction) but not authorised as such by the client; (d) loan repayments, and (e) other simple book entries. These transactions must not be entered in direct debits.

Credit entries

NL.51.0.0.0.0.0 Credit transfers (“Dutch” definition)

See also definition of credit transfers (“Dutch” definition) in the 'Debit entries' section.

- a) NL.51.1.0.0.0.0 Initiated in paper-based form
The credit part of an executed order to perform a credit transfer to a creditor banking with the same PSP that was initiated in paper-based form by the party issuing the order (debited party) and delivered to that party's own PSP. The reporting PSP does both the crediting and the debiting. These are payments that are processed entirely by the group in question ('on-us transactions').
 - a) NL.51.1.0.0.1.0 SEPA
 - b) NL.51.1.0.0.2.0 Non-SEPA

- b) NL.51.2.0.0.0.0 Initiated by telephone (traditional)
The credit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated by telephone using a voice menu and delivered to that party's own PSP. The reporting PSP does both the crediting and the debiting.
 - a) NL.51.2.0.0.1.0 SEPA
 - b) NL.51.2.0.0.2.0 Non-SEPA

- c) NL.51.3.0.0.0.0 Initiated electronically
The credit part of an executed order to perform a credit transfer that the party issuing the order (debited party) initiated electronically and delivered to that party's own PSP. It is important that the order to perform a credit transfer is initiated electronically, e.g. using data communication with the aid of a PC, smartphone or internet application of the debited party's own PSP (electronic optically readable credit transfer form or paper transfer form). The reporting PSP does both the crediting and the debiting.
 - a) NL.51.3.1.0.0.0 Initiated in a file/batch
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.
 - a. NL.51.3.1.0.1.0 SEPA
 - b. NL.51.3.1.0.2.0 Non-SEPA

 - b) NL.51.3.2.0.0.0 Initiated on a single payment basis
An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated.
Note: If no distinction can be made as to the electronic initiation channel (mobile phone, smartphone or other device), all individual transactions initiated electronically may be reported in item 51.3.2.1.0.0. In that event, item 51.3.2.2.0.0 may be set at 0.

- a. NL.51.3.2.1.0.0 Initiated by mobile phone or smartphone (using an app)
 - a. NL.51.3.2.1.1.0 SEPA
 - b. NL.51.3.2.1.2.0 Non-SEPA
- b. NL.51.3.2.2.0.0 Initiated otherwise than by mobile phone or smartphone (using an app)
 - a. NL.51.3.2.2.1.0 SEPA
 - b. NL.51.3.2.2.2.0 Non-SEPA

d) NL.51.4.0.0.0.0 Via clearing house

The credit part of credit transfers (both SEPA and non-SEPA) within the Netherlands that are reported by the clearing house (e.g. Equens or EBA CLEARING). The amounts in question are transferred from payment accounts held at other PSPs. Intragroup credit transfers that are processed through the clearing house are also reported in this item. The crediting PSP reports such payments.

NL.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).

NL.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 and sends it via the post to his/her PSP. 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.

- a) NL.54.0.0.0.1.0 SEPA
- b) NL.54.0.0.0.2.0 Non-SEPA

NL.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.

NL.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.

- a) NL.56.0.0.0.1.0 SEPA
- b) NL.56.0.0.0.2.0 Non-SEPA

NL.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. The creditor's PSP reports the transaction.

- a) NL.57.0.1.0.0.0 Initiated in a file/batch
An electronically initiated direct debit that is part of a group of direct debits jointly initiated by the payee. When reporting the number of direct debits, each direct debit contained in a batch is to be counted as a separate direct debit.
 - a) NL.57.0.1.0.1.0 SEPA
 - b) NL.57.0.1.0.2.0 Non-SEPA
- b) NL.57.0.2.0.0.0 Initiated on a single payment basis
A payment service for debiting the payment account of a payer when the payee initiates a payment transaction on the basis of the consent given by the payer to the payee, or, alternatively, to the PSP of the payee or that of the payer.
 - a) NL.57.0.2.0.1.0 SEPA
 - b) NL.57.0.2.0.2.0 Non-SEPA

NL.58.0.0.0.0.0 POS receipts with NL 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.

NL.59.0.0.0.0.0 Reverse POS transaction

A reverse POS transaction is the opposite of a PIN payment. The PSP transfers a sum of money to the holder of the debit card. The cardholder's account is credited. This item relates to the credit entry for the reversal. The cardholder's PSP (issuing PSP) reports such payments.

NL.60.0.0.0.0.0 E-money receipts with e-money issued by resident 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.

- a) NL.60.1.0.0.0.0 Cards on which e-money can be stored directly
Receipts at EFTPOS terminals involving e-money issued by PSPs on a card with an electronic purse function ('Chipknip' or card not connected to a specific account).

- b) NL.60.2.0.0.0.0 Payments from e-money account
A transaction whereby funds are transferred from the e-money account of a payer to the account of a payee.
 - a) NL.60.2.1.0.0.0 Accessed through a card
A transaction whereby a card issued by a domestic PSP is used to access an e-money account.
 - b) NL.60.2.2.0.0.0 Accessed through a device other than a card

NL.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.

NL.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.63.0.0.0.0.0 Cash deposits

The crediting of individual cash deposits in euros made at the customer service counter of the account holder's own (reporting) PSP or otherwise through its own PSP. The cash deposit may be made physically at the customer service counter, or using night safes, sealbag deposit boxes, multifunctional ATMs (cash deposit ATMs) or cash-in-transit companies.

- a) NL.63.1.0.0.0.0 Over-the-counter cash deposits
- b) NL.63.2.0.0.0.0 ATM cash deposits (NL card, NL PSP terminal)
Number and value of automated cash deposits made using cash deposit ATMs or multifunctional ATMs.
- c) NL.63.3.0.0.0.0 Other deposits (night safes, sealbag deposit boxes, direct delivery (cash-in-transit), etc.)
Number and value.

NL.64.0.0.0.0.0 E-money unloading

The crediting of the total sum of receipts of e-money unloading related to spending, either using a card on which e-money can be stored directly or using other e-money accounts. The acquiring PSP reports the number of cash deposits (number of batches, not the number of individual receipts).

NL.65.0.0.0.0.0 E-money unloading from a card or account issued by a Dutch PSP at a terminal of another PSP

The crediting of the total sum of refunds of unused e-money by holders of e-money, either using a card on which e-money can be stored directly or using other e-money accounts. The issuing PSP reports such payments.

- a) NL.65.1.0.0.0.0 Cards on which e-money can be stored directly
The crediting of the total sum of refunds of unused e-money by holders of unused e-money.

- b) NL.65.2.0.0.0.0 From e-money accounts
The crediting of the total sum of unused e-money by holders of e-money, obtained from an electronic device issued by the PSP other than a 'Chipknip' electronic purse, which device can be used to make payments over the internet or with a mobile phone.

NL.66.0.0.0.0.0 Credit card receipts with credit card (NL card)

Receipts at a physical or virtual POS terminal of payments made using credit cards issued by the PSP. The acquiring PSP reports uncompressed data.

- a) NL.66.0.0.1.0.0 Initiated at a physical (EFT)POS
- b) NL.66.0.0.2.0.0 Initiated remotely (e.g. online shopping)

NL.68.0.0.0.0.0 R transactions

- a) NL.68.1.0.0.0.0 Return
- b) NL.68.2.0.0.0.0 Refund

NL.69.0.0.0.0.0 Credits to the accounts by simple book entry

Credit transactions initiated by an MFI without a specific transaction order and executed by means of simple book entry (i.e. credit) on the account of a client, i.e. without the use of a traditional payment instrument. The following transactions are reported in this item: (a) interest payments made by the bank; (b) dividend distributions made by the bank; (c) payment of the amount of a loan into the customer's current account; and (d) other loans on the account by means of simple book entry. Such data is excluded from credit transfers.

Other PSP-related (card-related) information (positions at end-of-quarter/end-of-year)

NL.70.0.0.0.0.0 Bank statements

The total number of statements (forms) of movements and balances in payment accounts sent during a quarter (flow variable).

NL.71.0.0.0.0.0 Bank branches

The number of buildings belonging to an individual PSP where it is at least possible to make cash withdrawals and/or deposits, and to issue or create payment orders.

NL.72.0.0.0.0.0 Payment accounts

The number and balances of payment accounts and current accounts with or without an overdraft facility, including the debit or credit balance at end-of-quarter.

- a) Payment accounts holding deposits which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, without significant delay, restriction or penalty.
 - a) NL.72.1.0.0.0.0 Internet/PC-linked
This item concerns the part of the payment accounts in respect of which the account holder can make use of online banking (internet/PC linked/mobile phone). For this item, PSPs are asked to report the number of payment accounts with access to online banking, and where possible the balance (or balances).
 - b) NL.72.2.0.0.0.0 Not internet/PC-linked

- b) NL.72.0.1.0.0.0 Payment accounts with debit balance
The number and balances of payment accounts and current accounts with or without an overdraft facility that have a debit balance. The number of contracts at end-of-quarter is to be reported.
 - a) NL.72.0.1.1.0.0 With overdraft facility
The number of payment accounts with an overdraft facility that have a debit balance at end-of-quarter. The PSP that issued the account reports the number of accounts and balances.
 - b) NL.72.0.1.2.0.0 Without overdraft facility
The number of payment accounts without an overdraft facility that have a debit balance at end-of-quarter. The PSP that issued the account reports the number of accounts and balances. The balance has to be reported as a positive amount.
- c) NL.72.0.2.0.0.0 Payment accounts with credit balance
The number of payment accounts that have a credit balance at end-of-quarter.
 - a) NL.72.0.2.1.0.0 With overdraft facility
The number of payment accounts with an overdraft facility that have a credit balance at end-of-quarter. The PSP that issued the account reports the number of accounts and balances.
 - b) NL.72.0.2.2.0.0 Without overdraft facility
The number of payment accounts without an overdraft facility that have a credit balance at end-of-quarter. The PSP that issued the account reports the number of accounts and balances. The balance has to be reported as a positive amount.

NL.73.0.0.0.0.0 E-money accounts

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.

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.81.0.0.0.0.0 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.

- a) NL.81.1.0.0.0.0 Cards with an e-money function which has been loaded at least once
Cards with an e-money function which has been loaded at least once and which can therefore be deemed to have been activated. Loading can be considered an indication that the cardholder intends to use the e-money function.
 - a. NL.81.1.1.0.0.0 Cards on which e-money can be stored directly
The number of electronic purses issued by PSPs on debit cards and on electronic purses (i.e. including cards not connected to an account, such as the 'Prepaid Chipknip' card).
 - b. NL.81.1.2.0.0.0 Cards which give access to e-money stored on e-money accounts
Cards which give access to e-money stored on e-money accounts.
- b) NL.81.2.0.0.0.0 Cards with an e-money function that have never been loaded.

NL.82.0.0.0.0.0 Debit cards

The number of debit cards issued by the PSP that can be used at ATMs, POS terminals and (possibly) electronic purse loading terminals. If a card has several functions, it is included in each of the applicable subcategories. As a result, the total of the subcategories is not equal to the total number of issued cards.

- a) NL.82.1.0.0.0.0 Cash function
A card enabling the holder to withdraw cash from an ATM and/or to deposit cash to an ATM.
- b) NL.82.2.0.0.0.0 Debit function
A card enabling cardholders to have their purchases directly and immediately charged to their accounts, whether held with the card issuer or not. A card with a debit function may be connected 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 accounts are connected. 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.
- c) NL.82.3.0.0.0.0 Delayed debit function
A card enabling cardholders to have their purchases charged to an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full at the end of a pre-defined period. The holder is usually charged an annual fee. The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line 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'.
- d) NL.82.4.0.0.0.0 E-money function
A card enabling e-money transactions. Cards on which e-money can be stored directly and cards that give access to e-money stored on e-money accounts are included.
- e) NL.82.5.0.0.0.0 Debit and/or delayed debit function
A card which has a debit function or a delayed debit function. This category is only reported if the data cannot be broken down into 'cards with a debit function' and 'cards with a delayed debit function'.
- f) NL.82.6.0.0.0.0 Cash, debit and e-money function
A card issued by a PSP, which has a combined cash, debit and e-money function.
- g) NL.82.7.0.0.0.0 Contactless payments

NL.83.0.0.0.0.0 Credit cards

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

- a) NL.83.1.0.0.0.0 Credit function
See also item on credit card payments.
- b) NL.83.2.0.0.0.0 Delayed debit function
See also item on credit card payments.
- c) NL.83.3.0.0.0.0 Credit and/or delayed debit function
See also item on credit card payments.

Cross-border payments, EU Member States and rest of world (9006HK2: NL/SEPA standards)

The Regulation defines a cross-border transaction as: 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. Specifically, in the case of payment systems: a payment transaction between participants located in different countries. Geographical breakdowns of transactions must be provided, comprising single country breakdowns for all Union countries (including overseas territories) except for the Netherlands, and a combined total for the rest of the world.

All cross-border payments in foreign currency are converted into euro using appropriate exchange rates². Payments between holders of accounts at PSPs in the Netherlands are always reported as domestic payments, regardless of where the account holders are resident. In this form, a geographical breakdown is made comprising single country breakdowns for all (28) EU Member States and a combined total for the rest of the world (RoW: is Extra-EU). These data are added up to arrive at the total cross-border payments for each item indicated. No limits apply with regard to the number of transactions to be reported.

Debit entries

XX.00.0.0.0.0.0 Credit transfers (ECB definition)

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and EU Member State/extra-EU). Please note that transactions recorded under money remittance (item XX.02.0.0.0.0.0) must not be reported in credit transfers. Cross-border urgent payments, inpayment transfers, iDEAL payments and digital invoices however must be reported in credit transfers.

XX.01.0.0.0.0.0 Credit transfers ("Dutch" definition)

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and EU Member State/extra-EU). Please note that transactions recorded under money remittance (item XX.02.0.0.0.0.0) as well as urgent payments must not be reported in credit transfers ("Dutch" definition). Cross-border inpayment transfers, iDEAL payments and digital invoices however must be reported in credit transfers.

XX.02.0.0.0.0.0 Money remittance

See also form HK1, domestic payments, although in this case the payer's PSP and payee's PSP are resident in different countries (NL and EU Member State/extra-EU).

XX.07.0.0.0.0.0 Direct debits

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and EU Member State/extra-EU).

² Data are converted using the ECB reference exchange rate: transactions (flows) are converted into euro using the ECB reference exchange rate or (the) exchange rates applied for these transactions. If the daily exchange rates are not available, the average exchange rate for the relevant period may be used. In the case of balance sheet stocks, the ECB reference exchange rate applying at that moment must be used.

XX.08.0.0.0.0.0 POS payments (except e-money) with debit cards issued by Dutch PSPs at terminals located abroad

See also form HK1, domestic payments, although in this case the terminal where the transaction is performed is located abroad (EU Member State/extra-EU).

- a) XX.08.1.0.0.0.0 Terminal of foreign PSP
- b) XX.08.2.0.0.0.0 Terminal of Dutch PSP

XX.10.0.0.0.0.0 E-money payment transactions with e-money issued by Dutch PSPs at terminals located abroad

See also form HK1, domestic payments, although in this the terminal where the transaction is performed is located abroad (EU Member State/extra-EU).

- a) XX.10.0.0.0.1.0 Terminal of foreign PSP
- b) XX.10.0.0.0.2.0 Terminal of Dutch PSP

XX.11.0.0.0.0.0 Cheques

See also form HK1, domestic payments, although in this case the payer's PSP and payee's PSP are resident in different countries (NL and EU Member State/extra-EU).

XX.12.0.0.0.0.0 Other payment services

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and EU Member State/extra-EU).

XX.14.0.0.0.0.0 ATM withdrawals with debit cards issued by Dutch PSPs at terminals located abroad

See also form HK1, domestic payments, although in this case the terminal where the transaction is performed is located abroad (EU Member State/extra-EU)

- a) XX.14.0.0.0.1.0 Terminal of foreign PSP
- b) XX.14.0.0.0.2.0 Terminal of Dutch PSP

XX.15.0.0.0.0.0 E-money loading onto cards/accounts issued by Dutch PSP at terminals located abroad

See also form HK1, domestic payments, although in this case the terminal where the transaction is performed is located abroad (EU Member State/extra-EU)

- a) XX.15.0.0.0.1.0 Terminal of foreign PSP
- b) XX.15.0.0.0.2.0 Terminal of Dutch PSP

XX.16.0.0.0.0.0 Credit card payments with credit cards issued by a Dutch PSP at terminals located abroad

See also form HK1, domestic payments, although in this case the terminal where the transaction is performed is located abroad (EU Member State/extra-EU)

- a) XX.16.0.0.0.1.0 Terminal of foreign PSP
- b) XX.16.0.0.0.2.0 Terminal of Dutch PSP

XX.17.0.0.0.0.0 ATM withdrawals with NL credit cards issued by a Dutch PSP at terminals located abroad

See also form HK1, domestic payments, although in this case the terminal where the transaction is performed is located abroad (EU Member State/extra-EU)

- a) XX.17.0.0.0.1.0 Terminal of foreign PSP
- b) XX.17.0.0.0.2.0 Terminal of Dutch PSP

Credit entries

XX.57.0.0.0.0.0 Direct debits

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and EU Member State/extra-EU).

XX.61.0.0.0.0.0 Cheques

See also form HK1, domestic payments, although in this case the payer's PSP and payee's PSP are resident in different countries (NL and EU Member State/extra-EU).

XX.65.0.0.0.0.0 E-money unloading from cards/accounts issued by a Dutch PSP at terminals located abroad

See also form HK1, domestic payments, although in this case the terminal where the transaction is performed is located abroad (EU Member State/extra-EU).

- a) XX.65.0.0.0.1.0 Terminal of foreign PSP
- b) XX.65.0.0.0.2.0 Terminal of Dutch PSP

Cross-border payments, total cross-border (9006HK3: NL/SEPA standards)

The Regulation defines a cross-border transaction as: 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. Specifically, in the case of payment systems: a payment transaction between participants located in different countries. This form contains the total number of cross-border payments, whereby the single country breakdowns for all EU Member States and the combined total for the rest of the world (extra-EU) from the HK2 form are added up to produce the key items. These key items are also the sum of underlying items i) for which only the cross-border total (NL-border) is required by the Regulation, and ii) which were already included in the Dutch (cross-border) reporting model.

Debit entries

Z9.00.0.0.0.0.0 Credit transfers (ECB definition)

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and RoW). Please note that transactions recorded under money remittance (item XX.02.0.0.0.0.0) must not be reported in credit transfers. Cross-border urgent payments, inpayment transfers, iDEAL payments and digital invoices however must be reported in credit transfers.

- a) Z9.00.1.0.0.0.0 Initiated in paper-based form
 - a. Z9.00.1.0.0.1.0 SEPA
See also form HK1, domestic payments.
 - b. Z9.00.1.0.0.2.0 Non-SEPA
See also form HK1, domestic payments.

- b) Z9.00.2.0.0.0.0 Initiated by telephone (traditional)
 - a. Z9.00.2.0.0.1.0 SEPA
See also form HK1, domestic payments.
 - b. Z9.00.2.0.0.2.0 Non-SEPA
See also form HK1, domestic payments.

- c) Z9.00.3.0.0.0.0 Initiated electronically
 - a. Z9.00.3.1.0.0.0 initiated in a file/batch
 - a. Z9.00.3.1.0.1.0 SEPA
See also form HK1, domestic payments.
 - b. Z9.00.3.1.0.2.0 Non-SEPA
See also form HK1, domestic payments.

 - b. Z9.00.3.2.0.0.0 Initiated on a single basis
 - a. Z9.00.3.2.0.1.0 SEPA
See also form HK1, domestic payments.
 - b. Z9.00.3.2.0.2.0 Non-SEPA
See also form HK1, domestic payments.

Z9.01.0.0.0.0.0 Credit transfers ("Dutch" definition)

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and RoW). Please note that transactions recorded under

money remittance (item XX.02.0.0.0.0.0) as well as urgent payments must not be reported in credit transfers. Cross-border inpayment transfers, iDEAL payments and digital invoices however must be reported in credit transfers. In form HK3, the sub-items in this item are also broken down into transactions in euro and transactions in currency other than the euro.

- a) Z9.01.1.0.0.0.0 Initiated in paper-based form
 - a. Z9.01.1.0.0.1.0 SEPA
See also form HK1, domestic payments.
 - a. Z9.01.1.0.0.1.1 Euro
Transactions executed in euro.
 - b. Z9.01.1.0.0.1.2 Other than euro
Transactions executed in currencies other than euro (converted into euro).
 - b. Z9.01.1.0.0.2.0 Non-SEPA
See also form HK1, domestic payments.
 - a. Z9.01.1.0.0.2.1 Euro
Transactions executed in euro.
 - b. Z9.01.1.0.0.2.2 Other than euro
Transactions executed in currencies other than euro (converted into euro).

- b) Z9.01.2.0.0.0.0 Initiated by telephone
 - a. Z9.01.2.0.0.1.0 SEPA
See also form HK1, domestic payments.
 - a. Z9.01.2.0.0.1.1 Euro
Transactions executed in euro.
 - b. Z9.01.2.0.0.1.2 Other than euro
Transactions executed in currencies other than euro (converted into euro).
 - b. Z9.01.2.0.0.2.0 Non-SEPA
See also form HK1, domestic payments.
 - a. Z9.01.2.0.0.2.1 Euro
Transactions executed in euro.
 - b. Z9.01.2.0.0.2.2 Other than euro
Transactions executed in currencies other than euro (converted into euro).

- c) Z9.01.3.0.0.0.0 Initiated electronically
 - a. Z9.01.3.1.0.0.0 Initiated in a file/batch
 - a. Z9.01.3.1.0.1.0 SEPA
See also form HK1, domestic payments.
 - a. Z9.01.3.1.0.1.1 Euro
Transactions executed in euro.
 - b. Z9.01.3.1.0.1.2 Other than euro
Transactions executed in currencies other than euro (converted into euro).
 - b. Z9.01.3.1.0.2.0 Non-SEPA
See also form HK1, domestic payments.
 - a. Z9.01.3.1.0.2.1 Euro
Transactions executed in euro.

- b. Z9.01.3.1.0.2.2 Other than euro
Transactions executed in currencies other than euro (converted into euro).
- b. Z9.01.3.2.0.0.0 Initiated on a single basis
 - a. Z9.01.3.2.0.1.0 SEPA
See also form HK1, domestic payments.
 - a. Z9.01.3.2.0.1.1 Euro
Transactions executed in euro.
 - b. Z9.01.3.2.0.1.2 Other than euro
Transactions executed in currencies other than euro (converted into euro).
 - b. Z9.01.3.2.0.2.0 Non-SEPA
See also form HK1, domestic payments.
 - a. Z9.01.3.2.0.2.1 Euro
Transactions executed in euro.
 - b. Z9.01.3.2.0.2.2 Other than euro
Transactions executed in currencies other than euro (converted into euro).

Z9.02.0.0.0.0.0 Money remittance

See also form HK1, domestic payments, although in this case the payer's PSP and payee's PSP are resident in different countries (NL and ROW).

Z9.07.0.0.0.0.0 Direct debits

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and RoW).

- a) Z9.07.0.0.0.1.0 SEPA
- b) Z9.07.0.0.0.2.0 Non-SEPA

Z9.08.0.0.0.0.0 POS payments (except e-money) with debit cards issued by Dutch PSPs at terminals located abroad

See also form HK1, domestic payments, although in this case the terminal where the transaction is performed is located abroad.

Note: If no distinction can be made between "private" and "business", all payments may be reported as "private" (effective 1 January 2015).

- a) Z9.08.0.1.0.0.0 Initiated at a physical (EFT)POS
- b) Z9.08.0.3.0.0.0 Contactless payments

Z9.10.0.0.0.0.0 E-money payment transactions with e-money issued by Dutch PSPs at terminals located abroad

See also form HK1, domestic payments, although in this the terminal where the transaction is performed is located abroad.

- a) Z9.10.1.0.0.0.0 Payments with cards on which e-money can be stored directly
- b) Z9.10.2.0.0.0.0 Payments from e-money accounts
 - a. Z9.10.2.1.0.0.0 Accessed through a card

- b. Z9.10.2.2.0.0.0 Accessed through a device other than a card

Z9.11.0.0.0.0.0 Cheques

See also form HK1, domestic payments, although in this case the payer's PSP and payee's PSP are resident in different countries (NL and ROW).

Z9.12.0.0.0.0.0 Other payment services

See also form HK1, domestic payments, although in this case the payer's PSP and payee's PSP are resident in different countries (NL and ROW).

Z9.14.0.0.0.0.0 ATM withdrawals with debit cards issued by Dutch PSPs at terminals located abroad

See also form HK1, domestic payments, although in this the terminal where the transaction is performed is located abroad.

Note: If no distinction can be made between "private" and "business", all payments may be reported as "private" (effective 1 January 2015).

Z9.15.0.0.0.0.0 E-money loading onto cards/accounts issued by Dutch PSP at terminals located abroad

See also form HK1, domestic payments, although in this the terminal where the transaction is performed is located abroad.

- a) Z9.15.1.0.0.0.0 Cards on which e-money can be stored directly
- b) Z9.15.2.0.0.0.0 E-money accounts
 - a. Z9.15.2.1.0.0.0 Accessed through a card
 - b. Z9.15.2.2.0.0.0 Accessed through a device other than a card

Z9.16.0.0.0.0.0 Credit card payments with credit cards issued by Dutch PSPs at terminals located abroad

See also form HK1, domestic payments, although in this the terminal where the transaction is performed is located abroad.

- a) Z9.16.0.1.0.0.0 Initiated at a physical (EFT)POS
- b) Z9.16.0.2.0.0.0 Initiated remotely (e.g. online shopping)
- c) Z9.16.0.0.1.0.0 Credit function
- d) Z9.16.0.0.2.0.0 Delayed debit function
- e) Z9.16.0.0.3.0.0 Credit and/or delayed debit function

Z9.17.0.0.0.0.0 ATM withdrawals with NL credit cards issued by Dutch PSPs at terminals located abroad

See also form HK1, domestic payments, although in this the terminal where the transaction is performed is located abroad.

Z9.18.0.0.0.0.0 R-transactions

- a) Z9.18.1.0.0.0.0 Return
- b) Z9.18.2.0.0.0.0 Refund

Credit entries

Z9.50.0.0.0.0.0 Credit transfers (ECB definition)

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and RoW).

Z9.51.0.0.0.0.0 Credit transfers (“Dutch” definition)

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and RoW). In form HK3, the sub-items are also broken down into transactions in euro and transactions in currency other than the euro.

- a) Z9.51.0.0.0.1.0 SEPA
 - a. Z9.51.0.0.0.1.1 Euro
 - b. Z9.51.0.0.0.1.2 Non-euro
- b) Z9.51.0.0.0.2.0 Non-SEPA
 - a. Z9.51.0.0.0.2.1 Euro
 - b. Z9.51.0.0.0.2.2 Non-euro

Z9.52.0.0.0.0.0 Money remittance

See also form HK1, domestic payments, although in this case the payer’s PSP and payee’s PSP are resident in different countries (NL and RoW).

Z9.57.0.0.0.0.0 Direct debits

See also form HK1, domestic payments, although in this case the payer and payee are account holders in different countries (NL and RoW).

- a) Z9.57.0.1.0.0.0 initiated in a file/batch
 - a. Z9.57.0.1.0.1.0 SEPA
 - b. Z9.57.0.1.0.2.0 Non-SEPA

- b) Z9.57.0.2.0.0.0 Initiated on a single basis
 - a. Z9.57.0.2.0.1.0 SEPA
 - b. Z9.57.0.2.0.2.0 Non-SEPA

Z9.58.0.0.0.0.0 POS receipts paid with foreign 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 issued by a foreign PSP and a POS terminal (PIN payment). The acceptor's PSP (acquiring PSP) reports uncompressed numbers.

Z9.60.0.0.0.0.0 E-money payment transactions with e-money issued by foreign PSPs

See also form HK1, domestic payments, although in this case i) the payer and payee are account holders in different countries (NL and RoW) or ii) the terminal at which the payment is initiated is located abroad.

- a) Z9.60.1.0.0.0.0 Cards on which e-money can be stored directly
- b) Z9.60.2.0.0.0.0 E-money accounts
 - a. Z9.60.2.1.0.0.0 Accessed through a card
 - b. Z9.60.2.2.0.0.0 Accessed through a device other than a card

Z9.61.0.0.0.0.0 Cheques

See also form HK1, domestic payments, although in this case the payer's PSP and payee's PSP are resident in different countries (NL and RoW).

Z9.62.0.0.0.0.0 Other payment services

See also form HK1, domestic payments, although in this case the payer's PSP and payee's PSP are resident in different countries (NL and RoW).

Z9.65.0.0.0.0.0 E-money card unloading from a card or account issued by a Dutch PSP at terminals located abroad

See also form HK1, domestic payments, although in this the terminal where the transaction is performed is located abroad.

Z9.66.0.0.0.0.0 Credit card receipts paid with foreign credit card

Receipts at physical or virtual POS terminal of a Dutch PSP of payments made using credit cards issued by a foreign PSP. The acquiring PSP reports uncompressed data.

- a) Z9.66.0.0.1.0.0 Initiated at a physical (EFT)POS
- b) Z9.66.0.0.2.0.0 Initiated remotely (e.g. online shopping)

Z9.68.0.0.0.0.0 R-transactions

- c) Z9.68.1.0.0.0.0 Return
- d) Z9.68.2.0.0.0.0 Refund

Payment card accepting devices and number of transactions at payment terminals by type (9006HK4)

This form is used for reporting payment card accepting devices (number of units at end-of-quarter/year) by type of terminal, as well as payment transactions (number and value) that are sent by non-MFIs via a terminal made available by a PSP. Transaction data is based on the type of terminal with a geographic breakdown. Geographic breakdowns refer to the country where the terminals are located. The relevant terminals were acquired by resident PSPs (i.e. terminals are located either in or outside the PSP's country of location).

XX.91.0.0.0.0.0 ATMs (number of ATMs and number and value of transactions at some of the types of ATMs listed below)

- a) XX.91.1.0.0.0.0 Cash deposit function
Electromechanical device that allows authorised users, typically using machine-readable physical cards, to deposit money on their respective accounts. Number and value of cash deposits transactions should be reported too.
 - a. XX.91.1.1.0.0.0 Cash Recycle Machines (CRAs)
ATM that recycles notes deposited, making them “immediately available” for withdrawal by (other) authorised users at the same machine.
- b) XX.91.2.0.0.0.0 Cash withdrawal function
Electromechanical device that allows authorised users, typically using machine-readable physical cards, to withdraw cash from their accounts. Number and value of cash withdrawal transactions should be reported too.
 - a. XX.91.2.1.0.0.0 Cash Recycle Machines (CRAs)
- c) XX.91.3.0.0.0.0 Credit transfer function
Electromechanical device that allows authorised users, typically using machine-readable physical cards, to transfer money from their accounts
- d) XX.91.4.0.0.0.0 International access
ATMs accessible for cards issued by foreign PSPs

XX.92.0.0.0.0.0 Other cash points (number of other cash points)

Cash points other than ATMs and bank offices.

XX.93.0.0.0.0.0 POS terminals (number of POS terminals, number and value of transactions at POS terminals and at the types of POS terminals listed below)

- a) XX.93.1.0.0.0.0 Debit card function
A POS device allowing the use of a debit card at a physical (not virtual) point of sale.
- b) XX.93.2.0.0.0.0 Credit card function
A POS device allowing the use of a credit card at a physical (not virtual) point of sale.
- c) XX.93.3.0.0.0.0 E-money card function
A POS device allowing the use of e-money at a physical (not virtual) point of sale.
Number and value of transactions performed with e-money at POS terminals should be reported too.
- d) XX.93.4.0.0.0.0 International access
A POS device accessible for cards issued by foreign PSPs

XX.94.0.0.0.0.0 E-money loading and unloading terminals (number of e-money loading and unloading terminals, number and value of transactions at e-money loading and unloading terminals)

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

XX.95.0.0.0.0.0 Other terminals (number of other terminals and number and value of transactions at other terminals)

Terminals, not elsewhere classified, that can perform payment transaction.

a) XX.95.1.0.0.0.0 E-money card function

Background of transactions carried out at different types of terminals

Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs (NL terminal, foreign card)

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

Of which:

ATM cash withdrawals (except e-money transactions)

Cash withdrawals performed at an ATM using a card with a cash function. Cash advances at POS terminals using a card with a debit, credit or delayed debit function are only included if they are unconnected to a payment transaction. Cash withdrawals together with a payment transaction are not included. Instead, these are 'POS transactions'.

ATM cash deposits (except e-money transactions)

Cash deposits performed at an ATM using a card with a cash function. Includes all transactions in which cash is deposited at a terminal, without manual intervention, and the payer is identified with a payment card.

POS transactions (except e-money transactions)

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

E-money card loading and unloading transactions

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

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

Transactions performed using 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.

Transactions at terminals provided by non-resident PSPs performed using cards issued by resident PSPs (NL card, foreign PSP terminal)

Payment transactions carried out at all terminals acquired by non-resident PSPs, where the cards used in the transactions are issued by resident PSPs. Geographic breakdowns refer to the country where the terminals are located.