CDDP6 Workshop #1

3 March 2021, virtual WebEx event

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WebEx rules & Session format

- Rules:
  - All participants are **muted on entry**, but might unmute themselves during the meeting
  - Please **keep your microphone muted** if you do not speak
  - Ask **questions in the chat** (with everyone) please
  - Private chat is disabled, messages are visible to everyone
  - Participants are allowed to turn on the video
  - The host (BCL) will share the screen

- Session format
  - Workshops are **not** recorded. **Slides** will be **distributed.**
  - BCL presents some examples – please **challenge BCL on your specificities** - questions in the chat please
  - All outstanding points will be followed up by BCL (with the ECB)

bcl
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Feedback

Please give us **anonymous** feedback (click on the link OR scan the QR code)

https://epsilon.escb.eu/limesurvey3/917524?lang=en

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Agenda

- **BCL manual**

- **Global changes:**
- Customer category
- Settlement channel

- **Transaction tables:**
- Credit transfers
- Direct debits
- R-transactions
- Book entries
- Interbank transfers
- Intermediation
- Checks
- Money remittances

- **Stock tables:**
- Stock of accounts

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BCL manual on payment statistics – new format
From static PDF -> Excel file with hyperlinks

- Watch 7 min explanatory video (with subtitles)
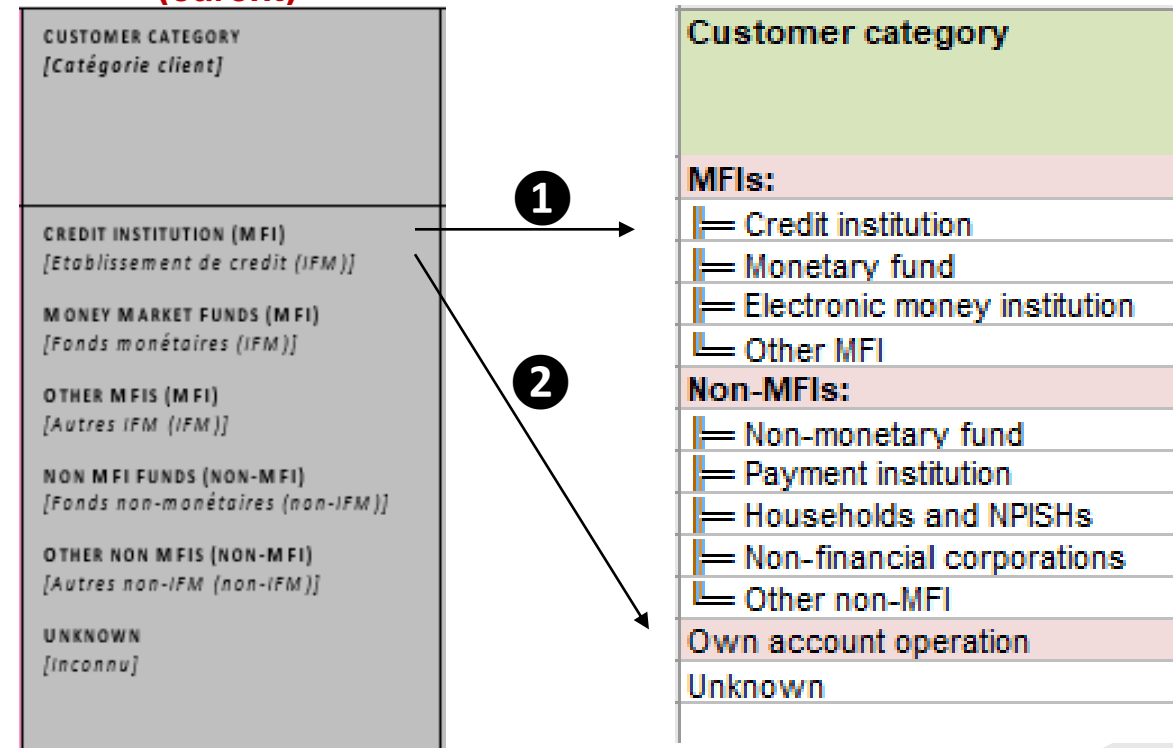- https://youtu.be/EwSCSCG31QM
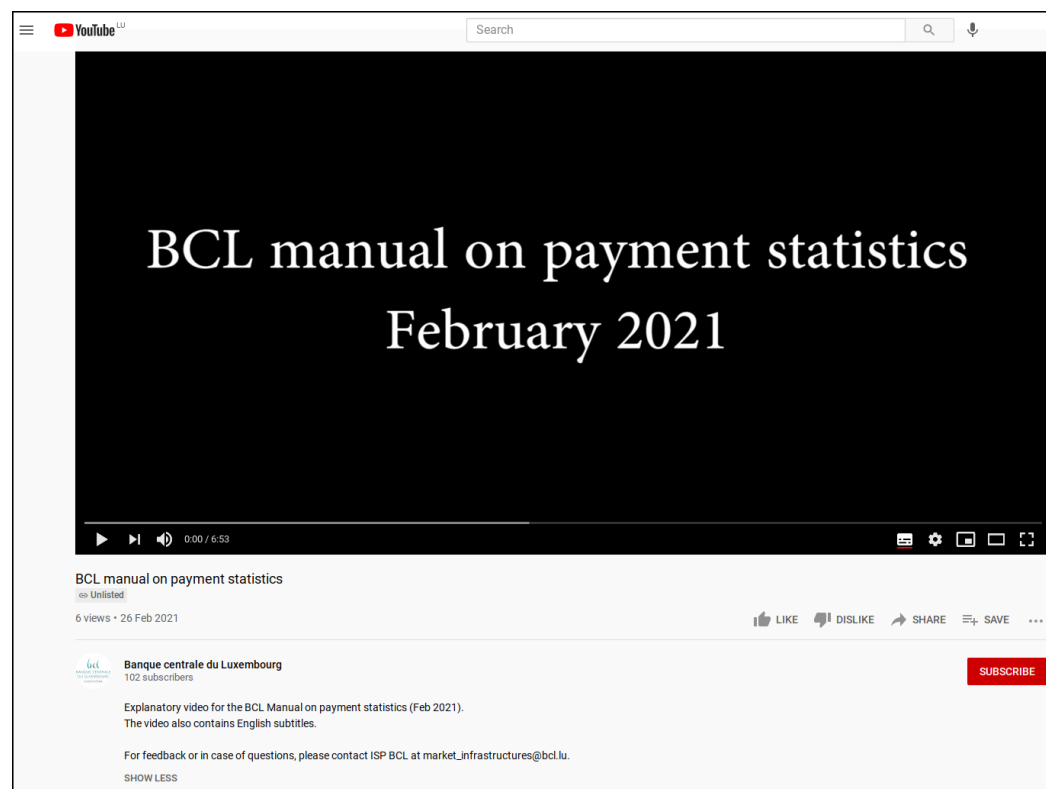
Customer category

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

Concerns credit transfers, direct debits, R-transactions, stock of accounts

- ▪ **New possible values:**
- • Electronic money institution
- • Payment institution
- • Households and NPISHs
- • Non-financial corporations

- ▪ **Other new possible values:**
- • Own account operations

- ▪ **New meaning of existing possible values:**
- • The reporting agent's own account operations are reported separately from «credit institutions»

(curent)

CUSTOMER CATEGORY
[Catégorie client]

CREDIT INSTITUTION (MFI)
[Etablissement de crédit (IFM)]

MONEY MARKET FUNDS (MFI)
[Fonds monétaires (IFM)]

OTHER MFIS (MFI)
[Autres IFM (IFM)]

NON MFI FUNDS (NON-MFI)
[Fonds non-monétaires (non-IFM)]

OTHER NON MFIS (NON-MFI)
[Autres non-IFM (non-IFM)]

UNKNOWN
[Inconnu]

(future)

Customer category

MFIs:
- Credit institution
- Monetary fund
- Electronic money institution
- Other MFI

Non-MFIs:
- Non-monetary fund
- Payment institution
- Households and NPISHs
- Non-financial corporations
- Other non-MFI
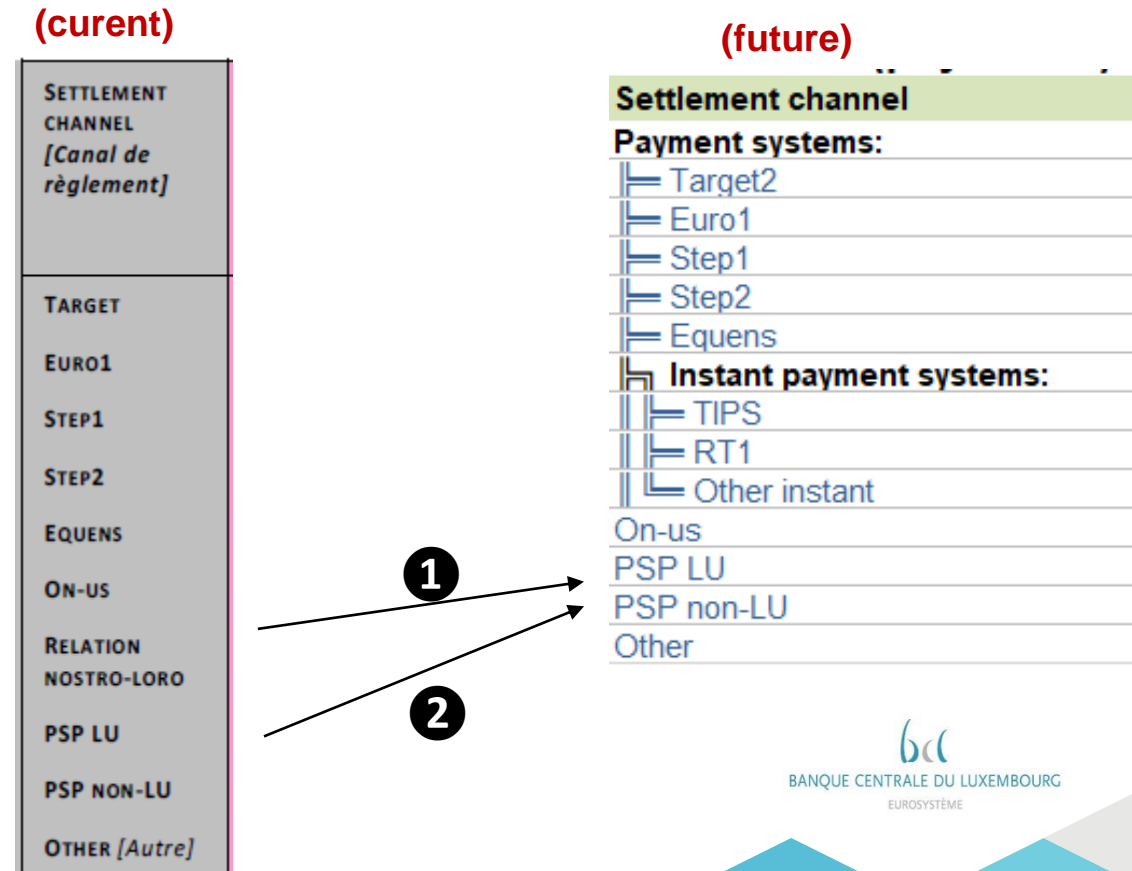
Own account operation

Unknown

- See sheet "Customer category" for correspondence with other tables in the BCL

Definitions and concepts for the statistical reporting of credit institutions					CDDP6	
Level 0	Level 1	Level 2	Level 3	Label	Customer category	Code
10000				Public sector	Other non-MFI	ONMF
	11000			Central government	Other non-MFI	ONMF
	12000			Other general government	Other non-MFI	ONMF
		12100		State government	Other non-MFI	ONMF
		12200		Local government	Other non-MFI	ONMF
		12300		Social security funds	Other non-MFI	ONMF
20000				Non-financial sector	Non-MFIs	
	21000			Non-financial corporations	Non-financial corporations	CORP
	22000			Households and non-profit institutions serving households	Households and NPISHs	HSNP
		22100		Households	Households and NPISHs	HSNP
			22110	Sole proprietors	Households and NPISHs	HSNP
			22120	Physical persons	Households and NPISHs	HSNP
		22200		Non-profit institutions serving households	Households and NPISHs	HSNP
30000				Monetary financial institutions (MFI) sector	MFIs	
	31000			Central bank	Other MFI	OMFI
	32000			Deposit taking corporations	-	–
		32100		Credit institutions	Credit institution	CRIN
		32200		Other deposit taking corporations	E-money institution / Other MFI	ELMI/OMFI
	33000			Money market funds (MMF)	Monetary fund	MOFU
40000				Financial sector (except MFI)	Non-MFIs	
	41000			Non MMF investment funds	Non-monetary fund	NMFU
	42000			Other financial intermediaries	Other non-MFI	ONMF
		42100		Securitisation vehicles	Other non-MFI	ONMF
		42200		Central counterparties	Other non-MFI	ONMF
		42900		Other financial intermediaries	Other non-MFI	ONMF
	43000			Financial auxiliaries	Payment institution / Other non-MFI	PMIN/ONMF
	44000			Captive financial institutions and money lenders	Other non-MFI	ONMF
	45000			Insurance corporations	Other non-MFI	ONMF
	46000			Pension funds	Other non-MFI	ONMF
90000				No breakdown	-	–

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Settlement channel

The dimension «Settlement channel» has been enhanced in order to improve the quality of data transmitted to the ECB

- **New possible values for instant payment systems:**
  - TIPS
  - RT1
  - Other instant

- **Relation nostro-loro:**

Settlement channel RELATION NOSTRO/LORO is merged into PSP LU or PSP non-LU. The distinction between Nostro/Loro and PSP is not requested anymore.

(curent)

SETTLEMENT CHANNEL
[Canal de règlement]

TARGET

EURO1

STEP1

STEP2

EQUENS

ON-US

RELATION NOSTRO-LORO

PSP LU

PSP NON-LU

OTHER [Autre]

(future)

Settlement channel

Payment systems:
- Target2
- Euro1
- Step1
- Step2
- Equens

Instant payment systems:
- TIPS
- RT1
- Other instant

On-us

PSP LU

PSP non-LU

Other

❶ ❷

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Credit transfers sent

- Reporting table: V1.20 (former V1.1.1), codes removed for presentation

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	Paper	Remote	Customer	SCA used
├ Credit institution	├ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	**Reasons for non-SCA:**
├ Monetary fund	├ Euro1	Non-SEPA scheme	Electronic single:			├ **Remote or non-remote:**
├ Electronic money institution	├ Step1	Not applicable	├ Online banking based payment:			‖ ├ Payment to self
└ Other MFI	├ Step2		‖ ├ E-commerce payment			‖ ├ Trusted beneficiaries
Non-MFIs:	├ Equens		‖ ├ Web banking payment			‖ └ Recurring transaction
├ Non-monetary fund	├ **Instant payment systems:**		‖ └ Other online banking based payment			├ **Non-remote only:**
├ Payment institution	‖ ├ TIPS		├ ATM or other PSP terminal			‖ ├ Contactless low value
├ Households and NPISHs	‖ ├ RT1		├ Mobile payment solution (MPS):			‖ └ Unattended terminal for transport
├ Non-financial corporations	‖ └ Other instant		‖ ├ P2P MPS			├ **Remote only:**
└ Other non-MFI	On-us		‖ ├ POS MPS			‖ ├ Low value
Own account operation	PSP LU		‖ └ Other MPS			‖ ├ Secure corporate payment
Unknown	PSP non-LU		Other			‖ └ Transaction risk analysis
	Other					Not applicable

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Credit transfers sent

- **Reporting table: V1.20 (former V1.1.1)**

- **The dimension/split "Initiation channel" has been enhanced according to ECB new requirements:**

- MPS payments collected (ex: CT resulting from a DigiCash P2P or POS payment)

Mobile Payments Solution (MPS): 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).

- Online banking e-payment renamed e-commerce payment for more clarity

- **The following new splits have been added:**

- Payment scheme: SCT, SCT inst, Non-SEPA (ex: TARGET2 payments), Not applicable (ex: ONUS payments)
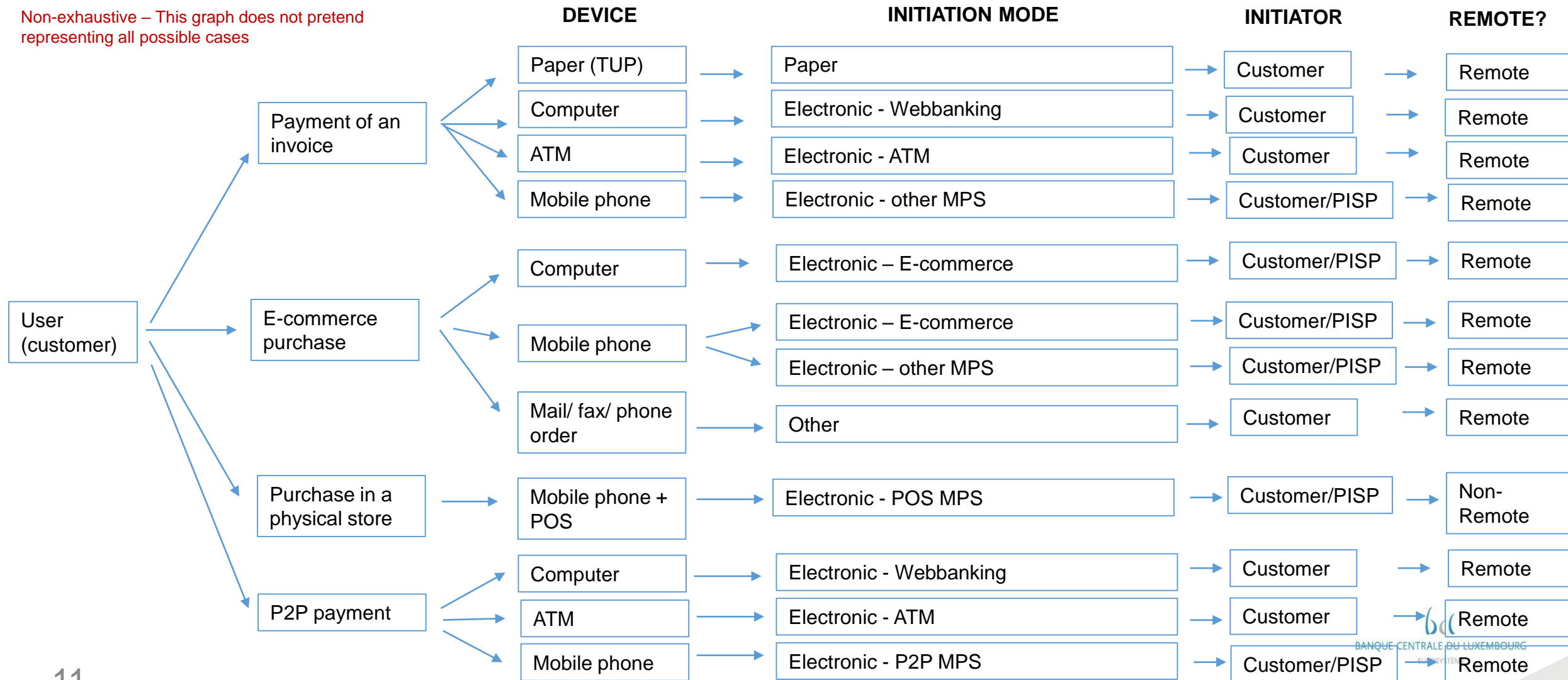
- Initiation sub-channel: remote / non-remote.

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

- Initiator type: customer / PISP indicates if the CT was initiated by customer herself or by an payment initiation service provider (PISP).

- SCA: SCA used or reasons for non-SCA

- Fraud type: this split has been added for having a perfect symmetry between V1.20 and V1.20F only.

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Credit transfers sent
Multiple cases by the way of multiple devices

DEVICE	INITIATION MODE	INITIATOR	REMOTE?

User (customer)

Payment of an invoice
- Paper (TUP) → Paper → Customer → Remote
- Computer → Electronic - Webbanking → Customer → Remote
- ATM → Electronic - ATM → Customer → Remote
- Mobile phone → Electronic - other MPS → Customer/PISP → Remote

E-commerce purchase
- Computer → Electronic – E-commerce → Customer/PISP → Remote
- Mobile phone → Electronic – E-commerce → Customer/PISP → Remote
- Mobile phone → Electronic – other MPS → Customer/PISP → Remote
- Mail/ fax/ phone order → Other → Customer → Remote

Purchase in a physical store
- Mobile phone + POS → Electronic - POS MPS → Customer/PISP → Non-Remote

P2P payment
- Computer → Electronic - Webbanking → Customer → Remote
- ATM → Electronic - ATM → Customer → Remote
- Mobile phone → Electronic - P2P MPS → Customer/PISP → Remote

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Credit transfers sent via webbanking
The reporting agent is a credit institution.

- **Reporting example 1:** A <u>natural person initiates</u> a credit transfer via webbanking to pay for an invoice. The payment is settled in STEP2. SCA used?

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	Paper	Remote	Customer	SCA used
╠═ Credit institution	╠═ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	**Reasons for non-SCA:**
╠═ Monetary fund	╠═ Euro1	Non-SEPA scheme	**Electronic single:**			╠╗ **Remote or non-remote:**
╠═ Electronic money institutio	╠═ Step1	Not applicable	╠╗ **Online banking based payment:**			║╠═ Payment to self
╚═ Other MFI	╠═ Step2		║╠═ E-commerce payment			║╠═ Trusted beneficiaries
Non-MFIs:	╠═ Equens		║╠═ Web banking payment			║╚═ Recurring transaction
╠═ Non-monetary fund	╚╗ **Instant payment systems:**		║╚═ Other online banking based			╠╗ **Non-remote only:**
╠═ Payment institution	║╠═ TIPS		╠═ ATM or other PSP terminal			║╠═ Contactless low value
╠═ Households and NPISHs	║╠═ RT1		╠╗ **Mobile payment solution (MPS):**			║╚═ Unattended terminal for transport
╠═ Non-financial corporations	║╚═ Other instant		║╠═ P2P MPS			╠╗ **Remote only:**
╚═ Other non-MFI	On-us		║╠═ POS MPS			║╠═ Low value
Own account operation	PSP LU		║╚═ Other MPS			║╠═ Secure corporate payment
Unknown	PSP non-LU		Other			║╚═ Transaction risk analysis
	Other					

- **Variation:** if a reason for non-SCA is used, it will be reported as such

Credit transfers sent – on-us
The reporting agent is a credit institution.

- **Reporting example 2:** A <u>natural person initiates</u> a credit transfer via <u>paper instruction</u> at a <u>counter</u>. The payment is settled on-us (the beneficiary payment account is held at the same PSP, and no payment system is used). SCA is not applicable?

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	Paper ❓	Remote	Customer	SCA used
╠ Credit institution	╠ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	**Reasons for non-SCA:**
╠ Monetary fund	╠ Euro1	Non-SEPA scheme	**Electronic single:**			╠ **Remote or non-remote:**
╠ Electronic money institutio	╠ Step1	Not applicable	╠╦ **Online banking based payment:**			║╠ Payment to self
╚ Other MFI	╠ Step2		║╠ E-commerce payment			║╠ Trusted beneficiaries
Non-MFIs:	╠ Equens		║╠ Web banking payment			║╚ Recurring transaction
╠ Non-monetary fund	╠╦ **Instant payment systems:**		║╚ Other online banking based			╠╦ **Non-remote only:**
╠ Payment institution	║╠ TIPS		╠ ATM or other PSP terminal			║╠ Contactless low value
╠ Households and NPISHs	║╠ RT1		╠╦ **Mobile payment solution (MPS):**			║╚ Unattended terminal for transport
╠ Non-financial corporations	║╚ Other instant		║╠ P2P MPS			╠╦ **Remote only:**
╚ Other non-MFI	On-us		║╠ POS MPS			║╠ Low value
Own account operation	PSP LU		║╚ Other MPS			║╠ Secure corporate payment
Unknown	PSP non-LU		Other			║╚ Transaction risk analysis
	Other					Not applicable ❓

- **Possible modifications:** if a payment system is used, the name of the payment system is reported in settlement channel. In case the on-us payment is settled within STEP2, settlement channel = STEP2 and payment scheme = SEPA credit transfer.

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Credit transfers sent
The reporting agent is a credit institution.

- **Reporting example 3:** The reporting agent initiates an own account operation, settled via TARGET2.

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	Paper	Remote	Customer	SCA used
⊢ Credit institution	⊢ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	Reasons for non-SCA:
⊢ Monetary fund	⊢ Euro1	Non-SEPA scheme	**Electronic single:**			⊩ **Remote or non-remote:**
⊢ Electronic money institutio	⊢ Step1	Not applicable	⊢ **Online banking based payment:**			‖⊢ Payment to self
⊢ Other MFI	⊢ Step2		‖⊢ E-commerce payment			‖⊢ Trusted beneficiaries
Non-MFIs:	⊢ Equens		‖⊢ Web banking payment			‖⊢ Recurring transaction
⊢ Non-monetary fund	⊩ **Instant payment systems:**		‖⊢ Other online banking based			⊩ **Non-remote only:**
⊢ Payment institution	‖⊢ TIPS		⊢ ATM or other PSP terminal			‖⊢ Contactless low value
⊢ Households and NPISHs	‖⊢ RT1		⊢ **Mobile payment solution (MPS):**			‖⊢ Unattended terminal for
⊢ Non-financial corporations	‖⊢ Other instant		‖⊢ P2P MPS			⊩ **Remote only:**
⊢ Other non-MFI	On-us		‖⊢ POS MPS			‖⊢ Low value
Own account operation	PSP LU		‖⊢ Other MPS			‖⊢ Secure corporate payme
Unknown	PSP non-LU		Other			‖⊢ Transaction risk analysis
	Other					Not applicable

Credit transfers sent
The reporting agent is a credit institution.

- **Reporting example 4:** A customer pays using DigiCash (NFC) in a physical store (POS). The PSP of the customer settles the payment via Equens. SCA – either SCA used or contactless low value?

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	Paper	Remote	Customer	SCA used
└ Credit institution	├ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	Reasons for non-SCA:
├ Monetary fund	├ Euro1	Non-SEPA scheme	**Electronic single:**			┠ **Remote or non-remote:**
├ Electronic money institutio	├ Step1	Not applicable	┠ **Online banking based payment:**			‖├ Payment to self
└ Other MFI	├ Step2		‖├ E-commerce payment			‖├ Trusted beneficiaries
Non-MFIs:	├ Equens		‖├ Web banking payment			‖└ Recurring transaction
├ Non-monetary fund	┠ **Instant payment systems:**		‖└ Other online banking based			┠ **Non-remote only:**
├ Payment institution	‖├ TIPS		├ ATM or other PSP terminal			‖├ Contactless low value
├ Households and NPISHs	‖├ RT1		┠ **Mobile payment solution (MPS):**			‖└ Unattended terminal for transport
├ Non-financial corporations	‖└ Other instant		‖├ P2P MPS			┠ **Remote only:**
└ Other non-MFI	On-us		‖├ POS MPS			‖├ Low value
Own account operation	PSP LU		‖└ Other MPS			‖├ Secure corporate payment
Unknown	PSP non-LU		Other			‖└ Transaction risk analysis
	Other					Not applicable

- **Variation:** for P2P Digicash payments, initiation channel = P2P MPS, initiation sub-channel = Remote, SCA more possibilities

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Credit transfers sent
The reporting agent is a credit institution.

- **Reporting example 5:** A customer initiates an e-commerce payment via 3rd party PISP, settled in TIPS.

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	Paper	Remote	Customer	SCA used
╞ Credit institution	╞ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	**Reasons for non-SCA:**
╞ Monetary fund	╞ Euro1	Non-SEPA scheme	**Electronic single:**			╞ **Remote or non-remote:**
╞ Electronic money institution	╞ Step1	Not applicable	╞ **Online banking based payment:**			╟ ╞ Payment to self
╙ Other MFI	╞ Step2		╟ ╞ E-commerce payment			╟ ╞ Trusted beneficiaries
Non-MFIs:	╞ Equens		╟ ╞ Web banking payment			╟ ╙ Recurring transaction
╞ Non-monetary fund	╞ **Instant payment systems:**		╟ ╙ Other online banking based			╞ **Non-remote only:**
╞ Payment institution	╟ ╞ TIPS		╞ ATM or other PSP terminal			╟ ╞ Contactless low value
╞ Households and NPISHs	╟ ╞ RT1		╞ **Mobile payment solution (MPS):**			╟ ╙ Unattended terminal for transport
╞ Non-financial corporations	╟ ╙ Other instant		╟ ╞ P2P MPS			╞ **Remote only:**
╙ Other non-MFI	On-us		╟ ╞ POS MPS			╟ ╞ Low value
Own account operation	PSP LU		╟ ╙ Other MPS			╟ ╞ Secure corporate payment
Unknown	PSP non-LU		Other			╟ ╙ Transaction risk analysis
	Other					Not applicable

Credit transfers sent
The reporting agent is a credit institution.

- **Reporting example 6:** An e-money institution initiates a credit transfer via webbanking to pay for an invoice.

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	Paper	Remote	Customer	SCA used
╠ Credit institution	╠ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	**Reasons for non-SCA:**
╠ Monetary fund	╠ Euro1	Non-SEPA scheme	**Electronic single:**			╠ **Remote or non-remote:**
╠ Electronic money institution	╠ Step1	Not applicable	╟ **Online banking based payment:**			║╠ Payment to self
╚ Other MFI	╠ Step2		║╠ E-commerce payment			║╠ Trusted beneficiaries
Non-MFIs:	╠ Equens		║╠ Web banking payment			║╚ Recurring transaction
╠ Non-monetary fund	╟ **Instant payment systems:**		║╚ Other online banking based			╟ **Non-remote only:**
╠ Payment institution	║╠ TIPS		╠ ATM or other PSP terminal			║╠ Contactless low value
╠ Households and NPISHs	║╠ RT1		╟ **Mobile payment solution (MPS):**			║╚ Unattended terminal for transport
╠ Non-financial corporations	║╚ Other instant		║╠ P2P MPS			╟ **Remote only:**
╚ Other non-MFI	On-us		║╠ POS MPS			║╠ Low value
Own account operation	PSP LU		║╚ Other MPS			║╠ Secure corporate payment
Unknown	PSP non-LU		Other			║╠ Transaction risk analysis
	Other					Not applicable

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Credit transfers sent

- The reporting agent is an e-money institution or a payment institution, offering payment services (except e-money) and payment accounts to its customers.

- **Reporting example 7:** An ELMI's/PI's client initiates a credit transfer to his bank account. The ELMI/PI

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	Paper	Remote	Customer	SCA used
├ Credit institution	├ Target2	SEPA Instant Credit Transfer	Electronic file/batch	Non-remote	PISP	Reasons for non-SCA:
├ Monetary fund	├ Euro1	Non-SEPA scheme	**Electronic single:**			├ **Remote or non-remote:**
├ Electronic money institution	├ Step1	Not applicable	├ **Online banking based payment:**			║├ Payment to self
└ Other MFI	├ Step2		║├ E-commerce payment			║├ Trusted beneficiaries
Non-MFIs:	├ Equens		║├ Web banking payment			║├ Recurring transaction
├ Non-monetary fund	└ **Instant payment systems:**		║└ Other online banking based payment			├ **Non-remote only:**
├ Payment institution	║├ TIPS		├ ATM or other PSP terminal			║├ Contactless low value
├ Households and NPISHs	║├ RT1		├ **Mobile payment solution (MPS):**			║└ Unattended terminal for tran
├ Non-financial corporations	║└ Other instant		║├ P2P MPS			├ **Remote only:**
└ Other non-MFI	On-us		║├ POS MPS			║├ Low value
Own account operation	PSP LU		║└ Other MPS			║├ Secure corporate payment
Unknown	PSP non-LU		Other			║└ Transaction risk analysis
	Other					Not applicable

V1.30 Direct debits - reporting as creditor's bank (payments)

Customer category	Settlement channel	Payment scheme	Initiation channel	Consent form
MFIs:	**Payment systems:**	SEPA Direct Debit Core	Electronic file/batch	Consent given via electronic mandate
├─ Credit institution	├─ Target2	SEPA Direct Debit B2B	Electronic single	Consent given in other forms / unknown
├─ Monetary fund	├─ Euro1	Non-SEPA scheme		
├─ Electronic money institutio	├─ Step1	Not applicable		
└─ Other MFI	├─ Step2			
Non-MFIs:	├─ Equens			
├─ Non-monetary fund	├┐ **Instant payment systems:**			
├─ Payment institution	│ ├─ TIPS			
├─ Households and NPISHs	│ ├─ RT1			
├─ Non-financial corporations	│ └─ Other instant			
└─ Other non-MFI	On-us			
Own account operation	PSP LU			
Unknown	PSP non-LU			
	Other			

Direct debits

Direct debits – reporting as the creditor's bank:

- **Reporting table: V1.30 (former V1.3.5 SDDs)**

- **The following new splits have been added:**

  - Payment scheme: SDD Core, SDD B2B, Non-SEPA, not applicable

  - Consent form: consent given via electronic mandate, other

  - Fraud type: this split has been added for having a perfect symmetry between V1.30 and V1.30F only.

Direct debits – reporting as the debtor's bank:

- **Reporting table: V1.31 (former V1.3.1 for legacy direct requests and V1.3.3 for SDDs)**

- **The following new splits have been added:**

  - Payment scheme: SDD Core, SDD B2B, Non-SEPA

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One single reporting table dedicated to SEPA R-transactions instead of four

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

- **Reporting table: V1.40 (former V1.1.4, V1.1.5, V1.3.4 and V1.3.6)**

- **The following new splits have been added:**

- Role of the reporting PSP: debtor's PSP or creditor's PSP

- Both the country of the debtor's PSP and the country of the creditor's PSP are requested

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Book entries

V1.80 Book entries					
Book entry type		**Customer category**		**Operation type**	
Debit book entry	DBIT	MFIs:		*Operations related to:*	
Credit book entry	CRDT	⊨ Credit institution	CRIN	⊨ Interest	INTR
		⊨ Monetary fund	MOFU	⊨ Settlement of payment card balances	SECB
		⊨ Electronic money institution	ELMI	⊨ Banking fees	FEES
		⊔ Other MFI	OMFI	⊨ Loans	LOAN
		Non-MFIs:		⊨ Securities and investment funds	SCFU
		⊨ Non-monetary fund	NMFU	⊨ Coupons and dividends	CPDV
		⊨ Payment institution	PMIN	⊨ Taxes linked to financial assets	TAXS
		⊨ Households and NPISHs	HSNP	⊔ FOREX transactions	FREX
		⊨ Non-financial corporations	CORP	Other	OTHR
		⊔ Other non-MFI	ONMF		
		Own account operation	OWNA		
		Unknown	UNKN		

- **Reporting table: V1.80 (former V1.13 and V1.14)**

- **The dimension "Operation type" has been enhanced :**

- All values apply for both debit and credit book entries.

- Double or triple reporting is thus avoided; Example: provisional tax linked to financial assets 100€ in 2022-01; tax finally due 80€ in 2022-04.

- Reporting: Debit book entry 100€ in 2022-01; in 2022-04: credit book entry 100€ and debit book entry 80€

- Settlement of payment card balances added

- **The following new dimension have been added:**

- Book entry type: Debit book entry, Credit book entry

Interbank payment transactions

V1.41 Interbank payment transactions

Payment instrument type		Role of reporting PSP		Settlement channel		Country of debtor's PSP		Country of creditor's PSP
Credit transfer	CRTR	Debtor's PSP	DPSP	**Payment systems:**		**Reporting PSP = debtor's PSP:**		**Reporting PSP = debtor's PSP:**
Direct debit	DIDE	Creditor's PSP	CPSP	⊨ Target2	TAR2	Luxembourg	LU	2-letter ISO 3166 country code
				⊨ Euro1	EUR1	**Reporting PSP = creditor's PSP:**		**Reporting PSP = creditor's PSP:**
				⊨ Step1	STE1	2-letter ISO 3166 country code	[Geo]	Luxembourg
				⊨ Step2	STE2			
				⊨ Equens	EQUE			
				⊩ **Instant payment systems:**				
				‖⊨ TIPS	TIPS			
				‖⊨ RT1	ERT1			
				‖� Other instant	OTHI			
				On-us	ONUS			
				PSP LU	PSPL			
				PSP non-LU	PSPN			
				Other	OTHR			

- **Reporting table: V1.41 (former V1.2.1 and V1.2.2 for interbank credit transfers and V1.3.1 for interbank direct debits)**

- **The dimension "Role of reporting PSP" is requested**

- **Direct debits added**

- **Both the country of the debtor's PSP and the country of the creditor's PSP are requested as the sending side and the receiving side will be collected in one unique table**

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Intermediated payment transactions

V1.42 Intermediated payment transactions										
Payment instrument type		**Customer type**		**Role of reporting PSP**		**Settlement channel**		**Country of debtor's PSP**		**Country of creditor's PSP**
Customer credit transfer	CUCT	PSP LU	PSPL	Debtor's PSP	DPSP	**Payment systems:**		**Reporting PSP = debtor's PSP:**		**Reporting PSP = debtor's PSP:**
Interbank credit transfer	IBCT	PSP non-LU	PSPN	Creditor's PSP	CPSP	├ Target2	TAR2	Luxembourg	LU	2-letter ISO 3166 country code
Customer direct debit	CUDD					├ Euro1	EUR1	**Reporting PSP = creditor's PSP:**		**Reporting PSP = creditor's PSP:**
Interbank direct debit	IBDD					├ Step1	STE1	2-letter ISO 3166 country code	[Geo]	Luxembourg
						├ Step2	STE2			
						├ Equens	EQUE			
						├┐ Instant payment systems:				
						‖ ├ TIPS	TIPS			
						‖ ├ RT1	ERT1			
						‖ └ Other instant	OTHI			
						On-us	ONUS			
						PSP LU	PSPL			
						PSP non-LU	PSPN			
						Other	OTHR			

- **Reporting table: V1.42 (former V1.1.3 for customer intermediated transfers and V1.2.3 for interbank intermediated transfers)**

- **The intermediation relating to customer and interbank direct debits has been added**

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Cheques and money orders

V1.60 Cheques and money orders (payments)									
Role of reporting PSP		**Payment instrument type**		**Transmission channel**		**Country of debtor's PSP**		**Country of creditor's PSP**	
Debtor's PSP	DPSP	Cheque	CHEQ	Bilateral exchange	BILX	**For debtor's PSP:**		**For debtor's PSP:**	
Creditor's PSP	CPSP	Money order	MNOR	On-us	ONUS	Luxembourg	LU	2-letter ISO 3166 country code	[Geo]
		Debtor's PSP only:		Moneygram	MNGR	**For creditor's PSP:**		**For creditor's PSP:**	
		└ Postal order	POST	Western Union	WSTU	2-letter ISO 3166 country code	[Geo]	Luxembourg	LU
				Other	OTHR				

- **Reporting table: V1.60 (former V1.7.1 and V1.7.2)**
- **The dimension "Role of the reporting agent" has been added as both the sending side and the receiving side will be collected in one unique table.**

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V1.220 Stock of accounts (except e-money accounts)

Account type		Customer category		Metric	
Payment account	PMAC	MFIs:		Number of accounts	VOLU
For ELMIs + PIs:		├─ Credit institution	CRIN		
Technical account	TCAC	├─ Monetary fund	MOFU		
		├─ Electronic money institution	ELMI		
		└─ Other MFI	OMFI		
		Non-MFIs:			
		├─ Non-monetary fund	NMFU		
		├─ Payment institution	PMIN		
		├─ Households and NPISHs	HSNP		
		├─ Non-financial corporations	CORP		
		└─ Other non-MFI	ONMF		
		Unknown	UNKN		

- **Reporting table: V1.220 (former V1.10)**
- **The dimension "Customer category" has been added.**
- **The reporting of technical accounts (for ELMIs and PIs) has been added.**

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