General guidelines on payment statistics

I   Focus of the data collection and definitions

This collection of payment statistics data focuses on transactions carried out by non-payment service providers that are customers of domestic payment service providers.[1] The actual group of reporting agents is made up of the following resident[2] payment service providers – hereinafter collectively referred to as "institutions" or "payment service providers":

- credit institutions under EU law,[3]
- e-money institutions
- payment institutions

The terms "payment service" and "payment institution" have the same meaning as defined in section 1 of the Payment Services Oversight Act (*Zahlungsdiensteaufsichtsgesetz*; hereinafter referred to as ZAG). "E-money issuer" and "e-money institution" have the same meaning as defined in section 1a ZAG. Any institutions registered as companies and resident in their respective national territory, including subsidiaries of parent companies resident outside this national territory and branches of institutions whose headquarters are located outside this national territory, are relevant to this data collection. The consolidation of institutions across national borders is not permitted for statistical purposes.

Credit institutions under EU law and e-money institutions are shown on a list of financial institutions established by the ECB under the categories "Central Bank", "Credit Institution" and "Other institutions". The list is published on the homepage of the ECB under the link „Statistics > Financial corporations > Lists of financial institutions > Payment statistics relevant institutions (PSRIs)". The list with all domestic payment institutions is currently published on the homepage of the Deutsche Bundesbank under the link "Services > Reporting systems > Banking statistics > Payments statistics" in the document named „Zur Zahlungsverkehrsstatistik meldepflichtige Zahlungsinstitute und E-Geld Institute".

Non-payment service providers for the purposes of this data collection are all natural and legal persons that are not reporting agents.

Transactions between two payment service providers must not be reported, if the transaction is initiated by one of the payments service providers. If however, a non-payment service provider is to appear at the beginning or the end of the payment process, the corresponding transaction should be reported. The transactions between payment service providers can be excluded for the purpose of payments statistics based on the lists of Monetary Financial Institutions and payment institutions.

The aim of this data collection is to analyse payment habits and the structure of Germany as a financial centre in addition to creating an important data source for establishing, managing and overseeing payment and securities settlement systems. As such, it is fundamental to the fulfilment of the Bundesbank's public mandate, pursuant to section 3 of the Bundesbank Act, which stipulates that the Bundesbank shall arrange for the execution of domestic and cross-border payments and shall contribute to the stability of payment and settlement systems.

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[1] For the definition of payment service providers, see section 1 (1) of the Payment Services Oversight Act (Zahlungsdienste-aufsichtsgesetz).

[2] "Reporting agents" and "resident" / "residing" have the same meaning as defined in Article 1 of Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank.

[3] Credit institutions pursuant to Article 4 (1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms.

These guidelines describe how the statistics collected as per reporting templates ZVS1 to ZVS8 are classified.
For the purposes of this data collection, "payments" include cash payments, semi-cashless payments and cashless payments as well as card payments.

The terms "transaction" and "payment" are used interchangeably. In the case of the processing route of a transaction, however, the two terms differ, which is relevant when identifying the institutions submitting the statistical reports. In the case of a cheque or a direct debit, the processing route is not the same as the payment route. Whereas the payment of a direct debit is initiated by the beneficiary via his/her account-holding institution (first collecting institution) and that of a cheque by the payee via his/her account-holding institution (first collecting institution), a credit transfer is initiated by the payer (originator) via the originator's institution (payer's account-holding institution).

In contrast, the term "payment transaction" is used in particular with card transactions that simply refer to transactions where payment is made at the "point of sale" (POS)[4] – in other words, not cash or e-money loading transactions.

Where the figures collected relate to transactions, these are to be totalled over the entire reporting period (cumulative figures). All figures should be reported as exact numbers without decimal point, irrespective of the indicated dimension on the reporting template because the XML-scheme for the report does not differentiate between dimensions. The indicated dimensions are only upper bounds for rounding. We would appreciate if you avoid rounding as long as no technical limitations exist.

Payment processes and monetary value loaded onto e-money storages in euro and foreign currency should also be included. Balances in foreign currencies should be converted using the relevant reference exchange rate set by the ECB on the reporting date and published by the Deutsche Bundesbank ("ESCB reference rate"). Figures to be totalled should be converted using the ESCB reference rate for the relevant transaction date and subsequently totalled over the reporting period. When converting currencies for which no ESCB reference rate is published, the middle rates derived from ascertainable buying and selling rates quoted on the respective reporting date should be used. The ESCB reference rate is published on the homepage of the Deutsche Bundesbank under the link „Statistics > Time series database > Exchange rates, euro foreign exchange reference rates, gold prices > Exchange rates in individual countries".

Electronic money (e-money) refers to monetary value stored in electronic (including magnetic) form, representing a receivable from the issuer that is issued against payment of a sum of money in order to make payments within the meaning of section 675 f (3) sentence 1 of the German Civil Code (*Bürgerliches Gesetzbuch*) and is accepted by other natural or legal persons other than the e-money issuer. Definitions of the terms "e-money" and "e-money issuer" are provided in section 1a (1) and (3) ZAG. "E-money institutions" are deemed to be companies within the meaning of section 1 (1) point 2 ZAG.

"Acquirer" refers to the entity that holds deposit or payment accounts[5] (pursuant to section 1 (3) ZAG) for card acceptance points, ie merchants, and to which these card acceptance points send the relevant transaction data. The acquirer is responsible for collating this transaction data and paying the acceptance points. "Merchants" comprise any entities authorised to collect money in exchange for goods and/or services and with which a payment service provider has entered into an agreement regarding the receipt of such money. "Pure" network provider without licence as a payment institution pursuant section 8 (ZAG) do not provide settlement and do not hold accounts. Therefore they are not subject to the reporting requirements.

In the case of withdrawals from automated teller machines (ATMs), the acquirer is the entity that makes the banknotes available to the card holder either directly or through a third-party provider. The acquirer is always the entity that provides the terminals and is therefore responsible for collating and settling the transactions carried out at those terminals irrespective of who owns them.

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[4] "POS" refers to the sale location and payment point. In this respect, a difference is typically made between the physical/actual cash registers of the payee (eg merchant; see also notes on row S12 of reporting template ZVS3) and virtual sales/payment locations online.
[5] Unless explicitly indicated to the contrary, the term "account" is hereinafter used to collectively refer to deposit and payment accounts.

Acquiring therefore means services enabling a payee to accept a payment instrument or a payment transaction, by providing authentication, authorisation and settlement services resulting in a transfer of funds to the payee.

If payment transactions have been outsourced to a third party, the responsibility for reporting these transactions is still incumbent on the institution that has outsourced them. If payment initiation services (eg *Giropay* or *Sofortüberweisung*) are used, where payments are ordered via an internet-enabled account but the services are provided by a third-party provider (non-payment service provider) that does not hold the account used itself, then the responsibility for reporting the transaction lies with the payment service provider that administers the account for the non-payment service provider that initiated the transaction.

The terms "payment service", "payee", "payment institution", "payer" and "payment transaction" (=payment process) have the same meanings as in Article 4 of Directive 2007/64/EC. In contrast, the term "payment instrument" has a somewhat broader definition for the purposes of this data collection and encompasses all of the transaction types set out in reporting templates ZVS4.A and ZVS4.W.

II   Reporting deadline and method

Reports must be submitted by the close of business on 31 March of the year following the reporting date. The reference period runs from 1 January to 31 December of a given year (or to 1 January of the following year for reports pursuant to ZVS2 "Functions of payment cards").

The reports should be made via the Bundesbank's Extranet in accordance with the Bundesbank's reporting template and the technical regulations for electronic data transmission.

With regard to the payment statistics reports submitted electronically, it is sufficient to retain the corresponding report from the previous year. The reporting institution must ensure that any necessary correction or replacement reports can be created for the current reporting deadline and the respective deadline in the previous year.

Merger reports: In the event of institutions or individual business divisions **merging** during the year, the transactions of the predecessor institutions are to be aggregated until the date upon which the merger becomes legally effective. The acquiring institution should report annual figures on behalf of the merged institution or acquired business division.

Group reports: Payment statistics are collected by means of a full census at all payment service providers. However, under certain circumstances, parent companies can request to submit group (ie consolidated) reports containing the aggregated data of the subsidiary/subsidiaries included in the group.[6]

The following requirements must be met in order for a domestic parent company to submit a group report:

- The reporter status[7] of the subsidiary/subsidiaries whose information is due to be included in the group report must be the same as that of the parent company. The subsidiaries must be legally independent but financially dependent entities controlled by the parent company. The majority of the capital of the subsidiary/subsidiaries must be held by the parent company.
- The subsidiary/subsidiaries must be domiciled in Germany.
- The payment transactions of the subsidiary/subsidiaries must be settled by the parent company.
- The payment transactions of the subsidiary/subsidiaries cannot be separated, or can be separated only with an unjustifiably large amount of effort, from those of the parent company since the subsidiary/subsidiaries is/are treated as a branch of the group for technical, payment-related purposes.

Nil reports are to be submitted. For the sake of convenience, it is sufficient for institutions with constant nil reports to submit a simple declaration to this effect.[8] Nevertheless, an institution with

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[6] Any questions on this topic can be submitted by email to: zvstatistik@bundesbank.de

[7] Reporter status (pursuant to the reporting templates): credit institution under EU law, e-money institution, payment institution or other payment service provider and e-money card issuer.

[8] A PDF file for this purpose can be downloaded from the Bundesbank's website.

constant nil reports must ensure it submits a normal report by the next deadline should any changes occur during the year which are subject to reporting.

Explanatory notes about the reporting system

I   Guidelines on the individual items in reporting template ZVS1 "Institutions that provide payment services to non-payment service providers"

Overnight deposit accounts subject to limitations concerning withdrawals (for example, accounts where the balance can only be used for cash withdrawals or accounts where the balance can only be transferred to a certain reference account) should be entered under the item overnight deposit accounts but not under transferable overnight deposit accounts. Accounts denominated in foreign currencies should also be included.[9]

Row A1   Number of overnight deposits

The total number of overnight deposit accounts held by non-payment service providers should be recorded here. The number of these accounts showing a debit balance (eg use of a credit line) on the reporting date should also be reported. This relates to the number of accounts with deposits that can be converted immediately into cash and/or that can be transferred at any time by cheque, credit transfer, direct debit or other similar means, without significant delay, restriction or penalty; this also includes giro accounts, accounts for overnight money and those for money with an overnight notice period (including money invested on non-business days maturing or becoming callable on the next business day).

Row A11   Number of internet/PC-linked overnight deposits

The number of accounts as at year-end held by non-payment service providers that can be accessed electronically via the internet, using online banking applications or telecommunication lines (eg mobile devices), or in a similar manner, for example using dedicated software programs, should be recorded here. Online accounts are accounts that can be accessed directly through electronic channels, ie without manual intervention by the institution. These include accounts accessible through telephone banking if access is also possible via the channels indicated above. This often requires the contract between the account holder and its institution to be supplemented to include such services and the account holder may also be issued with electronic identifiers (PIN, TANs, devices for generating codes, etc) by the account-holding institution.

Row A12   Number of transferable overnight deposits

The term "accounts for transferable overnight deposits" only refers to accounts with overnight deposits which can be transferred at any time – in other words directly on request and without significant delay, restriction or penalty – by cheque, credit transfer, direct debit or similar means. They often also offer an overdraft facility (credit line).

Credit card accounts (see row A 1) showing a credit balance should also be recorded here.

Row A121   Number of internet/PC-linked transferable overnight deposits

The number of accounts for transferable overnight deposits administered for non-payment service providers which the account holder can access and use electronically via the internet or with online banking applications via dedicated software and dedicated telecommunication lines should be indicated here (see information on row A11).

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[9] For information on converting foreign currencies, see the general explanatory notes in point "I Focus of the data collection and definitions".

Row A2   Number of payment accounts

A payment account[10] is one held in the name of one or several payment service users for the purpose of conducting payments which shows the accounts receivable and accounts payable between the payment service user and the payment service provider within the business relationship as expressed in the books and for accounting purposes, and determines the payment service user's respective claim on the payment service provider.

Row A3   Number of e-money accounts

This item is for accounts in which e-money can be stored. The account balance can be used by the account holder to make payments and credit transfers between accounts. Cards on which e-money can be stored directly are not included under this item.

Row I31   Outstanding value on e-money storages issued by e-money issuers

The value of e-money issued by e-money issuers and held by entities other than the issuer (including other e-money issuers) at the end of the reporting period should be indicated here.

II   Guidelines on the individual items in reporting template ZVS2 "Functions of payment cards"

The total number of cards in circulation that the card holder can use in payment transactions should be indicated in this reporting template. Prepaid cards are only classified as e-money and recorded accordingly in the ZVS2 template in rows I13, I131, I132 and I1301 if they are defined as e-money from a banking supervision perspective, in other words if they are explicitly classified as e-money by the Federal Financial Supervisory Authority (BaFin). If this is not the case, then the prepaid cards should be recorded in reporting template ZVS2 in row I122 (delayed debit cards). Cards with PINs should additionally be recorded in template ZVS2, row I11 as cash withdrawal cards. Prepaid cards that can no longer have funds loaded onto them, such as gift cards, are not taken into consideration.

The terms "card" and "payment card" are used in a very broad sense. In other words, they should be understood to mean a device that can be used by its holder either to conduct transactions or to withdraw or deposit cash using a card scheme,[11] irrespective of whether this is with a plastic card or using a mobile device. Cards offer the card holder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, credit and e-money. Cards linked to an e-money account should be included in the category "cards with an e-money function" as well as in other categories if the card has additional functions.

Cards are counted on the card-issuing side. The reporting institution is therefore the payment service provider that is resident in Germany and issues the card, irrespective of the residency of the card holder or the location where the account associated with the card is administered. Cards issued within the context of "co-branding" and cards where a payment service provider only acts as a broker should also be reported by the issuing payment service provider.

Card issuers are understood to be companies that make payment cards available to card holders, authorise transactions at POS terminals (for a definition of "POS", see the general explanatory notes in point "I Focus of the data collection and definitions") or ATMs and guarantee payment to the acquirer for transactions in conformity with the rules of the relevant scheme. In the case of three-party card schemes (involving the card scheme itself – which acts as issuer and acquirer – the card holder and the accepting party) the card issuer and the card scheme are the same entity. In the case of four-party card schemes (issuer, acquirer, card holder, card acceptor), the card issuer may be a credit institution, payment service provider or other company that is part of a card scheme and has a contractual relationship with the card holder. If the card issuer is not a payment service provider with a duty to

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[10] Defined in section 1 (3) ZAG.
[11] A card scheme designates a technical and commercial arrangement set up to serve one or more specific brands of card which provides the organisational, legal and operational framework necessary for the functioning of services marketed by those brands.

report in the context of this statistical data collection, then the payment service provider administering the relevant accounts shall report the necessary information.

All valid cards in circulation are recorded irrespective of when they were issued and how often they are used. The double-counting of cards resulting from a card holder regularly replacing his or her card should be avoided. To this end, the number of cards is not recorded at the year-end but on 1 January of the year following the reporting period. With regard to mergers occurring on 1 January of a given year, cards are counted separately on 1 January for the predecessor institutions still in existence as at 31 December of the previous year.

Cards falling into different categories in the reporting template should be recorded in each relevant category. Cards can be counted more than once in rows I11 to I1301 as a result of them having more than one function. The total number of physical cards in circulation should not be counted more than once in rows I1 and I1001. As a result, the total number of cards may be smaller than the total for the number of card functions recorded by card categories.

Invalid cards or those that have expired or been definitively withdrawn from service should not be recorded. However, cards that are temporarily blocked and that can be used to conduct payment transactions again once these blocks have been lifted should still be recorded.

Virtual credit cards used for payments made without presenting a card, such as telephone or online purchases (and related transactions) should be recorded in the same way as physical cards. Virtual credit cards that can only be used once should not be recorded.

Retailer cards should not be recorded as cards with an e-money function. Customer cards issued by retailers are not included unless they have been issued in cooperation with a payment service provider (co-branding cards).

Row I11   Cards with a cash function

Cards issued by domestic service providers which can be used to withdraw and/or deposit cash at ATMs in Germany and/or abroad should be recorded here. Credit cards and cards linked to savings accounts which can also be used to withdraw and/or deposit cash at ATMs should also be included.

Row I12   Cards with a payment function (except cards with an e-money function only)

Cards that operate as either, or both, a debit or credit card. The card may also have other functions, such as an e-money function. However, cards which have an e-money function only are not counted under this category.

If a card with a payment function also offers other functions, then it is counted in each relevant subcategory. As a result, the overall number of cards with a payment function may be smaller than the sum of the subcategories.

Row I121   Cards with a debit function

Issuers should record cards under this item if the card holder's purchases are charged directly to their account with no significant delay, irrespective of whether these accounts are administered by the card issuer. A debit card may be connected to an account that also offers an overdraft facility. The number of debit cards refers to the total number of cards in circulation and not the number of accounts to which these cards are connected.

Debit cards with the "brand"[12] of a credit card company should also be classified as debit cards.

Customer cards that can only be used for withdrawing cash rather than making payments are not classed as debit cards under row I121 (these cards are recorded under row I11).

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[12] "Brand" indicates a particular payment product – especially a card that has been licensed by its owner for use in a given territory.

Row I122   Cards with a delayed debit function

Delayed debit cards or charge cards should be recorded here. With these cards, the payments and/or cash withdrawals made by the card holder during the billing period are accumulated until the bill is generated and the total is then debited from the card holder's account or transferred by the card holder.[13]

Row I123   Cards with a credit function

Credit cards which grant the card holder a credit line should be recorded here. These enable the holder to make purchases and/or withdraw cash up to a prearranged ceiling; the credit granted may be settled in full by the end of a specified period or may be settled in part. Interest is usually charged on the amount of any extended credit.

The difference between a credit card and a delayed debit card is the fact that a credit card holder is contractually granted a credit line.

Row I124   Cards with a debit and/or delayed debit function and
Row I125   Cards with a credit and/or delayed debit function

Cards are only reported in this collective category if the relevant card function cannot be ascertained. It is expected that a clear distinction between the cards is possible in Germany, so these positions are not to be reported.[14]

Row I13   Cards with an e-money function

A card with an e-money function is a card which enables e-money transactions. These cards can be broken down into those on which e-money can be stored directly and those which give access to an e-money account.

Row I131   Cards on which e-money can be stored directly

Cards with e-money that the holder can use due to it being stored on the card.

Row I132   Cards which give access to e-money stored on e-money accounts

Cards which give access to accounts in which e-money is stored should be included in this category. The account balance can be used by the account holder to make payments and transfers between accounts. Cards on which e-money can be stored directly should not be recorded under this item.

Row I1301   Cards with an e-money function which has been loaded at least once

The number of cards used should be entered here. The intention to use is indicated on the basis that money has been loaded onto the card since it is issued to the customer at least once.

Row I1   Total number of cards (irrespective of the number of functions on the card)

This aggregate item encompasses all of the cards in circulation (without double counting the cards broken down by function in items I11 to I1301). This total number of physical cards may have one or more of the following functions: cash, debit, credit or e-money.

In other words, this is the number of cards issued that fall within at least one of the categories in rows I11 to I1301. Each card must only be counted once.

Row I1001   Cards with a combined, debit, cash and e-money function

This is a sub-item of row I1 and should only be used for all cards in circulation that have a combined cash (row I11), debit (row I121) and e-money (row I13) function.

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[13] For how to classify prepaid credit cards, see the introductory comments on ZVS2.
[14] Any questions on this topic can be submitted by email to: zvstatistik@bundesbank.de

III Guidelines on the individual items in reporting template ZVS3 "Acceptance points for payment cards"

All terminals provided by domestic payment service providers in Germany and abroad should be reported.

The entity which provides the terminals is the acquirer, regardless of the ownership over the terminals. The acquirer has sole responsibility for reporting the terminals. The first payment service provider in the transaction chain to receive the payments resulting from transactions carried out at ATMs is the reporting agent.[15]

Terminals provided by branches or subsidiaries of a payment service provider resident abroad are not reported by the parent company of the payment service provider but by the branch or subsidiary acting as acquirer.

Each terminal is counted individually even if several terminals of the same type exist at one merchant location.

The terminals provided may have various functions. This may result in a terminal being recorded in several of the (sub)categories listed. The total number in each category of terminal therefore cannot be calculated by adding together the relevant subcategories.

The total number of terminals at the end of the reporting period should be entered in the column with the country code "A1". This total number should then be broken down in the following columns by the location of the terminal in each individual EU country, with a separate total (U9) for countries outside the European Union (EU).

Terminals that were not used during the reporting period should also be included here.

Row S11   ATMs

ATMs are electromechanical devices that allow authorised users, typically using machine-readable payment cards (for further information on payment cards, see the general explanatory notes on reporting template ZVS2) to withdraw cash from their accounts and/or access other services, such as credit transfers or cash deposits. ATMs may be operated online, with a real-time request for authorisation, or offline.

A device allowing only balance enquiries does not qualify as an ATM.

The total number of physical machines should be entered. In addition to the categories in rows S111 and S112, this also includes terminals which can only be used for cash deposits. The number of ATMs may be smaller than the sum of the totals for rows S111 and S112.

Row S111   ATMs with a cash withdrawal function

ATMs allowing authorised users to withdraw cash from their accounts by using a card with a cash function. ATMs at which credit transfers can also be made should be entered both here and in row S112. Terminals which can only be used for cash deposits should not be recorded here.

Row S112   ATMs with a credit transfer function

Terminals with a credit transfer function allow authorised users to make credit transfers using a payment card. In addition to terminals which can only be used to make credit transfers, these also include ATMs with a credit transfer function. Terminals which can only be used for cash deposits should not be recorded here.

Row S12   POS Terminals

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[15] For more information on the transaction route, see the general explanatory notes on reporting templates ZVS4.A and ZVS4.W. The term "acquirer" is explained in point "I Focus of the data collection and definitions".

These are physical (ie not virtual) devices at the point of sale (POS), in other words at the cash till of the payee (eg merchant) or vending maschines at which cards can be used to initiate payments. Attended and unattended terminals should be included. The payment information is captured either manually on paper vouchers (ie sales note for manual credit card payment) or by electronic means (EFTPOS; see row S121). The POS terminal enables information to be transmitted online, with a real-time request for authorisation, and/or offline.

POS terminals are divided into two subcategories, the totals of which do not add up to the overall number of such terminals. These subcategories are "EFTPOS terminals" (row S121) and "e-money card terminals" (row S122).

Row S121   EFTPOS Terminals

EFTPOS terminals ("Electronic Funds Transfer at Point Of Sale") are those that record and forward payment information by electronic means only and not on paper vouchers (ie sales voucher for credit card payments generated manually). Depending on the terminal in question, payment information is either transmitted online, with real-time request for authorisation, or offline.

Row S122   E-money card terminals

This item should be used to record terminals at which e-money from an e-money issuer can be transferred onto an e-money card or withdrawn from the same – ie loaded or unloaded – or at which the e-money balance stored on the card can be transferred to a beneficiary. Only those terminals that offer this/these function(s) as part of a POS payment terminal should be recorded under this item.

Row S13   E-money card terminals (total)

All terminals (pure e-money terminals, ATMs or POS terminals with corresponding functions) at which cards with an e-money function can be loaded and/or unloaded and also those terminals that accept cards with an e-money function as payment (to transfer a balance to a beneficiary (eg merchant)) are listed under this item. Each terminal must only be counted once under this item.

The following subcategories in rows S131 and S132 indicate the respective functions of the terminals.

Row S131   E-money card loading and unloading terminals

These are terminals at which e-money from an e-money issuer can be loaded onto or unloaded from a card with an e-money function.

Row S132   E-money card accepting terminals

The terminals reported here offer a function enabling the holder of a card with an e-money function to transfer an amount from his/her balance to the e-money account of a merchant or other beneficiary. In other words, these are terminals that accept cards with an e-money function as payment, irrespective of whether the terminal also offers other functions in addition to this.

IV   Guidelines on the individual items in reporting templates ZVS4.A and ZVS4.W "Use of cashless payment instruments by non-payment service providers"

The total number of transactions in a given year should be reported in reporting template ZVS4.A and their total value in reporting template ZVS4.W.

All payment instruments with which non-payment service providers conduct transactions in Germany, in individual EU countries and in countries outside the EU (sent transactions) or receive from abroad (received transactions) should be presented here. These include transactions initiated by non-payment service providers and those initiated by payment service providers that are received by non-payment service providers (eg payments for the use of services and purchase of goods, salary payments).

Transfers between different accounts held by a single customer or different customers at the same institution should also be recorded. With regard to the collection of payment statistics, it is the institution through which the transaction is initiated, or, in other words, which has a direct relationship with the non-payment service provider, that is responsible for reporting the relevant data. As a result, it is generally the first collecting institution (in the case of cheques and direct debits) or the transferring institution (in the case of credit transfers) that is responsible for reporting.

Exceptions to this principle are institutions that have outsourced their payment transactions or those that conduct their payment transactions via an account with a different payment service provider. In these cases, it is not the first collecting institution or transferring institution but the outsourcing institution directly assigned by the non-payment service provider to conduct a transaction that is responsible for reporting.

With regard to differentiating between national and foreign payments (cross-border payment transactions), or with regard to allocating the counterparty country, it is immaterial through which (domestic or international) payment routes the interbank processing takes place or which nationality the non-payment service providers involved have. The domicile of the institutions administering the accounts of the initiator and the recipient of a transaction is decisive with regard to whether the payment transaction is classed as national or cross-border. Therefore, for the sake of simplicity, it is only the domicile of the payment service provider at the start and end of the transaction that matters and not the domicile of the non-payment service provider.[16]

In order to avoid being counted twice, outgoing transactions are counted in the country in which they are initiated, whereas incoming transactions are counted in the country in which they are received. The difference between outgoing and incoming cross-border transactions indicates the net inflow or outflow from transactions into or out of the reporting country. The transaction route (see also point "I Focus of the data collection and definitions") is dependent on the type of payment.

In the case of credit transfers, e-money payments and similar transactions in which the payer initiates the transaction, the sending party is also the sender of the funds and the receiving party also the recipient of the funds. In the case of card payments, too, it is the payer that initiates (sends) the transaction even though it is the payee that arranges for the equivalent value to be collected – again the receiving party here is also the recipient of the funds. In contrast, in the case of direct debits, cheques, e-money payments and similar transactions where the payee initiates the transaction, it is the sending party that receives the funds and the receiving party that sends the funds (payer). Funds include banknotes and coins, scriptural money and electronic money.

Thus, in summary, sent transactions are reported as follows: credit transfers (payer), direct debits (payee), cheques (payee), card transactions (payer, ie the card-issuing side).

On the other hand, received transactions are reported by the following party: credit transfers (payee), direct debits (payer), cheques (payer), card transaction (payee, ie the acquiring side). However, received card transactions are only reflected in section b) of reporting templates ZVS5.A and ZVS5.W.

Credit transfers, cheques or direct debits returned by or on behalf of customers should not be reported. Reverse entries, for example to rectify incorrect entries in accounts, should be reported to such an extent that only the correct entries and not the incorrect entries are included in the data collection.

The amount posted to the account including offset fees should be reported.

The total number or value of sent transactions in the reporting year should be entered by type of payment in the column with the country code "A1". This total number or value should then be broken down in the following columns by each individual EU country, with a separate total (U9) for countries outside the European Union (EU). In addition, a summary (Z9) of the total number or value of all transactions received from abroad should be recorded.

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16 For a definition of "national payment transaction", see Article 2 of Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro.

Row T2.I21   Credit transfers

A credit transfer is a payment service which allows the payer to instruct the institution holding its account to transfer funds to the beneficiary. It is a payment order or sequence of payment made for the purpose of placing funds at the disposal of the beneficiary. Both the payment order and the funds described therein move from the payment service provider of the payer to the payment service provider of the payee, ie the beneficiary, possibly via several other credit institutions as intermediaries and/or one or more payment systems.[17]

Credit transfers at ATMs with a credit transfer function should also be included in this figure. Both credit transfers where just one of the parties has an account and the other simply pays or receives the relevant amount in cash and credit transfers in which neither of the parties involved in the transaction hold an account with a payment service provider should also be reported. However, cash payments to an account held by the institution using a form should not be recorded under credit transfers.

Sent credit transfers are reported by the domestic payment service provider that administers the account for the transferring/paying non-payment service provider or the domestic payment service provider that initiates a payment to the non-payment service provider (see introductory comments on reporting templates ZVS4.A and ZVS4.W).

Credit transfers received from abroad are reported by the payment service provider that administers the account of the payee (non-payment service provider). This also includes credit transfers from abroad to branches of foreign institutions located in Germany.

Credit transfers to settle outstanding debts accrued through the use of a credit or delayed debit card should also be included.

The item "credit transfers" includes all "Single Euro Payments Area" (SEPA) credit transfers and all non-SEPA transactions. Non-SEPA transactions are also reported in the "non-SEPA" subcategory. The subcategories "credit transfers initiated in a file/batch" (row T2.I2121) and "credit transfers on a single payment basis" (row T2.I2122) also include all SEPA and non-SEPA transactions.

Credits posted to a customer's account by simple book entry (eg dividend or interest payments by the payment service provider administering the account, sales of securities by the customer) should not be included here but instead under a separate item (see reporting template ZVS8.A and ZVS8.W).

Credit transfers can be submitted either in paper-based form or electronically. Row T2.I21 is therefore the sum of rows T2.I1211 and T2.I1212.

Row T2.I211   Initiated in paper-based form

Includes both credit transfers which the originator submits in paper-based form and submissions that are manually transformed into electronic payments by staff at the payment service provider.

Row T2.I212   Initiated electronically

Any credit transfer that the originator executes without the use of paper forms, ie electronically (eg using electronic data carriers such as disks or magnetic tape, online through the internet, using the software of a payment service provider, via other communication channels, by telephone or through a credit transfer terminal) should be recorded here.

Includes submissions transformed into electronic payments without manual intervention. Standing orders which were originally submitted in paper-based form, but thereafter are regularly executed electronically, are also to be recorded here. In this regard, each execution of a standing order counts as a separate transaction. Furthermore, this item also includes credit transfers executed by a payment service provider on the basis of a special service if the special service is initiated electronically or if the form of submission of the service is not known and the payment service provider executed the credit transfer electronically. Finally, this item also includes credit transfers initiated at an ATM with a credit transfer function.

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[17] See Credit Transfer Act (Überweisungsgesetz) and Article 2 of Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro.

Credit transfers reported as "initiated electronically" (row T2.I212) are subdivided into "credit transfers initiated in a file/batch" (row T2.I2121) and "credit transfers initiated on a single payment basis" (row T2.I2122). As these subcategories are mutually exclusive, the overall number of credit transfers initiated electronically equals the sum of these subcategories. The distinction between credit transfer initiated in a file or a batch and credit transfer initiated on a single payment basis can be drawn according to the placement of the order by the non-payment service provider. In case of a credit transfer initiated in a file/batch the number of transactions per order should be reported.

Row T2.I2121   Credit transfers initiated in a file/batch

This category includes credit transfers initiated electronically that are part of a group of credit transfers jointly initiated by one single payer. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions (ie if 20 credit transfers are delivered as one file to one institutions by a customer, 20 credit transfers should be reported in this position and in the totals items T2.I212 and T2.I21).

Row T2.I2122   Credit transfers initiated on a single payment basis

Electronically initiated credit transfers that are initiated individually, in other words independently of other credit transfers, should be reported under this category.

Row T2.I21001   Non-SEPA (credit transfers)

Credit transfers that do not meet the requirements for SEPA credit transfers[18] pursuant to Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro should be recorded here.

Row T2.I22   Direct debits

A direct debit is a payment service initiated by the payee that debits the payment account of the payer, potentially on a recurrent basis. This type of payment process is executed solely with the consent of the payer which the latter gives either to the payee, to the payment service provider of the payee or to its own payment service provider.

Sent direct debits are counted on the payee's side, in other words they must be reported by the first-commissioned institution, ie normally the first collecting institution (for an exception to this rule, see the introductory comments on reporting templates ZVS4.A and ZVS4.W). Direct debits received from abroad are reported by the payer's account-carrying office (paying agent).

Payments made to settle credit card and delayed debit card bills should also be reported under this item. Individual transactions with cards within the meaning of rows T1.I122 to T1.I125 are only recorded there and not as individual direct debits.

Transactions conducted within the context of the electronic direct debit scheme (*Elektronisches Lastschriftverfahren*, or ELV) should be reported both here and in the corresponding sub-item (row T2.I2202).

Both one-off and regularly recurring direct debits should be reported. In the case of regularly recurring direct debits, each individual payment is seen as a separate transaction.
The debiting of customer accounts by simple book entry (eg charging fees, loan repayments, or as a result of securities purchased by the customer) should be reported in a separate item (see reporting templates ZVS8.A and ZVS8.W).

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[18] The characteristics of a SEPA credit transfer, which are specified in the SEPA-regulation:
    1.   payment in Euros;
    2.   identification of the payee by IBAN and BIC;
    3.   message is sent in XML-format;
    4.   effect payment no later than the working day following that on which the transfer order is received;
    5.   charges for cross-border payments are the same as charges for domestic payments.

Direct debits are subdivided into "initiated in a file/batch" (row T2.I221) and "initiated on a single payment basis" (row T2.I222). As these subcategories are mutually exclusive, the total number of direct debits is equal to the sum of these two subcategories. The distinction between direct debits initiated in a file or a batch and credit transfer initiated on a single payment basis can be drawn according to the placement of the order by the non-payment service provider. In case of a direct debit initiated in a file/batch the number of transactions per order should be reported.

Row T2.I221   Initiated in a file/batch

Direct debits initiated electronically that are part of a group of direct debits jointly initiated by one single payee should be recorded here. Each direct debit contained in a batch is counted as a separate direct debit when reporting the number of transactions (ie if 20 direct debits are delivered as one file to one institution by a customer, 20 direct debits should be reported in this position and in the totals item T2.I22).

Row T2.I222   Initiated on a single payment basis

A direct debit initiated electronically that is independent from other direct debits should be reported under this item.

Row T2.I2201   Non-SEPA (direct debit)

These are direct debits that do not meet the requirements for SEPA direct debits pursuant to Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro.

Row T2.I2202   Payment card initiated direct debits (electronic direct debit scheme – ELV)

Direct debits carried out at a POS using a card and the subsequent generation of direct debits from this card data should be recorded here.

Row T1.I12   Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Transactions with debit, credit and delayed debit cards issued by domestic payment service providers are recorded here.[19] In this regard, it is immaterial whether these transactions are conducted at physical terminals provided by domestic or foreign payment service providers or at virtual points of sale (eg over the internet or the telephone) or in any other way that involves the use of a card. Therefore, payments from distance selling (eg mail-order or internet purchases) should also be reported, irrespective of whether these are made online or offline.

Card transactions are counted on the payer's side, ie the issuing side.[20]

Each transaction is allocated to just one of the subcategories in rows T1.I121 to T1.I125 by type of card. As the subcategories are mutually exclusive, the total number of card payments is equal to the sum of these subcategories. In addition, the total number of card payments is also subdivided into "initiated on physical payment terminals (EFTPOS)" (T1.I12.S1) and "initiated by remote access" (T1.I12.S3). As these subcategories are mutually exclusive, the total number of card payments is equal to the sum of these subcategories.

Transactions with debit cards should be classified, based on the frequency with which the payments made with the debit card are settled in the card account pursuant to the contractual agreement with the card account holder, in the relevant category – payments with debit cards (row T1.I121) or payments with delayed debit cards (row T1.I122).

All payment transactions initiated with a card are included, in other words both those where the acquirer and the issuer of the card are different entities and those where they are the same entity.

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[19] For a definition of the term "card", see the general explanatory notes on reporting template ZVS2
[20] For more detailed information on the reporting requirements for card issuers, see the general explanatory notes on reporting template ZVS2.

E-money payment transactions, cash withdrawals and deposits at ATMs, credit transfers at ATMs and cash advances at POS terminals should not be recorded under this item.

Row T1.I121 Payments with cards with a debit function

Payment transactions carried out using debit cards issued by domestic payment service providers and reported in template ZVS2, row I121 should be included under this item. Transactions carried out under the electronic direct debit scheme should not be reported here but in rows T2.I22, T2.I222 and T2.I2202 (and where applicable T2.I2201).

Row T1.I122 Payments with cards with a delayed debit function

Payments carried out using delayed debit cards issued by domestic payment service providers and reported in template ZVS2, row I122 should be recorded under this item.

Row T1.I123 Payments with cards with a credit function

Payments carried out using credit cards issued by domestic payment service providers and reported in template ZVS2, row I123 should be recorded under this item.

Row T1.I124 Payments with cards with a debit and/or delayed debit function and
Row T1.I125 Payments with cards with a credit and/or delayed debit function

Transactions with cards are only reported in this collective category if the relevant card function cannot be ascertained. It is expected that a clear distinction between the different cards is possible in Germany, so these positions are not to be reported

Row T1.I12.S1 Initiated at a physical EFTPOS terminal

Card payments initiated electronically at a physical EFTPOS terminal (see comments on row S121 of reporting template ZVS3) should be recorded here. This item does not include any e-money payments.

Row T1.I12.S3 Initiated remotely

Card payment transactions initiated electronically but not at a physical POS terminal should be recorded here. This item typically includes payments with cards for goods or services purchased by telephone or online.

Row T3 E-money payment transactions with e-money issued by resident payment service providers

This item covers transactions whereby a holder of e-money transfers e-money value from its own balance to the balance of the beneficiary, either with a card on which e-money can be stored directly or with other e-money accounts.

All transactions using cards with an e-money function reported in template ZVS2 in rows I13 to I132 as well as transactions with e-money accounts (reporting template ZVS1, row A3) not involving cards should be reported here. This item is completely broken down into the sub-items "with cards on which e-money can be stored directly" (row T3.I131) and "with e-money accounts" (row T3.A3).

It is the institution through which the transaction is initiated, or, in other words, which has a direct relationship with the non-payment service provider, that is responsible for reporting of e-money transactions.

Whether the transactions took place at a physical or virtual sales point is immaterial.

Row T3.I131 With cards on which e-money can be stored directly

A transaction whereby the holder of a card with an e-money function transfers e-money value from its balance stored on the card to the balance of the beneficiary.

Row T3.A3   **With e-money accounts**

These are transactions whereby funds are transferred from the payer's e-money account to the payee's e-money account.[21]

Row T3.I132   **Accessed through a card**

Transactions "with e-money accounts" are further subdivided. These include transactions in which a card is used in order to access an e-money account and subsequently transfer e-money from the payer's account to the payee's account.

Row T0.I23   **Cheques**

All cheques as defined by the Cheque Act (*Scheckgesetz*), including bankers' drafts, traveller's cheques and other cheques, should be reported under this item.

(Sent) cheques are counted on the payee's side; this means they are recorded by the first-commissioned payment service provider, ie normally the first collecting institution, which initiates the collection of the cheques. An exception to this rule are cheque payments where the institution with the direct link to the customer does not process its payment transactions itself and is therefore not the first collecting institution (see introductory comments on reporting templates ZVS4.A and ZVS4.W).

Cheque transactions received are reported by the drawee institution in Germany (account-carrying office of the cheque issuer), where the credit is provided abroad.

Cash withdrawals made using forms should not be included here. Moreover, cheques issued but not cashed should also not be recorded.

Row T0.I24   **Other payment services**

This item comprises payment services within the meaning of section 1 (2) ZAG that have not been explicitly covered elsewhere in this reporting template. It is expected that the list of the aforementioned payment instruments is comprehensive for Germany, so this position is kept empty.

Row T0   **Total number or total value of all payment transactions involving non-payment service providers**

The total number or total value of all transactions using payment instruments that involve non-payment service providers should be recorded here. The figure of this position is equivalent to the total of all transactions reported in this reporting template.

V   Guidelines on the individual items in reporting templates ZVS5.A and ZVS5.W "Payment transactions with non-payment service providers by terminal type"

All of the indicators in this table relate to cash or cashless transactions carried out at a physical (rather than virtual) terminal. For example, this covers card transactions at attended and unattended retail / POS terminals (merchant terminals, ticket vending and car park terminals, if cards are accepted as means of payment) where the parties involved are both present, but not payments relating to distance selling (eg mail-order or internet purchases).

Domestic payment service providers have to provide information on all transactions conducted at the terminals they supply, in other words where they are the first domestic payment service provider in the settlement process chain (see points a) and b)). In the case of transactions at terminals provided by

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[21] For a definition of the term "e-money accounts", see the explanatory notes on row A3 in reporting template ZVS1.

foreign payment service providers using cards issued by domestic payment service providers (see point c)), however, it is the payment service provider that issues the card that is the reporting agent.[22]

Loading credit onto a mobile phone (prepaid card phones) at retail/POS terminals using a debit card with chip and pin should also be recorded here as credit is transferred from the account holder's account to the account of the mobile phone operator.[23]

Payment transactions at terminals provided abroad by branches or subsidiaries of a domestic payment service provider are not reported by the parent company of the payment service provider.

The total number or total value of transactions in the reporting year should be entered by terminal type in the column with the country code "A1". This total number or total value should then be broken down in the following columns by each individual EU country, with a separate total (U9) for countries outside the European Union (EU).

The geographical breakdown in this table is based on the location of the terminal.

Cash includes banknotes and coins. Collectors' coins that are not normally used for making payments are not included.

Row A.T0.S1   a)   Transactions at terminals provided by resident payment service providers with cards issued by resident payment service providers

Transactions conducted using cards issued by domestic payment service providers at terminals provided by domestic payment service providers are recorded under point a).

The reporting agent is the domestic payment service provider that operates the terminal (ATM, payment terminal or e-money terminal) – referred to as the acquirer.[24]

Row A.T41.S111   ATM cash withdrawals (except e-money transactions)

Only cash withdrawals at ATMs using the cards reported as cash withdrawal cards in row I11 of template ZVS2 should be recorded under this item. This item includes all transactions in which cash is paid out at a terminal without any manual intervention on the part of the payment service provider and where the recipient is identified by a payment card.

Such cash withdrawals at ATMs using a cash withdrawal card (excluding e-money transactions) only include cash advances at POS terminals if they are unconnected to a payment transaction. Cash withdrawals together with a payment transaction are not included. Instead these should be classified as "transactions at payment terminals" (row A.T1.S12) and should also be recorded in reporting templates ZVS8.A and ZVS8.W (row T41.S12).

OTC cash withdrawals should be recorded in templates ZVS8.A and ZVS8.W in row T41.S2.

Row A.T42.S111   ATM cash deposits (except e-money transactions)

Only cash deposits at ATMs using a card reported in row I11 of template ZVS2 as a cash withdrawal card should be recorded here. This item includes all transactions in which cash is deposited at a terminal without any manual intervention on the part of the payment service provider and where the depositor is identified by a payment card.

OTC cash deposits should be recorded in templates ZVS8.A and ZVS8.W in row T42.S2.

Row A.T1.S12   POS transactions (except e-money transactions)

Payment transactions at physical retail/POS terminals provided by domestic payment service providers should be recorded here, irrespective of whether these are operated online or offline.

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[22] For more information on reporting requirements for card issuers and the terms "cards" and "payment cards", see the general explanatory notes on reporting template ZVS2

[23] For a definition of payment terminals (POS), see the explanatory notes on row S12 of reporting template ZVS3.

[24] The term "acquirer" is explained in point "I Focus of the data collection and definitions".

Payment transactions in e-money should not be recorded here but instead in row A.T3.S132.

Row A.T3.S131   E-money card loading and unloading transactions

This relates to transactions where electronic money from an e-money issuer is transferred to or from a card with an e-money function. All transactions are added together. Loading transactions are not offset against unloading transactions.

Row A.T3.S132   E-money payment transactions with cards with an e-money function

Payments using e-money at physical retail terminals should be reported here, irrespective of whether these are operated online or offline. Where possible, both transactions using a card on which e-money can be stored directly and transactions with cards giving access to an e-money account should be included in this position.

Row B.T0.S1   b)   Transactions at terminals provided by resident payment service providers with cards issued by non-resident payment service providers

Transactions conducted with cards issued by foreign payment service providers at terminals operated by domestic payment service providers are reported under point b).[25]

As is the case in point a), it is the acquirer, or the payment service provider operating the terminal (ATM, payment terminal or e-money terminal), that is the reporting agent, rather than the payment service provider that issued the card.[26]

Row B.T41.S111   ATM cash withdrawals (except e-money transactions)

Only cash withdrawals made at ATMs using a card should be recorded here. This item includes all transactions in which cash is paid out at a terminal without any manual intervention on the part of the payment service provider and where the recipient is identified by a payment card.

Cash withdrawals at ATMs using a cash withdrawal card (excluding e-money transactions) include cash advances at POS terminals only if they are unconnected to a payment transaction. Cash withdrawals together with a payment transaction are not included here. Instead these should be classified as "transactions at payment terminals" (row B.T1.S12) and should also be recorded in reporting templates ZVS8.A and ZVS8.W (row T41.S12).

Row B.T42.S111   ATM cash deposits (except e-money transactions)

Only cash deposits at ATMs using a card should be recorded here.

This item includes all transactions in which cash is deposited at a terminal without any manual intervention on the part of the payment service provider and where the depositor is identified by a payment card.

Row B.T1.S12   POS transactions (except e-money transactions)

Payment transactions at physical retail/POS terminals provided by domestic payment service providers should be reported here, irrespective of whether these are operated online or offline.

Payment transactions in e-money should not be recorded here, but instead in row B.T3.S132.

Row B.T3.S131   E-money card loading and unloading transactions

This relates to transactions where electronic money from an e-money issuer is transferred to or from a card issued abroad with an e-money function. All transactions are added together. Loading transactions are not offset against unloading transactions.

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[25] With regard to transaction routes, see the general explanatory notes on reporting templates ZVS4.A and ZVS4.W.
[26] For more information on the term "acquirer", see point "I Focus of the data collection and definitions".

Row B.T3.S132   E-money payment transactions with cards with an e-money function

Payments in e-money at physical retail terminals using cards with an e-money function issued by foreign payment service providers should be reported, irrespective of whether these are operated online or offline. Where possible, both transactions using a card on which e-money can be stored directly and transactions with cards giving access to an e-money account should be included.

Row C.T0.S1   c)   Transactions at terminals provided by non-resident payment service providers with cards issued by resident payment service providers

Transactions conducted using cards issued by domestic payment service providers at terminals operated by foreign payment service providers should be reported here.

These transactions are reported in this case by the domestic payment service provider that issued the cards (card issuer).[27]

Row C.T41.S111   ATM cash withdrawals (except e-money transactions)

Only cash withdrawals made at ATMs operated by foreign payment service providers using a card reported in row I11 of reporting template ZVS2 should be recorded here. This item includes all transactions in which cash is paid out at a terminal without any manual intervention on the part of the payment service provider and where the recipient is identified by a payment card.

Cash withdrawals at ATMs using a cash withdrawal card (excluding e-money transactions) include cash advances at POS terminals only if they are unconnected to a payment transaction. Cash withdrawals together with a payment transaction are not included here. Instead these should be classified as "transactions at payment terminals" (row C.T1.S12).

Row C.T42.S111   ATM cash deposits (except e-money transactions)

Only cash deposits at ATMs operated by foreign payment service providers using a card should be recorded here. This item includes all transactions in which cash is deposited at a terminal without any manual intervention on the part of the payment service provider and where the depositor is identified by a payment card.

Row C.T1.S12   POS transactions (except e-money transactions)

All payment transactions at physical retail/POS terminals operated by foreign payment service providers should be recorded here, irrespective of whether these are operated online or offline.

Payment transactions in e-money should not be recorded here, but instead in row C.T3.S132.

Row C.T3.S131   E-money card loading and unloading transactions

This relates to transactions where electronic money from an e-money issuer is transferred to or from a card with an e-money function. All transactions are added together. Loading transactions are not offset against unloading transactions.

Row C.T3.S132   E-money payment transactions with cards with an e-money function

All payments in e-money at physical retail terminals operated by foreign payment service providers should be reported, irrespective of whether these are operated online or offline. Both transactions using a card on which e-money can be stored directly and transactions with cards giving access to an e-money account should be included.

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[27] For more information on reporting requirements for card issuers, see the general explanatory notes on reporting template ZVS2.

VI Guidelines on individual items in reporting templates ZVS8.A and ZVS8.W "Other payment transactions with non-payment service providers"

Reporting of these positions is on a voluntary basis for payment service providers that do not have the status of MFIs.

For information on the transaction route and on which party to the transaction is the reporting agent for sent and received transactions, see the general explanatory notes on reporting templates ZVS4.A and ZVS4.W.

Row T2.I2122.S31   **Online banking based credit transfers (initiated on a single payment basis)**

Transactions initiated using online banking applications from payment service providers or via special services (payment initiation services) by non-payment service providers to make online payments (for example, *Giropay* or *Sofortüberweisung*) should be reported under this item. Such services initiate payment transactions via an internet-enabled (payment) account. The services may be provided by third parties that do not administer the account used themselves.[28]

The payment service provider that administers the payment account used is the reporting agent.

Row T2.I241   **Credits to the accounts by simple book entry**

This item contains what are known as "book entries", where no specific transaction order has been provided by a non-payment service provider, but instead a simple book entry (credit entry) to the customer's account is made by the account-holding institution on the basis of special contractual conditions. In these cases, the institution with a direct customer link to the non-payment service provider is obligated to report, for example, loans disbursements or payments arising from securities transactions (interest and dividend payments), as these constitute payments made on behalf of non-payment service providers.

The account-holding institution is the reporting agent.

Simple book entries must no longer be included in credit transfer transactions.

Row T2.I242   **Debits from the accounts by simple book entry**

This item contains "book entries", where no specific transaction order has been provided by a non-payment service provider, but instead a simple book entry (debit entry) to the customer's account is made by the account-holding institution on the basis of special contractual conditions. In these cases, the institution with a direct customer link to the non-payment service provider is obligated to report, for example, collections of loan instalments or interest, fees or taxes linked to financial assets (if they are a separate transaction but not separately authorised by the customer) or payments arising from securities transactions, as these constitute payments made on behalf of non-payment service providers.

The account-holding institution is the reporting agent.

Simple book entries must no longer be included in direct debit transactions.

Row T4.I21   **Money remittances (Transfer of cash deposits or cash payments to non-account holders)**

This item comprises money remittance transactions pursuant to section 1 (2) point 6 ZAG. According to this clause, the term "money remittance" refers to a payment service where funds are received from

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[28] For information on payment initiation services, see the comments in point "I Focus of the data collection and definitions".

a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.

Sent transactions are reported by the payment service provider that initiated them and is in direct contact with the non-payment service provider that orders the payment (payer). Received transactions are counted by the payment service provider in direct contact with the receiving non-payment service provider (payee).

Row T2.S32   Transactions via telecommunication, digital or IT device

This item covers payment transactions conducted in digital form pursuant to section 1 (2) point 5 ZAG. According to this clause, these are payment transactions where the payer's consent to conduct the payment transaction is communicated via a telecommunication, digital or IT device and the payment is made to the operator of the telecommunication or IT system or IT network provided that the operator is the only intermediary between the payment services user and the supplier of the goods or services.

The payment service provider that operates the telecommunication or IT system or IT network is the reporting agent.

Row T41.S12   Cash advances at POS terminals

Transactions in which the card holder receives cash at a POS terminal in combination with a payment transaction for goods or services should be reported under this item.

If data regarding cash advances at POS terminals cannot be separated from payment information for goods and services, then these are reported in templates ZVS5.A and ZVS5.W as "transactions at payment terminals (POS)".

The domestic service provider that operates the (POS) terminal (the acquirer) is the reporting agent.

Row T41.S2   OTC cash withdrawals

Irrespective of the type of account from which they are paid, all cash disbursements from accounts to non-payment service providers made over the counter using a withdrawal slip should be recorded here. Payments from savings accounts, for example, should therefore also be included here. Moreover, disbursements arranged over the counter with the manual intervention of the account-holding institution but with the cash being withdrawn from an ATM should also be counted (eg teller cash dispensers, cards issued over the counter for one-off disbursement).

Cash withdrawals at ATMs using cards should not be reported here but instead in templates ZVS5.A and ZVS5.W.

Row T42.S2   OTC cash deposits

Irrespective of the type of account into which they are paid, all cash deposits into the accounts of non-payment service providers over the counter using a pay-in slip should be reported here (with manual intervention on the part of the account-holding institution). Payments into savings accounts, for example, should therefore also be included here. Moreover, deposits using a pay-in slip made outside counter opening times should also be included (eg night deposit boxes). Cash deposits at ATMs using cards should not be reported here but instead in templates ZVS5.A and ZVS5.W.