

ANNEX II

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

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GENERAL INSTRUCTIONS

Content

1. This Annex contains the instructions for completing the reporting templates in Annex I. The instructions are addressed to the Payment Service Providers (PSPs). The instructions contain legal references for each of the templates.
2. Annex I consists of six different templates:
 - Number and value of credit transfers and instant credit transfers (national currency) (S 01.01)
 - Number and value of credit transfers and instant credit transfers (euro) (S 01.02)
 - Charges for credit transfers and instant credit transfers (national currency) (S 02.01)
 - Charges for credit transfers and instant credit transfers (euro) (S 02.02)
 - Number of payment accounts and total charges (national currency) (S 03.00)
 - Number of rejected instant credit transfers (S 04.00).
3. In Annex I, in columns “Number”, PSPs shall report numerical values following the specific instructions given for the templates.
4. The following general notation is followed in these instructions: {Template; Row; Column; z-axis}. In the case of templates with only one column, only rows are referred to {Template; Row}, with z-axis where applicable.

Scope of reporting

5. PSPs located in euro Member States in scope for the reporting obligations based on Article 15 of Regulation (EU) No 260/2012¹ (SEPA Regulation) shall report templates S01.01 S02.01, S 03.00 and S 04.00, with all the data points presented in this annex, unless the NCA in their jurisdiction allows them to send only a reference (including a link, if available) to identical previously submitted data points.
6. PSPs located in non-euro Member States in scope for the reporting obligations based on Article 15 of SEPA Regulation shall report all templates with all the

¹ 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 and amending Regulation (EC) No 924/2009 (OJ L 94, 30/03/2012, p. 22).

data points presented in this annex, unless the NCA in their jurisdiction allows them to send only a reference (including a link, if available) to identical previously submitted data points.

7. Article 15 paragraphs (2) and (3) of SEPA Regulation specifies that it applies to credit transfers and instant credit transfers, which are those defined in Article 2 paragraphs (1) and (1a), while excluding transactions under Article 1 (2) of that Regulation.
8. Furthermore, Article 15 of SEPA Regulation foresees that national and cross-border credit transfers and instant credit transfers in euro and in the national currency of the Member States whose currency is not the euro must be reported. More specifically, the scope of reporting refers to national and cross-border credit transfers which are defined in Article 2 points (26) and (27) of that Regulation. Therefore, to determine whether a credit transfer is under the scope of the ITS, both the credit transfer currency (the credit transfer is in euro or in the national currency of the Member States whose currency is not the euro) and the PSP location (the payer's and the payee's PSPs of the credit transfer are located in the Union) are to be considered.
9. Charges for transfers denominated in euro should always be reported in euro, even if they were levied in another currency.
10. Charges for transfers denominated in Member States' national currencies other than euro should be reported in that national currency, even if they were levied in a different currency. In such cases, where charges shall be converted into euro or into other national currencies, data should be converted using the ECB reference exchange rate or exchange rates applied for these transactions, in accordance with the Regulation (EU) No. 1409/2013².
11. The currency conversion fee should be excluded from reporting.
12. PSPs shall report the six sets of templates in this annex separately for each reference period.

TEMPLATE S 01.01: NUMBER AND VALUE OF CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS

General remarks

13. Template S 01.01 shall include the number and value of sent credit transfers and instant credit transfers in euro for PSPs located in euro Member States, and in national currency other than euro for PSPs located in non-euro Member States.

² [Regulation \(EU\) No 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics \(ECB/2013/43\)](#), OJ L 352, 24/12/2013, p. 18

The number and value of credit transfers and instant credit transfers should include number of such transfers sent by each PSP in the reference period, with breakdowns by:

- a. Whether the transfer is free of charge or not;
- b. Type of customer initiating the credit transfer;
- c. National or cross-border nature of the credit transfer, according to the definitions set out in Article 2 points (26) and (27) of SEPA Regulation; and
- d. Payment initiation method.

For the breakdowns (a), (b) and (c), the sum of the reported data points should add up to the total number or value of reported credit transfers.

For the breakdown (d), that is not the case because in addition to the credit transfers initiated electronically (which include further breakdowns) and those initiated in paper-based form, there are also those classified as ‘other’ which are not reported separately under this ITS. Credit transfers ‘initiated electronically’ shall include ‘initiated in a file/batch’ which are an electronically initiated credit transfer that is part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions.

14. Template S 01.01 shall also contain the number and value of received credit transfers and instant credit transfers in euro for PSPs located in euro Member States, and in national currency other than euro for PSPs located in non-euro Member States. The number and value of credit transfers and instant credit transfers should include number of transfers received by each PSP in the reference period with a breakdown by whether the transfer is free of charge or not.

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

Instructions concerning specific positions of Template S 01.01

Row; Column	Legal references and instructions
0010; 0010	<p>Total number of sent credit transfers</p> <p>Total number of sent credit transfers in national currency, where ‘credit transfer’ is defined in Article 2(1) of Regulation (EU) No 260/2012 (SEPA Regulation).</p>
0010; 0020	<p>of which instant credit transfers</p>

0010; 0030	Total value of sent credit transfers Total value of all sent credit transfers in national currency, expressed in national currency.
0010; 0040	of which instant credit transfers
0010; 0050	Total number of received credit transfers Total number of received credit transfers in national currency, where ‘credit transfer’ is defined in Article 2(1) of SEPA Regulation.
0010; 0060	of which instant credit transfers
0010; 0070	Total value of received credit transfers Total value of all received credit transfers in national currency, expressed in national currency.
0010; 0080	of which instant credit transfers
0020; 0010	Total number of sent credit transfers initiated electronically via online banking Total number of all credit transfers initiated through online banking and payment initiation services.
0020; 0020	of which instant credit transfers
0020; 0030	Total value of sent credit transfers initiated electronically via online banking Total value of all credit transfers initiated through online banking and payment initiation services, expressed in national currency.
0020; 0040	of which instant credit transfers
0030; 0010	Total number of sent credit transfers initiated electronically via mobile payment solutions Total number of credit transfer initiated via a mobile payment solution, where that solution is used to initiate payments for which the payments data and the payment instructions are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (person-to-person) and/or C2B (consumer-to-business) transactions, according to Annex II data definitions of ECB Regulation (EU) No 1409/2013 on payments statistics.
0030;	of which instant credit transfers

0020	
0030; 0030	<p>Total value of sent credit transfers initiated electronically via mobile payment solutions</p> <p>Total value of credit transfer initiated via a mobile payment solution, expressed in national currency, where that solution is used to initiate payments for which the payments data and the payment instructions are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (person-to-person) and/or C2B (consumer-to-business) transactions, according to Annex II data definitions of ECB Regulation (EU) No 1409/2013 on payments statistics.</p>
0030; 0040	<p>of which instant credit transfers</p>
0040; 0010	<p>Total number of sent credit transfers initiated in paper-based form</p> <p>Total number of credit transfer initiated by the payer in paper-based form, where a “Credit transfer initiated in paper- based form” means, according to the definitions set out in Annex II of Regulation (EU) No 1409/2013, “a credit transfer initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing”..</p>
0040; 0020	<p>of which instant credit transfers</p>
0040; 0030	<p>Total value of sent credit transfers initiated in paper-based form</p> <p>Total value of credit transfers initiated by the payer in paper-based form, expressed in national currency, where a “Credit transfer initiated in paper-based form” means, according to the definitions set out in Annex II of Regulation (EU) No 1409/2013, “a credit transfer initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing”.</p>
0040; 0040	<p>of which instant credit transfers</p>
0050; 0010	<p>Total number of sent national credit transfers</p> <p>Total number of national credit transfers where the payer’s PSP and the payee’s PSP are located in the same Member State, according to the definition set out in Article 2 point (27) of SEPA Regulation</p>
0050; 0020	<p>of which instant credit transfers</p>

0050; 0030	<p>Total value of sent national credit transfers</p> <p>Total value of all credit transfers, where the payer's PSP and the payee's PSP are located in the same Member State, according to the definition set out in Article 2 point (27) of SEPA Regulation. The value must be expressed in national currency.</p>
0050; 0040	<p>of which instant credit transfers</p>
0060; 0010	<p>Total number of sent cross-border credit transfers</p> <p>Total number of credit transfers where the payer's PSP and the payee's PSP are located in different Member States (according to the definition of 'cross-border payment transactions' under Article 2, point (26) of the SEPA Regulation). Cross-border transactions where either the payer's or the payee's PSP are located outside the Union, should be excluded.</p>
0060; 0020	<p>of which instant credit transfers</p>
0060; 0030	<p>Total value of sent cross-border credit transfers</p> <p>Total value of credit transfers where the payer's PSP and the payee's PSP are located in different Member States (according to the definition of 'cross-border payment transactions' under Article 2, point (26) of the SEPA Regulation), expressed in national currency. Cross-border transactions where either the payer's or the payee's PSP are located outside the Union, should be excluded.</p>
0060; 0040	<p>of which instant credit transfers</p>
0070; 0010	<p>Total number of sent credit transfers that were free of charge</p> <p>Total number of sent credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package.</p>
0070; 0020	<p>of which instant credit transfers</p>
0070; 0030	<p>Total value of sent credit transfers that were free of charge</p> <p>Total value of all sent credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package, expressed in national currency.</p>
0070; 0040	<p>of which instant credit transfers</p>
0070; 0050	<p>Total number of received credit transfers that were free of charge</p> <p>Total number of received credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package.</p>

0070; 0060	of which instant credit transfers
0070; 0070	Total value of received credit transfers that were free of charge Total value of all received credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package, expressed in national currency.
0070; 0080	of which instant credit transfers
0080; 0010	Total number of sent credit transfers where the payer was charged Total number of credit transfers where the payer's PSP levied charges to its PSU for an individual transfer as opposed to as part of a paid-for payment account package.
0080; 0020	of which instant credit transfers
0080; 0030	Total value of sent credit transfers where the payer was charged Total value of all sent credit transfers where the payer's PSP levied charges to its PSU, expressed in national currency.
0080; 0040	of which instant credit transfers
0080; 0050	Total number of received credit transfers where the payee was charged Total number of credit transfers where the payee's PSP levied charges to its PSU for an individual transfer as opposed to as part of a paid-for payment account package.
0080; 0060	of which instant credit transfers
0080; 0070	Total value of received credit transfers where the payee was charged Total value of all received credit transfers where the payee's PSP levied charges to its PSU, expressed in national currency.
0080; 0080	of which instant credit transfers
0090; 0010	Total number of sent credit transfer initiated by PSUs other than consumers Total number of all credit transfers from payment accounts held by PSUs other than consumers, such as natural persons acting for purposes of his or her trade business or profession, or legal persons.
0090; 0020	of which instant credit transfers

0090; 0030	Total value of sent credit transfers initiated by PSUs other than consumers Total value of all credit transfers from payment accounts held by PSUs other than consumers, such as natural persons acting for purposes of his or her trade business or profession, or legal persons, expressed in national currency.
0090; 0040	of which instant credit transfers
0100; 0010	Total number of sent credit transfers initiated by consumers Total number of credit transfers initiated from payment accounts belonging to consumers, defined in Article 2(24) of the SEPA Regulation as 'natural person[s] acting for purposes other than trade, business or profession in payment service contracts'.
0100; 0020	of which instant credit transfers
0100; 0030	Total value of sent credit transfers initiated by consumers Total value of all credit transfers initiated by a consumer as defined in Article 2(24) of SEPA Regulation, expressed in national currency
01000; 0040	of which instant credit transfers

TEMPLATE S 01.02: NUMBER AND VALUE OF CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (only for PSPs in non-euro Member States)

16. Template S 01.02 shall include the number and value of sent and received credit transfers and instant credit transfers in euro only for PSPs located in non-euro Member States, without further breakdowns.

Instructions concerning specific positions of Template S 01.02

Row; Column	Legal references and instructions
0010; 0010	Total number of sent credit transfers Total number of sent credit transfers in euro, where 'credit transfer' is defined in Article 2(1) of the SEPA Regulation.
0010; 0020	of which instant credit transfers

0010; 0030	Total value of sent credit transfers Total value of all sent credit transfers in euro, expressed in euro.
0010; 0040	of which instant credit transfers
0010; 0050	Total number of received credit transfers Total number of received credit transfers in euro, where ‘credit transfer’ is defined in Article 2(1) of the SEPA Regulation.
0010; 0060	of which instant credit transfers
0010; 0070	Total value of received credit transfers Total value of all received credit transfers in euro, expressed in euro.
0010; 0080	of which instant credit transfers

TEMPLATE S 02.01: CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS

General remarks

17. Template S 02.01 shall include information on the charges levied by PSPs on PSUs for sent credit transfers and instant credit transfers in euro for PSPs located in euro Member States, and in national currency other than euro levied by PSPs located in non-euro Member States, in the reference period. The value of charges for sent credit transfers and instant credit transfers in the reference period should include breakdowns by:
 - a. National or cross-border nature of the credit transfer, according to the definitions set out by Article 2 points (26) and (27) of SEPA Regulation;
 - b. Type of customer initiating the credit transfer; and,
 - c. Payment initiation method.
18. For the breakdowns (a) and (b), the sum of the reported data points should add up to the total value of charges for the reported credit transfers. For the breakdown (c), that is not the case because in addition to in addition to the credit transfers initiated electronically (which include further breakdowns) and those initiated in paper-based form, there are also those classified as ‘other’ which are not reported under this ITS.
19. Template S 02.01 shall also include information on the charges levied by PSPs on PSUs for received credit transfers and instant credit transfers in euro for PSPs

located in euro Member States, and in national currency other than euro for PSPs located in non-euro Member States, with no further breakdowns.

Instructions concerning specific positions of Template S 02.01

Row; Column	Legal references and instructions
0010; 0010	Total value of charges for sent credit transfers Total value of charges for sent credit transfers, expressed in national currency.
0010; 0020	of which for instant credit transfers
0010; 0030	Total value of charges for received credit transfers Total value of charges for received credit transfers, expressed in national currency.
0010; 0040	of which for instant credit transfers
0020; 0010	Total value of charges for sent credit transfers initiated electronically via online banking Total value of charges for sent credit transfers initiated through online banking and payment initiation services.
0020; 0020	of which for instant credit transfers
0030; 0010	Total value of charges for sent credit transfers initiated electronically via mobile payment solutions Total value of charges for sent credit transfers initiated via mobile payment solutions expressed in national currency, where that solution is used to initiate payments for which the payments data and the payment instructions are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (person-to-person) and/or C2B (consumer-to-business) transactions, according to Annex II data definitions of ECB Regulation (EU) No 1409/2013 on payments statistics.
0030; 0020	of which for instant credit transfers
0040; 0010	Total value of charges for sent credit transfers initiated in a paper-based form

	Total value of charges for credit transfers initiated by the payer in paper-based form, expressed in national currency, where a “Credit transfer initiated in paper-based form” means, according to the definition set out in Annex II of Regulation (EU) No 1409/2013, “a credit transfer initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing”.
0040; 0020	of which for instant credit transfers
0050; 0010	Total value of charges for sent national credit transfers Total value of charges for credit transfers where the payer’s PSP and the payee’s PSP are located in the same Member State, according to the definition set out in Article 2 point (27) of SEPA Regulation. The value must be expressed in national currency.
0050; 0020	of which instant credit transfers
0060; 0010	Total value of charges for sent cross-border credit transfers Total value of charges for credit transfers where the payer’s PSP and the payee’s PSP are located in different Member States (according to the definition of ‘cross-border payment transactions’ under Article 2, point (26) of the SEPA Regulation), expressed in national currency. Charges of cross-border transactions where either the payer’s or the payee’s PSP are located outside the Union, should be excluded
0060; 0020	of which for instant credit transfers
0070; 0010	Total value of charges for sent credit transfers initiated by PSU other than consumers Total value of charges for credit transfers initiated by PSU other than consumers, expressed in national currency
0070; 0020	of which for instant credit transfers
0080; 0010	Total value of charges for sent credit transfers initiated by consumers Total value of charges for credit transfers initiated by a consumer as defined in Article 2(24) of the SEPA regulation, expressed in national currency
0080; 0020	of which for instant credit transfers

TEMPLATE S 02.02: CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (only for PSPs in non-euro Member States)

20. Template S 02.02 shall include information on the charges for sent and received credit transfers and instant credit transfers in euro only for PSP located in non-euro Member States, without further breakdowns.

Instructions concerning specific positions of Template S 02.02

Row; Column	Legal references and instructions
0010; 0010	Total value of charges for sent credit transfers Total value of charges for sent credit transfers, expressed in euro.
0010; 0020	of which for instant credit transfers
0010; 0030	Total value of charges for received credit transfers Total value of charges for received credit transfers, expressed in euro.
0010; 0040	of which for instant credit transfers

TEMPLATE S 03.00: NUMBER OF PAYMENT ACCOUNTS AND TOTAL CHARGES

General remarks

21. Template S 03.00 shall include information on the number of payment accounts and total charges for such accounts in the reference period.
22. Values of charges should be reported in euro for PSPs located in euro Member States and in national currency other than euro for non-euro Member States. Where charges were applied in a different currency than the one used for reporting in this template, the value of such charges shall be converted into euro or into other national currencies, using the ECB reference exchange rate or exchange rates applied for these transactions, in accordance with the Regulation (EU) No 1409/2013.

Instructions concerning specific positions of Template S 03.00

Row; Column	Legal references and instructions
0010; 0010	Total number of payment accounts

	<p>Payment account means “an account held in the name of one or more payment service users which is used for the execution of payment transactions” according to Article 2(5) of the SEPA Regulation, which refers to Article 4 (12) of Directive (EU) 2015/2366, so called Payment Services Directive – PSD2³. The total number should reflect the number at the end of the reference period.</p> <p>All payment accounts must be included irrespective of the currency they are denominated in.</p>
0010; 0020	<p>Total value of charges for a payment account</p> <p>Total value of charges refers to the total fees paid summarising the overall annual cost of the payment account, as reported to some account holders in the annual Statement of Fees (SoF). For those accounts which do not fall within the scope of Directive 2014/92/EU⁴ (Payment Accounts Directive – PAD) and for which the SoF is not mandatory nor provided to the account holder, the figure should in any case indicate the total annual fees paid by the account holders for the services linked to the payment account, which may vary according to the number and type of services provided and to the type of pricing applied by the PSPs.</p> <p>The figure should be expressed in national currency.</p> <p>In case a pre-paid package (or 'single flat fee') is applied, meaning that one or more services are offered as part of a package of services linked to a payment account, the figure shall just disclose the single fee applied for the entire package and the additional fee charged for any service exceeding the quantity covered by the package fee, if applicable.</p> <p>All charges irrespective of the currency should be included.</p> <p>The currency conversion fee should be excluded from reporting.</p>
0010; 0030	<p>Total value of charges for the maintenance of payment accounts</p> <p>Maintenance fee refers to general account services as reported to the account holders in the Fee Information Document (FID), in accordance with the most commonly used services as defined within the Member State in which the reporting PSP operates. For those accounts which do not fall within the scope of the PAD) and for which the FID is not mandatory nor provided to the account holder, the figure should in any case indicate the charge for the maintenance of the payment account, meaning the charges that the provider levies to operate the account for use by the customer, as per the national list</p>

³ Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (OJ L 337, 23.12.2015, p. 35).

⁴ Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (OJ L 257, 28.8.2014, p. 214).

	<p>of the most representative services linked to a payment account drafted by each Member State and applicable to the specific reporting PSP.</p> <p>The figure should be expressed in national currency.</p> <p>In case a pre-paid package (or 'single flat fee') is applied, meaning that one or more services are offered as part of a package of services linked to a payment account, the figure shall just disclose the single fee applied for the entire package.</p> <p>All charges irrespective of the currency should be included.</p> <p>The currency conversion fee should be excluded from reporting.</p>
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TEMPLATE S 04.00: NUMBER OF REJECTED INSTANT CREDIT TRANSFERS

General remarks

23. Template S 04.00 shall include information on the number of rejected instant credit transfers due to the application of the targeted financial restrictive measures in the reference period.
24. The aim of this reporting is to verify the number of instances where a credit transfer from and/or to an entity subject to targeted financial restrictive measures (TFRM) was not allowed to go through, irrespective of the mechanism used (it could derive from the fact that the payer's or the payee's PSP has stopped the execution of an initiated transaction, or the payer's PSP has frozen funds before an instant credit transfer was initiated, or the payee's PSP has frozen funds after the instant credit transfer has arrived at an account).
25. The number of rejected credit transfers includes both transfers within the same PSP and transfers between different PSPs.

Instructions concerning specific positions of Template S 04.00

Row; Column	Legal references and instructions
0010; 0010	<p>Total number of instances when an instant credit transfer was not executed or funds were frozen, as Payee's PSP.</p> <p>Reported figure should include incoming instant credit transfers rejected by the reporting PSP or instances when funds were received and immediately frozen on the account of the reporting PSP's PSU. Only actions due to the application of the targeted financial restrictive measures, in the reference period, should be reported.</p>
0010; 0020	<p>Total number of instances when an instant credit transfer was not executed or funds were frozen, as Payer's PSP</p>

	<p>Reported figure should include instances where the Payer's PSP stopped the execution of the requested instant credit transfer, following its PSUs' request to initiate a transaction, including situations stemming from the Payer's PSP obligation under Article 5d(1) of the SEPA Regulation to verify its PSUs or due to the PSU's payment account being frozen following such a verification. Only actions due to the application of the targeted financial restrictive measures, in the reference period, should be reported.</p>
0020; 0010	<p>Total number of instances when a national instant credit transfer was not executed or funds were frozen, as Payee's PSP</p> <p>Reported figure should include incoming instant credit transfers rejected by the reporting PSP or instances when funds were received and immediately frozen on the account of the reporting PSP's PSU. Only actions due to the application of the targeted financial restrictive measures, in the reference period, should be reported. National instant credit transfers are those where the payer's PSP and the payee's PSP are located in the same Member State.</p>
0020; 0020	<p>Total number of instances when a national instant credit transfer was not executed or funds were frozen, as Payer's PSP</p> <p>Reported figure should include instances where the Payer's PSP stopped the execution of the requested national instant credit transfer, following its PSUs' request to initiate a transaction, including situations stemming from the Payer's PSP obligation under Article 5d(1) of the SEPA Regulation to verify its PSUs or due to the PSU's payment account being frozen following such a verification. Only actions due to the application of the targeted financial restrictive measures, in the reference period should be reported. National instant credit transfers are those where both the payer's PSP and the payee's PSP are located in the same Member State.</p>
0030; 0010	<p>Total number of instances when a cross-border instant credit transfer was not executed or funds were frozen, as Payee's PSP.</p> <p>Reported figure should include incoming cross-border credit transfers rejected by the reporting PSP or instances when funds were received and immediately frozen on the account of the reporting PSP's PSU. Only actions due to the application of the targeted financial restrictive measures, in the reference period, should be reported. Cross-border instant credit transfers are those where both the payer's PSP and the payee's PSP are not located in the same Member State.</p>
0030; 0020	<p>Total number of instances when a cross-border instant credit transfers were not executed or funds were frozen, as Payer's PSP</p> <p>Reported figure should include instances where the Payer's PSP stopped the execution of the requested cross-border instant credit transfer, following its PSU's request to initiate a transaction, including situations stemming from the Payer's PSP obligation under Article 5d(1) of the SEPA Regulation to verify its PSUs or due to the PSU's payment account being frozen following such a</p>

	verification. Only actions due to the application of the targeted financial restrictive measures, in the reference period, should be reported. Cross-border instant credit transfers are those where both the payer's PSP and the payee's PSP are not located in the same Member State.
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