

**ANNEX II**

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

Table of Contents

[REPORTING FOR PAYMENT SERVICES PROVIDERS OF LEVEL OF CHARGES FOR CREDIT TRANSFERS AND PAYMENT ACCOUNTS, AND REJECTED TRANSACTIONS - INSTRUCTIONS 1](#_Toc205558003)

[GENERAL INSTRUCTIONS 2](#_Toc205558004)

[TEMPLATE S 01.01: TOTAL NUMBER AND TOTAL VALUE OF CREDIT TRANSFERS, AND OF INSTANT CREDIT TRANSFERS 4](#_Toc205558005)

[TEMPLATE S 01.02: TOTAL NUMBER AND TOTAL VALUE OF CREDIT TRANSFERS, AND OF INSTANT CREDIT TRANSFERS (only for PSPs in non-euro Member States) 11](#_Toc205558006)

[TEMPLATE S 02.01: CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS 12](#_Toc205558007)

[TEMPLATE S 02.02: CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (only for PSPs in non-euro Member States) 15](#_Toc205558008)

[TEMPLATE S 03.00: TOTAL NUMBER OF PAYMENT ACCOUNTS, AND TOTAL CHARGES FOR PAYMENT ACCOUNTS (NATIONAL CURRENCY) 15](#_Toc205558009)

[TEMPLATE S 04.00: NUMBER OF REJECTED INSTANT CREDIT TRANSFERS 17](#_Toc205558010)

# 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:
   * Total number and total value of credit transfers, and of instant credit transfers (national currency) (S 01.01)
   * Total number and total value of credit transfers, and of 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)
   * Total number of payment accounts, and total charges for payment accounts (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

1. PSPs located in euro Member States in scope for the reporting obligations based on Article 15 of Regulation (EU) No 260/2012 of the European Parliament and of the Council[[1]](#footnote-2) shall report templates S 01.01, S 02.01, S 03.00 and S 04.00, with all the data points presented in this Annex, unless the national competent authorities in their jurisdiction allow them to send only a reference (including a link, where available) to identical previously submitted data points.
2. PSPs located in non-euro Member States which offer the payment service of receiving and sending regular credit transfers in euro are also within the scope of the obligations to offer their PSUs the payment service of receiving and sending instant credit transfers in euro. Those PSPs should also comply with obligations regarding the charges levied on payers and payees in respect of sending and receiving instant credit transfers in euro. As such, those PSPs are also within the scope of the reporting obligations based on Article 15 of Regulation (EU) No 260/2012. Therefore, they shall report all templates with all the data points presented in this Annex, unless the national competent authorities in their jurisdiction allow them to send only a reference (including a link, where available) to identical previously submitted data points.
3. Branches of PSPs located in Member States other than Member States of their parent entities shall submit their data to the competent authority of the host Member State and parent entities shall report for themselves to the competent authority of their home Member State.
4. Article 15(2) and (3) of Regulation (EU) No 260/2012 specify that those paragraphs apply to credit transfers and instant credit transfers, while excluding transactions that are referred to in Article 1(2) of that Regulation. Furthermore, Article 15(2) of Regulation (EU) No 260/2012 provides that the development of charges for 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 are also to be evaluated by the European Commission. National and cross-border credit transfers are defined in Article 2, points (26) and (27) of that Regulation. In light of this, to determine whether a credit transfer is under the scope of this Regulation, 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.
5. Charges for transfers denominated in euro shall always be reported in euro, even if they were levied in another currency.
6. Charges for transfers denominated in Member States’ national currencies other than euro shall be reported in that national currency, even where they were levied in a different currency. In such cases, where charges are converted into euro or into other national currencies, data shall be converted using the ECB reference exchange rate or exchange rates applied for those transactions, in accordance with Regulation (EU) No 1409/2013 of the European Central Bank[[2]](#footnote-3).
7. The currency conversion fee shall be excluded from reporting.
8. PSPs shall report the six sets of templates in this Annex separately for each reference period.

# TEMPLATE S 01.01: TOTAL NUMBER AND TOTAL VALUE OF CREDIT TRANSFERS, AND OF INSTANT CREDIT TRANSFERS

General remarks

13. PSPs shall complete Template S 01.01 with 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.

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

(a) transfers that are free of charge and those that are not free of charge;

(b) type of customer initiating the credit transfer;

(c) national or cross-border nature of the credit transfer;

(d) payment initiation method used.

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

For the breakdown referred to in point (d), in the credit transfers "initiated electronically via online banking’, PSPs shall include credit transfers initiated online on a single payment basis and credit transfers initiated in a file/batch. Credit transfers initiated in a file/batch are electronically initiated credit transfers that are part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch shall be counted as a separate credit transfer when reporting the number of transactions.

1. PSPs shall indicate in Template S 01.01 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 shall indicate the number of transfers received by each PSP in the reference period, with a breakdown by whether the transfer is free of charge or not.
2. 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 | **Total number of sent credit transfers**  Total number of sent credit transfers in national currency |
| 0010;  0020 | **of which instant credit transfers** |

|  |  |
| --- | --- |
| 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 |
| 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, including credit transfers initiated in a file/batch, 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, including credit transfers initiated in a file/batch, 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 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) or C2B (consumer-to-business) transactions, according to the data definitions set out in Annex II to Regulation (EU) No 1409/2013. |
| 0030; | **of which instant credit transfers** |

|  |  |
| --- | --- |
| 0020 |  |
| 0030;  0030 | **Total value of sent credit transfers initiated electronically via mobile payment solutions**  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 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) or C2B (consumer-to-business) transactions, according to the data definitions set out in Annex II to Regulation (EU) No 1409/2013. |
| 0030;  0040 | **of which instant credit transfers** |
| 0040;  0010 | **Total number of sent credit transfers initiated in paper-based form**  Total number of credit transfers 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 to 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 instant credit transfers** |
| 0040;  0030 | **Total value of sent credit transfers initiated in paper-based form**  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 to 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;  0040 | **of which instant credit transfers** |
| 0050;  0010 | **Total number of sent national credit transfers**  Total number of national credit transfers where the payer’s PSP and the payee’s PSP are located in the same Member State |
| 0050;  0020 | **of which instant credit transfers** |

|  |  |
| --- | --- |
| 0050;  0030 | **Total value of sent national credit transfers**  Total value of all credit transfers, where the payer’s PSP and the payee’s PSP are located in the same Member State. The value shall be expressed in national currency. |
| 0050;  0040 | **of which instant credit transfers** |
| 0060;  0010 | **Total number of sent cross-border credit transfers**  Total number of credit transfers where the payer’s PSP and the payee’s PSP are located in different Member States. Cross-border transactions where either the payer’s or the payee’s PSP are located outside the Union shall be excluded. |
| 0060;  0020 | **of which instant credit transfers** |
| 0060; 0030 | **Total value of sent cross-border credit transfers**  Total value of credit transfers where the payer’s PSP and the payee’s PSP are located in different Member States, expressed in national currency. Cross-border transactions where either the payer’s or the payee’s PSP are located outside the Union shall be excluded. |
| 0060;  0040 | **of which instant credit transfers** |
| 0070;  0010 | **Total number of sent credit transfers that were free of charge**  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. |
| 0070;  0020 | **of which instant credit transfers** |
| 0070;  0030 | **Total value of** **sent credit transfers that were free of charge**  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. |
| 0070;  0040 | **of which instant credit transfers** |
| 0070;  0050 | **Total number of** **received credit transfers** **that were free of charge**  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. |

|  |  |
| --- | --- |
| 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 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 transfers initiated by PSUs other than consumers**  Total number of all credit transfers from payment accounts held by PSUs other than consumers, including natural persons acting for the 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, including natural persons acting for the 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. |
| 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, expressed in national currency |
| 0100;  0040 | **of which instant credit transfers** |

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

1. PSPs shall complete Template S 01.02 by including 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. |
| 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. |
| 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

1. PSPs shall complete Template S 02.01 by including 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 shall include breakdowns by:

(a) national or cross-border nature of the credit transfer;

(b) type of customer initiating the credit transfer;

(c) payment initiation method.

1. For the breakdowns referred to in points (a) and (b), the sum of the reported data points shall add up to the total value of charges for the reported credit transfers.
2. PSPs shall also include in Template S 02.01 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, including credit transfers initiated in a file/batch, 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 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) or C2B (consumer-to-business) transactions, according to the data definitions set out in Annex II to Regulation (EU) No 1409/2013. |
| 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 to 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. The value shall 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, expressed in national currency.  Charges of cross-border transactions where either the payer’s or the payee’s PSP are located outside the Union, shall be excluded. |
| 0060;  0020 | **of which for instant credit transfers** |
| 0070;  0010 | **Total value of charges for sent credit transfers initiated by PSUs other than consumers**  Total value of charges for credit transfers initiated by PSUs 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, 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)

1. PSPs shall complete Template S 02.02 by including information on the charges for 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 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: TOTAL NUMBER OF PAYMENT ACCOUNTS, AND TOTAL CHARGES FOR PAYMENT ACCOUNTS (NATIONAL CURRENCY)

General remarks

1. Template S 03.00 shall include information on the number of payment accounts and total charges for such accounts in the reference period.
2. Values of charges shall 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 those transactions, in accordance with 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** |
|  | The total number of payment accounts shall reflect the number at the end of the reference period.  All payment accounts shall be included irrespective of the currency they are denominated in. |
| 0010;  0020 | **Total value of charges for a payment account**  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/EU of the European Parliament and of the Council[[3]](#footnote-4) and for which the SoF is not mandatory nor provided to the account holder, the figure shall 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.  The figure shall be expressed in national currency.  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.  All charges irrespective of the currency shall be included.  The currency conversion fee shall be excluded from reporting. |
| 0010;  0030 | **Total value of charges for the maintenance of payment accounts**  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 Directive 2014/92/EU and for which the FID is not mandatory nor provided to the account holder, the figure shall 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 of the most representative services linked to a payment account drafted by each Member State and applicable to the specific reporting PSP.  The figure shall be expressed in national currency.  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.  All charges irrespective of the currency shall be included.  The currency conversion fee shall be excluded from reporting. |

# TEMPLATE S 04.00: NUMBER OF REJECTED INSTANT CREDIT TRANSFERS

General remarks

1. PSPs shall complete Template S 04.00 by including information on the number of rejected instant credit transfers due to the application of the targeted financial restrictive measures in the reference period.
2. The aim of this reporting is to verify the number of instances where an instant credit transfer from or to an entity subject to targeted financial restrictive measures (TFRM) was not allowed to go through, irrespective of the mechanism used. That 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.
3. The number of rejected instant credit transfers shall include 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 | **Total number of instances where an instant credit transfer was not executed or funds were frozen, as payee's PSP.**  The reported figure shall 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, shall be reported. |
| 0010;  0020 | **Total number of instances where an instant credit transfer was not executed or funds were frozen, as payer's PSP** |

|  |  |
| --- | --- |
|  | The reported figure shall include instances where the payer’s PSP stopped the execution of the requested instant credit transfer, following its PSU’s request to initiate the transaction, including situations stemming from the payer’s PSP obligation under Article 5d(1) of Regulation (EU) No 260/2012 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, shall be reported. |
| 0020;  0010 | **Total number of instances where a national instant credit transfer was not executed or funds were frozen, as payee's PSP**  The reported figure shall include incoming instant credit transfers rejected by the reporting PSP or instances where 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, shall be reported. National instant credit transfers shall be those where the payer’s PSP and the payee’s PSP are located in the same Member State. |
| 0020;  0020 | **Total number of instances where a national instant credit transfer was not executed or funds were frozen, as payer's PSP**  The reported figure shall include instances where the payer’s PSP stopped the execution of the requested national instant credit transfer, following its PSU’s request to initiate the transaction, including situations stemming from the payer’s PSP obligation under Article 5d(1) of Regulation (EU) No 260/2012 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 periodshall be reported. National instant credit transfers shall be those where both the payer’s PSP and the payee’s PSP are located in the same Member State. |
| 0030;  0010 | **Total number of instances where a cross-border instant credit transfer was not executed or funds were frozen, as payee's PSP.**  The reported figure shall include incoming cross-border instant credit transfers rejected by the reporting PSP or instances where 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, shall be reported. Cross-border instant credit transfers shall be those where both the payer’s PSP and the payee’s PSP are not located in the same Member State. |
| 0030;  0020 | **Total number of instances where a cross-border instant credit transfer was not executed or funds were frozen, as payer's PSP**  The reported figure shall 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 the transaction, including situations stemming from the payer’s PSP obligation under Article 5d(1) of Regulation (EU) No 260/2012 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, shall be reported. Cross-border instant credit transfers shall be those where both the payer’s PSP and the payee’s PSP are not located in the same Member State. |

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, ELI: <http://data.europa.eu/eli/reg/2012/260/oj> ). [↑](#footnote-ref-2)
2. [Regulation (EU) No](https://eur-lex.europa.eu/legal-content/AUTO/?uri=CELEX:32013R1409&qid=1734008506311&rid=1) 1409/2013 of the European Central Bank of 28 [November 2013 on payments statistics (ECB/2013/43),](https://eur-lex.europa.eu/legal-content/AUTO/?uri=CELEX:32013R1409&qid=1734008506311&rid=1) (OJ L 352, 24/12/2013, p. 18, ELI: http://data.europa.eu/eli/reg/2013/1409/oj). [↑](#footnote-ref-3)
3. 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, ELI: http://data.europa.eu/eli/dir/2014/92/oj). [↑](#footnote-ref-4)