CDDP6 Workshop #4

24 March 2021, virtual WebEx meeting

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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

- 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

BCL manual on payment statistics – sheet Correspondence

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

CDDP5 order	CDDP5 table	CDDP5 table name	CDDP6 table code	CDDP6 table name	CDDP6 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	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	9

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

Account type	Customer category	Metric
Payment account	**MFIs:**	Number of accounts
For ELMIs + PIs:	╠═ Credit institution	
Technical account	╠═ Monetary fund	
	╠═ Electronic money institution	
	╚═ Other MFI	
	Non-MFIs:	
	╠═ Non-monetary fund	
	╠═ Payment institution	
	╠═ Households and NPISHs	
	╠═ Non-financial corporations	
	╚═ Other non-MFI	
	Unknown	

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- **Technical account**: <u>For ELMIs and PIs only</u>. 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

*V1.100 Payment services provided by e-money institutions and payment institutions without the provision o-f payment accounts

→ The Workshop 3 presentation will be updated with these two slides.

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- Transactions
  - Payment initiation services (PIS) – payments and fraud
- Stocks
  - Stock of accessed accounts - account information services (AIS)
  - Number of customers
- Other
  - Losses due to fraud per liability bearer
- CDDP6 - next steps

All tables discussed today are **NEW**

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Table code	Table name (ECB requirements in red)
V1.110	Payment initiation services (payments)
V1.110-F	Payment initiation services (fraud)
V1.200	Stock of issued payment cards
V1.201	Stock of distributed payment cards
V1.210	Stock of terminals by terminal type
V1.220	Stock of accounts (except e-money accounts)
V1.221	Stock of e-money accounts
V1.222	Stock of accessed accounts - account information services (AIS)
V1.230	Number of customers
V1.300-F	Losses due to fraud per liability bearer

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Key concepts – PSD2

- '**payment initiation service**' (PIS) means a service to initiate a payment order at the request of the payment service user with respect to a payment account held at another payment service provider

- '**account information service**' (AIS) means an online service to provide consolidated information on one or more payment accounts held by the payment service user with either another payment service provider or with more than one payment service provider

- '**account servicing payment service provider**' (ASPSP) means a payment service provider (PSP) providing and maintaining a payment account for a payer

- PIS and AIS services are granted by the CSSF

- **Reminder**: all concepts are listed on the sheet "Concepts" in the BCL manual on payment statistics

Concept	Concept type	Definition	Additional details
Account servicing payment service provider (ASPSP)	General	Account servicing payment service provider' means 'account servicing payment service provider' as defined in Article 4(17) of Directive (EU) 2015/2366.	ASPSPs, often cre payment account.
Account information service provider (AISP)	Type of PSP	Account information service provider' means 'account information service provider' as defined in Article 4(19) of Directive (EU) 2015/2366.	A provider of a serv an overview of paym Additional features overview of consun AISPs report the nu provide account inf

Legal framework	Payment instrument type	Initiation sub-channel	SCA	Country of ASPSP	Currency
PISP	**Credit transfers:**	Remote	SCA used		
Technical service provider	├─ Instant credit transfer	Non-remote	Non-SCA used		
	└─ Other credit transfer				
	Other				

- Reporting agents <u>in their role of a PISP</u> should report in this table
- Fairly simple table
  - No SCA splits
  - No fraud types splits
  - No initiation mode splits
- Legal framework: PISP in the sense of PSD2 vs Technical service provider (under discussion)
- <u>Note: ASPSPs report credit transfers initiated by 3rd party PISPs in V1.20</u>

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- A user holding a bank account in a bank located in BE initiates a credit transfer via her mobile application (LU PISP), to pay for e-commerce goods. The PISP enforced SCA.

Legal framework	Payment instrument type	Initiation sub-channel	SCA	Country of ASPSP	Currency
PISP	*Credit transfers:*	Remote	SCA used	BE	
Technical service provider	╠═ Instant credit transfer	Non-remote	Non-SCA used		
	╚═ Other credit transfer				
	Other				

Q: Can PISP enforce SCA? Or the ASPSP? Or can both?

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- A user pays 10€ at a POS, SCA exemption applies. Bank account in DE (or LU), SEPA instant credit transfer by default.

Legal framework	Payment instrument type	Initiation sub-channel	SCA	Country of ASPSP	Currency
PISP	**Credit transfers:**	Remote	SCA used	DE (or LU)	
Technical service provider	⊢ Instant credit transfer	Non-remote	Non-SCA used		
	⊢ Other credit transfer				
	Other				

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V1.222 Stock of accessed accounts - account information services (AIS)

Type of PSP	Country of ASPSP	Country of AISP	Metric
Account information service provider (AISP)	For ASPSP:	For ASPSP:	Number of accounts
Account servicing payment service provider (ASPSP)	Luxembourg	2-letter ISO 3166 country code	
	For AISP:	For AISP:	
	2-letter ISO 3166 country code	Luxembourg	

- **<u>Both AISPs and ASPSPs</u>** report in this table
  - AISPs report the number of accounts they accessed (LU or abroad)
  - ASPSPs report the number of their clients' accounts accessed by 3rd party AISPs (the latter in LU or abroad)
- NOTE: any PSP may be in a role of AISP, ASPSP, or both

- A German AISP accesses an account of a LU ASPSP's client. The ASPSP reports in LU.

Type of PSP	Country of ASPSP	Country of AISP	Metric
Account information service provider (AISP)	For ASPSP:	For ASPSP:	Number of accounts
Account servicing payment service provider (ASPSP)	Luxembourg	2-letter ISO 3166 country code DE	
	For AISP:	For AISP:	
	2-letter ISO 3166 country code	Luxembourg	

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- A LU PSP in its role of an AISP accesses an account of a French ASPSP's client. The AISP reports in LU.

Type of PSP	Country of ASPSP	Country of AISP	Metric
Account information service provider (AISP)	For ASPSP:	For ASPSP:	Number of accounts
Account servicing payment service provider (ASPSP)	Luxembourg	2-letter ISO 3166 country code	
	For AISP:	For AISP:	
	2-letter ISO 3166 country code FR	Luxembourg	

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V1.230 Number of customers

Type of PSP	Country of customer residence	Metric
Account information service provider (AISP)	2-letter ISO 3166 country code	Number of customers

- AISPs report the number of customers, split by the country of residence

V1.300-F Losses due to fraud per liability bearer

Payment instrument type	Liability bearer	Metric
Customer credit transfers sent (debtor's PSP)	The reporting PSP	Value
Direct debits (creditor's PSP)	The PSU of the reporting PSP	
Card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e-money function only)	Other	
Card-based payment transactions acquired by resident PSPs (except cards with an e-money function only)		
E-money payment transactions (debtor's PSP)		
Cash withdrawals using cards issued by resident PSP (debtor's PSP)		

- EBA GL 2018-05 1.6(b) : 'Losses due to fraud per liability bearer' refers to the losses by the reporting payment service provider, its payment service user or others, reflecting the actual impact of fraud on a cash flow basis (excerpt)

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V1.300-F Losses due to fraud per liability bearer Examples

Payment instrument type	Liability bearer	Metric	
Customer credit transfers sent (debtor's PSP)	The reporting PSP	Value	
Direct debits (creditor's PSP)	The PSU of the reporting PSP		
Card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e-money function only)	Other		
Card-based payment transactions acquired by resident PSPs (except cards with an e-money function only)			
E-money payment transactions (debtor's PSP)			
Cash withdrawals using cards issued by resident PSP (debtor's PSP)			

- A payment service user (PSU) got her card details stolen. She informed the issuing bank and got fully reimbursed. The PSP bears the loss.

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V1.300-F Losses due to fraud per liability bearer Examples

Payment instrument type	Liability bearer	Metric
Customer credit transfers sent (debtor's PSP)	The reporting PSP	Value
Direct debits (creditor's PSP)	The PSU of the reporting PSP	
Card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e-money function only)	Other	
Card-based payment transactions acquired by resident PSPs (except cards with an e-money function only)		
E-money payment transactions (debtor's PSP)		
Cash withdrawals using cards issued by resident PSP (debtor's PSP)		

- A cash withdrawal with a stolen card due to repeated gross negligence of the PSU, who herself bears the loss.

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CDDP6 – next steps

- Please send us comments, before **Friday 9 April 2021** on:
  - Structure of the reporting tables
  - Structure of the BCL manual on payment statistics
  - Concepts (=definitions)
- BCL will review again all reporting tables
- Q&As and examples will be integrated in the BCL Manual
- Potential modifications will continue to be tracked and listed
- 2nd infosession will likely be organised in the future

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

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Key takeaways

- Presentation for workshop 3 was updated (table V1.220) on BCL site
- **New** tables specific for PSPs acting as PISPs and AISPs
  - PISPs report V1.110+V1.110-F
  - AISPs report V1.222 and V1.230
  - ASPSPs report
    - V1.222 (accessed accounts by 3rd party AISP)
    - V1.20 (credit transfers initiated by 3rd party PISP)
  - All PSPs (except PISPs and AISPs) report V1.300-F
- Please give feedback on the BCL manual on payment statistics before **Friday 9 April 2021**

- Contact market_infrastructures@bcl.lu in case of questions

Thank you

Please contact us at
market_infrastructures@bcl.lu

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