

Tallinn, 24 January 2012

Payments statistics submitted by credit institutions

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

## **Chapter 1 GENERAL PROVISIONS**

### **§ 1. Scope of the Decree**

The Decree establishes requirements for the contents and structure of reports referred to in § 3 of the Decree (hereinafter *the reports*) and the terms and procedure for submission of reports to Eesti Pank.

### **§ 2. Application of the Decree**

All credit institutions and branches of credit institutions operating in Estonia (hereinafter *the credit institution or the credit institutions*) are obligated to prepare and submit the reports established by the Decree. The reports are submitted only concerning the operation of the credit institution unit located in Estonia.

## **Chapter 2 REPORTS, PRINCIPLES OF PREPARATION THEREOF AND SUBMISSION**

### **§ 3. Reports**

A credit institution is required to prepare and submit the following reports:

- 1) "Report on payments" with code 160 (Appendix No. 1);
- 2) "Report of on card transactions and payments made by mobile phones" with code 161 (Appendix No. 2);
- 3) "Report on bank cards" with code 162 (Appendix No. 3);
- 4) "Report on automated teller machines (ATMs) and points of sale (POS) and sales terminals" with code 163 (Appendix No. 4);
- 5) "Report on electronic payment channels and means of payment" with code 164 (Appendix No. 5).

### **§ 4. Reporting period and terms for submission of reports**

(1) The reporting period for reports referred to in clauses 1-2 of section 3 is one month. The reporting period for reports referred to in clauses 1-2 of section 3 is a quarter.

(2) The reports referred to in section 3 will be submitted by the seventh banking day after the end of accounting period.

## § 5. Submission of reports

(1) The reports will be submitted to Eesti Pank electronically formatted as XML (*Extensible Markup Language*) documents pursuant to Eesti Pank Governor's Decree No. 9 of 9 December 2011 "Requirements for submission of reports formatted as XML documents".

(2) If errors are ascertained, new corrected reports will be electronically submitted to Eesti Pank.

(3) If no data belonging to the field of the report are available, an empty report will be submitted.

## § 6. Use of classifications and international standards

(1) The reports will specify currency codes according to the ISO 4217 International Standard currency code tables and these will be written in capital letters.

(2) The reports will specify the country code of the location of the provider of payment service/issuer of the bank card according to the ISO 3166 International Standard country code tables and it is written in capital letters.

## Chapter 3 DEFINITIONS USED IN ANNEXES

### § 7. Definitions used

Definitions having the meaning set out in §§ 8-15 are used in Annexes 1-5 of the Decree.

### § 8. Definitions used about payments

(1) **Payment** is down payment or withdrawal of cash originated by a payer or payee and a transfer of money irrespective of a legal relationship between the payer and the payee.

(2) **Domestic payment** is a payment transaction where both the payer's payment service provider and the payee's payment service provider are located in the Republic of Estonia.

(3) **Cross-border payment** is a payment transaction where the payer's payment service provider or the payee's payment service provider is located outside the Republic of Estonia.

(4) **Large value payment** is a payment in the amount 1 million euros and more.

(5) **Retail payment** is a payment in the amount less than 1 million euros.

(6) **Customer payment** is a payment originated by a customer, a payment received by a customer or a payment originated by a payee or a third person prescribed by law, except debit and credit accounting entry and down payment or withdrawal of cash to/from customer's own account.

(7) **Customer** is a natural or legal person (including a person not having a legal relationship with a reporting credit institution), except a reporting credit institution.

(8) **Debit accounting entry** is an interest and service charge entry and income tax subject to payment from a customer's financial income which is debited from the customer's account as a separate transaction but for the debiting of which the customer does not grant a credit institution a separate payment order.

(9) **Credit accounting entry** is an interest and dividend entry and loan payouts to a customer's account.

(10) **SEPA payment** is a payment complying with the EPC SEPA Credit Transfer Rulebook (<http://www.europeanpaymentscouncil.eu/index.cfm>) developed by the European Payments Council.

## § 9. Definitions used about transactions

(1) **Cash transaction** is a payment originated by cash deposit or a cash card transaction.

(2) **Card transaction** is a card payment effected by means of a bank card (including a payment effected by a bank card in the Internet environment) or a cash card transaction.

(3) **Cash card transaction** is a payment of cash to a bank account or withdrawal of cash from a bank account by a customer who has been identified on the basis of a bank card.

## § 10. Definitions used about means of payment

(1) **A cheque** is a security with which the drawer of the cheque orders a credit institution (the drawee of the cheque) to pay a specific sum of money (the amount of the cheque) to the person entitled on the basis of the cheque (the payee).

(2) **Traveller's cheque** is a cheque replacing cash for the purchase of foreign currency. Traveller's cheque can be redeemed only by the holder of traveller's cheque.

(4) **Card payment** is a card transaction made in order to pay from the payer's bank account to the payee's bank account which has been originated either from a sales terminal or automatic teller machine.

(4) **E-commerce card transaction** is a card transaction originated by a bank card in the Internet environment in case of which a customer enters the card data required for the performance of the transaction.

(5) **Mobile payment** is a payment originated from a mobile phone in order to pay for goods or services purchased at a point of sale.

(6) **Payment order** is an order originated by the payer or the payee or a third person prescribed by law for the settlement of a financial obligation between a payer and payee.

(7) **Debit order** is a payment order originated by the payee or a third person prescribed by law.

(8) **Direct debit** is a debit order with specified payment frequency originated by the payee.

(9) **Credit order** is a payment order originated by the payer.

(10) **Standing order** is a recurrent credit payment order with fixed amount and specified periodicity originated by the payer.

(11) **Paper-based credit order** is a payment order forwarded on paper by the payer to the payer's credit institution.

(12) **Telebanking payment order** is a payment order forwarded by the payer to the payer's credit institution by means of permanent or dial-up connection through special financial software.

(13) **Telephone banking payment order** is a payment order forwarded by the payer to the payer's credit institution by telephone.

(14) **Internet bank payment order** is a payment order based on Internet service forwarded by the payer to the payer's credit institution (incl. payment order based on WAP service), except the bank link payment order.

(15) **Mobile payment order** is a payment order forwarded by the payer to the payer's credit institution by mobile phone (exc. mobile payment).

(16) **Bank link payment order** is a payment order forwarded by the payer to the payer's credit institution through a bank link.

## § 11. Definitions used about bank cards

(1) **Bank card** is a card issued by a credit institution to the account holder or a person appointed by the account holder for the performance of card transactions.

(2) **Debit card** is a bank card with which card transactions may be performed as a general rule maximally to the extent of funds on the bank account.

(3) **Debit card with cash function** is a bank card which is connected to a customer's bank account and enables to perform only cash card transactions in the automatic teller machine.

(4) **Card with debit function** is a bank card which is connected to a customer's bank account and in case of which the repayment obligation for performed card transactions arises immediately after the request of payment is received by a credit institution.

(5) **Overdraft card with debit function** is a bank card which is connected to a customer's bank account and in case of which the repayment obligation for performed card transactions arises immediately after the request of payment is received by a credit institution. Credit institution offers the possibility of overdraft issued for the customer's bank account which is connected to the bank card.

(6) **Debit card with credit card function** is a bank card which is connected to a customer's bank account and enables in addition to usual debit card functions to use some credit card functions (e.g. purchase transactions and bookings through the Internet). No credit limit is attached to the card. Repayment obligation for performed card transactions arises immediately after the request of payment is received by a credit institution.

(7) **Credit card** is a bank card with which card transactions may be performed within the credit limit specified in the contract.

(8) **Revolving credit card** is a credit card upon the use of which there is no fixed deadline for the repayment of formed credit.

(9) **Charge card** is a credit card upon the use of which there is a fixed deadline for the repayment of formed credit.

(10) **Credit card with combined repayment** is a credit card in case of which several repayment possibilities may be used to repay the credit formed as a result of using the credit card.

(11) **Hire-purchase card** is a credit card in case of which the repayment of credit formed as a result of using the credit card takes place on the basis of a fixed payment schedule.

(12) **Other credit card** is a credit card which does not belong under the types of credit cards previously referred to in this section.

(13) **Retailer's bank card** is a limited-use bank card which has been issued by a retailer in cooperation with a credit institution and which has simultaneously the functions of a customer card and a bank card.

(14) **Local bank card** is a bank card which is used in the Republic of Estonia.

(15) **International bank card** is a bank card which can be used both in the Republic of Estonia and outside it.

## § 12. Definitions used about automatic teller machines

(1) **Automatic teller machine** is an electronic device by means of which card transactions may be performed with a bank card. Sales terminal is not an automated teller machine.

(2) **Cash and payment dispenser** is an automated teller machine by means of which cash card transactions may be performed with a bank card.

(3) **Cash and payment dispenser** is an automated teller machine by means of which card transactions may be performed with a bank card (incl. defined payments).

(4) **Payment terminal** is an automated teller machine by means of which only card payments may be performed with a bank card.

(5) **Cross-usage automated teller machine** is an automated teller machine administered by a credit institution where both the bank cards issued by the credit institution administering the automated teller machine and the bank cards issued by other credit institutions may be used.

## § 13. Definitions used about points of sale

(1) **Point of sale** is a point of sale of services or goods where it is possible to pay for purchased services or goods by bank card and/or mobile phone. Points of sales of goods or services belonging to one undertaking and having a different location or address are

considered as different points of sale. Every point of sale has a unique identification code (membership number).

(2) **Point of sale of card payment** is a point of sale of services or goods where it is possible to pay for the services or goods purchased through a sales terminal by a bank card.

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

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

#### § 14. Definitions used about sales terminals

(1) **Sales terminal** is a device which enables to pay for goods and services by means of a bank card.

(2) **POS terminal** is an electronic payment terminal for the performance of card payments (incl. WEB-POS).

(3) **Cash register system** is an electronic payment solution inter-connected with the sales system of an undertaking for making card payments.

(4) **Imprinter** is a non-electronic device for making card payments where the card imprint and transaction data are shown on a paper receipt.

(5) **E-commerce** is a payment solution which enables to perform card payments in Internet stores or in the Internet environment if E-services are offered.

(6) **Mail order sale** is a card payment performed on the basis of card data forwarded by the card holder by post, fax or telephone.

#### § 15. Definitions used about electronic payment channels

(1) **Electronic payment channel** is a payment channel which enables to perform electronically banking transactions by means of communications channels or in any other way.

(2) **Banking transaction** is disposal of assets on the bank account by means of electronic payment channel, exchange of information, conclusion of a contract and the use of other services offered by the bank or a third person.

(3) **Telebank** is an electronic payment channel which enables to make banking transactions by means of special financial software.

(4) **Telephone bank** is an electronic payment channel which enables to make banking transactions by telephone.

(5) **Internet bank** is an electronic payment channel which enables to make banking transactions through the Internet (incl. WAP).

(6) **Mobile bank** is an electronic payment channel which enables to make banking transactions (exc. banking transactions which are made through WAP) by mobile phone.

(7) **Banking interface** is an electronic information and payment channel which enables to make automatic banking transactions by means of special financial software between the customer's business software and the information system of the bank.

## IMPLEMENTING PROVISIONS

### § 16. Repeal of the Decree

Eesti Pank Governor's Decree No. 10, 23 August 2007, "Confirmation of reports on payments statistics submitted by credit institutions" (RTL 2007, 68, 1212; RT I 2010, 51, 328) is repealed.

### § 17. Amendment of the Directive

Subsection 2 (6) of Eesti Pank Governor's Decree No. 25, 16 December 2010, „Procedure for the declaration of international payments and submission of data required for the balance of payments statistics" (RT I, 20.12.2010, 9) is amended and worded as follows:

“(6) **Payment** – down payment or withdrawal of cash originated by a payer or payee and a transfer of money, irrespective of a legal relationship between the payer and the payee.”.

### § 18. Entry into force of the Decree

This Decree shall enter into force on 1 May 2012.

Andres Lipstok  
Governor

Cc:

Financial Supervision Authority, Supervisory Board of Eesti Pank,  
Governor, deputy governors,  
Legal Department, Financial Department, Statistics Department, International and  
Public Relations Department, Internal Audit Department, Payment and Settlement  
Systems Department,  
all credit institutions,  
State Gazette

## 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 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;
- 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 of the reporting credit institution:

- 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 to the interim account of a credit institution which are later forwarded to final payees on the basis of a list;
- e) payments unfinished and returned to the payer due to inadequate details;
- f) card transactions;
- g) 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 the row of the report

- 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
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 and withdrawal of cash from the customer's own account.

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

#### **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 4 "Definitions used in Appendixes" of Eesti Pank Governor's Decree No. 5 of 13 July 2010 "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	11
SWIFT	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 areas, 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.

## **Report on card transactions and payments made by mobile phones**

### 1. The sphere of the report

The following items are reflected in the report:

- 1) all transactions with the cards issued by the reporting credit institution (including the transactions with the cards mediated to the customers of another credit institution) which are carried out both in Estonia and abroad, without taking into consideration the owner of the ATM or the sales terminal that was used for carrying out the transaction;
- 2) the transactions with the cards issued by the non-residents and carried out in the ATM-s of the reporting credit institution and in the points of sale rendering services in accordance with the corresponding contract concluded;
- 3) all mobile payments carried out in points of sale by the reporting credit institution's customers who have concluded the mobile payment contract;
- 4) transactions carried out with bank cards issued in cooperation with retailers.

The following items are not reflected in the report:

- 1) the transactions with the cards issued by another resident credit institution and carried out through the ATM-s of the reporting credit institution or in the points of sale rendering services in accordance with the corresponding contract concluded;
- 2) the transactions carried out with cards issued by another credit institution and mediated to the customers of the reporting credit institution;
- 3) the mobile phone payments made by the customers, who have concluded a contract on mobile phone payments with another resident credit institution, in the points of sale allowing mobile phone payments in accordance with the contract concluded with the reporting credit institution.

### 2. General requirements for data summation

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

### 3. The structure of the row of the report

- 1) residency
- 2) type of the card transaction and the mobile phone payment
- 3) the place where the card transaction and the mobile phone payment was carried out
- 4) type of the card
- 5) the customer
- 6) turnover
- 7) the number of the card transactions and mobile phone payments made

#### **1) The identifiers of residency**

Resident	1
Non-resident	2

In case of card transactions the residency of the issuer of the card is identified here; in case of mobile payments the residency of the credit institution that has concluded a contract on mobile phone payments.

## 2) The identifiers of the type of card transaction and mobile phone payment

Cash withdrawal	1
Cash down payment	2
Card payment in the ATM	3
card payment at the point of sale	4
E-commerce card transaction	6
Mobile phone payment at the point of sale	5

## 3) The identifiers of the place where the card transaction was carried out

Estonia	1
Abroad	2

## 4) The identifiers of the type of cards

Debit card with cash function	1
Card with debit function	2
Overdraft card with debit function	9
Retailer's card with debit function	10
Debit card with credit card function	12
Revolving credit card	4
Charge card	5
Credit card with combined repayment	13
Hire-purchase care	6
Other credit card	7
Retailer's credit card	11
Unidentified	8

The identifier of the type of a card may be "unidentified" (8) in case of card transactions, which are made by cards issued outside the Republic of Estonia. As regards mobile phone payments, the identifier of the type of the card is "unidentified" (8). In case of the retailer's card, the type of the card may be just "Retailer's card with debit function" (1) or "Retailer's credit card" (11).

## 5) The identifiers of customers

Business customer	1
Private customer	2
Unidentified	3

Card transactions and mobile payments made by private persons are reflected under the private customers. In case of all other card transactions and mobile phone payments "Business customer" is marked as the identifier of the customer.

The identifier of the customer may be "Unidentified" (3) in case of the card transactions, which are made by the cards issued outside the Republic of Estonia.

## 6) The turnover

The turnover of the card transactions and mobile phone payments is shown in euros rounded up to two decimal points.

The payments carried out in the foreign currency are converted into euros in accordance with the accounting standards established in the credit institution.

In case of the turnover, a principle has to be observed that the transactions are reflected at the time when the transaction was carried out, i.e. by the date when the transaction was carried out. If the payment order arrives at the credit institution after the submission of the report, the turnover of transactions is reflected in the reporting month when the payment order arrived at the credit institution.

#### **7) The number of card transactions and mobile phone payments**

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

In case of the number of card transactions and mobile phone payments a principle has to be observed that the transactions are reflected at the time when the transaction was carried out, i.e. by the date of the transaction. If the payment order arrives at the credit institution after the submission of the report, the transaction is reflected in the reporting month when the payment order arrived at the credit institution

## Report on bank cards

### 1. The sphere of the report

The following items are reflected in the report:

- 1) all cards issued by the reporting credit institution that are in circulation as of the end of the reporting period (including the cards mediated to the customers of other credit institutions);
- 2) the cards issued in cooperation with retailers that are in circulation as of the end of the reporting period.

The following items are not reflected in the report:

- 1) cards removed from circulation, closed or exchanged for new ones;
- 2) cards issued by another credit institution but intermediated to the customers of the reporting credit institution.

### 2. General requirements for data summation

The number of these mobile cards has to be reflected as one row the identifiers of which coincide.

### 3. The structure of the row of the report

- 1) the card type \_1
- 2) the card type \_2
- 3) frequency of use
- 4) the amount of cards

#### **1) The identifiers of the card type\_1:**

Debit card with cash function	1
Card with debit function	2
Overdraft card with debit function	9
Retailer's card with debit function	10
Debit card with credit card function	12
Revolving credit card	4
Charge card	5
Credit card with combined repayment	13
Hire-purchase card	6
Other credit card	7
Retailer's credit card	11
Unidentified	8

#### **2) The identifiers of the card type\_2:**

Local	1
VISA	11
Mastercard	12
American Express	13
Other international cards	9

**3) The identifiers of frequency of use:**

Active	1
Passive	2

Passive cards are such cards belonging to the reporting sphere with which no card transactions have been made during the reporting period (looking at the balance of the account is not a card transaction).

**4) The amount of cards**

The amount of cards is indicated in pieces.



## **Report on automated teller machines (ATMs) and points of sale (POS)**

### 1. The sphere of the report

The following items are reflected in the report:

- 1) ATMs owned by the reporting credit institution;
- 2) points of sale in trading and service companies with which the reporting credit institution has concluded contracts for mediating the card transactions and/or mobile phone payment;
- 3) sales terminals located at points of sale.

The ATMs and points of sale in which the cards of the reporting credit institution can be used in the ATMs, in the sales terminals of the trading or service companies or inter-connected cash register systems based on the cross-usage contract are not reflected in the report.

### 2. General requirements for data summation

The number of these ATMs, POS-s and sales terminals has to be reflected as one row the identifiers of which coincide.

### 3. The structure of the row of the report

- 1) The ATM/POS/sales terminal
- 2) Cross-usage
- 3) Function of cash down payment
- 4) The number of POS

#### **1) The identifiers of the ATM/the POS/the sales terminal:**

ATM with cash function	1
ATM with cash and debit/credit function	2
ATM with debit/credit function	3
Card payment POS	5
Mobile telephone payment POS	6
Card and mobile phone payment POS	7
POS-terminal	8
Cash register system	9
Imprinter	10
E-commerce	11
Mail order sale	12

Each shop of the trading chain (e.g. Selver, Prisma) and each gas station (of the gas stations chain (e.g. Statoil, Neste) is a separate POS. In case of taxis, all taxis owned by one undertaking are considered as one POS (self-employed persons providing the taxi service and having a contract with the taxi company are considered as a separate POS).

Commercial undertakings located at the same address but having individual contracts are separate points of sale (e.g. a hotel and restaurant located there).

**2) The identifiers of cross-usage:**

Yes	1
No	2

The identifier of cross-usage “Yes” (1) may be used only for ATMs. In case of points of sale and sales terminals “No” (2) is always marked as the identifier of cross-usage.

**3) The identifiers of the cash down payment function:**

Yes	1
No	2

The identifier of the cash down payment function “Yes” (1) may be used only for ATMs. In case of points of sale and sales terminals “No” (2) is always marked as the identifier of the cash down payment function.

**4) The number of points**

The number of the ATMs, POS-s and sales terminals is indicated in pieces.

## **Report on electronic payment channels and means of payment**

### **1. The sphere of the report**

The report reflects the contracts of electronic payment channels or means of payment concluded by the reporting credit institution.

### **2. General requirements for data summation**

The number of these electronic payment channels, contracts of means of payment and the customers who have concluded the contracts has to be reflected as one row the identifiers of which coincide.

### **3. The structure of the row of the report**

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

#### **1) The identifiers of 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 case of direct debits, the payer's contracts are reflected.

#### **2) Number of contracts**

The number of contracts of electronic payment channels or means of payment is indicated here. The number of contracts is indicated in pieces as of the end of the reporting period.

#### **3) Number of customers**

The number of customers who have concluded contracts of electronic payment channels or means of payment is indicated here