

EESTI PANK
Governor's Decree No. 10
23 August 2007

Establishment of reports on payment statistics submitted by credit institutions

This decree shall be established on the basis of Subsection 91(1) of the Credit Institutions Act.

Chapter 1
GENERAL PROVISIONS

§ 1. Scope of Decree

This decree shall establish requirements for the contents and structure of the reports listed in Section 3 of this decree (hereinafter *reports*) and the terms and procedure for submitting the reports to Eesti Pank.

§ 2. Application of Decree

All credit institutions and all branches of credit institutions operating in Estonia (hereinafter *credit institution* or *credit institutions*) shall prepare and submit the reports established by this decree.

Chapter 2
REPORTS, PRINCIPLES OF PREPARATION AND SUBMISSION THEREOF

§ 3. Reports

Credit institutions shall prepare and submit the following reports:

- 1) "Report on payments" the code of which is 160 (Appendix 1);
- 2) "Report on card transactions and payments made by mobile phones" the code of which is 161 (Appendix 2);
- 3) "Report on bank cards" the code of which is 162 (Appendix 3);
- 4) "Report on automated teller machines, points of sale and points of sale terminals" the code of which is 163 (Appendix 4);
- 5) "Report on electronic payment channels and means of payment" the code of which is 164 (Appendix 5);

§ 4. Reporting Period and Terms of Submission of Reports

(1) The reporting period of the reports referred to in Clauses 3(1) and 3(2) shall be one month. The reporting period of the reports referred to in Clauses 3(3) to 3(5) shall be one quarter.

(2) The reports listed in Section 3 shall be submitted by the tenth banking day after the end of the reporting period.

§ 5. Submission of Reports

(1) The reports shall be submitted to Eesti Pank electronically in the XML (eXtensible Markup Language) format as provided in the Eesti Pank Governor's Decree No 15 of 20 September 2002 "Electronic Format of Reports".

(2) If mistakes are identified in the reports or if calculation principles are changed, new, rectified electronic reports shall be submitted to Eesti Pank.

(3) In the absence of data concerning the respective report, an empty report shall be submitted.

§ 6. Using Classifications and International Standards

(1) The currency code in the reports shall be established according to the currency codes table of the international standard ISO 4217, and the code is written in capital letters.

(2) The country code of the customer is established according to the 2-letter codes of the table of countries and territories of the international standard ISO 3166 and indicated in capital letters.

Chapter 3 SECURITY OF DATA EXCHANGE

§ 7. Organisation of data exchange

(1) The management body of the accounting entity shall appoint a representative (hereinafter *responsible representative*) of the accounting entity who is responsible for fulfilling the reporting obligations and whose task is to ensure the availability of the accounting entity's key pair and the data exchanged upon the submission of reports.

(2) The accounting entity shall submit to Eesti Pank within five days after the decision regarding the appointment of the responsible representative has been adopted by the management body of the accounting entity as referred to in Subsection 1 of this Section approved copies of the decision of the managing body of the accounting entity to appoint a responsible representative together with a copy of the responsible representative's identity document or of pages with entries of the document.

(3) In case the responsible representative or the data of the responsible representative change, the accounting entity shall notify Eesti Pank of the changes within five banking days as of the occurrence of the changes and submit the documents referred to in Subsection 2.

(4) The responsible representative shall generate the key pair referred to in Section 8 and necessary for the submission of reports by the accounting entity (hereinafter *the key pair*), arranges the usage thereof by the employee that transmits the reports of the accounting entity (hereinafter *the authorised employee*) and forward the public key to Eesti Pank.

(5) Eesti Pank shall appoint an employee (hereinafter *the key manager*) who is responsible for keeping the public key forwarded by the accounting entity and for performing the tasks specified in Section 9.

(6) Only the authorised employee or the responsible representative may disclose the password phrase protecting the private key of the key pair to Eesti Pank.

(7) The accounting entity shall sign the data subject to electronic transmission by the private key, encrypt the data by the public key and transmit the data to Eesti Pank.

(8) For the purposes of this Decree, “encryption” means electronic conversion of data whereby the meaningful content of the resulting data is made unavailable to unauthorised persons.

§ 8. Key pair

(1) The key pair consists of a public key and a private key as defined in Subsection 2(2) of the Digital Signatures Act, subject to the specifications provided by this Decree.

(2) The size of a public key is 1,024 bites.

(3) The user identifier of a key pair shall contain the code of the accounting entity, the word “*aruandlus*”, the name of the authorised employee, and the date of expiry of the key pair.

(4) Key pairs shall be changed regularly at least once every two years.

(5) Used key pairs shall be preserved in order to ensure the availability of the data exchanged.

§ 9. Exchange of keys

(1) In case of the first exchange of keys, the responsible representative of the accounting entity shall meet the key manager and they shall exchange public keys.

(2) In case of subsequent regular exchange of keys, the new public keys shall be transmitted electronically after being signed by the currently valid private key and encrypted using the private key of the counterparty.

(3) The exchanges of keys shall be documented in a corresponding report where the key names and user identifiers, the personal data and fingerprints of the authorised employee and the personal data of the persons participating in the exchange are recorded. For the purposes of this Decree, “fingerprint” means a symbol imprint which is derived from a key pair and which identifies the user of the key pair.

(4) In cases of emergency (a private key has been disclosed, lost or destroyed), the counterparties shall be immediately notified of the situation, new key pairs shall be generated, and the responsible representative of the accounting entity shall meet the key manager and they shall exchange public keys.

(5) Key pairs which have become unusable shall be removed from further use.

§ 10. Identification upon submitting reports

(1) Eesti Pank shall identify the person that submits a report every time a report is submitted.

(2) Identification of the person that submits a report shall be based on the public key and the fingerprint.

(3) When performing the obligations specified in Subsection 1, Eesti Pank shall register the following:

- 1) name of the authorised employee;
- 2) fingerprint of the authorised employee;
- 3) name of the accounting entity;
- 4) time of submission of the report;
- 5) code of the report.

Chapter 4 DEFINITIONS USED IN APPENDICES

§ 11. Definitions Used

The definitions in Appendices 1 – 5 to this Decree shall be used as defined in Sections 12 – 19.

§ 12. Definitions used with regard to payments

(1) A **payment** is unconditional and irrevocable settlement of monetary obligation between the payer and the payee.

(2) A **domestic payment** is a payment in the case of which the payer credit institution and the payee credit institution are located in the Republic of Estonia, and in the course of effecting the payment no payment intermediaries or payment systems outside the Republic of Estonia are involved. A domestic payment is divided into:

- 1) intra-credit institution payment: a payment where both parties have the same credit institution;
- 2) inter-credit institution payment: a payment where the payer's credit institution and the payee's credit institution are different institutions.

(3) A **cross-border payment** is:

- 1) a payment where the credit institution of one party is located outside the Republic of Estonia;
- 2) a payment where the credit institution of both parties is located in the Republic of Estonia and a payment intermediary or a payment system located outside the Republic of Estonia is used for making the payment.

(4) A **large-value payment** is a payment of EEK 15 million or more.

(5) A **retail payment** is a payment that is not a large-value payment.

(6) A **customer payment** is a payment initiated by the customer or received by the customer.

(7) A **money market payment** is an inter-bank payment related to a money market operation.

(8) A cover payment is a payment order that is sent and/or received by the credit institution in the MT200 or MT202 SWIFT message and the funds of which are used to guarantee the customer's payments.

§ 13. Definitions used with regard to transactions

(1) A **cash transaction** is a payment initiated by cash depositing or a cash transaction initiated by a bank card.

(2) A **card transaction** is a card payment initiated by a bank card or a cash transaction initiated by a bank card.

(3) A **cash transaction initiated by a bank card** is a cash deposit into the account or withdrawal of cash from the account by the customer identified by the bank card.

§ 14. Definitions used with regard to means of payment

(1) A **cheque** is a security by which the drawer of the cheque orders a credit institution (drawee) to pay a fixed amount of money (the amount of cheque) to the entitled person (payee).

(2) A **traveller's cheque** is a cheque replacing cash for purchasing foreign exchange. Traveller's cheque can be cashed only to the person holding it.

(3) A **card payment** is a card transaction from the account of the payer into the account of the payee, which is originated either from a POS terminal or an automated teller machine (ATM).

(4) A **mobile phone payment** is a payment for purchased goods or services, which is originated by the mobile telephone at a point of sale.

(5) A **payment order** is an order originated by the payer or payee or a third party as stipulated by law to settle a monetary obligation between the payer and the payee.

(6) A **debit order** is a payment order originated by the payee or a third party as stipulated by law.

(7) A **direct debit** is a debit order recurring with fixed frequency.

(8) A **credit order** is a payment order originated by the payer.

(9) A **standing order** is a credit order with a fixed amount recurring with fixed frequency.

(10) A **paper-based credit order** is a credit order originated by the payer to the payer's credit institution on paper.

(11) A **telebank credit order** is a credit order sent by the payer to the payer credit institution by means of a special software either on-line or off-line (by dial-up connection).

(12) A **telephone-bank credit order** is a credit order forwarded by the payer to the payer's credit institution by telephone.

(13) An **Internet-bank credit order** is a credit order based on the internet service, which is sent by the payer to the payer's credit institution (incl credit order based on the WAP service).

(14) A **mobile-phone payment order** is a credit order forwarded by the payer to the payer's credit institution by mobile phone (excl mobile phone payment).

§ 15. Definitions used with regard to bank cards

(1) A **bank card** is a card for card transactions issued by the credit institution to the account holder or a person determined by the account holder.

(2) A **debit card** is a bank card for card transactions to the extent maximum of the money deposited on the account.

(3) A **debit card with cash function** is a bank card related to the customer's principal account and enabling to make only cash transactions in the ATM.

(4) A **Debit card with payment function** is a card related to the principal account of the customer and of which the obligation to pay for card transactions arises immediately after the card transaction's payment claim has been received by the credit institution.

(5) A **debit card with an overdraft facility** is a card related to the principal account of the customer and with which the obligation to pay for card transactions arises immediately after the card transaction's payment claim has been received by the credit institution. The credit institution offers the customer the possibility to use overdraft that is issued into her/his principal account.

(6) A **credit card** is a bank card for card transactions within the credit limit fixed in the contract.

(7) A **revolving credit card** is a credit card without a fixed date for repayment of the credit generated upon using the card.

(8) A **charge credit card** is a credit card with a fixed repayment date of the credit generated upon using the card.

(9) An **instalment card** is a credit card with a fixed repayment schedule for the credit generated upon using the card.

(10) **Other credit card** is a payment card with several different possibilities of repayment of the credit generated upon using the card.

(11) A **retailer's bank card** is a bank card of limited usage that has been issued by a retailer in cooperation with a credit institution and embodies the functions of both a customer's card and a bank card.

(12) A **domestic bank card** is a bank card for usage only in the Republic of Estonia.

(13) An **international bank card** is a bank card that can be used in both the Republic of Estonia and abroad.

§ 16. Definitions used with regard to automated teller machines

(1) An **automated teller machine** (ATM) is an electromechanical device for making card transactions by means of a bank card. A point of sale (POS) is not an ATM.

(2) A **cash dispenser** is an ATM that allows only cash operations by means of a bank card.

(3) A **cash dispenser-payment ATM** is an ATM that allows card transactions (also pre-defined payments) by means of a bank card.

(4) A **payment ATM** is an ATM that allows only card payments by means of a bank card.

(5) A **cross-usage ATM** is an ATM possessed by a credit institution, where it is possible to use the bank cards of both the credit institution that possesses the ATM and other credit institutions.

§ 17. Definitions used with regard to points of sale

(1) A **point of sale** is a point of sale of a service or goods, where it is possible to pay by card or by mobile phone for the services or goods purchased. The points of sale of one retailer with different offices (addresses) are regarded as different points of sale. Every point of sale has a unique identification code (membership number).

(2) A **card payment point of sale** is a point of sale of a service or goods, where it is possible to pay by card for the services or goods purchased through the POS terminal.

(3) A **mobile payment point of sale** is a point of sale of a service or goods, where it is possible to pay by mobile phone for the services or goods purchased.

(4) A **card and mobile payment point of sale** is a point of sale of a service or goods, where it is possible to pay by both card and mobile phone for the services or goods purchased.

§ 18. Definitions used with regard to point-of-sale (POS) terminals

(1) A **POS terminal** is a device enabling to pay by card for the goods and services purchased.

(2) A **POS terminal** is an **electronic payment terminal for effecting card payments (incl WEB-POS)**.

(3) A **cash register system** is an electronic payment solution for effecting card payments that is integrated with the trader's sales system.

(4) An **imprinter** is a non-electronic device for effecting card payments, where embossed details from bank cards and the data of transactions are printed on transaction slips.

(5) **E-commerce** is a payment solution enabling to effect card payments in an online store or to provide e-services in the Internet environment.

(6) **MOTO** (mail order/telephone order) is a card payment effected on the basis of card data forwarded by the card owner by mail, fax, or telephone.

§ 19. Definitions used with regard to electronic payment channels

(1) An **electronic payment channel** is a payment channel enabling to make electronic banking transactions via communications channels.

(2) A **banking transaction** is disposing the assets in one's account, exchanging information, concluding contracts and using services provided by the bank or a third person by the means of an electronic payment channel.

(3) **Telebank** is an electronic payment channel enabling to perform banking transactions by the means of special software.

(4) **Telephone bank** is an electronic payment channel enabling to perform banking transactions by telephone.

(5) **Internet bank** is an electronic payment channel enabling to perform banking transactions over the Internet (incl WAP).

(6) **Mobile bank** is an electronic payment channel enabling to perform banking transactions by mobile phone.

(7) A **banking interface** is an electronic information and payment channel enabling to effect, with the help of special software, automated banking transactions between the customer's economic software and the bank's information system.

IMPLEMENTING PROVISIONS

§ 20. Repeal of decree

To repeal Eesti Pank Governor's Decree no 9 of 9 October 2003 "Confirmation of reports on payments statistics by credit institutions" (RTL 2003, 108, 1706;2005, 56, 791).

§ 21. Entry into force of decree

This decree shall enter into force on 1 November 2007.

Andres Lipstok
Governor

Report on payments

1. Area of Report

The report shall reflect:

- 1) domestic payments only in the case of payments that are paid;
- 2) cross-border payments in the case of both payments that are paid and payments that are received;
- 3) payments where the payer is the reporting credit institution (incl loan payouts to customers and payments arising from the administrative costs of the credit institution);
- 4) customer payments intermediated by the reporting credit institution (*incl payments initiated by cash depositing*);
- 5) *customer's loan repayments to the reporting credit institution (incl repayments of credit card loans)*;
- 6) *payments between credit institutions (incl payments related to the inter-bank money market, e.g overnight transactions, short-term loans and deposits)*;
- 7) payments between a branch of a foreign credit institution and its parent bank;
- 8) payments effected inside the reporting credit institution, with the payer and payee being different persons;
- 9) customer's overnight transactions and transfers into one's deposit account provided that the customer's identity cannot be established;
- 10) payments effected by the credit institution from a interim account to the end-beneficiary (e.g, payments of salaries, pensions, etc transferred on the basis of a list from accounts opened by the credit institution; in this case the customer that transferred the money into the interim account shall be noted as the payer).

The report shall not reflect:

- 1) interest payments and fees between the credit institution managing the account and the customer;
- 2) customer's cash deposits into the customer's own account;
- 3) payments between the accounts of the same customer provided that the customer's identity can be clearly identified (e.g, transfers from the current account into the deposit account);
- 4) intra-group payments provided that the payments are distinguishable (incl interest transfers between group members, transfers into deposit accounts and balancing transfers);
- 5) payments intermediated by one credit institution to the other;
- 6) automatic overnight transactions in correspondent accounts;
- 7) payments related to the purchase/ sale/ conversion of foreign currency, incl foreign currency related derivative contracts and foreign currency purchase and sale transactions with Eesti Pank;
- 8) payments transferred by the payer into the interim account opened by the credit institution (e.g, payments that are later transferred to the end-beneficiaries on the basis of a list);
- 9) reflect payments;
- 10) payments uncompleted due to inadequate requisites and redirected to the payer;

- 11) card transactions;
- 12) payments originated from the mobile phone at a point of sale.

2. General requirements for data summarising

The sum of turnovers and the number of those payments that have coinciding identifiers shall be shown as one row.

3. Reporting row structure

- 1) payment type_1
- 2) payment type_2
- 3) payment type_3
- 4) *payer/ payee*
- 5) means of payment
- 6) currency code
- 7) country code
- 8) turnover
- 9) number of payments

1) Identifiers for payment type_1

Domestic payment	1
Outgoing cross-border payment	2
Incoming cross-border payment	3

In the case of intermediated cross-border payments one has to proceed from the principle that outgoing cross-border payments are recorded by the payment originator’s credit institution, whereas incoming cross-border payments are recorded by the end-beneficiary’s credit institution. Received cross-border payments that the payment intermediary forwards to the credit institution through the settlement system of Eesti Pank shall be recorded as incoming cross-border payments.

2) Identifiers for payment type_2

Large-value payment	1
Retail payment	2

3) Identifiers for payment type_3

Customer payment	1
Money-market payment	2
Other interbank payment	3

Customer payments reflect payments originated by a customer of the reporting credit institution or payments received by a customer of the reporting credit institution (incl customers’ money market transactions). Customer payments do not reflect payments of a customer that is a credit institution. Payments between credit institutions are recorded either under money-market payments or other interbank payments.

4) Identifiers for *payer/ payee*

Central government	1
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Local government	2
State social security fund	13
Insurance company and pension fund	4
Other financial institution	5
Credit institution	6
Commercial undertaking of state and local government	7
Other commercial undertaking	8
Non-profit institution	9
Private person	10
Undetermined	11
Central bank	12

All payments except for incoming cross-border payments are classified on the basis of the payer. Incoming cross-border payments are classified on the basis of the payee.

Payer/ payee are classified in accordance with the identifier proceeding from the definitions used in Chapter 4 "Definitions used in appendices" of Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of supplementary reports on credit institutions' balance sheet".

In the case of domestic payments and outgoing cross-border payments, the payer's identifier may be left undetermined only for a cash payment.

5) Identifiers for the means of payment

Cash	1
Traveller's cheque	2
Other cheque	3
Direct debit	4
Other debit order	5
Standing order	6
Paper-based credit order	7
Telebank credit order	8
Telephone-bank credit order	9
Internet-bank credit order	10
Mobile-phone payment order	13
Other credit order	14
Undetermined	11
SWIFT	12

When determining the means of payment, one has to proceed from the means of payment used by the payment originator when forwarding the payment order to the credit institution.

Payments initiated by cash depositing are recorded under cash.

In the case of both traveller's cheques and other cheques, only drawn cheques are recorded. In the case of other debit orders, all debit-type payment orders that do not fall under other debit order classifications, e.g. payments and debit orders resulting from compulsory execution related rulings (court judgments and rulings, precepts of tax authorities as regards collecting tax arrears, etc), shall be recorded under other debit orders.

Paper-based credit orders shall reflect payment orders originated on paper. Mobile-phone payment orders shall reflect all payment orders made by mobile phone that have not been initiated at a mobile phone payment point of sale.

Other credit orders shall record all credit-type payment orders that do not fall under other credit order classifications. For example, conditional credit transfers are recorded under credit orders.

SWIFT payments, for example, shall also reflect payment orders and incoming cross-border payments sent by the customer through SWIFT to the payer's credit institution.

6) Currency code

Here is indicated the currency in which the payment was effected.

7) Country code

The country code is based on the customer's residency. In case identifying a customer's residency is impossible, the code is XX.

All payments except for incoming cross-border payments are recorded on the basis of the payer. Incoming cross-border payments are classified on the basis of the payee.

8) Turnover

The turnover of payments is indicated in Estonian kroons and rounded up to integers. Payments in foreign currency are converted into Estonian kroons according to the daily exchange rate of the Estonian kroun fixed by Eesti Pank valid on the date of debiting/crediting the customer's account.

9) Number of payments

The number of payments is indicated in pieces.

Report on card transactions and payments made by mobile phones

1. Area of report

The report shall reflect:

- 1) all transactions with bank cards issued by the reporting credit institution (incl bank cards intermediated to the customers of other credit institutions) both in Estonia and abroad, irrespective of the ownership of the ATM or the POS terminal used;
- 2) transactions with bank cards issued by non-residents in the ATMs of the reporting credit institution and at points of sale servicing on the basis of a written contract;
- 3) all mobile phone payments effected at a POS by customers of the reporting credit institution that have concluded a mobile phone payment contract;
- 4) transactions with bank cards issued in cooperation with retailers.

The report shall not reflect:

- 1) transactions with bank cards issued by another resident credit institution in the reporting credit institution's ATMs or at points of sale servicing on the basis of a written contract;
- 2) transactions with bank cards issued by another credit institution and intermediated to customers of the reporting credit institution;
- 3) mobile phone payments made by customers that have concluded a mobile phone payment contract with another resident credit institution at points of sale servicing mobile phone payments on the basis of a contract concluded with the reporting credit institution.

2. General requirements for data summarising

The sum of turnovers and the number of those card payments and mobile phone payments that have coinciding identifiers shall be shown as one row.

3. Reporting row structure

- 1) residency
- 2) type of card transaction and mobile phone payment
- 3) place of making a card transaction and a mobile phone payment
- 4) bank card type
- 5) customer
- 6) turnover
- 7) number of card transactions and mobile phone payments

In the case of card transactions, one has to proceed from the principle that card transactions are recorded at the moment the transaction took place (i.e on the date the transaction was made). If the payment order reaches the credit institution after the deadline for submitting the report, the card transaction shall be recorded in the reporting month when the payment order reached the credit institution. Mobile phone payments are recorded similarly to card transactions.

1) Residency identifiers

Resident	1
Non-resident	2

In the case of card transactions, here is indicated the residency of the bank card issuer and in the case of mobile phone payments, the residency of the credit institution that concluded the mobile phone payment contract.

2) Identifiers for the type of card transaction and mobile phone payment

Cash withdrawal	1
Cash deposit	2
Card payment in ATM	3
Card payment at POS	4
Mobile phone payment at POS	5

3) Identifiers for the place of making a card transaction and a mobile phone payment

Estonia	1
Abroad	2

4) Bank card type identifiers

Debit card with cash function	1
Debit card with payment function	2
Debit card with an overdraft facility	9
Retailer's card with debit function	10
Revolving credit card	4
Charge credit card	5
Instalment card	6
Other credit card	7
Retailer's credit card	11
Undetermined	8

The bank card type identifier may be left undetermined in the case of card transactions made with cards issued outside the Republic of Estonia. In the case of mobile phone payments, the bank card type identifier is 8.

5) Customer identifier

Business customer	1
Private customer	2
Undetermined	3

Card transactions and mobile phone payments made by private persons are recorded under the identifier Private customers. All other card transactions and mobile phone payments are recorded under the customer identifier Business customer.

The customer identifier may be left undetermined in the case of card transactions made with cards issued outside the Republic of Estonia.

6) Turnover

The turnover of card transactions and mobile phone payments is indicated in Estonian kroons and rounded up to integers.

Payments in foreign currency are converted into Estonian kroons according to the accounting procedure established in the credit institution.

7) Number of card transactions and mobile phone payments

The number of card transactions and mobile phone payments are indicated in pieces.

Report on bank cards

1. Area of report

The report shall reflect:

- 1) all bank cards issued by the reporting credit institution (incl those intermediated to the customers of other credit institutions) and in circulation as at the end of reporting period;
- 2) bank cards issued by retailers and in circulation as at the end of the reporting period;

The report shall not reflect:

- 1) bank cards that are removed from circulation, closed or replaced;
- 2) bank cards issued by another credit institution and intermediated to the customers of the reporting credit institution.

2. General requirements for data summarising

The number of bank cards having coinciding identifiers shall be shown as one row.

3. Reporting row structure

- 1) bank card type_1
- 2) bank card type_2
- 3) usage frequency
- 4) number of bank cards

1) Identifiers for bank card type_1

Debit card with cash function	1
Debit card with payment function	2
Debit card with an overdraft facility	9
Retailer's card with debit function	10
Revolving credit card	4
Charge credit card	5
Instalment card	6
Other credit card	7
Retailer's credit card	11
Undetermined	8

2) Identifiers for bank card type_2

Local	1
VISA	11
Mastercard	12

3) Usage frequency identifiers

Active	1
Passive	2

Bank cards belonging to the area of the report that have not been used to make any transactions (checking one's amount of balance is not considered a transaction) are recorded as passive.

4) Number of bank cards

The number of bank cards is indicated in pieces.

Report on automated teller machines, points of sale and points of sale terminals

1. Area of report

The report shall reflect:

- 1) ATMs owned by the reporting credit institution;
- 2) POSs, proceeding from the trading company or service enterprise that has concluded an contract with the reporting credit institution on intermediating card and/or mobile phone payments;
- 3) POS terminals at POSs.

The report shall not reflect any ATMs and POSs where the bank cards of the reporting credit institution can be used in ATMs and POSs of trading companies and service enterprises or in integrated cashier systems on the basis of a cross-usage contract.

2. General requirements for data summarising

The number of those ATMs, POSs and POS terminals that have coinciding identifiers shall be shown as one row.

3. Reporting row structure

- 1) ATM/ POS/ POS terminal
- 2) cross-usage
- 3) cash deposit function
- 4) number of devices

1) Identifiers for ATM/ POS/ POS terminal

Cash dispenser	1
Cash dispenser ATM	2
Payment ATM	3
Card payment POS	5
Mobile phone payment POS	6
Card and mobile payment POS	7
POS terminal	8
Cash register system	9
Imprinter	10
<i>E-commerce</i>	11
MOTO	12

Every single store of a chain store (e.g, Selver, Prisma, etc) and every single filling station of a gas station chain (e.g, Statoil, Neste) is a separate POS. In the case of taxis, all taxis belonging to the same company are considered as one POS (sole proprietors rendering the taxi service who have concluded a contract with the taxi company are considered separate POSs). Different enterprises having separate contracts but located at the same address (e.g, a hotel and its restaurant) are different POSs.

2) Cross usage identifiers

Yes	1
No	2

3) Cash deposit function identifiers

Yes	1
No	2

In the case of POSs and POS terminals, the cash deposit function identifier is 2.

4) Number of devices

The number of ATMs, POSs and POS terminals is indicated in pieces.

Report on electronic payment channels and means of payment

1. Area of report

The report shall reflect contracts on electronic payment channels and means of payment concluded by the reporting credit institution.

2. General requirements for data summarising

The number of contracts on electronic payment channels and means of payments and the number of customers who have concluded the contract that have coinciding indicators shall be shown as one row.

3. Reporting row structure

- 1) electronic payment channel/ means of payment
- 2) number of contracts
- 3) number of customers

1) Identifiers for electronic payment channels/ means of payment

Telebank	1
Telephone bank	2
Internet bank	3
Mobile bank	4
Direct debit	5
Standing order	6
Banking interface	7

In the case of direct debit, remitter's direct debit contracts are recorded.

2) Number of contracts

Here is recorded the number of contracts on electronic payment channels or means of payment. The number of contracts shall be indicated in pieces as at the end of the reporting period.

3) Number of customers

Here is recorded the number of customers that have concluded a contract on electronic payment channels or means of payment as at the end of the reporting period.