

Lettre circulaire
Ref. ISP 16-01

Luxembourg, the 23 January 2017

To all payment institutions
To all electronic money institutions

Reference: Regulation BCL/2011/9 dated 4 July 2011 regarding the collection of data of payment instruments and payment transactions in accordance with the regulation ECB/2013/43 and the guideline ECB/2014/15

Dear Madam, Dear Sir,

We are referring to the BCL regulation BCL/2011/9 dated 4 July 2011 regarding the collection of data of payment instruments and payment transactions (the so called V-reports) in accordance with the regulation ECB/2013/43 and the guideline ECB/2014/15.

The BCL has implemented a new report V1.15¹. This new reporting table aims at capturing the payment services activity provided by E-money institutions (ELMI) and Payment institutions (PI).

The scope of table V1.15 is limited to payment services activity offered by non-banks excluding the e-money activity which is reported in tables V1.8 and/or V1.9.

Table V1.15 comprises 3 sub-tables:

- Sub-table V1.15.1: stock-taking of accounts issued by ELMIs & PIs (excluding eMoney accounts)
- Sub-table V1.15.3: transfers on accounts issued by ELMIs & PIs (excluding eMoney accounts)
- Sub-table V1.15.6: activities of ELMIs and PIs offering payment initiation services or payment services without the provision of an account

Sub-tables V1.15.1 and V1.15.3 apply to reporting agents who provide accounts for payment purposes to payment services users.

Sub-table V1.15.6 applies to reporting agents who provide payment services to users on accounts held by the users with another payment service provider than the reporting entity.

In a test phase BCL will collect V.1.15. data from reporting agents without including the reporting requirement in the regulation BCL/2011/9. These requirement will be included in the next release of the said regulation (version 6).

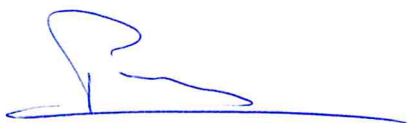
¹ The current framework (version 5) of the V-reports includes the statistical tables V1.1 to V1.14.

The V.1.15 reports are to be sent to BCL in XML format. During the test phase, in order to facilitate the task for the reporting agents, the XML reports may be produced using an excel template (use of an excel document first and conversion of the excel table in an XML format) provided by the BCL on demand. The XML files are to be transmitted via *SOFiE [Six Payment Services]* or *e-file [Fundsquare]* (guaranteeing the confidentiality of the data). Institutions wishing to report in xml format on the basis of an excel document during the test phase are kindly requested to contact us (market_infrastructures@bcl.lu). Please note that the BCL cannot provide any technical support in case of difficulties in operating the excel sheets.

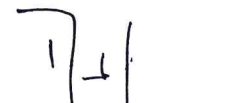
The V1.15 reports should be sent as of January 2017 data.

Sincerely Yours,

BANQUE CENTRALE DU LUXEMBOURG



Pierre Thissen
Head of the section Infrastructure et
systèmes de paiement



Pierre Beck
Director

Incl.:

- 1) Annex - Description of the V1.15 sub-tables
- 2) XML schemes