



BANQUE CENTRALE DU LUXEMBOURG
EUROSYSTEM

CDDP6 INFO SESSION

23 February 2021, virtual WebEx event

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Section Oversight (OS): Eva Bonte



Reminder: WebEx Event rules

- As standard for Webex Events, you are muted. Only the host (BCL) may unmute your microphone
- Your video is disabled
- You may ask to speak:
 - By raising virtual hand
 - By writing in the chat (to everyone)
- You may also ask questions in the **chat** during the presentation (write to everyone, not the host)

Agenda

- Meeting objectives
- Key elements of the new ECB statistical requirements
- Timeline
- CDDP updated framework
- Q&A session
- Key takeaways

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Meeting objectives

The **objective** of this meeting is to provide:

- **Key elements** of the new ECB statistical requirements
- **Description** of the updated CDDP framework (CDDP6)
- **Timeline** of the project

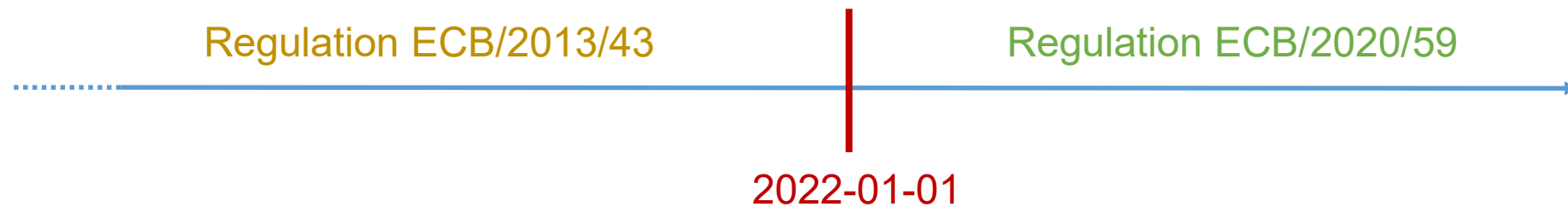
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Key elements - Legal aspects

Regulation **ECB/2020/59** of 1 December 2020 amending regulation ECB/2013/43 on payments statistics

ECB payments statistics legal framework update



Key elements - Rationale

- Rationale: ECB mission
 - Monitor the smooth functioning of payment instruments and schemes
 - Analyse **new developments in payments**
 - ECB committed to keep the statistical regulatory framework up to date
- 2022 ECB payment statistics review
 - Emergence of **innovative payment services**
 - Ex: contactless cards, mobile payments
 - Rapid development of the payments market in Europe
 - Ex: e-commerce platforms' payment solutions for merchants
 - Developments in the **EU regulatory landscape** (PSD2, IFR)
 - Ex: Payment initiation services

Key elements - Scope of reporting

Updated data requirements (1/2)

- **Data split** requested
 - Remote / non-remote (*)
 - SCA / non-SCA
- New data on payment transactions
 - Payment **initiation** services (PIS)
 - Account Information services (AIS)
 - **Instant** payments
 - **Contactless** card payments
 - **Mobile** payments solutions (**)

(*) **Remote transaction:** 'remote payment transaction' means a payment transaction initiated via internet or through a device that can be used for distance communication (PSD2)

(**) **Mobile Payments Solution:** A solution used to initiate payments for which the payments data and the payment instructions are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (person-to-person) and/or C2B (consumer-to-business) transactions, i.e. credit transfers, card payments and/or e-money transactions. (ECB Draft manual on payment statistics).

Key elements - Scope of reporting

Updated data requirements (2/2)

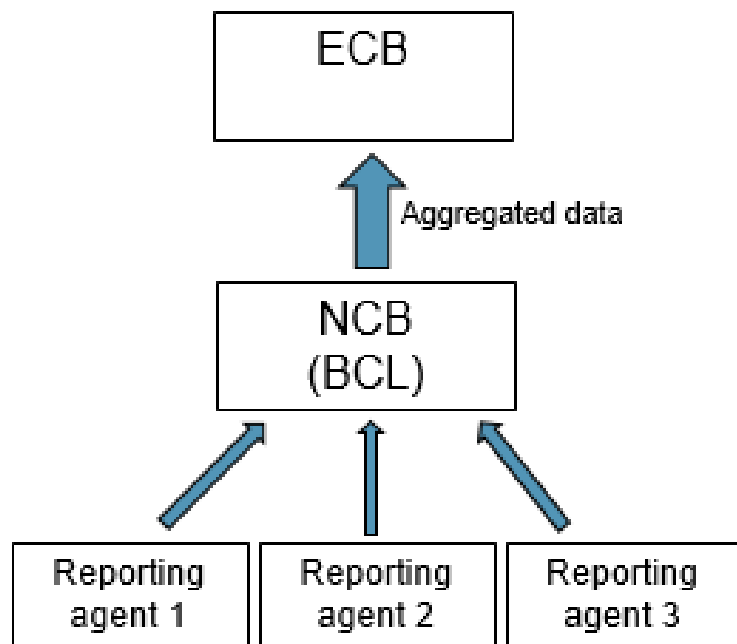
- More **detailed collection** on payment cards
 - Reporting of Merchant Category Codes (MCC)
- New data on **fraud**

Note: ECB RGL fraud data requirements cover all fraud data required by the EBA Guideline on fraud data.

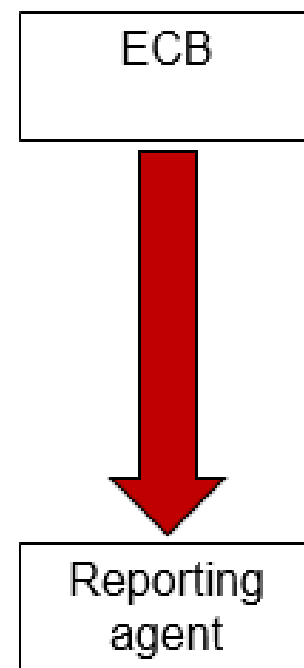
- Fraudulent payment transactions
 - Ex: credit transfers, direct debits, card payments
- Origin of fraud
 - Ex: issuance of payment order by the fraudster, lost or stolen card
- SCA / non-SCA

Key elements - Reporting obligations

ECB regulation - Data flows

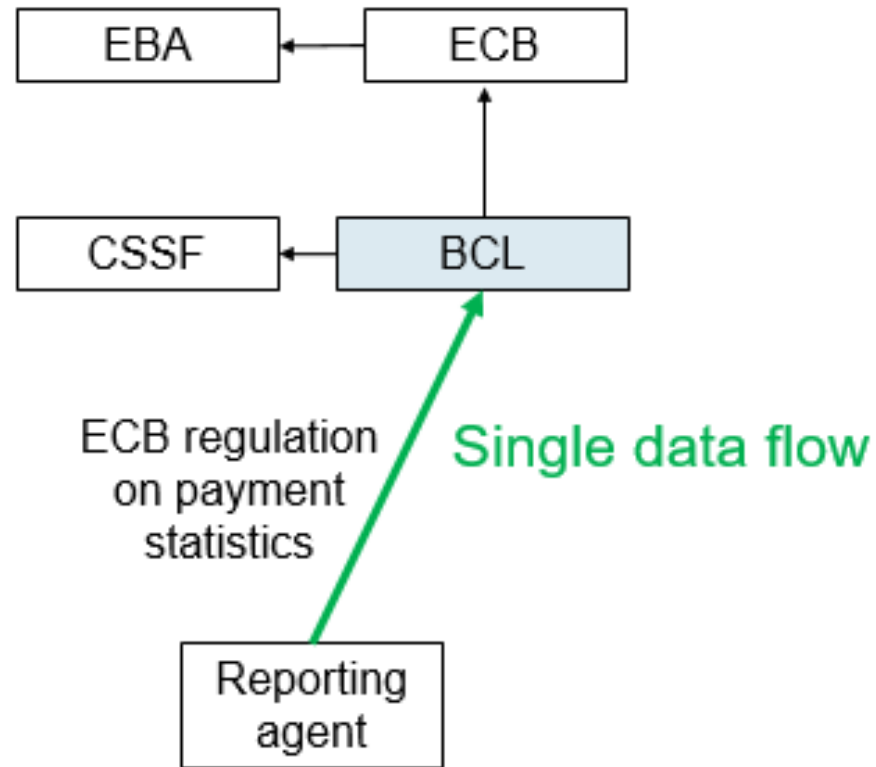


ECB regulation – Sanction power



Key elements - Single data flow 2022 onwards

EBA Guidelines requirements are a subset of the ECB requirements



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Timeline: ECB payment statistics revision process

Global Timeline

- 2018-2019: Merits & Cost Analysis
 - Feasibility study (2018-03)
 - *Reporting agents consulted*
 - *BCL/ABBL meeting on 2018-02-28*
 - Cost assessment (2018-12)
 - *Reporting agents consulted*
 - Merits analysis (2019-04)
 - Matching merits/costs (2019-06)
- 2020: Regulation ECB/2020/59 publication on December 1st
- **2021: Implementation of the new data collection**
- 2022: Collection under the revised framework

Timeline: BCL statistical framework update process

Detailed/local timeline

- 2019-11-06: Preliminary presentation
 - 2021-02-23: Info session #1 – CDDP6 presentation (**START**)
 - 2021-03 BCL **workshops** (see next slide)
 - 2021-xx-xx: Info session #2 – CDDP6 presentation (**CLOSING**)
 - 2021-06-30: **Publication** of the CDDP6 framework & instructions
 - 2021-10 / 2021-12: Testing phase (*recommended but not mandatory*)
 - 2022-01: Collection under the revised framework
- First reference period: January 2022

Timeline: BCL statistical framework update process

BCL workshops in March 2021

- 2021-03-xx **Workshop #1**: CT, DD, cheques, money remittances; stock of accounts
- 2021-03-xx **Workshop #2**: Payment card transactions; stock of cards & terminals
- 2021-03-xx **Workshop #3**: E-money transactions & accounts; book entries
- 2021-03-xx **Workshop #4**: PISPs & AISPs transactions & accessed accounts

- Workshops will be:
 - Your opportunity to give feedback on the instructions
 - WebEx meetings, limited to 200 participants (WebEx limit)
 - More interactive and technical (Q&A, focus on the reporting PSPs)
 - Meeting recorded and shared if needed (subject to approval)

Timeline: V-reports frequency & deadlines

Starting **2022**:

- Frequency: monthly activity (→ no change)
 - Payment transactions
 - Fraud data

- Deadlines:
 - Payment transactions: M+1 (→ no change)
 - Fraud data: M+3 (**→ NEW**)

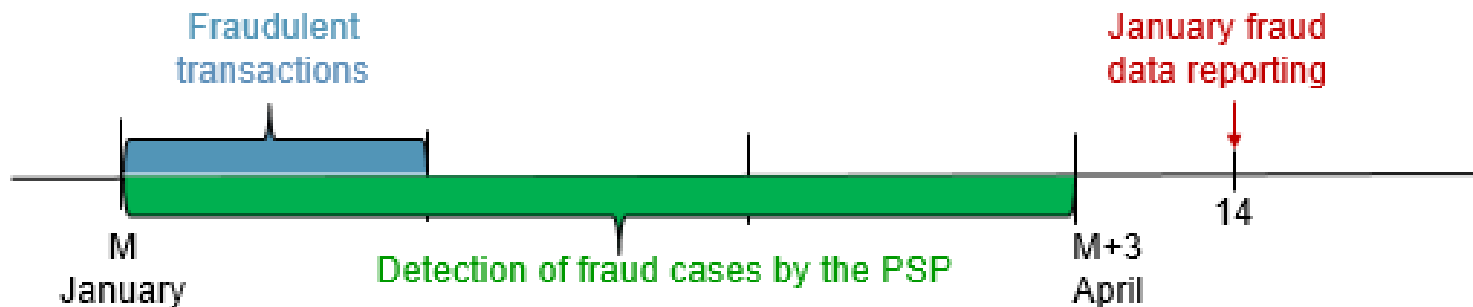
Timeline: V-reports frequency & deadlines

Fraud data (1/3)

Payment data



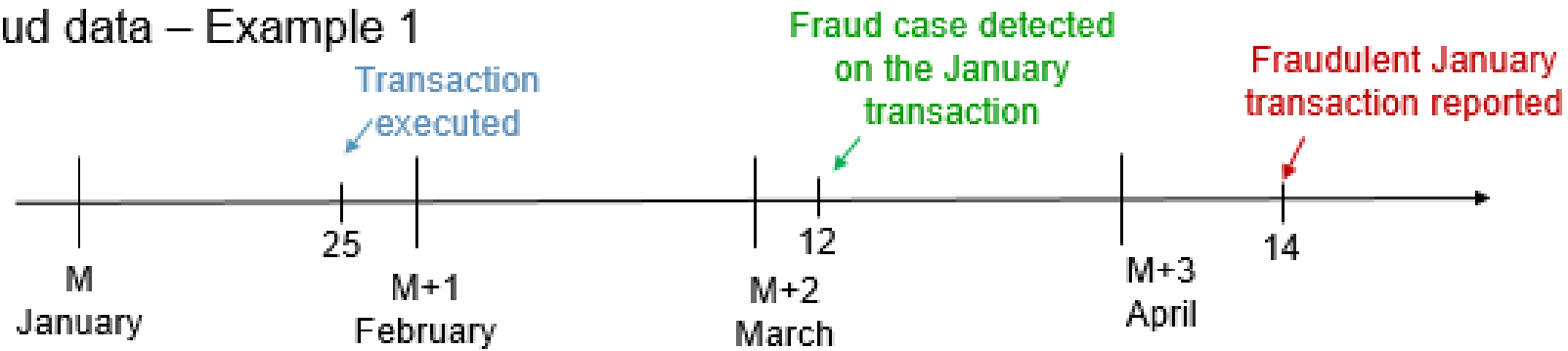
Fraud data – General principle



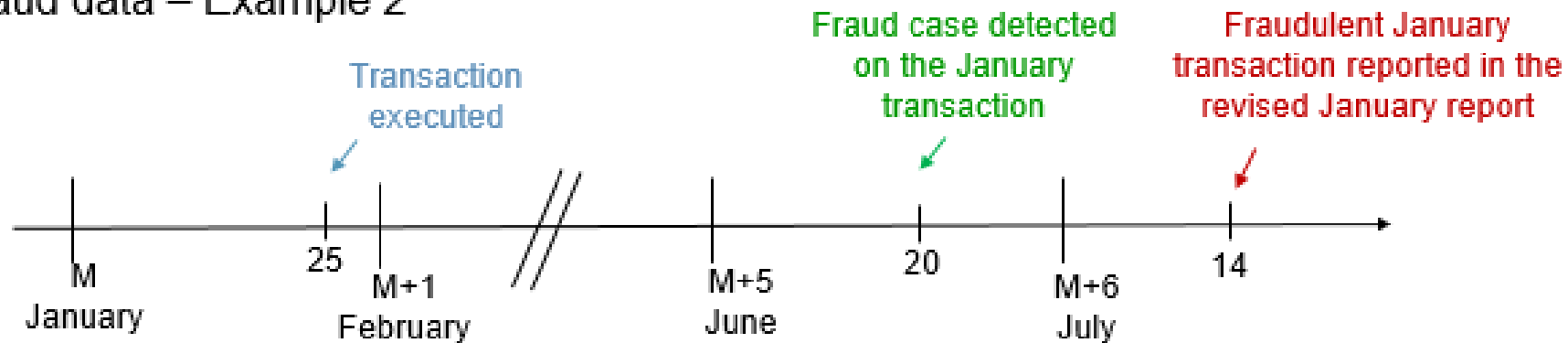
Timeline: V-reports frequency & deadlines

Fraud data (2/3)

Fraud data – Example 1



Fraud data – Example 2



Timeline: V-reports frequency & deadlines

Fraud data (3/3)

Fraud data – Example 1

- 25 January: Fraudulent transaction takes place
- 14 February: Transaction reported as a regular January transaction
- **12 March**: Fraud detected on the January transaction
- 14 April: Fraudulent January transaction reported to the BCL

Fraud data – Example 2

- 25 January: Fraudulent transaction takes place
- 14 February: Transaction reported as a regular January transaction
- **20 June**: Fraud detected on the January transaction
- 14 July: Fraudulent January transaction reported in the revised January report

Timeline: V-reports transmissions in 2022

Reporting deadlines	Payment data	Fraud data
Mid 2022-02	2022-01	-
Mid 2022-03	2022-02	-
Mid 2022-04	2022-03	2022-01
Mid 2022-05	2022-04	2022-02
Mid 2022-06	2022-05	2022-03
Mid 2022-07	2022-06	2022-04
Mid 2022-08	2022-07	2022-05
Mid 2022-09	2022-08	2022-06
Mid 2022-10	2022-09	2022-07
Mid 2022-11	2022-10	2022-08
Mid 2022-12	2022-11	2022-09
Mid 2023-01	2022-12	2022-10

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- Meeting objectives
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- Timeline
- ➔ ■ CDDP updated framework
- Q&A session

CDDP updated framework - Multiple changes in the new layout

- New table numbering
- New field codes
- New documentation format:
 - “BCL manual on payment statistics” in Excel & in English
- Only tables / No sub-tables anymore:
 - All tables will be referred to as V1.20, V1.21, etc.
- ~~Only relevant tables will have to be transmitted~~ ← Clarified in May 2021 infosession
 - Treated on bilateral basis with each reporting PSP (on ad-hoc basis)
- Some tables have been merged, e.g.: R-transactions
- Example of updated/new V-tables: V1.20 & V1.20F

CDDP updated framework - Multiple changes in the new layout

- ➔
 - New table numbering
 - New field codes
 - New documentation format:
 - BCL manual on payment statistics in Excel & in English
 - Only tables / No sub-tables anymore:
 - All tables will be referred to as V1.20, V1.21, etc.
 - ~~No submission of empty tables anymore~~ ← Clarified in May 2021 infosession
 - Some tables have been merged, e.g.: R-transactions

CDDP updated framework - Multiple changes in the new layout

New table numbering

Table number	Table type	Examples
V1.20 – V1.199	Transactions	V1.20 – Customer credit transfers sent (payments) V1.20F – Customer credit transfers sent (fraud)
V1.200 – V299	Stocks	V1.200 – Stock of issued payment cards
V1.300 – V399	Other	V1.300 – Losses due to fraud per liability bearer

CDDP updated framework - Multiple changes in the new layout

New table numbering / Transactions

Transactions tables		
Sheet name	Table code	Table name (ECB requirements in red)
V1.20+V1.20-F	V1.20	Customer credit transfers sent (payments)
V1.20+V1.20-F	V1.20-F	Customer credit transfers sent (fraud)
V1.21	V1.21	Customer credit transfers received (payments)
V1.30	V1.30	Direct debits - reporting as creditor's bank (payments)
V1.30	V1.30-F	Direct debits - reporting as creditor's bank (fraud)
V1.31	V1.31	Direct debits - reporting as debtor's bank (payments)
V1.40	V1.40	SEPA R-transactions
V1.41	V1.41	Interbank payment transactions
V1.42	V1.42	Intermediated payment transactions
V1.50+V1.50-F	V1.50	Card transactions with cards issued by resident PSPs (payments)
V1.50+V1.50-F	V1.50-F	Card transactions with cards issued by resident PSPs (fraud)
V1.51	V1.51	Electronic card transactions with cards issued by resident PSPs, split by Merchant Category Codes (MCC)
V1.52+V1.52-F	V1.52	Card transactions acquired by resident PSPs (payments)
V1.52+V1.52-F	V1.52-F	Card transactions acquired by resident PSPs (fraud)
V1.53	V1.53	Fundings and withdrawals related to prepaid cards
V1.60+V1.60-F	V1.60	Cheques and money orders (payments)
V1.60+V1.60-F	V1.60-F	Cheques and money orders (fraud)
V1.70	V1.70	Over-the-counter (OTC) cash transactions
V1.80	V1.80	Book entries
V1.90	V1.90	Fundings and withdrawals in e-money (except prepaid cards)
V1.91+V1.91-F	V1.91	E-money transfers (payments)
V1.91+V1.91-F	V1.91-F	E-money transfers sent (fraud)
V1.100	V1.100	Payment services provided by e-money institutions and payment institutions without the provision of payment accounts
V1.110+V1.110-F	V1.110	Payment initiation services (payments)
V1.110+V1.110-F	V1.110-F	Payment initiation services (fraud)

CDDP updated framework - Multiple changes in the new layout

New table numbering / Stocks + Other

Stocks tables		
Sheet name	Table code	Table name (ECB requirements in red)
V1.200	V1.200	Stock of issued payment cards
V1.201	V1.201	Stock of distributed payment cards
V1.210	V1.210	Stock of terminals by terminal type
V1.220	V1.220	Stock of accounts (except e-money accounts)
V1.221	V1.221	Stock of software based e-money schemes' accounts
V1.222	V1.222	Stock of accessed accounts - account information services (AIS)
V1.230	V1.230	Number of customers
Other tables		
Sheet name	Table code	Table name (ECB requirements in red)
V1.300-F	V1.300-F	Losses due to fraud per liability bearer

CDDP updated framework - Multiple changes in the new layout

- New table numbering
- ➔ ■ New field codes
- New documentation format:
 - “Guidance note” becomes “BCL payment statistics manual” in Excel & in English
- Only tables / No sub-tables anymore:
 - All tables will be referred to as V1.20, V1.21, etc.
- ~~No submission of empty tables anymore~~ ← Clarified in May 2021 infosession
- Some tables have been merged, e.g.: R-transactions
- Example of updated/new V-tables: V1.20 & V1.20F

CDDP updated framework - Multiple changes in the new layout

New field codes (1/2)

Field codes have also been added in the tables close to the values they have been assigned to

List of field codes

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Go back to INDEX													
V1.20 Customer credit transfers sent (payments)													
Customer category		Settlement channel		Payment scheme		Initiation channel		Initiation sub-channel		Initiator type		SCA	
MFIs:		Payment systems:		SEPA credit transfer	SEPA	Paper	PAPR	Remote	REMI	Customer	CUST	SCA used	
↳ Credit institution	CRIN	↳ Target2	TAR2	SEPA Instant Credit Transfer	SCTI	Electronic file/batch	ELFB	Non-remote	REMO	PISP	PISP	Reasons for non-SCA:	
↳ Monetary fund	MOFU	↳ Euro1	EUR1	Non-SEPA scheme	NSEP	Electronic single:						↳ Remote or non-remote:	
↳ Electronic money institut	ELMI	↳ Step1	STE1	Not applicable	NOAP	↳ Online banking based payment:						↳ Payment to self	
↳ Other MFI	OMFI	↳ Step2	STE2			↳ E-commerce payment	ECOM					↳ Trusted beneficiaries	
Non-MFIs:		↳ Equens	EQUE			↳ Web banking payment	WEBB					↳ Recurring transaction	
↳ Non-monetary fund	NMFU	Instant payment systems:				↳ Other online banking based	ONLB					Non-remote only:	
↳ Payment institution	PMIN	↳ TIPS	TIPS			↳ ATM or other PSP terminal	PSPT					↳ Contactless low value	
↳ Households and NPISHs	HSNP	↳ RT1	ERT1			Mobile payment solution (MPS):						↳ Unattended terminal for transport	
↳ Non-financial corporatio	CORP	↳ Other instant	OTHI			↳ P2P MPS	P2PM					Remote only:	
↳ Other non-MFI	ONMF	On-us	ONUS			↳ POS MPS	POSM					↳ Low value	
Own account operation	OWNA	PSP LU	PSPL			↳ Other MPS	OMPS					↳ Secure corporate payment	
Unknown	UNKN	PSP non-LU	PSPN			Other	OTHR					↳ Transaction risk analysis	
		Other	OTHR										

Field codes are always 4 characters long except currency (3) and country codes (2)

CDDP updated framework - Multiple changes in the new layout

New field codes (2/2)


Dictionary of field codes: the complete list of field codes will be made available in the BCL manual

Sheet name	Table name	Dimension name	Dimension value	Code
V1.21	V1.21	Customer category	Other non-MFI	ONMF
V1.21	V1.21	Customer category	Own account operation	OWNA
V1.21	V1.21	Customer category	Unknown	UNKN
V1.21	V1.21	Settlement channel	Target2	TAR2
V1.21	V1.21	Settlement channel	Euro1	EUR1
V1.21	V1.21	Settlement channel	Step1	STE1
V1.21	V1.21	Settlement channel	Step2	STE2
V1.21	V1.21	Settlement channel	Equens	EQUE
V1.21	V1.21	Settlement channel	TIPS	TIPS
V1.21	V1.21	Settlement channel	RT1	ERT1
V1.21	V1.21	Settlement channel	Other instant	OTHI
V1.21	V1.21	Settlement channel	On-us	ONUS
V1.21	V1.21	Settlement channel	PSP LU	PSPL
V1.21	V1.21	Settlement channel	PSP non-LU	PSPN
V1.21	V1.21	Settlement channel	Other	OTHR
V1.21	V1.21	Country of debtor's PSP	2-letter ISO 3166 country code	[Geo]
V1.21	V1.21	Currency	3-letter ISO 4217 currency code	[Currency]
V1.21	V1.21	Metric	Number of transactions	VOLU
V1.21	V1.21	Metric	Value of transactions	VALE
V1.30	V1.30	Customer category	Credit institution	CRIN
V1.30	V1.30	Customer category	Monetary fund	MOFU

New field codes have been defined

Dedicated sheet 'Codes' in the BCL manual

CDDP updated framework - Multiple changes in the new layout

- New table numbering
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-  ■ New documentation format:
 - BCL payment statistics manual in Excel & in English
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- ~~No submission of empty tables anymore~~ ← Clarified in May 2021 infosession
- Some tables have been merged, e.g.: R-transactions

CDDP updated framework - Multiple changes in the new layout

New documentation format: BCL manual


BCL manual: one single document in excel with hyperlinks making it more handy

Sheet name	Table code	Table name (ECB requirements in red)
V1.20+V1.20-F	V1.20	Customer credit transfers sent (payments)
V1.20+V1.20-F	V1.20-F	Customer credit transfers sent (fraud)
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V1.60+V1.60-F	V1.60	Cheques and money orders (payments)
V1.60+V1.60-F	V1.60-F	Cheques and money orders (fraud)
V1.70	V1.70	Over-the-counter (OTC) cash transactions
V1.80	V1.80	Book entries
V1.90	V1.90	Fundings and withdrawals in e-money (except prepaid cards)
V1.91+V1.91-F	V1.91	E-money transfers (payments)

Hyperlink to the tables V1.20 described on the sheet «V1.20+V1.20F»

INDEX Introduction Important changes Codes Concepts V1.20+V1.20-F V1.21 V1.30 V1.31 V1.40 V1.41 V1.42 V1.50+V1.50-F V1.51 ...

CDDP updated framework - Multiple changes in the new layout

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- Example of updated/new V-tables: V1.20 & V1.20F

CDDP updated framework - Multiple changes in the new layout

Only tables / No sub-tables anymore


Data	Old	New
Customer credit transfers sent	Sub-table V.1. <u>1.1</u>	→ Table V1. <u>20</u>
Customer credit transfers received	Sub-table V1. <u>1.2</u>	→ Table V1. <u>21</u>

Reason: easier corrections / retransmissions

In the past, to correct a sub-table, the whole table with other subtables had to be resubmitted. This often resulted in errors.

The new structure eliminates this requirement.

CDDP updated framework - Multiple changes in the new layout

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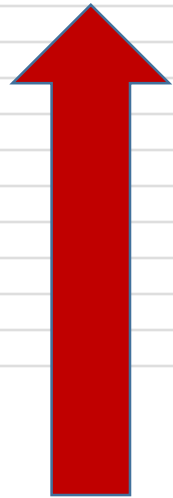
CDDP updated framework - Multiple changes in the new layout

Some tables have been merged

Example: one single reporting table dedicated to SEPA R-transactions

V1.40 SEPA R-transactions

Payment scheme		Role of reporting PSP		Customer category		Settlement channel		R-transaction type
SEPA Credit transfer	SEPA	Debtor's PSP	DPSP	MFIs:		Payment systems:		SEPA credit transfers:
SEPA Instant credit transfer	SCTI	Creditor's PSP	CPSP	☐ Credit institution	CRIN	☐ Target2	TAR2	☐ Return (SCT)
SEPA Direct debit Core	SCOR			☐ Monetary fund	MOFU	☐ Euro1	EUR1	☐ Recall (SCT)
SEPA Direct debit B2B	SB2B			☐ Electronic money institution	ELMI	☐ Step1	STE1	SCTInst:
				☐ Other MFI	OMFI	☐ Step2	STE2	☐ Request for recall by the originator
				Non-MFIs:		☐ Equens	EQUE	☐ Recall (SCTInst)
				☐ Non-monetary fund	NMFU	Instant payment systems:		SEPA direct debits:
				☐ Payment institution	PMIN	☐ TIPS	TIPS	☐ Reject
				☐ Households and NPISHs	HSNP	☐ RT1	ERT1	☐ Return (SDD)
				☐ Non-financial corporations	CORP	☐ Other instant	OTHI	☐ Reversal
				☐ Other non-MFI	ONMF	On-us	ONUS	☐ Refund
				Own account operation	OWNA	PSP LU	PSPL	☐ Request for cancellation
				Unknown	UNKN	PSP non-LU	PSPN	
						Other	OTHR	



SCT, SCT inst, SDD R-transactions collected in one single table



Detail of R-transactions types applicable to each payment scheme

CDDP updated framework - Multiple changes in the new layout

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- ➔ ■ Example of updated/new V-tables: V1.20 & V1.20F

CDDP updated framework - Multiple changes in the new layout

Example of updated/new V-tables: V1.20 & V1.20F

The main features of the tables remain unchanged

	A	B	C	D	E	F	G	H	I	J	K
2	V1.20 Customer credit transfers sent (payments)										
	Customer category	Settlement channel	Payment scheme	Initiation channel	Initiation sub-channel	Initiator type	SCA	Fraud type	Country of creditor's PSP	Currency	Metric
3											
4	MFIs:	Payment systems:	SEPA credit transfer	Paper	Remote	Customer	SCA used	N/A			Number
5	☐ Credit institution	☐ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	Reasons for non-SCA:				Value
6	☐ Monetary fund	☐ Euro1	Non-SEPA scheme	Electronic single:			☐ Remote or non-remote:				
7	☐ Electronic money institution	☐ Step1	Not applicable	☐ Online banking based payment:			☐ Payment to self				
8	☐ Other MFI	☐ Step2		☐ E-commerce payment			☐ Trusted beneficiaries				
9	Non-MFIs:	☐ Equens		☐ Web banking payment			☐ Recurring transaction				
10	☐ Non-monetary fund	☐ Instant payment systems:		☐ Other online banking based			☐ Non-remote only:				
11	☐ Payment institution	☐ TIPS		☐ ATM or other PSP terminal			☐ Contactless low value				
12	☐ Households and NPISHs	☐ RT1		Mobile payment solution (MPS):			☐ Unattended terminal for transport				
13	☐ Non-financial corporations	☐ Other instant		☐ P2P MPS			Remote only:				
14	☐ Other non-MFI	On-us		☐ POS MPS			☐ Low value				
15	Own account operation	PSP LU		☐ Other MPS			☐ Secure corporate payment				
16	Unknown	PSP non-LU		Other			☐ Transaction risk analysis				
17		Other									
18											

Main features:

- Dimensions with a range of pre-defined possible values
Example: dimension 'settlement channel', possible value 'Step2'
- Reporting of the combinations relating to a group of transactions presenting the same characteristics and not of each individual transaction
- Existing tables have been adapted but not entirely re-designed

CDDP updated framework - Multiple changes in the new layout

Example of updated/new V-tables: V1.20 & V1.20F

V1.20 and V1.20F have an identical table numbering with a «F» letter added for fraud data

	A	B	C	D	E	F	G	H	I	J	K
2	V1.20 Customer credit transfers sent (payments)										
	Customer category	Settlement channel	Payment scheme	Initiation channel	Initiation sub-channel	Initiator type	SCA	Fraud type	Country of creditor's PSP	Currency	Metric
3											
4	MFIs:	Payment systems:	SEPA credit transfer	Paper	Remote	Customer	SCA used	N/A			Number
5	☐ Credit institution	☐ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	Reasons for non-SCA:				Value
6	☐ Monetary fund	☐ Euro1	Non-SEPA scheme	Electronic single:			☐ Remote or non-remote:				
7	☐ Electronic money institution	☐ Step1	Not applicable	☐ Online banking based payment:			☐ Payment to self				
8	☐ Other MFI	☐ Step2		☐ E-commerce payment			☐ Trusted beneficiaries				
9	Non-MFIs:	☐ Equens		☐ Web banking payment			☐ Recurring transaction				
10	☐ Non-monetary fund	☐ Instant payment systems:		☐ Other online banking based			☐ Non-remote only:				
11	☐ Payment institution	☐ TIPS		☐ ATM or other PSP terminal			☐ Contactless low value				
12	☐ Households and NPISHs	☐ RT1		☐ Mobile payment solution (MPS):			☐ Unattended terminal for transport				
13	☐ Non-financial corporations	☐ Other instant		☐ P2P MPS			☐ Remote only:				
14	☐ Other non-MFI	On-us		☐ POS MPS			☐ Low value				
15	Own account operation	PSP LU		☐ Other MPS			☐ Secure corporate payment				
16	Unknown	PSP non-LU		Other			☐ Transaction risk analysis				
17		Other									
18											
19											
20											
21											
22											
23	V1.20-F Customer credit transfers sent (fraud)										
24	Customer category	Settlement channel	Payment scheme	Initiation channel	Initiation	Initiator	SCA	Fraud	Country of	Curre	Metric
25	Same as above	Same as above	Same as above	Same as above	Same as	Same as	Same as above	Issuan	Same as	Same	Same as
26								Modific			
27								Manipu			

CDDP updated framework - Multiple changes in the new layout

Example of updated/new V-tables: V1.20 & V1.20F

V1.20 and V1.20F have an identical structure (symmetry of dimensions) enabling the calculation of ratios

	A	B	C	D	E	F	G	H	I	J	K											
2	V1.20 Customer credit transfers sent (payments)																					
	Customer category	Settlement channel	Payment scheme	Initiation channel	Initiation sub-channel	Initiator type	SCA	Fraud type	Country of creditor's PSP	Currency	Metric											
3	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑											
4																						
5																						
6																						
7																						
8																						
9																						
10																						
11																						
12																						
13												=	=	=	=	=	=	=	=	=	=	
14	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓											
15																						
16																						
17																						
18																						
19																						
20																						
21																						
22																						
23												V1.20 Customer credit transfers sent (fraud)										
24												Customer category	Settlement channel	Payment scheme	Initiation channel	Initiation	Initiator	SCA	Fraud	Country of	Curre	Metric
25	Same as above	Same as above	Same as above	Same as above	Same as	Same as	Same as above	Issuan	Same as	Same	Same as											
26								Modific														
27								Manipu														

CDDP updated framework - Multiple changes in the new layout

Example of updated/new V-tables: V1.20 & V1.20F

Dimensions have been added / updated in compliance with the regulation ECB/2020/59

Payment scheme	Initiation channel	Initiation sub-channel	Initiator type	SCA
SEPA credit transfer	Paper	Remote	Customer	SCA used
SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	Reasons for non-SCA:
Non-SEPA scheme	Electronic single:			<input type="checkbox"/> Remote or non-remote:
Not applicable	<input type="checkbox"/> Online banking based payment:			<input type="checkbox"/> Payment to self
	<input type="checkbox"/> E-commerce payment			<input type="checkbox"/> Trusted beneficiaries
	<input type="checkbox"/> Web banking payment			<input type="checkbox"/> Recurring transaction
	<input type="checkbox"/> Other online banking based			<input type="checkbox"/> Non-remote only:
	<input type="checkbox"/> ATM or other PSP terminal			<input type="checkbox"/> Contactless low value
	<input type="checkbox"/> Mobile payment solution (MPS):			<input type="checkbox"/> Unattended terminal for transport
	<input type="checkbox"/> P2P MPS			<input type="checkbox"/> Remote only:
	<input type="checkbox"/> POS MPS			<input type="checkbox"/> Low value
	<input type="checkbox"/> Other MPS			<input type="checkbox"/> Secure corporate payment
	Other			<input type="checkbox"/> Transaction risk analysis

added

updated

added

added

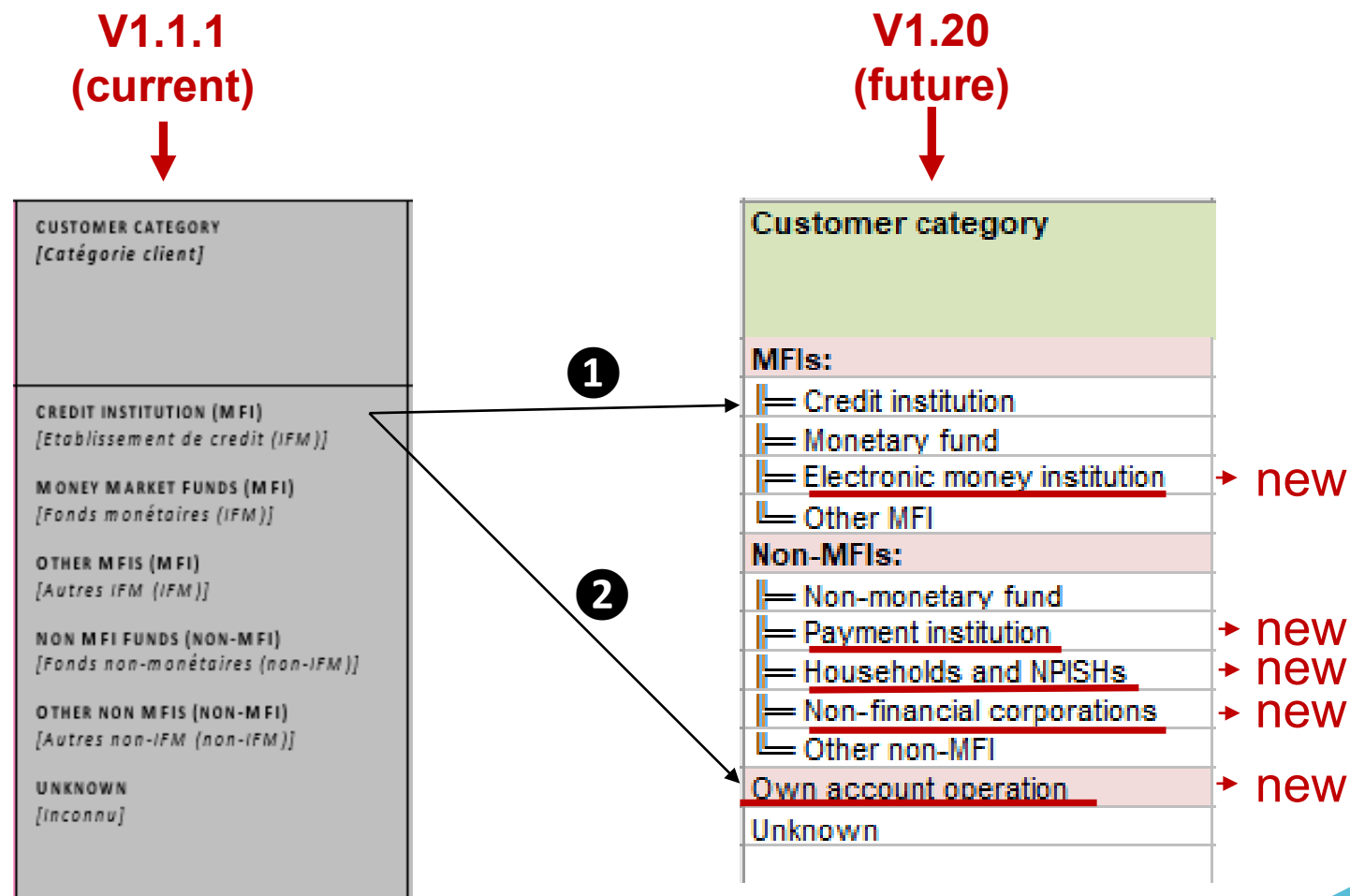
added

new

CDDP updated framework - Multiple changes in the new layout

Example of updated/new V-tables: V1.20 & V1.20F

The dimension «Customer category» has been enhanced in order to improve the quality of data transmitted to the ECB and to satisfy new BCL needs



Agenda

- Meeting objectives
- Key elements of the new ECB statistical requirements
- Timeline
- CDDP updated framework
- ➔ ■ Q&A session

The
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Key takeaways

- Content
 - Payments+ Fraud (but different reporting delay)
 - SCA and reasons to derogate
 - Remote / non-remote
 - More details on innovative payments
- Process
 - Single data flow to regulators
 - New form of documentation of reporting instructions
 - Workshops to discuss and query the new reporting framework
 - New reporting from January 2022 data onwards

Thank you

Please contact us at
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