



# CDDP6 Workshop #3

17 March 2021, virtual WebEx event

Section Infrastructures & Systèmes de Paiements (ISP): Myriam Becker, Pavel Dvořák  
Section Oversight (OS): Eva Bonte



# 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)

# Feedback

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

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



# 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	<a href="#">A2</a>	The precision "(payments)" was removed from the title of the table
2021-03-04 14:11:57	V1.31	<a href="#">A2</a>	The precision "(payments)" was removed from the title of the table
2021-03-04 14:13:44	V1.221	<a href="#">A2</a>	Title "Stock of software based e-money schemes' accounts" changed to "Stock of e-money accounts"
2021-03-04 14:14:06	INDEX	<a href="#">C37</a>	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	<a href="#">B4</a>	Code changed from DBIT to DBBE
2021-03-04 14:25:36	V1.80	<a href="#">B5</a>	Code changed from CRDT to CDBE
2021-03-08 09:08:55	V1.52+V1.52-F	<a href="#">G25</a>	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	<a href="#">G26</a>	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	<a href="#">G27</a>	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	<a href="#">G28</a>	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	<a href="#">G29</a>	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:08:55	V1.52+V1.52-F	<a href="#">G30</a>	V1.52-F Operation type: list of possible values corrected
2021-03-08 09:09:40	V1.50+V1.50-F	<a href="#">M18</a>	SCA: not applicable added
2021-03-08 09:09:45	V1.52+V1.52-F	<a href="#">M16</a>	SCA: not applicable added

# BCL manual on payment statistics – sheet Correspondence

- 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

- E-money
  - fundings & withdrawals (except prepaid cards)
  - transfers (payments)
  - stock of accounts
  - stock of terminals
- Stock of accounts (V1.220) – added after the presentation (Wednesday 17 March 2021)
- Payment services provided by ELMIs and PIs without the provision of payment accounts

# Agenda

23	V1.80	V1.80	Book entries
24	V1.90	V1.90	Fundings and withdrawals in e-money (except prepaid cards)
25	V1.91+V1.91-F	V1.91	E-money transfers (payments)
26	V1.91+V1.91-F	V1.91-F	E-money transfers sent (fraud)
27	V1.100	V1.100	Payment services provided by e-money institutions and payment in
28	V1.110+V1.110-F	V1.110	Payment initiation services (payments)
29	V1.110+V1.110-F	V1.110-F	Payment initiation services (fraud)
30			
31	<b>Stocks tables</b>		
32	<b>Sheet name</b>	<b>Table code</b>	<b>Table name (ECB requirements in red)</b>
33	V1.200	V1.200	Stock of issued payment cards
34	V1.201	V1.201	Stock of distributed payment cards
35	V1.210	V1.210	Stock of terminals by terminal type
36	V1.220	V1.220	Stock of accounts (except e-money accounts)
37	V1.221	V1.221	Stock of e-money accounts
38	V1.222	V1.222	Stock of accessed accounts - account information services (AIS)
39	V1.230	V1.230	Number of customers

# Table V1.90 – Fundings & withdrawals in e-money (except prepaid cards)

**V1.90 Fundings and withdrawals in e-money (except prepaid cards)**

Support type		Operation type		Underlying payment instrument	
Software	SFTW	Funding	FUND	Credit transfer	
E-money card	EMCA	Merchant funding	FUNM	Direct debit	
		Funding related to transactions with cards which give access to e-money stored on a software based e-money account	FUNC	Payment card	
		Withdrawal	WITH	Other	
		Merchant withdrawal	WITM		
		Withdrawal related to transactions with cards which give access to e-money stored on a software based e-money account	WITC		

Merged in this table

New

New

Currently: country of interaction

Country of debtor's PSP		Country of creditor's PSP		Country of residence of account holder
Withdrawal + merchant withdrawal:		Withdrawal + merchant withdrawal:		2-letter ISO 3166 country code
Luxembourg	LU	2-letter ISO 3166 country code	[Geo]	
Funding + merchant funding:		Funding + merchant funding:		
2-letter ISO 3166 country code	[Geo]	Luxembourg	LU	



# Table V1.90 – Fundings & withdrawals in e-money Examples

The reporting agent provides e-money accounts to both users and to merchants. A user funds his e-money account using a credit card.

**V1.90 Fundings and withdrawals in e-money (except prepaid cards)**

Support type	Operation type	Underlying payment instrument
Software	SFTW Funding	FUND Credit transfer
E-money card	EMCA Merchant funding	FUNM Direct debit
	Funding related to transactions with cards which give access to e-money stored on a software based e-money account	FUNC Payment card
	Withdrawal	WITH Other
	Merchant withdrawal	WITM
	Withdrawal related to transactions with cards which give access to e-money stored on a software based e-money account	WITC

# Table V1.90 – Fundings & withdrawals in e-money Examples

The reporting agent issues payment cards giving access to the users' e-money account. A user initiates a card transaction at a POS with this payment card, which is then followed by a withdrawal from the user's e-money account.

## V1.90 Fundings and withdrawals in e-money (except prepaid cards)

Support type	Operation type	Underlying payment instrument
Software	SFTW Funding	FUND Credit transfer
E-money card	EMCA Merchant funding	FUNM Direct debit
	Funding related to transactions with cards which give access to e-money stored on a software based e-money account	FUNC Payment card
	Withdrawal	WITH Other
	Merchant withdrawal	WITM
	Withdrawal related to transactions with cards which give access to e-money stored on a software based e-money account	WITC

Note: The merchant does **not** receive e-money.

# Table V1.90 – Fundings & withdrawals in e-money Examples

The reporting agent only provides e-money accounts to merchants and not to users. A marketplace **merchant** transfers the day's earnings from her e-money account to her bank account.

## V1.90 Fundings and withdrawals in e-money (except prepaid cards)

Support type	Operation type	Underlying payment instrument
Software	SFTW Funding	FUND Credit transfer
E-money card	EMCA Merchant funding	FUNM Direct debit
	Funding related to transactions with cards which give access to e-money stored on a software based e-money account	FUNC Payment card
	Withdrawal	WITH Other
	Merchant withdrawal	WITM
	Withdrawal related to transactions with cards which give access to e-money stored on a software based e-money account	WITC

# Table V1.91 – E-money transfers (payments)

**V1.91 E-money transfers (payments)**

Support type	Transfer type	Initiation channel	Initiation sub-channel	SCA	Fraud type
Software	SFTW Purchase PURC	Mobile payment solutions (MPS):	Remote REM1	SCA used	SCA1 Not applicable
E-money card	EMCA Peer-to-peer PEER Unknown UNKN	<ul style="list-style-type: none"> <li>P2P MPS</li> <li>Other MPS</li> <li>Other</li> </ul>	Non-remote REM0	<b>Reasons for non-SCA:</b> <ul style="list-style-type: none"> <li><b>Remote or non-remote:</b> <ul style="list-style-type: none"> <li>Trusted beneficiaries</li> <li>Recurring transaction</li> <li>Other</li> </ul> </li> <li><b>Non-remote only:</b> <ul style="list-style-type: none"> <li>Contactless low value</li> <li>Unattended terminal for transport</li> </ul> </li> <li><b>Remote only:</b> <ul style="list-style-type: none"> <li>Low value</li> <li>Payment to self</li> <li>Secure corporate payment</li> <li>Transaction risk analysis</li> <li>Merchant initiated transaction (MIT)</li> </ul> </li> </ul>	TRBN RETR OTHR CLOW UNTE RLOW PSLF SECO RTRA MITR

Merged in this table

New

Country of debtor <u>EMS</u>	Country of creditor <u>EMS</u>	Country of debtor <u>residence</u>	Country of creditor <u>residence</u>
2-letter ISO 3166 country code	[Geo] 2-letter ISO 3166 country code	2-letter ISO 3166 country code	[Geo] 2-letter ISO 3166 country code

## Table V1.91-F E-money transfers sent (fraud)

- Same structure as V1.90, fraud requested for sent transactions

### Fraud type

#### ***Remote or non-remote:***

- ┌═ Lost or stolen e-money card
- ┌═ E-money card not received
- ┌═ Counterfeit e-money card
- ┌═ Unauthorised e-money account transaction
- ┌═ Modification of a payment order by the fraudster
- ┌═ Manipulation of the payer to make an e-money payment

#### ***Remote only:***

- ┌═ Card details theft

# Table V1.91 – E-money transfers (payments) Examples

The reporting agent provides e-money accounts to both users and merchants. A user buys and pays for a merchandise via e-commerce, on his desktop at home, logging in his e-money account.

V1.91 E-money transfers (payments)										
Support type	Transfer type		Initiation channel		Initiation sub-channel		SCA		Fraud type	
Software	SFTW	Purchase	PURC	Mobile payment solutions (MPS):		Remote	REM1	SCA used	SCA1	Not applicable
E-money card	EMCA	Peer-to-peer	PEER	P2P MPS	P2PM	Non-remote	REM0	Reasons for non-SCA:  Remote or non-remote: Trusted beneficiaries Recurring transaction Other  Non-remote only: Contactless low value Unattended terminal for transport  Remote only: Low value Payment to self Secure corporate payment Transaction risk analysis Merchant initiated transaction (MIT)		
		Unknown	UNKN	Other MPS	OMPS					
				Other	OTHR					

# Table V1.91 – E-money transfers (payments) Examples

A user sends 10€ to her friend (both in the same EMS), using a mobile application. SCA exemption applies (until 30€).

V1.91 E-money transfers (payments)									
Support type	Transfer type	Initiation channel	Initiation sub-channel	SCA	Fraud type				
Software	SFTW	Purchase	PURC	Mobile payment solutions (MPS):	Remote	REM1	SCA used	SCA1	Not applicable
E-money card	EMCA	Peer-to-peer	PEER	P2P MPS	P2PM	Non-remote	REM0	Reasons for non-SCA:	
		Unknown	UNKN	Other MPS	OMPS			Remote or non-remote:	
				Other	OTHR			Trusted beneficiaries	TRBN
								Recurring transaction	RETR
								Other	OTHR
								Non-remote only:	
								Contactless low value	CLOW
								Unattended terminal for transport	UNTE
								Remote only:	
								Low value	RLOW
								Payment to self	PSLF
								Secure corporate payment	SECO
								Transaction risk analysis	RTRA
								Merchant initiated transaction (MIT)	MITR

Note: P2P e-money transactions are always **remote**.

# Table V1.91 – E-money transfers (payments)

## Examples

A user sends 180€ to her best friend (both in the same EMS), using a mobile application. SCA exemption applies.

V1.91 E-money transfers (payments)									
Support type	Transfer type	Initiation channel	Initiation sub-channel	SCA	Fraud type				
Software	SFTW	Purchase	PURC	Mobile payment solutions (MPS):	Remote	REM1	SCA used	SCA1	Not applicable
E-money card	EMCA	Peer-to-peer	PEER	P2P MPS	P2PM	Non-remote	REM0	Reasons for non-SCA:	
		Unknown	UNKN	Other MPS	OMPS			Remote or non-remote:	
				Other	OTHR			Trusted beneficiaries	TRBN
								Recurring transaction	RETR
								Other	OTHR
								Non-remote only:	
								Contactless low value	CLOW
								Unattended terminal for transport	UNTE
								Remote only:	
								Low value	RLOW
								Payment to self	PSLF
								Secure corporate payment	SECO
								Transaction risk analysis	RTRA
								Merchant initiated transaction (MIT)	MITR

Note: P2P e-money transactions are always **remote**.



# Table V1.91 – E-money transfers (payments) Examples

A video content provider initiates an e-money transfer of 80€ from a user's e-money account as an annual subscription to a video service. SCA exemption applies

Support type	Transfer type	Initiation channel	Initiation sub-channel	SCA	Fraud type
Software	SFTW	Purchase	PURC	Mobile payment solutions (MPS): Remote REM1	SCA used SCA1 Not applicable
E-money card	EMCA	Peer-to-peer Unknown	PEER UNKN	Non-remote REM0	Reasons for non-SCA: Remote or non-remote: Trusted beneficiaries Recurring transaction Other Non-remote only: Contactless low value Unattended terminal for transport Remote only: Low value Payment to self Secure corporate payment Transaction risk analysis Merchant initiated transaction (MIT)
					TRBN RETR OTHR CLOW UNTE RLOW PSLF SECO RTRA MITR

Note: MIT are always remote.

# Table V1.91 – E-money transfers (payments) Examples

A user pays for parking using his e-money card (e.g. former Minicash). SCA exemption applies.

Support type	Transfer type	Initiation channel	Initiation sub-channel	SCA	Fraud type				
Software	SFTW	Purchase	PURC	Mobile payment solutions (MPS):	Remote	REM1	SCA used	SCA1	Not applicable
E-money card	EMCA	Peer-to-peer	PEER	P2P MPS	P2PM	Non-remote	REM0	Reasons for non-SCA:	
		Unknown	UNKN	Other MPS	OMPS			Remote or non-remote:	
				Other	OTHR			Trusted beneficiaries	TRBN
								Recurring transaction	RETR
								Other	OTHR
								Non-remote only:	
								Contactless low value	CLOW
								Unattended terminal for transport	UNTE
								Remote only:	
								Low value	RLOW
								Payment to self	PSLF
								Secure corporate payment	SECO
								Transaction risk analysis	RTRA
								Merchant initiated transaction (MIT)	MITR

# Table V1.91 – E-money transfers sent (fraud) Examples

E-money user gets its credentials stolen during phishing attack per email. Fraudster uses credentials to make a purchase online. SCA exemption applies based on “transaction risk analysis”.

Support type	Transfer type		Initiation channel		Initiation sub-channel		SCA	Fraud type		
Software	SFTW	Purchase	PURC	Mobile payment solutions (MPS):		Remote	REM1	SCA used	SCA1	Remote or non-remote:
E-money card	EMCA	Peer-to-peer (P2P)	PEER	P2P MPS	P2PM	Non-remote	REM0	Reasons for non-SCA:		P2P MPS
		Unknown	UNKN	Other MPS	OMPS				Remote or non-remote:	
				Other	OTHR			Trusted beneficiaries	TRBN	Other
								Recurring transaction	RETR	
								Other	OTHR	
								Non-remote only:		
								Contactless low value	CLOW	
								Unattended terminal for transport	UNTE	
								Remote only:		
								Low value	RLOW	
								Payment to self	PSLF	
								Secure corporate payment	SECO	
								Transaction risk analysis	RTRA	
								Merchant initiated transaction (MIT)	MITR	

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

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

Account type	Customer category	Metric
Payment account	<b>MFIs:</b>	Number of accounts
<b>For ELMIs + PIs:</b>	└─ Credit institution	
Technical account	└─ Monetary fund	
	└─ Electronic money institution	
	└─ Other MFI	
	<b>Non-MFIs:</b>	
	└─ Non-monetary fund	
	└─ Payment institution	
	└─ Households and NPISHs	
	└─ Non-financial corporations	
	└─ Other non-MFI	
	Unknown	

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

- **Technical account:** For ELMIs and PIs only. A technical account is not a payment account in the PSD2 sense, and the clients cannot execute payment transactions from or to this account. It is held for internal purposes only by the PSP.
- PSPs (ELMIs+PIs) that report V1.100 also report V1.220

This slide was added after the presentation (Wednesday 17 March 2021)

# Table V1.221 – Stock of e-money accounts

Support type	Activity level	Account type	Country of residence of account holder	Currency of account	Metric
Software	Active within last 12 months	Professional	2-letter ISO 3166 country code	3-letter ISO 4217 currency code	Number of accounts
E-money card	Inactive within last 12 months	Private			Float (balance)

Merged in  
one table

**Q: would account type = "merchant" vs "user" be more suitable?**

# Table V1.210 – Stock of terminals

## V1.210 Stock of terminals by terminal type

Terminal type	Country of terminal	Metric
ATMs, total	ATOT	2-letter ISO 3166 country code [Gross] Number of terminals [TCU]
<b>ATMs, of which:</b>		
└ ATM with a credit transfer function	ACTR	
└ ATM with a cash withdrawal function	AWIT	
└ ATM accepting contactless transactions	ACLS	
└ ATM with a (un)loading function	APRF	
POS terminals, total	PTOT	
<b>POS, of which:</b>		
└ POS accepting contactless transactions	PCLS	
└ POS accepting e-money card transactions	PEMC	
E-money card terminals, total	ETOT	
<b>E-money card terminals, of which:</b>		
└ E-money card loading and unloading terminals	ELDN	
└ E-money card accepting terminals	ETEM	
Other terminals	OTHR	

**Reminder: terminals belonging to the reporting agent or serviced by the reporting agent in its capacity of servicing acquirer (ex: POS belonging to merchants).**

Ex.: for prepaid cards may they qualify or not as e-money.

Ex: for prepaid cards only if qualified as e-money.

Ex 1: for e-money wallet on a card (ex: «MiniCash»)

Ex 2: for prepaid cards only if qualified as e-money.

Terminal on which a payment transaction can be initiated by the way of payment card on which e-money is stored directly as opposed to an e-money card terminal with a (un)loading function.

## Table V1.210 – Stock of terminals

### What about terminals accepting prepaid cards?

- ☐ In most cases, prepaid cards are treated as **e-money** cards.
- ☐ The reporting of prepaid cards is tricky
- ☐ Please contact the BCL bilaterally if the reporting PSP is a provider of terminals accepting prepaid cards or e-money cards.



## V1.100 Payment services provided by e-money institutions and payment institutions without the provision of payment accounts

- Very narrow scope
- Reporting agents: ELMIs and PIs only
- Payment services other than e-money payment services
- The distinction of whether an ELMI or PI offers payment accounts or not is crucial for the CDDP
- The **CSSF** determines whether a PSP offers payment accounts or not
- If payment accounts are offered, the tables relating to the concerned payment instrument are requested (ref. Workshop #1 and #2).

example: for credit transfers sent

- V1.20 Customer credit transfers sent (payments)
- V1.20-F Customer credit transfers sent (fraud)

## V1.100 Payment services provided by e-money institutions and payment institutions without the provision of payment accounts

- If payment accounts are **not** offered the following table(s) is/are requested:
  - V1.100 Payment services provided by e-money institutions and payment institutions without the provision of payment accounts
- AND** in the case the reporting agent is a card acquirer:
  - V1.52 Card transactions acquired by resident PSPs (payments)
  - V1.52-F Card transactions acquired by resident PSPs (fraud)
- AND** in the case the reporting agent is a card issuer:
  - V1.50 Card transactions with cards issued by resident PSPs (payments)
  - V1.50-F Card transactions with cards issued by resident PSPs (fraud)
  - V1.200 Stock of issued cards

## V1.100 Payment services provided by e-money institutions and payment institutions without the provision of payment accounts

- Table only for **e-money institutions** and **payment institutions**
- Very simple table (PSPs have heterogeneous business models)

Role of reporting PSP	Underlying payment instrument	Metric
Debtor's PSP	Credit transfer	Number of transactions
Creditor's PSP	Direct debit	Value of transactions
	Payment card	
	E-money	
	Other	
	Unknown	

Note: Besides V1.100, PSPs **issuing payment cards** (or **acquiring card transactions**) report **at the same time** the table **V1.50** (or **V1.52**).

## V1.100 Payment services provided without the provision of payment accounts

### Examples

- A user pays with a card at a POS. Card issued by the reporting ELMI/PI. No payment account offered.

Role of reporting PSP	Underlying payment instrument	Metric
Debtor's PSP	Credit transfer	Number of transactions
Creditor's PSP	Direct debit	Value of transactions
	Payment card	
	E-money	
	Other	
	Unknown	

\*\*\* The tables V1.50, V1.50-F and V1.200 should be reported as well (see workshop #2) \*\*\*

## V1.100 Payment services provided without the provision of payment accounts

### Examples

- A user pays a purchase with a card at a POS. Card transaction acquired by a PI for the account of a merchant. No payment account offered.

Role of reporting PSP	Underlying payment instrument	Metric
Debtor's PSP	Credit transfer	Number of transactions
Creditor's PSP	Direct debit	Value of transactions
	Payment card	
	E-money	
	Other	
	Unknown	

\*\*\* The tables V1.52 and V1.52-F should be reported as well (see workshop #2) \*\*\*

## V1.100 Payment services provided without the provision of payment accounts

### Examples

- A PI receives an e-money transfer from a user. The user does not hold a payment account at the PI.

Role of reporting PSP	Underlying payment instrument	Metric
Debtor's PSP	Credit transfer	Number of transactions
Creditor's PSP	Direct debit	Value of transactions
	Payment card	
	E-money	
	Other	
	Unknown	

## V1.100 Payment services provided without the provision of payment accounts

### Examples

- A PI receives credit transfers / direct debits / e-money for online marketplace merchants. Merchants do not hold payment accounts at the PI.

Role of reporting PSP	Underlying payment instrument	Metric
Debtor's PSP	Credit transfer	Number of transactions
Creditor's PSP	Direct debit	Value of transactions
	Payment card	
	E-money	
	Other	
	Unknown	

The  
Floor is  
Yours



# Feedback

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

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



## Key takeaways

- E-money transfers: new splits for initiation by MPS, remote/non-remote, SCA
- Stock of e-money terminals: please **contact the BCL** as prepaid cards may qualify or not as e-money.
- V1.100: a very simple table to cover many kinds of business models => reporting to be discussed **bilaterally with the BCL**.

Thank you

Please contact us at  
[market\\_infrastructures@bcl.lu](mailto:market_infrastructures@bcl.lu)