BANQUE CENTRALE DU LUXEMBOURG
EUROSYSTEM

Reporting of Payment Statistics - CDDP6

Updated framework – November 2026

Dear reporting agent,

The present document aims to provide guidance to the reporting of payment statistics as required by the Regulation BCL 2021/30, following the recent update to the BCL's reporting framework.

The purpose of the collection of payment statistics is to collect data relating to the payment activity of Luxembourg based actors. As the payments landscape evolves, the BCL has revised its framework to better reflect these developments. All changes have been designed to minimise the burden on reporting agents.

Accordingly, we ask that you apply these updates retroactively to the reference period of September 2026. Please ensure that the revised reporting is submitted **no later than 31 March 2027.**

The main changes are presented below:

1. Integration of Wero transactions under Credit Transfers sent

Following the launch of EPI's Wero platform in Luxembourg (September 2026), the BCL has revised its Payment Statistics reporting framework to ensure these transactions are captured accurately.

In this context, a new entry has been added to the **"Initiator Type"** field in **Tables V1.20/V1.20-F**:

Initiator type
Customer
PISP
WERO

All credit transfers initiated via Wero must be reported using the new "Initiator Type" code as outlined in the table below. No other tables are affected by this change.

Wero reporting under the CDDP6					
Use case	**Table**	**Payment Scheme***	**Initiation Channel**	**Initiation Sub-Channel**	**Initiator Type**
Peer-to-Peer payment sent	V1.20	SCTI or NOAP	P2P MPS (P2PM)	Remote	WERO
Invoice QR payment	V1.20	SCTI or NOAP	Other MPS (OMPS)	Remote	WERO
POS payment	V1.20	SCTI or NOAP	Other MPS (OMPS)	Non-Remote	WERO
E-commerce payment	V1.20	SCTI or NOAP	Other MPS (OMPS)	Remote	WERO
Peer-to-Peer payment received	V1.21	Not applicable	Not applicable	Not applicable	Not applicable
*Please note that ON-US credit transfers where a Clearing and Settlement Mechanism is not involved in the transaction (e.g. where the Settlement Channel is "ON-US") should be reported under the Payment Scheme modality "Not Applicable".					

2. Integration of the OCT-Inst scheme

Since the OCT-Inst scheme was launched in 2023, the ECB has proposed integrating the scheme into the Payments Statistics collection to monitor its uptake across Europe. Consequently, the BCL's reporting framework has been updated to capture these transactions. The revisions affect tables V1.20/V1.20-F and V1.40. Specifically:

A new entry has been added to the "Payment Scheme" field in **Tables V1.20/V1.20-F/V1.40:**

Payment scheme	
SEPA credit transfer	SEPA
SEPA Instant Credit Transfer	SCTI
One-Leg Out Instant Credit Transfer	OCTI
Non-SEPA scheme	NSEP
Not applicable	NOAP

Furthermore, for **Table V1.40** two new entries have been added to the field **"R-transaction type":**

OCT Inst:	
╠═ Return (OCT Inst)	ORET
╚═ Recall (OCT Inst)	OREC

3. Other changes

The manual has also been updated to clarify concepts that frequently prompted questions, and a number of new Merchant Category Codes (MCC) have been added.

More information, along with the updated version of the manual can be found on our website:

https://www.bcl.lu/en/payment-systems/Reporting/Instructions-de-reporting/index.html

Please note that all the changes to the BCL manual are listed under the sheet "Modifications".

For any questions about this guidance or other information related to payment statistics, please contact us at payments.statistics@bcl.lu

Thank you very much for your cooperation.

The BCL CDDP team