

ANNEX II

**REPORTING FOR PAYMENT SERVICES PROVIDERS OF NUMBER AND VALUE OF CREDIT TRANSFERS, CHARGES FOR CREDIT TRANSFERS AND PAYMENT ACCOUNTS, AND REJECTED TRANSACTIONS - INSTRUCTIONS**

Table of Contents

<b>GENERAL INSTRUCTIONS .....</b>	<b>2</b>
<b>CONTENT.....</b>	<b>2</b>
<b>SCOPE OF REPORTING .....</b>	<b>2</b>
<b>TEMPLATE S 01.00: NUMBER AND VALUE OF CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS.....</b>	<b>2</b>
<b>GENERAL REMARKS .....</b>	<b>2</b>
<b>INSTRUCTIONS CONCERNING SPECIFIC POSITIONS OF TEMPLATE S 01.00 .....</b>	<b>3</b>
<b>TEMPLATE S 02.00: CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS .....</b>	<b>6</b>
<b>GENERAL REMARKS .....</b>	<b>6</b>
<b>INSTRUCTIONS CONCERNING SPECIFIC POSITIONS OF TEMPLATE S 02.00 .....</b>	<b>7</b>
<b>TEMPLATE S 03.00: NUMBER OF PAYMENT ACCOUNTS AND TOTAL CHARGES.....</b>	<b>8</b>
<b>GENERAL REMARKS .....</b>	<b>8</b>
<b>INSTRUCTIONS CONCERNING SPECIFIC POSITIONS OF TEMPLATE S 03.01 .....</b>	<b>9</b>
<b>TEMPLATE S 04.00: NUMBER OF REJECTED TRANSACTIONS .....</b>	<b>9</b>
<b>GENERAL REMARKS .....</b>	<b>9</b>
<b>INSTRUCTIONS CONCERNING SPECIFIC POSITIONS OF TEMPLATE S 04.00 .....</b>	<b>9</b>

## GENERAL INSTRUCTIONS

### Content

1. This Annex II contains the instructions for completing the reporting templates in Annex I. The instructions are addressed to the Payment Service Providers (PSPs). The instructions contain legal references for each of the templates.
2. Annex I consists of four different templates:
  - (a) Number and value of credit transfers and instant credit transfers (S 01.00)
  - (b) Charges for credit transfers and instant credit transfers (S 02.00)
  - (c) Number of payment accounts and total charges (S 03.00)
  - (d) Number of rejected transactions (S 04.00).
3. In Annex I, in columns “Number”, PSPs shall report numerical values following the specific instructions given for the templates.
4. The following general notation is followed in these instructions: {Template; Row; Column; z-axis}. In the case of templates with only one column, only rows are referred to {Template; Row}, with z-axis where applicable.

### Scope of reporting

5. PSPs in scope for the reporting obligations based on Article 15 of this Regulation shall report all templates with all the data points presented in this annex, unless the NCA in their jurisdiction allows them to send only a reference (including a link, if available) to identical previously submitted data points.
6. PSPs shall report the four sets of templates in this annex separately for each reference period.

## **TEMPLATE S 01.00: NUMBER AND VALUE OF CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS**

### General remarks

7. Template S 01.00 shall contain the number and value of credit transfers and instant credit transfers in euro for PSPs in euro Member States, and in national currency other than euro for non-euro Member States, unless stated otherwise in the template below. The number and value of credit transfers and instant credit transfers should include number of such transfers processed by each PSP in the reference period, with breakdowns by:
  - (a) Whether the transfer is free of charge or not,

- (b) Type of customer holding the payment account;
- (c) Domestic or cross-border nature of the credit transfer;
- (d) Currency of the credit transfer (for non-euro Member States);
- (e) Payment initiation method; and
- (f) Split of the costs between the payer and the payee.

8. Information in this template shall be reported at a total level.

Instructions concerning specific positions of Template S 01.00

<b>Row</b>	<b>Legal references and instructions</b>
0010	<b>Total number of credit transfers</b> Total number of initiated credit transfers in national currency, where ‘credit transfer’ is defined in Article 4(24) of Directive (EU) 2015/2366.
0020	<b>of which instant credit transfers</b>
0030	<b>Total value of credit transfers</b> Total value of all initiated credit transfers in national currency, expressed in national currency.
0040	<b>of which instant credit transfers</b>
0050	<b>Total number of credit transfers that were free of charge</b> Total number of credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package.
0060	<b>of which instant credit transfers</b>
0070	<b>Total value of credit transfers that were free of charge</b> Total value of all initiated credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package, expressed in national currency.
0080	<b>of which instant credit transfers</b>
0090	<b>Total number of credit transfers from payment accounts held by consumers</b> Total number of credit transfers initiated from payment accounts belonging to consumers.
0100	<b>of which instant credit transfers</b>
0110	<b>Total value of credit transfers from payment accounts held by consumers</b>

	Total value of all credit transfers from payment accounts held by consumers, expressed in national currency.
0120	<b>of which instant credit transfers</b>
0130	<b>Total number of credit transfer from payment accounts held by PSUs other than consumers</b> Total number of all credit transfers from payment accounts held by PSUs other than consumers, such as natural persons acting for purposes of his or her trade business or profession, or legal persons.
0140	<b>of which instant credit transfers</b>
0150	<b>Total value of credit transfers from payment accounts held by PSUs other than consumers</b> Total value of all credit transfers from payment accounts held by PSUs other than consumers, such as natural persons acting for purposes of his or her trade business or profession, or legal persons, expressed in national currency.
0160	<b>of which instant credit transfers</b>
0170	<b>Total number of domestic credit transfers</b> Total number of credit transfers initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are located in the same Member State.
0180	<b>of which instant credit transfers</b>
0190	<b>Total value of domestic credit transfers</b> Total value of all domestic credit transfers, expressed in national currency.
0200	<b>of which instant credit transfers</b>
0210	<b>Total number of cross-border credit transfers</b> Total number of credit transfers initiated by a payer or by a payee where the payer's PSP and the payee's PSP are located in different Member States. Cross-border transactions are counted in the Member States in which the transaction originates. Cross-border transactions where either the payer's or the payee's PSP are located outside the Union, should be excluded.
0220	<b>of which instant credit transfers</b>
0230	<b>Total value of cross-border credit transfers</b> Total value of credit transfers initiated by a payer or by a payee where the payer's PSP and the payee's PSP are located in different Member States, expressed in national currency. Cross-border transactions are counted in the Member State in which the transaction originates. Cross-border transactions where either the payer's or the payee's PSP are located outside the Union, should be excluded.
0240	<b>of which instant credit transfers</b>

0250	<b>Total number of credit transfers in Euro</b> Total number of credit transfers from Euro accounts. Data to be provided only where a PSP is located in a non-euro Member State.
0260	<b>of which instant credit transfers</b>
0270	<b>Total value of credit transfers in Euro</b> Total value of credit transfers from Euro accounts, expressed in Euro. Data to be provided only where a PSP is located in a non-euro Member State.
0280	<b>of which instant credit transfers</b>
0290	<b>Total number of credit transfers initiated as online banking based credit transfers</b> Total number of credit transfer initiated through online banking and payment initiation services.
0300	<b>of which instant credit transfers</b>
0310	<b>Total value of credit transfers initiated as online banking based credit transfers</b> Total value of credit transfer initiated through online banking and payment initiation services, expressed in national currency.
0320	<b>of which instant credit transfers</b>
0330	<b>Total number of credit transfers initiated using mobile payment solutions</b> Total number of credit transfers 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, including 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.
0340	<b>of which instant credit transfers</b>
0350	<b>Total value of credit transfers initiated using mobile payment solutions</b> Total value of credit transfers 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, expressed in national currency.
0360	<b>of which instant credit transfers</b>
0370	<b>Total number of credit transfers initiated in a paper-based form</b> Total number of credit transfer initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing.

0380	<b>of which instant credit transfers</b>
0390	<b>Total value of credit transfers initiated in a paper-based form</b> Total value of credit transfers initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing, expressed in national currency.
0400	<b>of which instant credit transfers</b>
0410	<b>Total number of credit transfers where the cost of the transfer is shared by the payer and the payee</b>
0420	<b>of which instant credit transfers</b>
0430	<b>Total value of credit transfers where the cost of the transfer is shared by the payer and the payee</b> Total value of credit transfers where the cost of the transfer is shared by the payer and the payee, expressed in national currency.
0440	<b>of which instant credit transfers</b>
0450	<b>Total number of credit transfer where the payer covers the full cost of the transfer</b> Total number of credit transfers where the payer covers the full cost of the transfers, as there is no charge levied by the payee's PSP.
0460	<b>of which instant credit transfers</b>
0470	<b>Total value of credit transfer where the payer covers the full cost of the transfer</b> Total value of credit transfers where the payer covers the full cost of the transfer, as there is no charge levies by the payee's PSP, expressed in national currency.
0480	<b>of which instant credit transfers</b>

## TEMPLATE S 02.00: CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS

### General remarks

9. Template S 02.00 shall include information on the charges for credit transfers and instant credit transfers in euro for PSPs in euro Member States, and in national currency other than euro for non-euro Member States, unless stated otherwise in the template below, in the reference period.

## Instructions concerning specific positions of Template S 02.00

<b>Row</b>	<b>Legal references and instructions</b>
0010	<b>Total value of charges for credit transfers</b> Total value of charges for credit transfers initiated, expressed in national currency.
0020	<b>of which instant credit transfers</b>
0030	<b>Total value of charges for credit transfers from payment accounts held by consumers</b> Total value of charges for credit transfers from payment accounts held by consumers, expressed in national currency.
0040	<b>of which instant credit transfers</b>
0050	<b>Total value of charges for credit transfers from payment accounts held by PSUs other than consumers</b> Total value of charges for credit transfers from payment accounts held by PSUs other than consumers, such as natural persons acting for purposes of his or her trade business or profession, or legal persons, expressed in national currency.
0060	<b>of which instant credit transfers</b>
0070	<b>Total value of charges for domestic credit transfers</b> Total value of charges for credit transfers initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are located in the same Member State, expressed in national currency.
0080	<b>of which instant credit transfers</b>
0090	<b>Total value of charges for cross-border credit transfers</b> Total value of charges for credit transfers initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are located in different Member States, expressed in national currency. Cross-border transactions are counted in the country in which the transaction originates
0100	<b>of which instant credit transfers</b>
0110	<b>Total value of charges for credit transfers in Euro</b> Total value of charges for credit transfers from Euro accounts, expressed in national currency. Data to be provided only where a PSP is located in a non-Euro Member State.
0120	<b>of which instant credit transfers</b>
0130	<b>Total value of charges for credit transfers initiated as online banking based credit transfers</b>

	Total value of charges for credit transfer initiated through online banking and payment initiation services, expressed in national currency.
0140	<b>of which instant credit transfers</b>
0150	<b>Total value of charges for credit transfers initiated using mobile payment solutions</b> Total value of charges for credit transfers 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, expressed in national currency. 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.
0160	<b>of which instant credit transfers</b>
0170	<b>Total value of charges for credit transfers initiated in a paper-based form</b> Total value of charges for credit transfers initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing, expressed in national currency.
0180	<b>of which instant credit transfers</b>
0190	<b>Total value of charges for credit transfers paid by the payer where the cost of the transfer is shared by the payer and the payee</b> Total value of charges for credit transfers paid by the payer where the costs of the transfer is shared by the payer and the payee, expressed in national currency.
0200	<b>of which instant credit transfers</b>
0210	<b>Total value of charges for credit transfers where the payer covers the full cost of the transfer</b> Total value of charges for credit transfers where the payer covers the full cost of the transfer, expressed in national currency.
0220	<b>of which instant credit transfers</b>

### TEMPLATE S 03.00: NUMBER OF PAYMENT ACCOUNTS AND TOTAL CHARGES

General remarks

10. Template S 03.00 shall include information on the number of payment accounts and total charges for such accounts in the reference period.



Instructions concerning specific positions of Template S 03.00

Row	Legal references and instructions
0010	<p><b>Total number of payment accounts</b></p> <p>Payment account means “an account held in the name of one or more payment service users which is used for the execution of payment transactions” as per Article 4(12) of the PSD2. The total number should reflect the number at the end of the reference period.</p>
0020	<p><b>Total value of charges for the maintenance of payment accounts</b></p> <p>Maintenance fee refers to general account services as reported to the account holders in the Fee Information Document (FID). Where the FID is not provided to the account holder, the figure should indicate the charge for the maintenance of the payment account established using the same approach as establishing the level of maintenance charge for the account holders receiving the FID, since the value of charges could still be reported according to regulatory frameworks different from PAD. The figure should be expressed in national currency.</p>
0030	<p><b>Total value of charges for a payment account</b></p> <p>Total value of charges refers to the total fees paid summarising the overall annual cost of the payment account, as reported to some account holders in the annual Statement of Fees (SOF). Where the annual SOF is not provided to the account holder, the figure should indicate the total fees paid established using the same approach as establishing the level of total fees for the account holders receiving the SOF, since the value of total fees paid could be still reported according to regulatory frameworks different from PAD. The figure should be expressed in national currency.</p>

## TEMPLATE S 04.00: NUMBER OF REJECTED TRANSACTIONS

General remarks

11. Template S 04.00 shall include information on the share of rejected instant transactions due to the application of the EU-wide restrictive measures in the reference period.

Instructions concerning specific positions of Template S 04.00

Row	Legal references and instructions
0010	<p><b>The number of instant payment transactions rejected or frozen by the payee’s PSP due to the application of the targeted financial restrictive measures, in the reference period</b></p>

	Reported figure should include incoming transactions rejected by the reporting PSP or received and immediately frozen on the account of the reporting PSP's PSU.
0020	<b>of which rejected or upon receipt frozen domestic transactions</b> Domestic transfer is where the payer's PSP and the payee's PSP are located in the same Member State.
0030	<b>of which rejected or upon receipt frozen cross-border transactions</b> Cross-border transfer is where the payer's PSP and the payee's PSP are located in different Member States.
0040	<b>The number of instant transactions rejected by the payer's PSP due to the application of the targeted financial restrictive measures in the reference period.</b> Reporting PSP should only include transactions rejected by that PSP following its PSUs' request to initiate a transaction.
0050	<b>of which rejected domestic instant transactions</b> Domestic transfer is where the payer's PSP and the payee's PSP are located in the same Member State.
0060	<b>of which rejected cross-border instant transactions</b> Cross-border transfer is where the payer's PSP and the payee's PSP are located in different Member States.