CDDP6 Workshop #2

10 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** and **follow-up** will be **distributed** tomorrow
  - 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)

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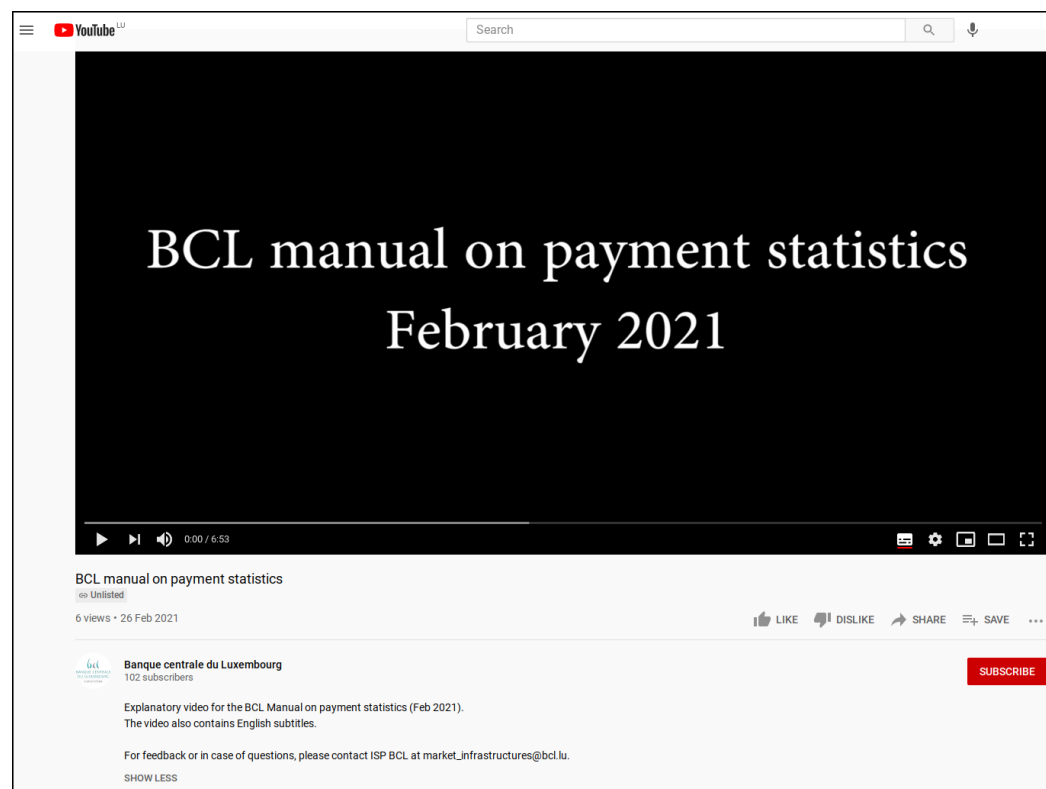
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BCL manual on payment statistics – new format
From static PDF -> Excel file with hyperlinks

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

BCL manual on payment statistics – sheet Modifications

- Reminder: the BCL manual on payment statistics is **not yet intended for production**
- However, list of all changes since the first published version is listed on the sheet "Modifications"

Date of modification	Sheet	Cell address (click to follow)	Note
2021-03-04 14:11:49	V1.21	A2	The precision "(payments)" was removed from the title of the table
2021-03-04 14:11:57	V1.31	A2	The precision "(payments)" was removed from the title of the table
2021-03-04 14:13:44	V1.221	A2	Title "Stock of software based e-money schemes' accounts" changed to "Stock of e-money accounts"
2021-03-04 14:14:06	INDEX	C37	Title "Stock of software based e-money schemes' accounts" changed to "Stock of e-money accounts"
2021-03-04 14:19:50	V1.50+V1.50-F	-	Empty columns M and N removed.
2021-03-04 14:25:07	V1.80	B4	Code changed from DBIT to DBBE
2021-03-04 14:25:36	V1.80	B5	Code changed from CRDT to CDBE
2021-03-08 09:08:55	V1.52+V1.52-F	G25	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	G26	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	G27	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	G28	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	G29	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	G30	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:09:40	V1.50+V1.50-F	M18	SCA: not applicable added
2021-03-08 09:09:45	V1.52+V1.52-F	M16	SCA: not applicable added

- Sheet "Correspondence" added, showing mapping between CDDP5 tables and CDDP6 tables

Current order	Current table	Current table name	Future table code	Future table name	Future order
1	V1.1.1	Customer transfers sent	V1.20	Customer credit transfers sent (payments)	1
2	-	-	V1.20-F	Customer credit transfers sent (fraud)	3
3	V1.1.2	Customer transfers received	V1.21	Customer credit transfers received (payments)	5
4	V1.1.3	Intermediated customer transfers	V1.42	Intermediated payment transactions	17
5	V1.1.4	R-transactions related to SCT sent	V1.40	SEPA R-transactions	10
6	V1.1.5	R-transactions related to SCT received	V1.40	SEPA R-transactions	11
7	V1.2.1	Interbank transfers sent	V1.41	Interbank payment transactions	14
8	V1.2.2	Interbank transfers received	V1.41	Interbank payment transactions	15
9	V1.2.3	Intermediated interbank transfers	V1.42	Intermediated payment transactions	18
10	V1.3.1	Legacy direct debits (debtor's side)	V1.31	Direct debits - reporting as debtor's PSP (payments)	9
11	V1.3.1	Interbank direct debit	V1.41	Interbank payment transactions	16
12	V1.3.2	Settlement of payment card balances	V1.80	Book entries	29
13	V1.3.3	SDD transactions - reporting as debtor bank	V1.31	Direct debits - reporting as debtor's PSP (payments)	8
14	V1.3.4	R-transactions - SDD / reporting as debtor bank	V1.40	SEPA R-transactions	12
15	V1.3.5	SDD transactions - reporting as creditor bank	V1.30	Direct debits - reporting as creditor's PSP (payments)	6

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Agenda

- Payment card transactions
- Stock of payment cards
- Stock of payment terminals

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Transactions tables			Stocks tables	
Table code	**Table name (ECB requirements in red)**		**Table code**	**Table name (ECB requirements in red)**
V1.20	Customer credit transfers sent (payments)		V1.200	Stock of issued payment cards
V1.20-F	Customer credit transfers sent (fraud)		V1.201	Stock of distributed payment cards
V1.21	Customer credit transfers received (payments)		V1.210	Stock of terminals by terminal type
V1.30	Direct debits - reporting as creditor's PSP (payments)		V1.220	Stock of accounts (except e-money accounts)
V1.30-F	Direct debits - reporting as creditor's PSP (fraud)		V1.221	Stock of software based e-money schemes' accounts
V1.31	Direct debits - reporting as debtor's PSP (payments)		V1.222	Stock of accessed accounts - account information services (AIS)
V1.40	SEPA R-transactions		V1.230	Number of customers
V1.41	Interbank payment transactions			
V1.42	Intermediated payment transactions			
V1.50	Card transactions with cards issued by resident PSPs (payments)			
V1.50-F	Card transactions with cards issued by resident PSPs (fraud)			
V1.51	Electronic card transactions with cards issued by resident PSPs, split by Merchant Category Codes (MCC)			
V1.52	Card transactions acquired by resident PSPs (payments)			
V1.52-F	Card transactions acquired by resident PSPs (fraud)			
V1.53	Fundings and withdrawals related to prepaid cards			
V1.60	Cheques and money orders (payments)			

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V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used
Delayed debit card	Mastercard	**Point of sale (POS):**	Refund	╚ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	╠ EFTPOS	Chargeback	**Non-remote:**		╠ **Remote or non-remote:**
Mixed card	VISA - Vpay	╚ Imprinter	Cash advance at a POS	╠ Contactless transaction:		‖ ╠ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖ ╠ using NFC		‖ ╠ Recurring transaction
One-off card	China UnionPay	MOTO	╠ ATM cash withdrawal	‖ ╚ using other		‖ ╚ Other
Other	Japan Credit Bureau	Other	╚ ATM cash deposit	**Remote:**		╠ **Non-remote only:**
	American Express		Other	╠ Mobile payment solution		‖ ╠ Contactless low value
	Diner's club			‖ ╠ P2P MPS		‖ ╚ Unattended terminal
	Proprietary			‖ ╚ Other MPS		╠ **Remote only:**
	Other			Other		‖ ╠ Low value
						‖ ╠ Secure corporate
						‖ ╠ Transaction risk
						‖ ╚ Merchant initiated

V1.50-F Card transactions with cards issued by resident PSPs (fraud)

Fraud type
Remote or non-remote:
╠ Lost or Stolen card
╠ Card Not Received
╠ Counterfeit card
╠ Modification of a payment order by the fraudster
╠ Manipulation of the payer to make a card payment/cash withdrawal
╠ Unauthorised payment transaction (for prepaid cards only)
╚ Other
Remote:
╚ Card details theft

V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used
Delayed debit card	Mastercard	**Point of sale (POS):**	Refund	⊢ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	⊩ EFTPOS	Chargeback	**Non-remote:**		⊢ **Remote or non-remote:**
Mixed card	VISA - Vpay	⊔ Imprinter	Cash advance at a POS	⊩ Contactless transaction:		‖⊩ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖ ⊩ using NFC		‖⊩ Recurring transaction
One-off card	China UnionPay	MOTO	⊩ ATM cash withdrawal	‖ ⊔ using other		‖⊔ Other
Other	Japan Credit Bureau	Other	⊔ ATM cash deposit	**Remote:**		⊢ **Non-remote only:**
	American Express		Other	⊩ Mobile payment solution		‖⊩ Contactless low value
	Diner's club			‖⊩ P2P MPS		‖⊔ Unattended terminal
	Proprietary			‖ ⊔ Other MPS		⊢ **Remote only:**
	Other			Other		‖⊩ Low value
						‖⊩ Secure corporate
						‖⊩ Transaction risk
						‖⊔ Merchant initiated

Changes in yellow
Also added: country of the acquirer
Removed: Acceptance mode

Examples

- **Example**: Car rental booking from home, VISA credit card details given by telephone order. SCA not applicable*

Card transaction without using contactless technology

V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used
Delayed debit card	Mastercard	**Point of sale (POS):**	Refund	╙ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	╠ EFTPOS	Chargeback	**Non-remote:**		╟ **Remote or non-remote:**
Mixed card	VISA - Vpay	╙ Imprinter	Cash advance at a POS	╟ Contactless transaction:		‖ ╠ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖ ╠ using NFC		‖ ╠ Recurring transaction
One-off card	China UnionPay	MOTO	╠ ATM cash withdrawal	‖ ╙ using other		‖ ╙ Other
Other	Japan Credit Bureau	Other	╙ ATM cash deposit	**Remote:**		╟ **Non-remote only:**
	American Express		Other	╟ Mobile payment solution		‖ ╠ Contactless low value
	Diner's club			‖ ╠ P2P MPS		‖ ╙ Unattended terminal
	Proprietary			‖ ╙ Other MPS		╟ **Remote only:**
	Other			Other		‖ ╠ Low value
						‖ ╠ Secure corporate
						‖ ╠ Transaction risk
						‖ ╙ Merchant initiated
						Not applicable

*SCA only applies to **electronic** transactions.

■ **Example**: ATM withdrawal with a VPAY debit card.

Card transaction without using contactless technology

V1.50 Card transactions with cards issued by resident PSPs (payments)						
Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	Remote or non-remote:	Remote	SCA used
Delayed debit card	Mastercard	Point of sale (POS):	Refund	└═ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	├═ EFTPOS	Chargeback	Non-remote:		└┐ Remote or non-remote:
Mixed card	VISA - Vpay	└═ Imprinter	Cash advance at a POS	├┐ Contactless transaction:		║ ├═ Trusted beneficiaries
Prepaid card	VISA	E-commerce	Terminal type = ATM:	║ ├═ using NFC		║ ├═ Recurring transaction
One-off card	China UnionPay	MOTO	├═ ATM cash withdrawal	║ └═ using other		║ └═ Other
Other	Japan Credit Bureau	Other	└═ ATM cash deposit	Remote:		└┐ Non-remote only:
	American Express		Other	├┐ Mobile payment solution		║ ├═ Contactless low value
	Diner's club			║ ├═ P2P MPS		║ └═ Unattended terminal
	Proprietary			║ └═ Other MPS		└┐ Remote only:
	Other			Other		║ ├═ Low value
						║ ├═ Secure corporate
						║ ├═ Transaction risk
						║ └═ Merchant initiated
						Not applicable

Examples

- **Example**: Contactless NFC (QR code) payment 20€ at a POS via Apple Pay / Samsung Pay / Google Pay [watch or phone] using a tokenised credit card MasterCard. SCA used.

V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used
Delayed debit card	Mastercard	Point of sale (POS):	Refund	└ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	╠ EFTPOS	Chargeback	**Non-remote:**		╠ **Remote or non-remote:**
Mixed card	VISA - Vpay	└ Imprinter	Cash advance at a POS	╠ Contactless transaction:		‖╠ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖╠ using NFC		‖╠ Recurring transaction
One-off card	China UnionPay	MOTO	╠ ATM cash withdrawal	‖└ using other		‖└ Other
Other	Japan Credit Bureau	Other	└ ATM cash deposit	**Remote:**		╠ **Non-remote only:**
	American Express		Other	╠ Mobile payment solution		‖╠ Contactless low value
	Diner's club			‖╠ P2P MPS		‖└ Unattended terminal
	Proprietary			‖└ Other MPS		╠ **Remote only:**
	Other			Other		‖╠ Low value
						‖╠ Secure corporate
						‖╠ Transaction risk
						‖└ Merchant initiated
						Not applicable

Q: Is SCA always used when using Apple Pay?
Q: Does the card issuing PSP have the information on whether SCA was used or not?

- **Example**: Refund made by a PSP after a request of a payer. Original payment via e-commerce with delayed debit card VISA. SCA not applicable.

Card transaction without using contactless technology

V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used
Delayed debit card	Mastercard	**Point of sale (POS):**	Refund	⊢ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	⊢ EFTPOS	Chargeback	**Non-remote:**		⊢ **Remote or non-remote:**
Mixed card	VISA - Vpay	⊢ Imprinter	Cash advance at a POS	⊢ Contactless transaction:		‖ ⊢ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖ ⊢ using NFC		‖ ⊢ Recurring transaction
One-off card	China UnionPay	MOTO	⊢ ATM cash withdrawal	‖ ⊢ using other		‖ ⊢ Other
Other	Japan Credit Bureau	Other	⊢ ATM cash deposit	**Remote:**		⊢ **Non-remote only:**
	American Express		Other	⊢ Mobile payment solution		‖ ⊢ Contactless low value
	Diner's club			‖ ⊢ P2P MPS		‖ ⊢ Unattended terminal
	Proprietary			‖ ⊢ Other MPS		⊢ **Remote only:**
	Other			Other		‖ ⊢ Low value
						‖ ⊢ Secure corporate
						‖ ⊢ Transaction risk
						‖ ⊢ Merchant initiated
						Not applicable

Q: Can SCA apply to refunds?

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- **Example**: Spotify, regular monthly card payment. Delayed debit card VISA. SCA exemption applies.

Card transaction without using contactless technology

V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used
Delayed debit card	Mastercard	**Point of sale (POS):**	Refund	└ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	╠ EFTPOS	Chargeback	**Non-remote:**		╠ **Remote or non-remote:**
Mixed card	VISA - Vpay	└ Imprinter	Cash advance at a POS	╠ Contactless transaction:		‖ ╠ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖ ╠ using NFC		‖ ╠ Recurring transaction
One-off card	China UnionPay	MOTO	╠ ATM cash withdrawal	‖ └ using other		‖ └ Other
Other	Japan Credit Bureau	Other	└ ATM cash deposit	**Remote:**		╠ **Non-remote only:**
	American Express		Other	╠ Mobile payment solution		‖ ╠ Contactless low value
	Diner's club			‖ ╠ P2P MPS		‖ └ Unattended terminal
	Proprietary			‖ └ Other MPS		╠ **Remote only:**
	Other			Other		‖ ╠ Low value
						‖ ╠ Secure corporate
						‖ ╠ Transaction risk
						‖ └ Merchant initiated
						Not applicable

- **Example**: Payment for a parking at an unattended terminal (or highway toll), by VISA Debit card. Card inserted in the terminal. SCA exemption applies.

Card transaction without using contactless technology

V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	Remote or non-remote:	Remote	SCA used
Delayed debit card	Mastercard	Point of sale (POS):	Refund	┗ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	┣ EFTPOS	Chargeback	**Non-remote:**		**Remote or non-remote:**
Mixed card	VISA - Vpay	┗ Imprinter	Cash advance at a POS	┣ Contactless transaction:		‖ ┣ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖ ┣ using NFC		‖ ┣ Recurring transaction
One-off card	China UnionPay	MOTO	┣ ATM cash withdrawal	‖ ┗ using other		‖ ┗ Other
Other	Japan Credit Bureau	Other	┗ ATM cash deposit	**Remote:**		**Non-remote only:**
	American Express		Other	┣ Mobile payment solution		‖ ┣ Contactless low value
	Diner's club			‖ ┣ P2P MPS		‖ ┗ Unattended terminal
	Proprietary			‖ ┗ Other MPS		**Remote only:**
	Other			Other		‖ ┣ Low value
						‖ ┣ Secure corporate
						‖ ┣ Transaction risk
						‖ ┗ Merchant initiated
						Not applicable

Examples

- **Example**: E-commerce payment via Apple Pay (tokenised MasterCard credit card). SCA used. Country of terminal = fixed place of business of the merchant. SCA used.

V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used
Delayed debit card	Mastercard	Point of sale (POS):	Refund	└ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	╠ EFTPOS	Chargeback	**Non-remote:**		╠ **Remote or non-remote:**
Mixed card	VISA - Vpay	└ Imprinter	Cash advance at a POS	╠ Contactless transaction:		‖╠ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖╠ using NFC		‖╠ Recurring transaction
One-off card	China UnionPay	MOTO	╠ ATM cash withdrawal	‖└ using other		‖└ Other
Other	Japan Credit Bureau	Other	└ ATM cash deposit	**Remote:**		╠ **Non-remote only:**
	American Express		Other	╠ Mobile payment solution		‖╠ Contactless low value
	Diner's club			‖╠ P2P MPS		‖└ Unattended terminal
	Proprietary			‖└ Other MPS		╠ **Remote only:**
	Other			Other		‖╠ Low value
						‖╠ Secure corporate
						‖╠ Transaction risk
						‖└ Merchant initiated
						Not applicable

- **Example**: E-commerce payment via MasterCard credit card. SCA used. Country of terminal = fixed place of business of the merchant.

Card transaction without using contactless technology

V1.50 Card transactions with cards issued by resident PSPs (payments)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used
Delayed debit card	Mastercard	**Point of sale (POS):**	Refund	└ Card transaction	Non-remote	Reasons for non-SCA:
Credit card	VISA - VISA Debit	╠ EFTPOS	Chargeback	**Non-remote:**		╠ **Remote or non-remote:**
Mixed card	VISA - Vpay	└ Imprinter	Cash advance at a POS	╠ Contactless transaction:		‖ ╠ Trusted beneficiaries
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖ ╠ using NFC		‖ ╠ Recurring transaction
One-off card	China UnionPay	MOTO	╠ ATM cash withdrawal	‖ └ using other		‖ └ Other
Other	Japan Credit Bureau	Other	└ ATM cash deposit	**Remote:**		╠ **Non-remote only:**
	American Express		Other	╠ Mobile payment solution		‖ ╠ Contactless low value
	Diner's club			‖ ╠ P2P MPS		‖ └ Unattended terminal
	Proprietary			‖ └ Other MPS		╠ **Remote only:**
	Other			Other		‖ ╠ Low value
						‖ ╠ Secure corporate
						‖ ╠ Transaction risk
						‖ └ Merchant initiated
						Not applicable

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- **Example**: Fraudster uses a stolen card. Contactless NFC payment 20€ at a POS via credit card MasterCard. SCA exempted.

V1.50-F Card transactions with cards issued by resident PSPs (fraud)							
Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-	SCA	Fraud type
Debit card	Mastercard – Maestro	ATM	Sales	Remote or non-remote: Remote		SCA used	Remote or non-remote:
Delayed debit card	Mastercard	Point of sale (POS):	Cash advance at a POS terminal	└ Card transaction without	Non-remote	Reasons for non-SCA:	├ Lost or Stolen card
Credit card	VISA – VISA Debit	├ EFTPOS	Terminal type = ATM:	Non-remote:		├ Remote or non-remote:	├ Card Not Received
Mixed card (debit+credit)	VISA – Vpay	└ Imprinter	├ ATM cash withdrawal	├ Contactless transaction:		‖ ├ Trusted beneficiaries	├ Counterfeit card
Prepaid card	VISA	E-commerce	└ ATM cash deposit	‖ ├ using NFC		‖ ├ Recurring transaction	├ Modification of a payment order by the fraudster
One-off card	China UnionPay	MOTO	Other	‖ └ using other technology		‖ └ Other	├ Manipulation of the payer to make a card payment/cash withdrawal
Other	Japan Credit Bureau (JCB)	Other		Remote:		├ Non-remote only:	├ Unauthorised payment transaction (for prepaid cards only)
	American Express			├ Mobile payment solution		‖ ├ Contactless low value	└ Other
	Diner's club			‖ ├ P2P MPS		‖ └ Unattended terminal for transp	Remote:
	Proprietary			‖ └ Other MPS		├ Remote only:	└ Card details theft
	Other			Other		‖ ├ Low value	
						‖ ├ Secure corporate payment	
						‖ ├ Transaction risk analysis	
						‖ └ Merchant initiated transaction	
						Not applicable	

- **Example**: Fraudster tricks the payer to make Apple Pay transaction (tokenised MasterCard debit card) on a fake e-commerce website. SCA used.

V1.50-F Card transactions with cards issued by resident PSPs (fraud)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-	SCA	Fraud type
Debit card	Mastercard – Maestro	ATM	Sales	Remote or non-remote	Remote	SCA used	Remote or non-remote:
Delayed debit card	Mastercard	Point of sale (POS):	Cash advance at a POS terminal	└─ Card transaction without	Non-remote	Reasons for non-SCA:	├─ Lost or Stolen card
Credit card	VISA – VISA Debit	├─ EFTPOS	Terminal type = ATM:	Non-remote:		├─ Remote or non-remote:	├─ Card Not Received
Mixed card (debit+credit)	VISA – Vpay	└─ Imprinter	├─ ATM cash withdrawal	├─ Contactless transaction:		║├─ Trusted beneficiaries	├─ Counterfeit card
Prepaid card	VISA	E-commerce	└─ ATM cash deposit	║├─ using NFC		║├─ Recurring transaction	├─ Modification of a payment order by the fraudster
One-off card	China UnionPay	MOTO	Other	║└─ using other technology		║└─ Other	├─ Manipulation of the payer to make a card payment/cash withdrawal
Other	Japan Credit Bureau (JCB)	Other		Remote:		├─ Non-remote only:	├─ Unauthorised payment transaction (for prepaid cards only)
	American Express			├─ Mobile payment solution		║├─ Contactless low value	└─ Other
	Diner's club			║├─ P2P MPS		║└─ Unattended terminal for transp	Remote:
	Proprietary			└─ Other MPS		├─ Remote only:	└─ Card details theft
	Other			Other		║├─ Low value	
						║├─ Secure corporate payment	
						║├─ Transaction risk analysis	
						║└─ Merchant initiated transaction	
						Not applicable	

■ **Example**: Fraudster changes the beneficiary of a VISA credit card e-commerce transaction (man-in-the-middle attack). SCA used.

Card transaction without using contactless technology

V1.50-F Card transactions with cards issued by resident PSPs (fraud)

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-	SCA	Fraud type
Debit card	Mastercard – Maestro	ATM	Sales	**Remote or non-remote**	Remote	SCA used	**Remote or non-remote:**
Delayed debit card	Mastercard	**Point of sale (POS):**	Cash advance at a POS terminal	└─ Card transaction without	Non-remote	Reasons for non-SCA:	├─ Lost or Stolen card
Credit card	VISA – VISA Debit	├─ EFTPOS	**Terminal type = ATM:**	**Non-remote:**		├┐ **Remote or non-remote:**	├─ Card Not Received
Mixed card (debit+credit)	VISA – Vpay	└─ Imprinter	├─ ATM cash withdrawal	├┐ Contactless transaction:		║ ├─ Trusted beneficiaries	└─ Counterfeit card
Prepaid card	VISA		E-commerce	║ ├─ using NFC		║ ├─ Recurring transaction	├─ Modification of a payment order by the fraudster
One-off card	China UnionPay	MOTO	Other	║ └─ using other technology		║ └─ Other	├─ Manipulation of the payer to make a card payment/cash withdrawal
Other	Japan Credit Bureau (JCB)	Other		**Remote:**		├┐ **Non-remote only:**	├─ Unauthorised payment transaction (for prepaid cards only)
	American Express			├┐ Mobile payment solution		║ ├─ Contactless low value	└─ Other
	Diner's club			║ ├─ P2P MPS		║ └─ Unattended terminal for transp	**Remote:**
	Proprietary			║ └─ Other MPS		├┐ **Remote only:**	└─ Card details theft
	Other			Other		║ ├─ Low value	
						║ ├─ Secure corporate payment	
						║ ├─ Transaction risk analysis	
						║ └─ Merchant initiated transaction	
						Not applicable	

Initiation sub-channel	Operation type	MCC	Country of the terminal	Metric
Remote	Sales	MCC		Number of transactions
Non-remote				Value of transactions

- Fraud not requested for this table
- Merchant Category Codes (MCC) will be integrated in the BCL manual on payment statistics
- 4 characters, ±350 categories, some aggregated
  - **Airlines** (codes between 3000 and 3350)
  - **Car rentals** (codes between 3351 and 3500)
  - **Hotels** (codes between 3501 and 3999)
- MCC list is not static, might be updated with new codes regularly, possibly also on a PSP's request

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V1.51 Electronic card transactions with cards issued by resident PSPs, split by Merchant Category Codes (MCC)

Examples:

4829	Wire transfers and money orders	ISO 18245
4899	Cable and other pay television services	ISO 18245
4900	Utilities — electric, gas, water and sanitary	ISO 18245
5013	Motor vehicle supplies and new parts	ISO 18245
5021	Office and commercial furniture	ISO 18245
5039	Construction materials — not elsewhere classified	ISO 18245
5044	Office, photographic, photocopy and microfilm equipment	ISO 18245
5045	Computers, computer peripheral equipment — not elsewhere classified	ISO 18245
5046	Commercial equipment — not elsewhere classified	ISO 18245
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies	ISO 18245
5051	Metal service centres and offices	ISO 18245
5065	Electrical parts and equipment	ISO 18245
5072	Hardware equipment and supplies	ISO 18245
5074	Plumbing and heating equipment and supplies	ISO 18245
5085	Industrial supplies — not elsewhere classified	ISO 18245
5094	Precious stones and metals, watches and jewellery	ISO 18245
5099	Durable goods — not elsewhere classified	ISO 18245
5111	Stationery, office supplies and printing and writing paper	ISO 18245
5122	Drugs, drug proprietors	ISO 18245
5131	Piece goods, notions and other dry goods	ISO 18245
5137	Men's, women's and children's uniforms and commercial clothing	ISO 18245

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Merchant category codes

DIVERSITY IN NATURE
**SIMPLICITY IN USE**

Merchant category codes

DIVERSITY DESPITE STANDARDIZATION

- ISO 18245:2003 standard [1]
  - to enable the classification of merchants into specific categories based on the type of business, trade or services supplied.
  - not to mandate the use of merchant category codes in any given situation.

- International Payment Scheme MCCs
- Domestic Scheme MCCs
- Custom Classifications for National Regulators

- Consolidated List of MCCs
  - To achieve harmonized way of internal processing
  - Regular updates → daily & automatic vs. half-yearly & manual

Pavel SLAVOV | Business Engineer | Scheme & Processing Engineering | SIX Payment Services | Unclassified | © Worldline

Merchant category codes

AREAS OF USE IN CARD-BASED PAYMENT PROCESSING

Authorization and clearing processing with payment scheme networks to enable correct transfer of funds
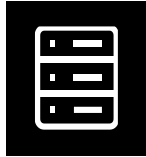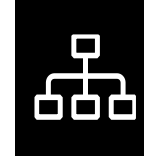
INTERNATIONAL PAYMENT SCHEMES

DOMESTIC SCHEMES

- ✓ Interchange fees
- ✓ Special services and rules per category

NATIONAL REGULATORS

Acquiring processing of the merchants accepting card-based payments

CONSOLIDATED LIST OF MCCS

- ✓ Risk assessment
- ✓ Commissions, fees, rewards

CUSTOM REGULATOR CLASSIFICATIONS

- ✓ Statistics and regulatory reporting

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THANK YOU

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**DIGITAL PAYMENTS
FOR A TRUSTED WORLD**

Worldline

Payment card type	Payment card scheme	Terminal type	Operation type	Initiation channel	Initiation sub-channel	SCA	Fraud type
Debit card	Mastercard - Maestro	ATM	Sales	**Remote or non-remote:**	Remote	SCA used	Not applicable
Delayed debit card	Mastercard	**Point of sale (POS):**	Refund	└ Card transaction without using	Non-remote	Reasons for non-SCA:	
Credit card	VISA - VISA Debit	├ EFTPOS	Chargeback	**Non-remote:**		├ **Remote or non-remote:**	
Mixed card (debit+credit)	VISA - Vpay	└ Imprinter	Cash advance at a POS te	├ Contactless transaction:		‖ ├ Recurring transaction	
Prepaid card	VISA	E-commerce	**Terminal type = ATM:**	‖ ├ using NFC		‖ └ Other	
One-off card	China UnionPay	MOTO	├ ATM cash withdrawal	‖ └ using other technology		├ **Non-remote only:**	
Other	Japan Credit Bureau (JCB	Other	└ ATM cash deposit	**Remote:**		‖ ├ Contactless low value	
	American Express		Other	├ Mobile payment solution (MPS):		‖ └ Unattended terminal for transport fares or parking	
	Diner's club			‖ ├ P2P MPS		├ **Remote only:**	
	Proprietary			‖ └ Other MPS		‖ ├ Low value	
	Other			Other		‖ ├ Transaction risk analysis	
						‖ └ Merchant initiated transaction (MIT)	

- Almost identical structure as V1.50

Country of issuer	Country of terminal	
2-letter ISO 3166 country code	2-letter ISO 3166 country code	

BANQUE CENTRALE DU LUXEMBOURG
EUROSYSTÈME

Payment card type	Payment card scheme
Debit card	Mastercard - Maestro
Delayed debit card	Mastercard
Credit card	VISA - VISA Debit
Mixed card (debit+credit)	VISA - Vpay
Prepaid card	VISA
One-off card	China UnionPay
Cards with an e-money function:	Japan Credit Bureau (JCB)
⊢ Cards which give access to e-money stored on a software based e-money account	American Express
⊢ Cards on which e-money can be stored directly, of which:	Diner's club
⊢ Cards on which e-money can be stored directly and have been loaded at least once	Proprietary
Other	Other

Contactless function	Country of distributor	Metric
Card with a contactless function	2-letter ISO 3166 country code	Number of cards for own customers
Card without a contactless function		Number of cards issued for 3rd parties
		Prepaid cards or e-money cards on which e-money can be stored directly:
		⊢ Float (balance)

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Payment card type	Payment card scheme
Debit card	Mastercard - Maestro
Delayed debit card	Mastercard
Credit card	VISA - VISA Debit
Mixed card (debit+credit)	VISA - Vpay
Prepaid card	VISA
One-off card	China UnionPay
Cards with an e-money function:	Japan Credit Bureau (JCB)
⊫ Cards which give access to e-money stored on a software based e-money account	American Express
⊫ Cards on which e-money can be stored directly, of which:	Diner's club
‖ ⊦ Cards on which e-money can be stored directly and have been loaded at least once	Proprietary
Other	Other

Contactless function	Country of issuer	Metric
Card with a contactless function	2-letter ISO 3166 country code	Number of cards for own customers
Card without a contactless function		**Prepaid cards or e-money cards on which e-money can be stored directly:**
		⊦ Float (balance)

Terminal type	Country of terminal
ATMs, total	2-letter ISO 3166 country code
ATMs, of which:	
╠═ ATM with a credit transfer function	
╠═ ATM with a cash withdrawal function	
╠═ ATM accepting contactless transactions	
╚═ ATM with a (un)loading function	
POS terminals, total	
POS, of which:	
╠═ POS accepting contactless transactions	
╚═ POS accepting e-money card transactions	
E-money card terminals, total	
E-money card terminals, of which:	
╠═ E-money card loading and unloading terminals	
╚═ E-money card accepting terminals	
Other terminals	

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Feedback

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

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- The framework – challenge the draft proposal
  - Does the reporting as foreseen permit to reflect your business activity? Are there uncertainties about classifications and categories?
- Your internal organization
  - Do you have **access to all the information** required in the reporting?
  - Do you have an **internal fraud handling process** which permits you to report efficiently on a monthly basis the fraudulent transactions?

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Thank you

Please contact us at
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