

Regulation (EU) 2020/2011 of the European Central Bank of
1 December 2020 amending Regulation (EU) No 1409/2013
on payments statistics (ECB/2013/43) (ECB/2020/59)

Article 1	Amendments to Regulation (EU) No 1409/2013 (ECB/2013/43)
Article 2	Final provisions
	Signature

ANNEX I

GENERAL STRUCTURE OF PAYMENTS STATISTICS

PART 1

Overview

Part 1.1

Overview of tables

1. Payments statistics are compiled by the European Central Bank (ECB)...

Part 1.2

Type of information

1. Stock data, as contained in Tables 1, 2, 3 and...
2. Flow data, as contained in Tables 4, 5, 6, 8...

Part 1.3

Consolidation within the same national territory

1. For each euro area Member State, the reporting population consists...
2. PSPs are institutions incorporated and located in that territory, including...
3. For statistical purposes, the following principles apply for consolidation of...
4. For statistical purposes, consolidation of PSPs across national boundaries is...
5. If a PSO is responsible for several payment systems located...
6. Institutions located in offshore financial centres are treated for statistical...

PART 2

Specific features in Tables 2 to 9

Part 2.1

Card functions (Table 2)

1. If a ‘card with a payment function (except cards with...
2. Within each payment function (i.e. debit, delayed debit and credit),...
3. A ‘delayed debit card’ is reported as a ‘credit card’...
4. A ‘card with an e-money function’ can be either a...
5. The total number of cards issued by resident PSPs is...
6. The indicator ‘card with a combined debit, cash and e-money...
7. A card with combined functions is reported in each of...
8. Cards are counted on the card-issuing side regardless of the...
9. Each country reports the number of cards that have been...
10. Cards in circulation are included irrespective of when they were...
11. Cards issued by card schemes, i.e. three-party or four-party schemes,...
12. Expired or withdrawn cards are not included.
13. Cards issued by merchants, i.e. retailer cards, are not included,...

Part 2.2

Card accepting devices (Table 3)

1. All physical terminals at which transactions are acquired by resident...
2. Terminals at which transactions are acquired by branches and/or subsidiaries...
3. Every terminal is counted individually even if several terminals of...
4. If an ATM offers more than one function, it is...
5. POS terminals are broken down into ‘EFTPOS terminals’ and within...
6. If an e-money card terminal offers more than one function,...

Part 2.3

Payment transactions involving non-MFIs (Tables 4a and 4b)

Part 2.3.1

Payment transactions involving non-MFIs (Table 4a)

1. Payment transactions are initiated by non-MFIs to any counterparty or...
 2. Payment transactions initiated by a resident PSP and executed with...
 3. Fund transfers between accounts in the same name, and also...
 4. In relation to bulk payment transactions, each individual payment transaction...
 5. Payment transactions denominated in foreign currency are included. Data are...
 6. Separate reporting for remote and non-remote transactions is indicated where...
 7. Payment transactions initiated by a resident PSP and executed without...
 8. Payment transactions are reported broken down by the payment service...
- Cross-border transactions
9. For sent transactions, cross-border transactions are counted in the country...
 10. For received transactions, cross-border transactions are counted in the country...
 11. For cross-border card-based payment transactions, the residency of the counterpart...
 12. The difference between cross-border transactions sent and cross-border transactions received...
- Flow of funds
13. The direction of the flow of funds depends on the...
- Total payment transactions
14. The indicator 'total payment transactions involving non-MFIs (sent)' is the...
- Credit transfers
15. Each transaction is allocated to only one sub-category, i.e. either...
 16. Credit transfers initiated by payment initiation service providers (PISPs) are...
 17. Credit transfers reported under 'initiated electronically' are further split into...
 18. Credit transfers reported under 'initiated on a single payment basis'...
 19. 'E-commerce payments' is a sub-category of 'online banking based credit...
 20. 'P2P mobile payment solution' is a sub-category of 'mobile payment...
 21. Transactions involving cash at one or both ends of the...
 22. Credit transfers used to settle outstanding balances of transactions using...
 23. Credit transfers include all Single Euro Payments Area (SEPA) credit...
 24. Credit transfers initiated electronically are further split into credit transfers...
 25. For transactions authenticated via non-SCA, the reasons for using non-SCA...
 26. The number of transactions broken down by credit transfer schemes...
 27. The sub-categories 'initiated in a file/batch', 'initiated on a single...
 28. Domestic transactions sent, cross-border transactions sent, domestic transactions received and...

29. Cash payments to an account using a bank form are...

Direct debits

- 30. Both one-off and recurrent direct debits are included. In the...
- 31. Direct debits used to settle outstanding balances resulting from transactions...
- 32. Direct debits are further split into 'initiated in a file/...
- 33. The sub-categories 'initiated in a file/ batch' and 'initiated on...
- 34. Direct debit transactions are further split into 'consent given via...
- 35. Within each channel used to give consent, transactions are reported...
- 36. Cash payments from an account using a bank form are...

Card-based payment transactions

- 37. Card-based payment transactions with card-based payment instruments issued by resident...
- 38. Sent card-based payment transactions are reported by the issuing PSP...
- 39. 'Payment transactions involving non-MFIs' also includes data on card-based payment...
- 40. Card-based payment transactions are also split into: 'initiated electronically' and...
- 41. 'Initiated electronically' is further broken down into 'mobile payment solution',...
- 42. Card-based payment transactions initiated non-electronically and those initiated electronically are...
- 43. Within each PCS, transactions are broken down by card function...
- 44. The number of sent transactions broken down by PCS is...
- 45. For transactions authenticated via non-SCA, the reasons for using non-SCA...
- 46. Card-based payment transactions with card-based payment instruments issued by resident...

Cash withdrawals using card-based payment instruments (except e-money transactions)

- 47. Cash withdrawals using card-based payment instruments issued by resident PSPs...
- 48. The number of withdrawals should be reported for each PCS,...

E-money payment transactions

- 49. Each transaction is allocated to only one sub-category, i.e. 'with...
- 50. Each transaction allocated to the sub-category 'with e-money accounts' is...
- 51. 'P2P mobile payment solution' is a sub-category of 'mobile payment...
- 52. E-money payment transactions are broken down by remote and non-remote...
- 53. Transactions reported under 'authenticated via non-SCA' are further split into...

Cheques

- 54. Sent and received cheques are reported. Sent cheques are reported...
- 55. Cash withdrawals with cheques are included.
- 56. Cash withdrawals using bank forms are not included.
- 57. Cheques issued but not submitted for clearing are not included....

Money remittances

- 58. Sent money remittances are reported by the payer's PSPs, received...
- 59. Transactions which are linked to the payment account of either...

Other payment services

- 60. Sent and received transactions are reported.

61. Includes transactions using payments services listed in Annex I to...

Payment initiation services

62. Transactions initiated via payment initiation services are reported by PISPs...

63. Each transaction is allocated to only one sub-category, i.e. 'credit...

64. Those transactions are not included in the 'Total payment transactions...

Other services (not included in the Directive (EU) 2015/2366)

65. Includes the sub-categories 'Credits to the accounts by simple book...

66. Only transactions without a specific transaction order and executed by...

Part 2.3.2

Payment transactions involving non-MFIs reported by those reporting agents granted derogation pursuant to Article 4(2) and (3) (Table 4b)

1. Payment transactions are initiated by non-MFIs to any counterparty or...

2. Payment transactions initiated by a resident PSP and executed with...

3. Fund transfers between accounts in the same name, and also...

4. In relation to bulk payment transactions, each individual payment transaction...

5. Payment transactions denominated in foreign currency are included. Data are...

6. Separate reporting for remote and non-remote transactions is indicated where...

7. Payment transactions are reported by the payment service used.

Cross-border transactions

8. For sent transactions, cross-border transactions are counted in the country...

9. For received transactions, cross-border transactions are counted in the country...

10. For cross-border card-based payment transactions, the residency of the counterpart...

11. The difference between cross-border transactions sent and cross-border transactions received...

Flow of funds

12. The direction of the flow of funds depends on the...

Credit transfers

13. Each transaction is allocated to only one sub-category, i.e. either...

14. Credit transfers initiated by payment initiation service providers (PISPs) are...

15. Transactions involving cash at one or both ends of the...

16. Credit transfers used to settle outstanding balances of transactions using...

17. Credit transfers include all Single Euro Payments Area (SEPA) credit...

18. Credit transfers initiated electronically are further broken down by remote...

19. Credit transfers reported under 'authenticated via non-SCA' are further split...

20. Domestic transactions sent, cross-border transactions sent and cross-border transactions received...

21. Cash payments to an account using a bank form are...

Direct debits

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) 2020/2011 of the European Central Bank. (See end of Document for details)

22. Both one-off and recurrent direct debits are included. In the...
23. Direct debits used to settle outstanding balances resulting from transactions...
24. Direct debits include all SEPA direct debits as well as...
25. Direct debit transactions are split into ‘consent given via an...
26. Cash payments from an account using a bank form are...

Card-based payment transactions

27. Card-based payment transactions with card-based payment instruments issued by resident...
28. Sent card-based payment transactions are reported by the issuing PSP...
29. ‘Payment transactions involving non-MFIs’ includes data on card-based payment transactions...
30. Card-based payment transactions with card-based payment instruments are also split...
31. Card-based payment transactions initiated electronically are further broken down by...
32. For transactions ‘authenticated via non-SCA’, the reasons for using non-SCA...
33. Card-based payment transactions with card-based payment instruments issued by resident...

Cash withdrawals using card-based payment instruments (except e-money transactions)

34. Cash withdrawals using card-based payment instruments issued by resident PSPs...
35. The number of withdrawals should be reported for each card...

E-money payment transactions

36. E-money payment transactions are broken down by remote and non-remote...
37. Transactions reported under ‘authenticated via non-SCA’ are further split into...

Money remittances

38. Sent money remittances are reported by the payer’s PSPs.
39. Transactions which are linked to the payment account of either...

Payment initiation services

40. Transactions initiated via payment initiation services are broken down by...
41. Each transaction is allocated to only one sub-category, i.e. ‘credit...
42. Those transactions are not included in the ‘Total payment transactions...

Part 2.4

Fraudulent payment transactions involving non-MFIs (Tables 5a and 5b)

Part 2.4.1

Fraudulent payment transactions involving non-MFIs (Table 5a)

1. Points 1 to 66 of Part 2.3.1 apply to the...
2. The payment service provider should report all fraudulent payment transactions...
3. Besides the breakdowns explained in Part 2.3.1, ‘losses due to...
4. ‘Losses due to fraud per liability bearer’ is further split...

5. 'Losses due to fraud per liability bearer' is reported by...

6. The sum of 'losses due to fraud per liability bearer'...

Fraudulent credit transfers

7. Fraudulent credit transfers initiated electronically are further split into the...

8. The fraud origin is reported for each credit transfer scheme...

9. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Fraudulent direct debits

10. Fraudulent direct debits are further split into the fraud origins...

11. The fraud origin is reported for each direct debit scheme...

12. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Fraudulent card-based payment transactions

13. Fraudulent card-based payment transactions are further split into fraud origins...

14. The fraud origins are reported for each PCS broken down...

15. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Fraudulent cash withdrawals using card-based payment instruments (except e-money transactions)...

16. Fraudulent cash withdrawals are further split into fraud origins (i.e....

Fraudulent e-money payment transactions

17. Fraudulent e-money payment transactions are further split into fraud origins...

18. The fraud origins are reported for remotely and non-remotely initiated...

19. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Part 2.4.2

Fraudulent payment transactions involving non-MFIs reported by those reporting agents granted a derogation pursuant to Article 4(2) and 4(3) (Table 5b)

1. Points 1 to 42 of Part 2.3.2 apply to the...

2. The payment service provider should report all fraudulent payment transactions...

3. Besides the breakdowns explained in Part 2.3.2, 'losses due to...

4. 'Losses due to fraud per liability bearer' is further split...

5. 'Losses due to fraud per liability bearer' is reported by...

6. The sum of 'losses due to fraud per liability bearer'...

Fraudulent credit transfers

7. Fraudulent credit transfers are further split into the fraud origin...

8. The fraud origin is reported broken down by 'authenticated via...

9. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Fraudulent direct debits

10. Fraudulent direct debits are further split into the fraud origin...

11. The fraud origin is reported broken down by 'consent given...

12. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Fraudulent card-based payment transactions

13. Fraudulent card-based payment transactions are further split into fraud origins...

14. The fraud origins are reported broken down by ‘authenticated via...

15. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Fraudulent cash withdrawals using card-based payment instruments (except e-money transactions)...

16. Fraudulent cash withdrawals are further split into fraud origins (i.e....

17. The fraud origins are reported broken down by ‘authenticated via...

18. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Fraudulent e-money payment transactions

19. Fraudulent e-money payment transactions are further split into fraud origins...

20. The fraud origins are reported broken down by ‘authenticated via...

21. For each breakdown, the fraud origins are mutually exclusive. Therefore,...

Part 2.5

Payment transactions per type of terminal involving non-MFIs (Table 6)

1. All indicators in this table refer to cash or cashless...
2. Resident PSPs provide information on all payment transactions they acquire...
3. Resident PSPs provide information on all payment transactions, with cards...
4. Payment transactions at terminals at which transactions are acquired by...
5. Transactions by type of terminal are broken down into three...
6. The sub-categories within each category (a), (b) and (c) mentioned...
7. In this table, the geographical breakdown is based on the...
8. ‘E-money payment transactions with cards with an e-money function’ include...
9. For ‘Cash advances at POS terminals’ for which it is...
10. ‘Over the counter (OTC) cash deposit’ includes cash deposited into...
11. ‘OTC cash withdrawal’ transactions do not represent payments in the...

Part 2.6

Participation in selected payment systems (Table 7)

1. This table refers to number, type and institutional sector of...
2. The indicator ‘number of participants’ is the sum of the...
3. The indicator ‘direct participants’ is the sum of the three...

4. The indicator ‘other direct participants’ is the sum of the...

Part 2.7

Payments processed by selected payment systems (Table 8)

1. This table refers to payment transactions processed through a payment...
2. Payment transactions of a PSP on its own account are...
3. In the case of a payment system, in which another...
4. Each payment transaction is counted only once on the sending...
5. For multiple credit transfers, i.e. bulk payments, each item of...
6. In the case of netting systems, it is the gross...
7. Payment systems distinguish and report domestic and cross-border transactions according...
8. To avoid double-counting, cross-border transactions are counted in the country...
9. Transactions initiated at ATM are reported in the breakdown of...
10. The indicator ‘card-based payment instruments’ includes all payment transactions processed...
11. Cancelled payment transactions are excluded. Transactions that are later subject...

Part 2.8

Quarterly reporting of payment transactions involving non-MFIs (Table 9)

1. Points 1 to 66 of Part 2.3.1 apply to the...
Card-based payment transactions
 2. Card-based payment transactions with card-based payment instruments issued by resident...
 3. Sent card-based payment transactions are reported by the issuing PSP...
 4. Card-based payment transactions also include data on card-based payment transactions...
 5. Card-based payment transactions with card-based payment instruments are also split...
 6. For transactions ‘initiated electronically’, the merchant category code (MCC) is...

ANNEX II

DATA DEFINITIONS

ANNEX III

REPORTING SCHEMES

Cells highlighted in grey represent the reporting requirements.

Payment service...

Table 1 is reported by all PSPs, except those granted...

Table 2 is reported by all PSPs, except those granted...

Table 3 is reported by all PSPs, except those granted...

Table 4a is reported by all PSPs, except those granted...

Table 4b is reported only by PSPs granted a derogation...

Table 5a is reported by all PSPs, except those granted...

Table 5b is reported only by PSPs granted a derogation...

Table 6 is reported by all PSPs, except those granted...

Table 7 is reported by payment system operators.

Table 8 is reported by payment system operators.

Table 9 is reported by all PSPs, except those granted...

ANNEX IV

MINIMUM STANDARDS TO BE APPLIED BY
THE ACTUAL REPORTING POPULATION

Reporting agents must fulfil the following minimum standards to meet...

1. Minimum standards for transmission:
2. Minimum standards for accuracy:
3. Minimum standards for compliance with concepts:
4. Minimum standards for revisions:

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) 2020/2011 of the European Central Bank. (See end of Document for details)

- (1) [OJ L 318, 27.11.1998, p. 8.](#)
- (2) Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC ([OJ L 337, 23.12.2015, p. 35](#)).
- (3) European Banking Authority Guidelines on reporting requirements for fraud data under Article 96(6) PSD2, EBA/GL/2018/05.
- (4) Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/43) ([OJ L 352, 24.12.2013, p. 18](#)).

Changes to legislation:

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