

EESTI PANK
Governor's Decree No. 9
Tallinn, 6 November 2012

Amendment to the Eesti Pank Governor's Decree No. 2 "Reports on payments statistics submitted by credit institutions" dated 24 January 2012

The Decree is established on the basis of subsection 91 (1) of the Credit Institutions Act.

§ 1. The Decree amends Appendix 1 of the Eesti Pank Governor's Decree No. 2 "Reports on payments statistics submitted by credit institutions" dated 24 January 2012 (RT I, 27.01.2012, 4) and establishes it in a new wording (the new wording is enclosed).

§ 2. Entry into force of the Decree

This Decree shall enter into force on 30 November 2012.

Ardo Hansson
Governor

Annex
to Eesti Pank Governor's Decree
No 9 of 6 November 2012
"Amendment to the Eesti Pank Governor's Decree No. 2
"Reports on payments statistics submitted by credit institutions"
dated 24 January 2012"

Annex 1
to Eesti Pank Governor's Decree
No 2 of 24 January 2012
"Reports on payments statistics submitted by credit institutions"

Report on payments

1. The aim of the report

The aim of the report is to gather information about customers' payments which will be used upon making the payments statistics, economic analyses and estimates and in order to monitor and develop payment and accounting systems. The payments of reporting credit institutions made for purchasing goods and services, as well as interest, dividend and loan payments to customers are also included in customers' payments (exc. credit institutions).

2. The sphere of the report

2.1. The report reflects the domestic and cross-border payments paid by the customers of the credit institution (incl. credit institutions as customers) and cross-border payments paid to the customers.

Payments payable are:

a) Payments originated by a customer in a bank office or by using electronic channels. These include, for example:

- 1) cash down payments and withdrawals to/from customer's own account (incl. cash collecting);
- 2) payments between customers, incl. payments originated by cash down payment;
- 3) payments between different accounts of the same customer, originated from accounts intended for settlements (e.g. from a settlement account to a settlement account, from a settlement account to an overnight deposit or time deposit);
- 4) payments arising from financial transactions.

b) Customer's payments which have been originated by the payee or the reporting credit institution. These include, for example:

- 1) interest, service charge and loan repayments (incl. repayments of credit card loans) from the customer's account;
- 2) taxes subject to payment from the customer's financial income which are paid as a separate entry but for the performance of which the customer does not give the credit institution any payment order;
- 3) payments from the interim account of a credit institution to the final payee (e.g. payments made on the basis of salary, pension or other list);
- 4) payments arising from financial transactions made on behalf of and on account of the customer.

2.2. The following payments are reflected in the report:

- a) payments arising from administrative costs;
- b) interest and dividend payments to the customer's (exc. credit institution) account;
- c) loan payments to the customer's (exc. credit institution) account.

2.3. The following items are not reflected in the report:

- a) cross-border payments received by a reporting credit institution;
- b) cross-border and domestic payments paid by a reporting credit institution, except the payment referred to in article 2.2;
- c) conversion of currency if this takes place within the limits of one account;
- d) payments from a customer's overnight deposit or time deposit or other accounts not intended for settlements, to settlement accounts;
- e) payments to the interim account of a credit institution which are later forwarded to final payees on the basis of a list;
- f) payments unfinished and returned to the payer due to inadequate details;
- g) card transactions;
- h) payments originated by mobile phone at the point of sale.

3. General requirements for data summation

The turnover sum and number of these payments have to be reflected as one row the identifiers of which coincide.

4. The structure of a report row

- 1) The payment type_1
- 2) The payment type_2
- 3) The payment type_3
- 4) SEPA payment
- 5) Payer/payee
- 6) Means of payment
- 7) Code of currency
- 8) Country code
- 9) Turnover
- 10) Number of payments

1) The identifiers of payment type_1

Domestic payment	1
Cross-border payment payable	2
Cross-border payment paid-in	3

2) The identifiers of payment type_2

Large-value payment	1
Retail payment	2

3) The identifiers of payment type_3

Customer payment	1
Bank-internal payments between the same customer's accounts	8
Debit accounting entry	4
Credit accounting entry	5
Cash down payments to customer's own account	6
Cash withdrawals from customer's own account	7

Reporting credit institution customer's payments are reflected under the identifier "Customer payment", except down payment of cash to the customer's own account, withdrawal of cash from the customer's own account and bank-internal payments between the same customer's accounts.

Payments of the reporting credit institution arising from administrative costs are also reflected under the identifier "Customer payment".

The identifier “bank-internal payments between the same customer’s accounts” reflects only those bank-internal payments that originated from accounts intended for settlements (e.g. from a settlement account to a settlement account, from a settlement account to an overnight deposit or time deposit). Payments from a customer’s overnight deposit or time deposit or other accounts not intended for settlements, to settlement accounts are not reflected in this report.

4) The identifiers of SEPA payment

SEPA payment	1
Non-SEPA payment	2

5) The identifiers of payer/payee

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

All payments, except the received cross-border payments, are classified on the basis of the payer. The received cross-border payments are classified on the basis of the payee.

The payer and the payee are classified in accordance with the definitions used in the complementary reporting to the balance sheets as defined in Chapter 3 “Definitions used in Appendixes” of Eesti Pank Governor's Decree No. 4 of 25 May 2012 "Supplementary reports on credit institutions' balance sheet".

In case of payments made from the interim account of a credit institution to the final payee (e.g. payments made on the basis of salary, pension or other list) the person who forwarded the corresponding amounts to the interim account is noted as the payer.

The identifier of the payer may be “Unidentified” (11) only in case of cash transactions (exc. down payment of cash to customer’s own account and withdrawal of cash from customer’s own account).

6) The identifiers of means of payment

Cash	1
Traveller’s cheque	2
Other cheque	3
Direct debit	4
Other debit orders	5
Standing order	6
Paper-based payment order	7
Telebank payment order	8
Telephone bank payment order	9
Internet bank payment order	10
Bank link payment order	15
Mobile phone payment order	13
Other credit order	14

Unidentified
SWIFT

11
12

When determining the means of payment one has to take into account what means of payment the payment originator uses when originating the payment and sending a payment order to the credit institution.

The payments originated by cash and down payments and withdrawals of cash are reflected under the cash.

As regards traveller's cheques and other cheques, only redeemed cheques are reflected. All debit orders, which are not reflected under debit orders specified in the above list, are reflected under other debit orders; for example the debit orders and the payments made on the basis of the court decisions which demand compulsory execution (court judgments and rulings, precepts issued by the tax authority in the matters of enforcing tax arrears, etc.).

The payment orders originated on paper are reflected under the paper-based payment orders. All the payment orders, which are sent by the mobile phone but which are not originated at the mobile phone point of sale are reflected under mobile payment orders.

All the credit orders, which are not reflected under other specified credit, are reflected under other credit orders. For example, conditional credit orders are reflected under other credit orders.

For example, the payment orders sent by the customer by SWIFT to the payer's credit institution and received cross-border payments are reflected under SWIFT payments. Payment orders, which are sent by the customer to the credit institution using other means and which the credit institution forwards later by SWIFT, are not reflected under SWIFT payments.

7) The code of currency

The currency in which the payment was made is shown here.

8) The country code

The country code is indicated respectively either by the residency of the payer's provider of payment service or by the residency of the payee's provider of payment service. In case of domestic payments "EE" is indicated as the country code. In case of cross-border payment payable the country code will be determined on the basis of the residency of the payee's provider of payment service and in case of cross-border payment paid-in on the basis of the residency of the payer's provider of payment service. If it is not possible to identify the residency of the opposite party's provider of payment service, "XX" is indicated as the country code.

9) The turnover

The turnover of payments is indicated in euros rounded up to two decimal points.

The payments made in foreign currency are revalued and converted to euros according to the exchange rate fixed by Eesti Pank which is valid on the date the account of the customer was debited/credited.

10) The number of payments

The number of payments is indicated in pieces.