

Subject:

Release notes for PAY taxonomy

Data, Information &
Technology
Data Services

DNB PAY Release notes 2.3.0

Date

30 Juni 2026

Reference

T011-233838012-80

Introduction

These are the release notes of the PAY taxonomy that captures the reporting requirements as laid in Regulation (EU) 2020/2011 that was published on December 11, 2020.

The PAY taxonomy will apply as from January 1, 2027 and contains modules for all the first reporting periods and reference periods described in Regulation (EU) 2020/2011:

- Quarterly reporting requirements for reference period 2027Q1
- Semi-Annual reporting requirements for reference period 2027H1
- Annual reporting requirements for reference period 2027H1 and 2027H2

From version 2.3.0 on, the PAY taxonomy will be xBRL-CSV compatible and therefore include specific .json files within the taxonomy structure, concurrent to the already present .xml files.

There is one package published for the PAY 2.3.0 taxonomy:

- 1 A package with the Reporting Framework;

Three common packages that are also required for the implementation of DNB taxonomies are (these are available for download from the [DNB website](#)):

- 2a A package with the full DNB Data Dictionary;
- 2b A package with the Supplementary Taxonomies (these are taxonomies that are not managed by DNB but are necessary for the implementation of the DNB taxonomies - these are www.xbrl.org and www.eurofiling.info);
- 2c A package containing custom functions for the www.dnb.nl reporting frameworks (only required to those frameworks making use of these custom functions).

1. Content

This publication set contains:

- **DNB PAY Release notes 2.3.0.pdf**
The release notes for version 2.3.0 of the taxonomy (this document);
- **DNB PAY Reporting framework 2.3.0.zip**
A zip file containing the DNB xBRL taxonomy with the PAY framework version 2.3.0 (see paragraph 3);
- **DNB PAY DPM dictionary and annotated templates 2.3.0.xlsx**
An Excel workbook with an overview of the datapoints, partial data dictionary, annotated templates and module content (see paragraph 0);

- **DNB PAY xBRL-XML Sample instances 2.3.0.zip**

A zip file containing sample xBRL-XML instances, one for each module (see paragraph 5);

- **DNB PAY xBRL-CSV Sample instances 2.3.0.zip**

A zip file containing sample xBRL-CSV instances, one for each module (see paragraph 5);

- **DNB PAY Excel templates 2.3.0.zip**

A zip file with an Excel template per module that could be used in Digitaal Loket Rapportages (DLR) for data reporting (see paragraph 6).

2. Changelog

2.1 Version 2.3.0

In this version, support for the xBRL-CSV format has been added alongside the existing xBRL-XML syntax. This enhancement enables more efficient data submission and processing by allowing tabular report data to be represented in CSV files, complemented by metadata defined in JSON. The taxonomy has been updated to ensure compatibility with xBRL-CSV specifications, including adjustments to the validation of filing indicators and filing rules, see [here](#) and paragraph 7.

Important to note, reporting with Excel as well as xBRL-XML is still possible and remains identical to previous versions of the taxonomy. However, with regards to Excel-based reporting, the newest version of the Excel template, thus version 2.3.0, is mandatory.

Lastly, the taxonomy has been adjusted to use DPM 2.0 for endpoint formatting. Further details can be found in paragraph 3.

2.2 Version 2.2.0

Changes made to this version of the taxonomy are:

- On the table T01.02 multiple new rows were added with the presentation label "SEPA One-Leg Out Instant Credit Transfer scheme" for the following rows:
 - r0145
 - r0195
 - r0245
 - r0295
 - r0345
 - r0395
 - r0445
 - r0495
 - r0545
- The hierarchy "List of countries included under the reporting in Geo 6, as of 31-12-2022" has been terminated and is replaced by the hierarchy "List of countries included under the reporting in Geo 6, as of 31-12-2025", with the addition of a preexisting domain member "Kosovo".

- The hierarchy "Merchant Category Codes (MCC) (changing composition), as of 31-12-2024" has been terminated and is replaced by the hierarchy "Merchant Category Codes (MCC) (changing composition), as of 31-12-2025", with the addition of the following new domain members:
 - 5711 - Agricultural equipment sales
 - 5723 - Gun and Ammunition Stores
 - 8411 - Museums
 - 8912 - Fitment, ornaments and gardening
 - 9400 - Fee for embassy and consulate
- The TARGET2 label has been changed to T2. This change does not impact the datapoints, but only the presentation labels, and one label of an entripoint. The changes are present on tables T09.01, T09.02 and entripoint Payments Statistics - T2/NCB.

2.3 Version 2.1.0

Changes made to this version of the taxonomy are:

- On the following rows/columns of the annotated templates, a new datapoint was added:
 - T09.02, r090, c030
 - T09.02, r100, c030
- For the following rows of the annotated templates, datapoints have shifted position:
 - T09.02, r050 is now T09.02, r020
 - T09.02, r060 is now T09.02, r030
 - T09.02, r070 is now T09.02, r040
 - T09.02, r080 is now T09.02, r050
 - T09.02, r030 is now T09.02, r060
 - T09.02, r040 is now T09.02, r070
 - T09.02, r020 is now T09.02, r080
- The hierarchy "Merchant Category Codes (MCC) (changing composition), as of 30-11-2021" has been terminated and is replaced by the hierarchy "Merchant Category Codes (MCC) (changing composition), as of 31-12-2024", with the addition of the new domain members "6555 - Mastercard initiated rebate/rewards", and "6534 - Money transfer-member financial institution".

2.4 Version 2.0.0

Changes made to this version of the taxonomy are:

- The following table numbers have changes:
 - T08.01 is now T07.02
 - T09.01 is now T08.02
 - T10.01 is now T09.01
 - T10.02 is now T09.02
 - T10.03 is now T09.03
- An open Z-axis has been added to T08.01 and T08.02
- The hierarchy "List of countries included under the reporting in Geo 6, as of 30-11-2021" has been terminated and is replaced by the hierarchy "List of countries included under the reporting in Geo 6, as of 31-12-2022"

2.5 Version 1.1.0

Changes made to this version of the taxonomy are:

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- For the following rows of the annotated templates the domain member for the domain "Role in transaction" has been changed from "Payer's PSP" into "Payee's PSP":
 - o T01.02, r1270
 - o T02.02, r1270
 - o T04.01, r150
- For the following rows of the annotated templates the domain member for the domain "Role in transaction" has been changed from "Payee's PSP" into "Payer's PSP":
 - o T01.04, r1270
 - o T06.03, r1270
- For the following rows of the annotated templates the domain member for the domain "Fraud data" was changed into "No" and the domain member for the domain "Fraud type" was changed into "Fraud / no fraud":
 - o T04.01, r100
 - o T04.01, r110
 - o T04.01, r120
- The hierarchy "List of countries included under the reporting in Geo 6" has been terminated and is replaced by the hierarchy "List of countries included under the reporting in Geo 6, as of 30-11-2021", with the removal of the domain members (countries):
 - o French Guiana, Guadeloupe, Martinique, Mayotte Includes Grande-terre and Pamandzi, Monaco, Reunion, Saint Barthélemy, Saint Martin (French part), Saint Pierre and Miquelon: please report under France (FR).
 - o Puerto Rico: please report under United States of America (US)
 - o Åland Islands: please report under Finland, (FI).
- The hierarchy "Merchant Category Codes (MCC) (changing composition)" has been terminated and is replaced by the hierarchy "Merchant Category Codes (MCC) (changing composition), as of 30-11-2021", with the removal of the domain member "6236 – Aero Servicio Carabobo" and the addition of the new domain members "5262 - Marketplaces (online Marketplaces)", "5333 - Hypermarkets of food" and "5715 - Alcoholic beverage wholesalers".
- For the modules PAY-D, PAY-PSO-L, PAY-PSO-R and PAY-T2-NCB the assertions dnb_2001 until dnb_v2811 have been added. Furthermore, the assertions dnb_fraudcheck, dnb_numbertvalue, dnb_numbertvaluepositive, dnb_MCCbreakdowncheck, dnb_MCCreporting and dnb_nonnegatives have been effectuated on all relevant modules respectively. For the full outline of

the assertions and their scope, please consult the 'Assertions' tab in the DNB PAY DPM dictionary and annotated templates 1.1.0.xlsx document.

Specific changes to the DNB Data Dictionary as a consequence of this taxonomy update can be seen in the changelog registry published on the [DNB website](#):

"DNB Data Dictionary – Changelog.xlsx".

2.6 Version 1.0.1

This is a release of the PAY v1.0.0 taxonomy released earlier in 2021 with the addition of Formula Linkbases to the PAY-CH & PAY-CQ modules.

Related to this release are expected minor refinements (i.e. short labels of PAY taxonomy specific dimensions and domains) to the common package with the partial and full DNB Data Dictionary. To ensure consistency in Data Dictionaries, the partial Data Dictionary explicit to the reporting framework will be published at a later stage, jointly with the full DNB Data Dictionary which is not scheduled to be published until later in July 2021.

2.7 Version 1.0.0

Not applicable.

3. Scope

The taxonomy is comprised of the following six modules for reporting:

Module	Module Label	Technical entrypoint (Note: these are URIs, not URLs!)
PAY-CH	Payments Statistics - Core half-yearly	http://www.dnb.nl/nl/fr/xbrl/fws/pay/2.3.0/mod/pay-ch.xsd
PAY-CQ	Payment Statistics - Core quarterly	http://www.dnb.nl/nl/fr/xbrl/fws/pay/2.3.0/mod/pay-cq.xsd
PAY-D	Payments Statistics - Derogation	http://www.dnb.nl/nl/fr/xbrl/fws/pay/2.3.0/mod/pay-d.xsd
PAY-PSO-L	Payment Statistics - LVPS	http://www.dnb.nl/nl/fr/xbrl/fws/pay/2.3.0/mod/pay-pso-l.xsd
PAY-PSO-R	Payments Statistics - RPS	http://www.dnb.nl/nl/fr/xbrl/fws/pay/2.3.0/mod/pay-pso-r.xsd
PAY-T2-NCB	Payments Statistics - T2/NCB	http://www.dnb.nl/nl/fr/xbrl/fws/dnb-nr/pay-2022-01/2025-12-31/mod/pay-t2-ncb.xsd

There is also an ALL endpoint containing all tables. This endpoint is solely for testing purposes and cannot be reported on.

Due to DPM 2.0 the official scheme reference for DNB national taxonomies is:

<http://www.dnb.nl/nl/fr/xbrl/fws/{FRAMEWORK}/{VERSION}/mod/{MODULE}.xsd>

The elements of `Framework` and `Module` can be found in the Taxonomy tab in the Annotated Templates Excel, whereas the version number can be found in the filenames.

4. Excel workbook with specifications

The Excel workbook (*DNB PAY DPM dictionary and annotated templates 2.3.0.xlsx*) contains the following sheets:

- **Taxonomy** [red]: an overview of the tables incorporated in the taxonomy and to which modules these tables apply;
- **Hierarchies** [red]: an overview of all the hierarchies (selection lists) defined for this taxonomy;
- **Assertions** [red]: an overview of all the assertions and their characteristics defined for this taxonomy. Assertions are specified according to the following characteristics:
 - *ID*, the unique identification of assertion;
 - *Changed per*, date of the last change;
 - *Last change*, changed aspect;
 - *Module(s)*, the module(s) that are addressed by the assertion;
 - *Tablegroup(s)*, the tablegroup(s) that are addressed by the assertion;
 - *Table(s)*, the table(s) that are addressed by the assertion;
 - *Severity*, either ERROR (blocking) or WARNING (non-blocking);
 - *Precondition*; The condition(s) that needs to be met for the assertion to be evaluated. This condition always consists of a table for which its corresponding filing indicator has to be put to positive. If no precondition is given, the respective assertion is always evaluated.
 - *Threshold*, the margin that applies to the assertion;
 - *Fallback*, indicates whether non-reported facts involved in the assertion are replaced by a 0 or {} (empty string). If fallback is set to false, a missing fact will result in the assertion not being evaluated.
 - *Formula*, the OK situation the validation rule verifies;
 - *Message*, The message that is returned when the assertion is triggered.

- **Partial data dictionary** [*purple*]: containing all domains, dimensions, members and metrics that are relevant for this taxonomy. This overview consists of the following sheets:
 - *Data Points*: a complete list of all the data points and their data definition;
 - *Dict Metrics*: sheet containing all the metrics used in the taxonomy;
 - *Dict Dimensions*: sheet containing all dimensions used in the taxonomy;
 - *Dict Explicit Domains*: sheet listing all domains used in the taxonomy;
 - *Dict Domain Member*: sheet listing all the members per domain used in the taxonomy;
 - *Dict Typed Domains*: sheet listing all the typed domains used for the taxonomy;
 - *Dict Hierarchies*: sheet listing all the hierarchies used in the taxonomy.
- **Annotated templates** [*blue*]: for each form for data reporting the specifications of the affiliated data points can be viewed in the sheet with the corresponding label.

5. Sample instances

For testing purposes, for each module an XBRL-XML test instance with fixed interval data is provided in DNB PAY xBRL-XML Sample Instances 2.3.0 zip. For each module and xBRL-CSV instance document with interval data is provided in DNB PAY xBRL-CSV Sample Instances 2.3.0 zip.

6. Excel templates

In the *DNB PAY Excel templates 2.3.0* zip, the Excel templates are available for each of the modules.

Validation results are communicated in the format of these excel templates as well. Please note that it is not allowed to change the structure of the Excel template files. This will give problems during processing in the DLR application. Furthermore, in case submission in Excel format is possible, you are always advised to use the download link in DLR (Digitaal Loket Rapportages) instead of the ones contained in the zip, to make sure you always use the most recent version of the templates for submission. Reporting a substantive number of data points (i.e. above 100,000 data points) is preferred in XBRL format as the processing in the DLR application via an Excel format

cannot be guaranteed and may suffer from significant performance deficits in this case.

Due to technical constraints, the number of reportable combinations for forms with a so called open Z-axis construct is limited. The forms for which this is relevant are T01.01, T01.02, T01.03, T01.04, T02.01, T02.02, T02.03, T04.01, T05.01, T05.03, T06.01 and T06.03.

In the following table the default number of displayed combinations on the forms to which it applies are listed per module:

Module	No. of provided reportable combinations along the Z-axis
PAY-CH	62
PAY-CQ	239
PAY-D	62
PAY-PSO-R	Irrelevant
PAY-T2-NCB	Irrelevant

7. DNB filing rules

The eXtensible Business Reporting Language (XBRL) specification provides a high degree of flexibility in the creation of XBRL instance documents. Part of this flexibility stems from the nature of the syntax: XML, and part stems from the XBRL specification itself.

The DNB filing rules represent a collection of additional rules and guidance specifically applicable to remittance of XBRL instances for regulatory filings of national taxonomies of DNB. These rules constrain the full flexibility of XBRL, to enable effective interaction between transmitter and recipient/consumer of regulatory reports.

The 2.3.0 version of the PAY taxonomy, xBRL-XML instances will be checked against the most recent version of the DNB filing rules. These rules can be found (available for download) [here](#).

Additionally, for xBRL-CSV instances, DNB has chosen to adopt the EBA Filing rules for xBRL-CSV taxonomies. Adopting EBA Filing Rules for xBRL-CSV ensures conformity and standardization between all taxonomies processed by DNB. The most up-to-date version of the rules (EBA/XBRL/2026/02) can be found [here](#).