# Table V1.15 - Payment services provided by E-money Institutions and Payment Institutions

## General description

This reporting aims at capturing the payment services activities provided by E-money institutions (ELMI) and Payment institutions (PI). Payment services can be executed on accounts issued by the reporting entity itself or by another account issuer.

Table V1.15 excludes the e-money activity from its scope. The e-money activity is reported in tables V1.8 and V1.9.

Sub-tables V1.15.1 and V1.15.3 apply to reporting agents who provide accounts for payment purposes to payment services users.

Table V1.15.6 applies to reporting agents who provide payment services to users on the accounts held by the users with another payment service provider than the reporting entity.[[1]](#footnote-1)

## Instructions

Table V1.15 is part of the data collections on payment instruments and operations under BCL Regulation 2011/N°9 of 4 July 2011, as amended by BCL Regulation 2015/N°20 of 24 August 2015. The technical requirements of the V-reports apply also to table V1.15:

|  |  |
| --- | --- |
| **Item** | **Description** |
| Content of the header of each table | ▫ End-month date▫ Closing date▫ Reporter ID (type and code)▫ Currency▫ Layout  |
| Reporting of lines showing activity (Data lines) | For every table or sub-table, only the combinations / lines for which the volume and the value are not equal to zero have to be reported. There is no need to report a line for every possible combination.Example: if for a given currency there were no transactions, it is not required to send the line indicating a null volume and value. |
| Negative values  | Negative values are not accepted in the V-reports. Figures have to be reported in their absolute value, except for the sub-tables V1.8.1 and V1.15.1 where negative values are accepted. |
| Transmission of tables | All sub-tables pertaining to one table have to be sent together.If the reporting agent has no activity for one of the payment instruments, an empty table - or table without data - should be sent to the BCL. In this case, the file should only contain the "header". |
| Sending corrections | Note that when resubmitting a table for a given period, the new table erases the former one. In particular, if a table contains several sub-tables, all the sub tables need to be resubmitted when sending corrections. Even if the corrections concern only one sub-table.  |
| Volume / Value | For each volume, a value is to be reported and vice versa. |
| Country code | The country code to be reported is:* the 2-LETTER ISO 3166 COUNTRY CODE
* the code XX when the country is unknown
 |
| Decimals | Decimals cannot exceed 5 digits after the comma. |

## V1.15.1 - Stock-taking of accounts issued by ELMIs/PIs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Account category** | **Activity level** | **Account type** | **Volume**  | **Country of****residence of****the account****holder** | **Float**  | **Currency****of the****float** |
| - Payment account- Account with limited functions | - Active- Not active | - Professional- Private | Number ofaccounts |  ISO countrycode of account holder |  |  |

## V1.15.2: -

## V1.15.3 - Transfers on accounts issued by ELMIs & PIs

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Account category** | **Operation type** | **Transfer type** | **Underlying payment instrument to the transfer** | **Country of PSP of the creditor** | **Country of PSP of the debtor** | **Country of residence of the creditor** | **Country of residence of the debtor** | **Volume** | **Value** | **Currency** |
| - Payment account- Account with limited functions | - Funding- Withdrawal- Merchant funding- Merchant withdrawal- On-us - Credit | *For on-us operations:*- Purchase- Purchase marketplace- P2P- Unknown*For other operation types:*- N/A | - SCT- SDD- Payment card - CT- DD- e-money- Other- Unknown | ISO country code | ISO country code | ISO country code | ISO country code |  |  | CurrencyISO code |

## V1.15.4: -

## V1.15.5: -

## V1.15.6 - Activities of ELMIs and PIs offering payment initiation services or payment services without the provision of an account

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Transfer type**  | **Underlying payment instrument** | **Country of PSP of the creditor** | **Country of PSP of the debtor** | **Country of residence of the creditor** | **Country of residence of the debtor** | **Volume** | **Value** | **Currency**  |
| - Purchase- P2P- Unknown | - SCT- SDD- Payment card - CT- DD- Other- Unknown | ISO country code | ISO country code | ISO country code | ISO country code |  |  | Currency ISO code |

## Concepts and definitions

|  |  |  |
| --- | --- | --- |
| **Dimension** | **Possible values [code]** | **Definition/ explanation** |
| Account category | -PAYMENT ACCOUNT [**COPA**]-ACCOUNT WITH LIMITED FUNCTIONS [**COLI**] | The reporting agent makes the distinction between the different account categories:A payment account is an account issued by the reporting agent for its customers. Account holders can use the payment account to initiate and to receive payments.Account with limited functions is an account issued by the reporting agent for its customers. The account carries contractual constraints (the account holder cannot freely place or withdraw funds, or payments from/to third parties are restricted).Are excluded the e-money accounts (reported in table V1.8.1) and the payment accounts issued by credit institutions (reported in table V.1.10). |
| Account type | -PROFESSIONAL [**PRO**]-PRIVATE [**PRI**] | It indicates if the account is owned by a professional or a private customer. An account that is held by a merchant is a professional account. All other accounts are considered as private accounts. |
| Activity level | -ACTIVE [**ACT**]-INACTIVE [**INA**] | Accounts are qualified as active if they are not blocked and if transactions can be processed. |
| Country of residence of the creditor  | [2-LETTER ISO 3166 COUNTRY CODE] | The country of residence of the account holder of which the account is credited. |
| Country of residence of the debtor | [2-LETTER ISO 3166 COUNTRY CODE] | The country of residence of the account holder of which the account is debited.*
 |
| Country of residence of the account holder | [2-LETTER ISO 3166 COUNTRY CODE] | The country of residence of the account holder. |
| Country of PSP of the creditor | [2-LETTER ISO 3166 COUNTRY CODE] [2-LETTER ISO 3166 COUNTRY CODE] | The country of the PSP (ex.: bank) servicing the creditor; the creditor is the account holder whose account is credited. |
| Country of PSP of the debtor | [2-LETTER ISO 3166 COUNTRY CODE] | The country of the PSP (ex.: bank) servicing the debtor; the debtor is the account holder whose account is debited. |
| Currency of the float | [3-LETTER ISO 4217 CURRENCY CODE] | The currency of the account on which the float is stored. |
| Currency | [3-LETTER ISO 4217 CURRENCY CODE] | The currency (of the transaction) refers to the currency in which the transaction was initiated. It may differ from the accounting currency of the reporting agent.Example: transaction performed in USD with the accounting currency of the reporting agent being the euro: the Currency of transaction will show «USD ». The value of this transaction (column "Value") will be converted into euro. |
| Float  | [FLOA] | It relates to the value - in the accounting currency - of outstanding funds on the account.The float should be reported for all account categories and all activity levels.It is the value of the float at the end of the reporting period, in the accounting currency. |
| Operation type | -FUNDING [**CHA**]-WITHDRAWAL [**DCH**]-MERCHANT FUNDING [**CHM**]-MERCHANT WITHDRAWAL [**DCM**]-ON-US TRANSFER [**ONS**]-CREDIT [**CRE**] | The type of operation performed on the account. Operations are “funding” operations, when funds are credited on the account. They are reported as “merchant funding” only when accounts held by merchants (i.e. professional accounts) are credited. Operations are “withdrawal” operations, when funds are debited from the account. They are reported as “merchant withdrawal” only when accounts held by merchants (i.e. professional accounts) are debited. Operations are reported as “ON-US” when there is a transfer where both accounts are held with the reporting agent. Credit operations are reported when a payment transaction (which is or was included in the reporting) is reversed, i.e. the creditor in the original transaction returns the funds to the debtor. Credit operations cover different situations, e.g. chargeback or reimbursement. For the reporting of the credit operation, the dimensions remain the same as in the original transaction; the same combination is reported, except for the Operation type which is changed to “Credit”. Credit operations are reported in absolute value. |
| Transfer type | -PURCHASE [**PUR**]- PURCHASE MARKETPLACE [**MKP**]-P2P [**P2P**]-UNKNOWN [**INC**]-NOT APPLICABLE [NAP] | Transfer type applies only for on-us operations. For all other operation types, the value should be “not applicable (N/A)”.For on-us transactions, the transfer type may be “purchase”, “purchase marketplace”, “P2P” or “unknown”. It indicates if the transaction is a purchase or a P2P (Person to Person) transaction. When at least one of the accounts to the transaction is a “professional” account, the value is “purchase”. When a marketplace acts as an intermediary in the purchase transaction between the debtor and the reporting agent, the transfer type is to be reported “purchase marketplace”.For a transaction between two “private” accounts, the value is “P2P”. Reporting agents who are unable to do this distinction will indicate “inconnu (unknown)”. The concept of “purchase”, in this collection, includes the purchase of goods as well as the purchase of services.**Matching table between the items “operation type” and “Transfer type”:**

|  |  |
| --- | --- |
| **Operation type** | **Transfer type** |
| Funding | Not applicable |
| Withdrawal | Not applicable |
| Merchant funding | Not applicable |
| Merchant withdrawal | Not applicable |
| On-us | Purchase orPurchase marketplace orP2P orUnknown |
| Credit | Not applicable |

 |
| Underlying payment instrument  | -SEPA CREDIT TRANSFER [**SCT**]-SEPA DIRECT DEBIT [**SDD**]-CREDIT TRANSFER [**CRT**]-DIRECT DEBIT [**DID]**-PAYMENT CARD [**CAP**]- E-MONEY TRANSFER [**EMT**]-OTHER [**AUT**]-UNKNOWN [**INC**] | The payment instrument used to perform the operation:-a credit transfer: transaction initiated by the payer (the debtor) to debit the payers’ account and credit the payee’s account (the creditor’s account). Transactions initiated in a SEPA credit transfer scheme are reported as SEPA Credit transfers.-a direct debit: transaction initiated by the payee (the creditor) to debit the payer’s account (the debtor’s account) on the basis of a consent given by the payer (the debtor). Transactions initiated in a SEPA direct debit scheme are reported as SEPA Direct debits.-a payment card: an instrument enabling their holders to make (pay for) purchases and withdraw cash at teller machines.- an e-money transfer: a transfer in electronic money.-“other” can be reported if the instrument used is not listed.-“unknown” can be reported if the instrument used is not known.Remark: if the operation type is “on-us”, the underlying payment instrument to be reported is either SCT (for transactions in euro) or CT (for transactions in other currencies). |
| Value | [VALE] | Value corresponding to the volume of transactions. The value of payment transactions should be provided in the accounting currency of the reporting agent. |
| Volume | [VOLU] | The volume is a quantitative indicator on the number- of accounts opened by the reporting agent for its customers (V1.15.1) -of transactions (V1.15.3 and V1.15.6) processed by the reporting agent. |

1. E.g. Payment initiation service 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, PSD2, Art. 4.14. [↑](#footnote-ref-1)