Part 1: Organisational matters, technical issues, reporting requirement

No	Area	Question	Answer
1	Organisational	Where can I find the current information on the revised ESCB payments statistics? When will further documents, such as the guidelines, be published?	The current information is published on our website at: https://www.bundesbank.de/en/service/reporting-systems/banking-statistics/revised-ecb-regulations/information-on-the-amended-regulation-on-payments-statistics-ezb-2020-59--857974. If you would like to receive information about changes and updates, you can subscribe to our newsletter (in German; please select "Meldewesen / Bankenstatistik: Zahlungsverkehrsstatistik"). The guidelines will be provided in advance in draft form, template by template.
2	Organisational	The list of payment systems (schemes, Annex 2 of the reporting templates) is not complete. Will the missing schemes be added?	The ECB manages the international schemes on the list. For national schemes, which are managed by the Bundesbank, we are asking for input from the reporting agents so that the list can be completed. However, if an international scheme is missing, please nonetheless send us a message so that we can pass it on to the ECB.
3	Organisational	Where can I find information on the payment statistics relevant institutions (PSRIs) so that I can identify payment service providers?	The ECB provides the list of PSRIs (payment statistics relevant institutions) at: https://www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions/html/index.en.html.
4	Organisational	Can the Bundesbank grant an institution an extension of the deadline to implement the amended ECB Regulation, for instance if the institution experiences problems during implementation?	No, it is unfortunately not possible to grant an extension. The amended ECB Regulation contains no provision for extending the deadline. It stipulates that the first quarterly report is to be submitted by 29 April 2022 and the first semi-annual report by 30 November 2022.
5	Organisational	Has the old template ZVS8 been discontinued?	Reporting template ZVS8 is no longer part of the revised payment statistics. All items, with the exception of "Transactions via telecommunication, digital or IT device", have been included in reporting templates ZVS4.1 and ZVS6.
6	Organisational	Do Tables 7 and 8 of the ECB Regulation not need to be reported?	No, which is why they are not included in the Bundesbank's reporting templates.
7	Reporting requirement	What are the reporting deadlines for the institutions?	The deadlines for reporting to the Bundesbank can be found in the instructions for credit institutions and the notification for other payment service providers. Quarterly reports are to be transmitted to the Bundesbank by the last working day of the month after the end of each quarter, and semi-annual reports are to be sent by the last working day of the third month after the end of the calendar half-year.

8	Reporting requirement	Are ZVS4.2 and ZVS5.2 to be reported on a semi-annual or an annual basis? According to the Regulation, 4b and 5b are to be reported on an annual basis.	Tables 4.2 and 5.2 in the reporting templates published by the Bundesbank do not correspond to the ECB's Tables 4b and 5b. For greater clarity, the Bundesbank has broken the ECB's Tables 4a and 5a down further into card-based payment transactions (Tables 4.2 and 5.2) and other payment instruments (Tables 4.1 and 5.1). These are all to be submitted semi-annually. The ECB's Tables 4b and 5b are for institutions which have been granted a derogation, which is not provided for in Germany so as to enable a single data flow with regard to fraud reporting.
9	Reporting requirement	Will there be derogations in Germany pursuant to Article 4 of the amended Regulation on payments statistics?	To enable a single data flow with regard to fraud reporting, derogations are not envisaged in Germany.
10	Reporting requirement	How are transactions that are part of interbank settlements to be reported?	Payments from interbank trading are not to be reported in the payment statistics. If the transaction is initiated by a domestic payment service provider as part of correspondent banking, the payment service provider is responsible for reporting the payment. The correspondent bank may not report such transactions. However, if the bank initiating the payment is a development bank ("Förderbank"), which is not a payment service provider pursuant to the payment statistics, the correspondent bank has to report the transaction.
11	Technical	Which payment schemes and payment systems have to be reported? Where can I find the code lists?	The coding for payment systems and card schemes can be found in Annex 2 on the Bundesbank's website. The Annex is continuously updated. If a scheme is missing from the code list, please let us know so that we can add it. (https://www.bundesbank.de/en/service/reporting-systems/banking-statistics/revised-ecb-regulations/information-on-the-amended-regulation-on-payments-statistics-ezb-2020-59--857974)
12	Technical	Where can I find detailed information on submitting reports in XML format?	The current documents outlining how to submit reports in XML format were published on the Bundesbank's website on 5 May 2021. (https://www.bundesbank.de/en/service/reporting-systems/banking-statistics/revised-ecb-regulations/information-on-the-amended-regulation-on-payments-statistics-ezb-2020-59--857974)
13	Technical	The XML description mentions codes and RIAD IDs. What are these exactly?	Institution IDs, bank sort codes and RIAD codes are used to identify reporting or submitting institutions. Whenever such an identifier is requested, you can enter either the 8-digit bank sort code, the 9-digit ExtraNet code or the RIAD ID as specified in the ECB publication. However, in future, the plan is to use only the RIAD ID for all statistics. Financial institutions' RIAD IDs can already be found on the ECB's website at https://www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions/html/index.en.html.
14	Technical	Are the payment systems and merchant category codes (MCCs) listed in Annex 2 reported in a separate column in the XML file?	Yes, the XML template contains a separate column for the payment systems/payment procedures and the MCCs.

15	Technical	Will it be possible to continue using the general statistics reporting portal (AMS) to submit reports on payment statistics beyond the 2022 reporting year?	Submission via the AMS is not possible for the revised payment statistics. However, as an alternative, we provide an Excel tool that you can complete electronically and that generates the XML-file via macro (https://www.bundesbank.de/resource/blob/877276/76544c676169595c5e5da645e4316018/mL/datei-zur-erzeugung-von-xml-files-data.xlsm). The file can then be submitted via the normal ExtraNet file transfer procedure.
16	Technical	How do I go about submitting reports with blank fields or empty reporting templates? What do I do if I have no transactions subject to reporting requirements?	If you cannot report certain items, or indeed entire reporting templates, in the reporting period, you can leave these fields (or templates) blank in the XML file. A separate nil report is not necessary for positions or templates. However, if there are no transactions subject to reporting requirements pursuant to the payment statistics, a negative report is required under XML 3.2.4.
17	Technical	Which formats will there be in the future for queries, answers to queries and corrections?	Queries" are provided in XML format and in the future also as PDF in the ExtraNet mailbox. As an aid to interpreting the queries, an Excel form can be used that reads out the XML file via macro (https://www.bundesbank.de/resource/blob/889942/f6f5242a716b5469fb324e884ecf993f/mL/auswertung-rueckfragen-data.xlsm). Correction reports are also accepted exclusively in XML format. Explanations of content and answers can be sent by mail to "Zahlungsverkehrsstatistik@bundesbank.de"
18	Technical	Do related quarterly and semi-annual reports have to be consistent? What happens if I need to change something?	Yes, the half-yearly report must correspond to the sum of the two associated quarters. If a correction report is required, for example for the 1st quarter, this correction report for the quarter must be submitted first. Only then can the half-yearly report be submitted. Otherwise, a large number of validation errors would be generated for the half-yearly report, as the reported items would not be consistent with the sum of the quarterly reports. If the correction of the quarterly report is made after the half-yearly report has already been submitted, a new submission of the half-yearly report must therefore be made after the correction of the quarterly report so that the totals are correct again.
19	Technical	Why does the ECB Regulation stipulate that units are to be reported in millions? Why does the Bundesbank use dimension 1?	The Bundesbank reports national data to the ECB as an overall aggregate and thus in millions. However, as figures are reported to six (quantity) or eight (value) decimal places, the data are just as exact as in the national survey, just in a different dimension. Therefore, data reporting to the Bundesbank continues to be in dimension 1.
20	Technical	How many decimal places should I use? Which decimal separator should be used? Should I round figures?	Amounts in euro should be reported to two decimal places. A dot should be used as a separator for decimal places (e.g. "34 Euro and 57 Cents" should be reported as "34.57"). When reporting quantities, however, only whole, non-negative figures can be entered.

21	xml	For positions that must be reported for each payment system / card scheme separately (e.g. PCT.2.R.CTS), how should I report the system used?	For written communication with the Bbk: In case of positions broken down by payment/card scheme, the placeholder (e.g. CTS) should be replaced by the code of the system in the item identifier (e.g. "PCT.2.R.CTS_SEPA" for SEPA credit transfers). In the XML file: In contrast, the generic item identifier must be used in the XML file and the scheme or scheme must be specified in an additional attribute. In the breakdown, the sum of the systems / schemes (... _ALL) does not have to be reported. This code is only used for the positions which are not broken down by payment/card scheme.
22	Test reports	How can I submit (test) reports for the new payment statistics?	Reporting institutions have the option of submitting test reports for payment statistics from the 2022 reporting year onwards via the file transfer function in the test ExtraNet environment (https://extranet-t.bundesbank.de/FT/). To do this, they must register for the functions "16 Payment statistics – submission (valid from 2022)" and "16a Payment statistics – response (valid from 2022)". This can be carried out using the following links: - Initial registration in the test ExtraNet environment: https://extranet-t.bundesbank.de/bsvpub/ - Secondary registration in the test ExtraNet environment: https://extranet-t.bundesbank.de/bsvpriv Service providers wishing to make submissions on behalf of a reporting institution as well as virtual test institutions need a separate institution ID and a registration in ExtraNet, which must be applied for and set up in advance. Live submissions for the payment statistics from the 2022 reporting year onwards are carried out via the ExtraNet file transfer function. To do this, the functions "16 Payment statistics – submission (valid from 2022)" and "16a Payment statistics – response (valid from 2022)" are needed. All users previously registered for payment statistics reporting up to the 2021 reporting year for the functions 7 and 7a will automatically receive these functions for the new reporting beginning in the 2022 reporting year.
23	Country codes	How should deviating or unlisted country codes be treated?	For the allocation of country codes, we refer to the ECB's requirements. It is not possible to deviate from these requirements because the payment statistics are harmonised within the ESCB. Please allocate any unlisted territories to the relevant countries yourself. They should be assigned to the countries to which they belong politically.
24	Payment/card scheme	How should deviating or unlisted payment schemes be treated?	Please report card payments under their overarching card scheme, e.g. Electron, VPay and Plus are allocated to the Visa card scheme. If the card scheme is not included in the code list, use the code "_Z". "ONUS" (internal transactions) does not exist as a card payment scheme; it only exists for transfers and direct debits and, in practice, can probably only appear in the form "DE".

25	Excel-tool for generating XML-files	How can I use the Excel tools provided by the Bundesbank with macros if they are blocked by Microsoft?	You can unblock the files by calling up the file properties in Explorer and activating "Unblock" in the "General" tab in the "Security" section and confirming with "ok". Alternatively, the documents can also be used in offline mode."

Part 2: Content

No	Tem-plate	Area	Question	Answer
26	ZVS1	Credit card accounts	Where should prepaid credit card accounts be reported?	Credit card accounts with a credit balance should be reported as overnight deposit accounts (reporting template ZVS1, D1). In addition, all credit card accounts – irrespective of whether they have a credit or debit balance – should be reported again under the item "Number of payment accounts".
27	ZVS1	Account infor-mation services	Who should report account information services and when?	The number of customers for which a payment service provider, in its function as account information service provider, has accessed account information belonging to third-party institutions should be reported in NC1. The country is assigned based on the customer's address. The number of own accounts which third-party account information service providers have accessed is entered in A11. The figure entered here shows only the number of accounts in question and not the number of times they were accessed or the number of institutions requesting information. The country is assigned based on the country of residency of the account information service providers that access the account most frequently. Example for illustration purposes: an account is accessed by account information service providers AISP1 (country of residency: AT, number of times accessed: 10), AISP2 (country of residency: AT, number of times accessed: 10) and AISP3 (country of residency: DE, number of times accessed: 15). In this example, AT should be entered as the country code because this is the country from which the account was accessed most frequently. If information is requested for the institution's own purposes, for instance for lending, a report is not required as the service is not being used to obtain consolidated information about a payment account.
28	ZVS2	Co-badging	If debit cards are processed under both the girocard scheme and the Maestro scheme, should they be reported in ZVS2 – Number of cards issued – as girocards?	These cards should be reported as both girocards and Mastercards (Maestro = Mastercard). The scheme breakdown in reporting template ZVS2 explicitly allows double counting. However, they should only be counted once in the main item "Number of cards".
29	ZVS2	Prepaid credit cards	How should prepaid cards be reported?	Issuer: if the prepaid cards issued are defined as e-money pursuant to Section 1 of the Payment Services Oversight Act (Zahlungsdiensteaufsichtsgesetz – ZAG), they are to be reported as e-money cards. If the prepaid cards issued do not constitute e-money, they are to be reported as debit cards. If the card also has a credit function or a delayed debit function in addition to its prepaid function, it is to be reported as a credit card with or without a credit function. Acquirer: prepaid cards are to be reported in the same way as the underlying card, i.e. as a debit, credit or e-money card. Because prepaid cards do not always constitute e-money, this should not be used as the only feature for classification as e-money.

30	ZVS2	Credit cards	How should credit cards that are settled on a daily basis be reported?	Even if credit cards are settled on a daily basis, the settlement process is different to that used for a debit card. Cards with a "daily charge" therefore have to be reported as credit cards.
31	ZVS2	Virtual cards	How should virtual cards be reported?	Virtual cards that are used as a token in digital wallets (e.g. Apple Pay) are to be reported. The category of card type or scheme to which the virtual card is assigned depends on the underlying card. Cards that are issued physically as well as being used in a digital wallet but that have either the same card number or no card number at all count as one card.
32	ZVS2	Virtual cards	Should virtual cards designed for single use only be reported?	No, single use cards are not to be reported. However, any transactions generated using single-use cards are to be reported.
33	ZVS4 /ZVS5	Country assignment	What is Geo3 x Geo3?	For each transaction, both the country of the acquirer (or for received transactions, the issuer) as well as the country in which the terminal is located must be entered. As a result, a matrix like the one on page 2 of the reporting template must be filled out for each reporting item.
34	ZVS4/ ZVS5	Country assignment	How are country totals to be reported in the Geo3 x Geo3 matrix?	The following examples illustrate how to report country totals. The first report is for a card payment that takes place in Germany and the acquirer is also resident in Germany. In this case, the combination for the report is (DE; DE) and (W0; W0). In addition, all possible country totals are to be reported; in this example also the combinations (DE; W0) and (W0; DE).
35	ZVS4	Direct debits	What is the difference "of which" items and memo items?	Memo items are always "of which" items but are only required for reporting under the instructions for credit institutions.
36	ZVS4	Card payments	If we are missing information, what should we report?	Merchant category codes (MCCs) should only be reported if they are available. All other information required that is not contained in the SCC files must be obtained from elsewhere, for instance via the card scheme.
37	ZVS4	Card payments	How should digital wallets be reported?	For card payments, the issuer reports the use of cards in digital wallets for remote payment transactions under the item "Mobile payment solution" (PCP.2.R.1). For transactions at terminals, on the other hand, the issuer and the acquirer report the transactions under the item "Initiated at a physical EFTPOS" (PCP.2.NR.2) or "Initiated at an ATM" (PCP.2.NR.3). Issuers additionally report the transactions under the sub-item "Mobile payment solution, initiated non-remote" (PCP.2.NR.1). For e-money payments, the issuer reports the use of cards in digital wallets under the item "Mobile payment solution" (PEM.22). This applies to both remote and non-remote transactions. Acquirers only report e-money payments as a whole.
38	ZVS4.1	Credit transfers	How should credit transfers in file format, e.g. on a data carrier, with an accompanying slip (customer signature), be reported?	Credit transfers in file format that are authenticated with a customer signature should be reported under the category "Other" (PCT.3/FCT.3).

39	ZVS4.1	Credit transfers	How do online credit transfers differ from mobile payments?	Credit transfers that are initiated by the customer as part of online banking should be reported as online credit transfers (PCT.221). This includes online credit transfers that a customer makes using their banking app but also bookings made by a payment initiation service. Credit transfers initiated by other payment services are to be reported again separately under ZVS4.1 PCT.2211. The item "Mobile payments" (PCT.223) should be used to report only those credit transfers that are initiated via mobile payment solutions such as digital wallets, P2P or B2C.
40	ZVS4.1	Initiation in own name	How should credit transfers made by institutions in their own name to an account held by a third-party institution be reported?	Credit transfers in an institution's own name (e.g. issuing loans or paying tradesmen's invoices) to an account held by a third-party institution are categorised as follows: - electronic: if there is an accompanying slip with a signature, this transfer has not been initiated solely electronically and is reported under PCT.3. Credit transfers that are initiated solely electronically are reported under PCT.2. - strong customer authentication: in this case it depends on which authentication method your institution uses. If the credit transfer is initiated solely electronically, this does not mean that it is automatically exempt from strong customer authentication. If strong customer authentication is not used, the exemption the institution used must be reported. Possible exemptions could be "company uses secure payment processes and protocols", "trusted beneficiary" or "transaction risk analysis". - for transfers that are initiated solely electronically (PCT.2), non-remote, and not as a batch, "initiated at an ATM" should be reported as the initiation channel. For remote payments which are not initiated as a batch, "online banking-based credit transfer" should be reported as the initiation channel.
41	ZVS4.1	Credit transfers	How should correspondent banking payments via SWIFT be reported?	Payments via SWIFT should not be reported as an independent payment system. If SWIFT is used in connection with a SEPA transaction, then it is to be reported as a SEPA payment. In all other cases, transactions are reported as non-SEPA (code _Z).
42	ZVS4.2	Card payments	How should payments be reported for which the acquirer's country cannot be identified?	It should theoretically be possible to identify the country of the acquirer. The acquirer country needs to be recorded in order to identify cross-border card payments pursuant to the definition of the Interchange Fee Regulation (IFR). This is also a requirement of the EBA Guidelines.
43	ZVS4.2	Strong customer authentication	In reporting template ZVS4.2, when should card payments be subdivided into the sub-items "with strong customer authentication" and "without strong customer authentication"?	The sub-items "with strong customer authentication" and "without strong customer authentication" refer to the cards used in payment card schemes overall but not to individual types of card. This means that card payments using a girocard have to be subdivided into the sub-items "with strong customer authentication" and "without strong customer authentication". However, all schemes distinguish the exceptional reasons for the implementation without SCA, which is why girocard payments should also be included here.

44	ZVS4.2	Card payments	Which values are to be reported under PCP.2 NR.4 (reporting template ZVS.4.2)?	We have yet to identify a case that could be reported under PCP.2 NR.4 (card payment, initiated non-remote, other) and assume that this will remain blank.
45	ZVS5	First party fraud	Should payments with a fraudulent background be reported as fraudulent payments in reporting template ZVS5?	If the payment is fraudulent, it has to be reported. However, if the underlying transaction that resulted in payment initiation is based on fraudulent activity, this payment transaction does not have to be reported (payer acted fraudulently / first party fraud). Examples of such a situation are credit fraud or, to cite a recent example, obtaining coronavirus aid via fraudulent means. It should be noted that manipulation of the payer, e.g. CEO fraud, has to be reported.
46	ZVS9	MCC	Does the MCC list (Annex 2 of the reporting templates) correspond to the ISO list that Visa and Mastercard also use? Does it contain scheme-specific codes?	Yes, the MCC list corresponds to the ISO list that Visa and Mastercard also use. It also contains codes that are used only by Visa or only by Mastercard. The only exception is the group of codes for airline companies, car hire companies and hotels.
47	ZVS9	MCC	How do we report a merchant category code (MCC) that is not in the MCC list?	A merchant category code (MCC) that is not in the MCC list can be reported under the collective code "R999". As soon as the new code is added to our code list, the report should be revised.
48	ZVS 4.1	Documentary business	Should payments from documentary business be reported and if so, how are they to be recorded?	Payments from documentary transactions, e.g. import or export letters of credit, must also be reported. These are to be recorded according to the payment transaction that actually took place with the non-payment service provider.
49	ZVS 4.1	Standing orders	How to record standing orders that are executed daily as an institution file?	Standing orders are to be reported as successive transfers on a single payment basis if the customer order was made on a single payment basis (and not in a file/batch). For all standing orders initiated by customers from 01.01.2022 onwards (new creation), the initiation channel must be recorded. For old orders, the previous reporting can be retained or, if necessary, an allocation can be made according to the business model and fixed for all subsequent reports.
50	General	Transactions of non-PSDs	As a reporting institution, how can I ensure that only payment transactions of non-payment service providers are reported, both domestically and in cross-border client relationships?	A list of Payments Statistics Relevant Institutions (PSRIs) is maintained at the European Central Bank . This list allows for distinguishing between payment service providers and non-payment service providers within the European Union. In the case of payment transactions from and for clients from countries outside the EU, the reporting institution must use appropriate information on the client and the services it offers to distinguish between payment and non-payment service providers.

51	ZVS 6	Cash deposits/withdrawals from savings accounts	Do the items ZVS 6 4.OTCW as well as 4.OTCD (cash transactions over the counter) also include transactions with savings accounts?	The Guidelines refer to "accounts" in general terms. Savings accounts are also to be included.
52	ZVS 4.1	EBICS	Are accounts that can be accessed via EBICS considered online accounts and how are transactions initiated via EBICS to be reported?	Accounts with pure EBICS access are not online accounts, therefore they are not be reported in ZVS 1, D11 (deposits on online accounts) and D121. Payment transactions initiated via EBICS are usually to be reported as a remote file/batch transfer. However, if the file contains only one transaction, it should be reported as a credit transfer on a single payment basis with the breakdown "online banking-based credit transfer". With regard to customer authentication, the transaction should be recorded as it actually took place. If the transaction took place without strong customer authentication, the reason "secure payment processes and protocols used by companies" (r7) seems most likely.
53	ZVS 4.2	Card payments	Can received card payments be reported by the issuer or are the card payments netted? Where are credits reported if they cannot be attributed to the original transaction?	In the reporting scheme ZVS 4.2, the issuer reports only sent transactions and the acquirer only received transactions. The issuer may not report received transactions and the acquirer may not report sent transactions. Payments may not be netted, negative signs are not allowed. If card credits (i.e. bookings in favour of the cardholder) are independent transactions, they are reported in the position ZVS 4.1 "POT (received)" by the issuer and in the position "POT (sent)" by the sending acquirer . Otherwise, the original report must be revised by the corresponding card transaction.
54	ZVS4.2	girocard	Who reports girocard transactions on the acquiring side (merchant side)?	- The merchant bank is required to report transactions if it receives the SCC dataset from the merchant or via the network operator for collection to the merchant's account. Here, the network operator is only responsible for creating the datasets, which does not constitute a payment service requiring authorisation; consequently, it is not obliged to report these transactions. - In a fiduciary ("Treuhand") model, the network operator is obliged to report the transactions because the operator itself collects the funds from the payer and forwards them to the merchants and, without exception, requires a licence for this purpose pursuant to the Payment Services Oversight Act (Zahlungsdiensteaufsichtsgesetz). - Cashback transactions (ZVS 6.CADV) are reported in the same way as payment transactions. - Merchant banks reporting girocard transactions do not have to report payment terminals for girocard in the ZVS 3 reporting template. Although this was only clarified at a late stage, implementation should take place as soon as possible. We would be grateful if you could notify us of when implementation will be complete if this is not possible during the first few reporting periods.

55	ZVS5	Fraud data	How should "fraudulent activity" not resulting in any payments be treated?	Only actual transactions are to be reported as cases of fraud. Unsuccessful attempts at fraudulent activity should not be included.
56	ZVS4.1 ZVS6	OTC cash withdrawals	Who should report card-based OTC cash withdrawals?	Card-based OTC cash withdrawals should be recorded by the issuer in the ZVS 4.1 reporting template under PCW and by the operator of the counter in the ZVS 6 reporting template under item OTCW.
57	General	Transactions	How should payments that are not made between two payment accounts be treated?	For payments statistics, payment account is defined in accordance with the second Payment Services Directive (PSD2). This definition is broader than its national application in the Payment Services Oversight Act, which is the basis for reporting in the ZVS 1 reporting template. Consequently, payments to or from reference accounts should also be reported in the payment statistics under the corresponding instrument even though a payment account is only involved on one side of the transaction. Only the corresponding accounts tied to a reference account, e.g. savings or loan accounts, do not need to be reported in the ZVS 1 reporting template as these are not accounts used by the account holder for the purpose of participating in payment transactions. All payment service providers report transactions initiated or received by themselves, even if these transactions are conducted via an account held with another payment service provider. Conversely, payment service providers do not include any accounts held by a domestic payment service provider appearing on the ECB's list of payment service providers (see Guidelines, II.6).
58	General	Accounts of other payment service providers	Who reports credit transfers and direct debits that run through a bank account whose account holder is an e-money and payment institution?	All payment service providers report transactions initiated or received by themselves, even if these transactions are conducted via an account held with another payment service provider. Conversely, payment service providers do not include any accounts held by a domestic payment service provider appearing on the ECB's list of payment service providers (see Guidelines, II.6).

| 59 | ZVS 9 | Card payments | According to the list of merchant category codes provided in Annex 2, the MCC "6010 - Financial institutions — manual cash disbursements" and "6011 - Financial institutions — automated cash disbursements" are also to be reported. However, according to the general guidelines, cash withdrawals are not to be included in card payments. How should we proceed? | The list of MCC to be used is provided by the ECB and contains all possible codes in the card transaction record. As explained in the guidelines, card based cash withdrawals are not included in the card payments transactions, as they are to be recorded in the quarterly report in the reporting template ZVS 9, but also ZVS 4.2 and ZVS 5.2 of the semi-annual report. Therefore, only transactions that are not cash withdrawals are to be reported under the above-mentioned MCC. If no distinction is possible here, the MCC should not be included in the quarterly report under card payments. |
| 60 | ZVS 4.1 | Customer authentifi-cation | The account holding institution does not inform the payment initiation services of the use of strong customer authentication. However, this is required according to the reporting form of payment initiation services. How should we report this? | This breakdown is to be reported if this information is available to the payment initiation service. Therefore, corresponding plausibility checks do not necessarily have to be complied with. |

61	General	Mergers	How should mergers be dealt with if the issuing institution no longer exists for the second quarterly report or for the semi-annual report?	If the merger takes place before the submission deadline, the reporting values must be included in the report of the acquiring institution. Thus, for example, the reporting for the first quarter is still carried out by the merged institution and all further reports (second quarter and first half of the year) are carried out by the acquiring institution. Example: Reporting of Q1, Q2 and H1 in the case of a merger between the start of the reporting period (1 January) and the submission deadline for the half-yearly report (last working day in September) Merger January - April: - Merged institution reports nothing - Acquiring institution reports Q1, Q2 and H1 cumulatively Merger May - July: - Merged institution reports Q1 - Acquiring institution reports Q2 and H1 cumulated Merger August-September: - Merged institution reports Q1, Q2 - Acquiring institution reports H1 cumulated For validation rules for the reconciliation of quarterly and half-yearly reports that lead to a query in this context, a one-time exception can be requested with reference to the completed merger (by e-mail to Zahlungsverkehrsstatistik@bundesbank.de).
62	ZVS 4.2	Card payments	The list of payment and card schemes does not contain a code for Alipay. How is this to be reported?	Since Alipay itself does not constitute its own card or payment scheme, the underlying original payment data are relevant for reporting purposes. This means that, in the case of a card payment, the card scheme of the card stored in Alipay would have to be reported. If this is not possible, but you can ensure that it is actually a card payment with all the information on the relevant sub-items, except for the card scheme, you can report the transactions using the scheme code "_Z". If this is not possible, please enter these transactions under "other" (ZVS 4.1).
63	General	Validation checks	We receive validation errors in the feedback file, which, however, cannot be complied with due to our business model. What do we need to do to accept the report?	For validation errors of the category "GL logical", which can be identified by the ID code "Lxxx", an exception for non-compliance with a validation rule can be requested by e-mail to "Zahlungsverkehrsstatistik@bundesbank.de". Please justify the request and indicate whether it is a one-off or permanent exception. You will then receive a rejection or confirmation. After confirming a permanent exception, you can leave automated queries for this error unanswered in future. A list of this category is available on our website (see "Overview of quality/plausibility checks - logical").

64	ZVS 5.1/5.2	Fraud data	In the case of card payments, fraud transactions can be submitted and charged by the merchant despite a blocked card. However, no entry is made on the cardholder's customer account. Are these to be reported as fraudulent payment transactions even if no corresponding transaction took place on the customer account?	These transactions are to be reported as fraud in the reporting scheme ZVS 5.2, since a payment flow to the merchant took place. Furthermore, they are also to be reported as transactions in ZVS 4.2 for the same reason, even if the booking was not made on the customer account.
65	ZVS 9	Card payments	According to which criterion is the country breakdown in the reporting scheme ZVS 9 to be made for card transactions, according to the country of the acquirer (AREA_A) or the sales point/terminal location (AREA_T)?	For the country allocation in the reporting scheme ZVS 9, the location of the point of sale according to the General Guidelines, Chapter I. Definitions, No. 17 is decisive (AREA_T). For transactions that were not initiated via remote access, the terminal location can be used.

* Changes compared to the version of 14 April 2022 are marked with black change marks.