

COMMISSION IMPLEMENTING REGULATION (EU) …/...

of 1.10.2025

laying down implementing technical standards for the application of Regulation (EU) No 260/2012 of the European Parliament and of the Council with regard to uniform reporting templates, instructions and methodology for the reporting of the level of charges for credit transfers, instant credit transfers and payment accounts, and the share of rejected transactions

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009[[1]](#footnote-2), and in particular Article 15(5), third subparagraph thereof,

Whereas:

(1) The reporting on the level of charges pursuant to Article 15(3) of Regulation (EU) No 260/2012 should enable the Commission to assess the impact of the rule on charges levied for instant credit transfers, as laid down in Article 5b(1) of that Regulation, on the charges for payment accounts, both for national and cross-border credit transfers, and for instant credit transfers in euro and in the national currency of the Member States whose currency is not the euro. Charges levied by payment service providers (PSPs) for credit transfers, including instant credit transfers, typically vary depending on the features of the credit transfer concerned. Such features may be whether the payment service user (PSU) is the payer or the payee, a consumer or not, or the type of payment initiation channel. The reporting on credit transfers sent should therefore include breakdowns by domestic and cross-border transfers, type of PSU and payment initiation channel.

(2) PSPs may choose to set charges on a per transaction basis either in nominal terms or as a percentage of the value of the transaction. PSPs may also opt for alternative charging structures, including tiered pricing based on different bands of the transaction value or approaches that have a certain number of transactions per month for free beyond which a charge per transaction is applied. It would be undesirable that such heterogeneity of commercial practices results in the circumvention of the aim of the rule on the charges for instant credit transfers laid down in Article 5b(1) of Regulation (EU) No 260/2012. The methodology for reporting the information on the level of charges for regular and instant credit transfers should enable the Commission to evaluate the information provided by PSPs in a uniform and comparable manner at the level of a PSP over time and among different PSPs at a given point in time, despite the different charging methods used by PSPs. The reporting should therefore contain the information on the total aggregated charges, volume and value of credit transfers, including instant credit transfers, in the national currency. The reporting on credit transfers, both sent and received, should also include a breakdown by free and paid-for credit transfers.

(3) PSPs should comply with their reporting obligation as laid down in Article 15(3) of Regulation (EU) No 260/2012 at entity level. To align with the approach of reporting of payment statistics to the ECB, branches of PSPs located in Member States other than Member States of their parent entities should submit their data to the competent authority of the host Member State, and parent entities should report for themselves to the competent authority of their home Member State.

(4) PSPs located in Member States whose currency is not the euro that offer their PSUs the payment service of receiving and sending regular credit transfers in euro have the obligation to offer their PSUs the payment service of receiving instant credit transfers in euro by 9 January 2027 and the payment service of sending instant credit transfers in euro by 9 July 2027, as laid down in Article 5a(8) of Regulation (EU) No 260/2012. 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 by 9 January 2027, in accordance with Article 5b(3), second subparagraph, of that Regulation. To enable the Commission to evaluate the impact of Regulation (EU) No 260/2012 on the level of charges for credit transfers, including instant credit transfers, denominated in the national currency of the Member States whose currency is not the euro, pursuant to Article 15(2), point (a), of that Regulation, it is appropriate that PSPs that are located in those Member States and that offer their PSUs the payment service of receiving and sending regular credit transfers in euro should report on the numbers and values of, and charges for, credit transfers, including instant credit transfers, denominated in their national currency and in euro.

(5) For the purposes of the reporting in accordance with Article 15(3) of Regulation (EU) No 260/2012, PSPs should provide their competent authorities with data on the total number of payment accounts and with the aggregated level of total charges for payment accounts. To enable the Commission to assess whether there is a link between potential changes in the charges for payment accounts and changes in the charges for credit transfers and instant credit transfers, the reporting should include breakdowns for maintenance fees.

(6) To enable the Commission to assess the share of rejected instant credit transfers due to the application of targeted financial restrictive measures adopted in accordance with Article 215 of the Treaty on the Functioning of the European Union, and to assess whether that share has changed after the amendments to Regulation (EU) No 260/2012 introduced by Regulation (EU) 2024/886 of the European Parliament and of the Council[[2]](#footnote-3) have started to apply, PSPs should provide their competent authorities with data on that share in a given year, including the number of instances where instant credit transfers were not executed or funds were frozen on the side of the payer’s or payee’s PSP.

(7) To harmonise reporting, PSPs should use the data point model and the validation formulae made available on the website of the European Banking Authority (EBA). In addition, to reduce the burden of reporting, and avoid any duplication, competent authorities should be able to allow PSPs located in their jurisdiction to limit the reporting to those data points that have not been previously submitted.

(8) This Regulation is based on the draft implementing technical standards submitted to the Commission by the EBA.

(9) The EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the advice of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council[[3]](#footnote-4),

HAS ADOPTED THIS REGULATION:

Article 1

**Reporting on the level of charges**

1. PSPs shall report on the level of charges for credit transfers, instant credit transfers and payment accounts by submitting the information specified in templates 1.1, 1.2, 2.1, 2.2 and 3 set out in Annex I and in accordance with the instructions set out in Annex II.

2. PSPs shall report the annual aggregate figures up until 31 of December of the calendar year preceding the year in which the report is submitted.

3. By way of derogation from paragraph 2, the first harmonised report shall contain aggregate figures for each year preceding the year in which the report is submitted, starting with the period of 26 October 2022 – 31 December 2022, for 2022.

Article 2

**Reporting of share of rejected instant credit transfer transactions and reference periods**

1. PSPs shall report the share of instant credit transfer transactions that have been rejected due to targeted financial restrictive measures, as referred to in Article 15(3) of Regulation (EU) No 260/2012, including separate data for national and cross-border transactions, by submitting the information specified in template 4 set out in Annex I and in accordance with the instructions set out in Annex II.

2. The reports shall include the number of rejections for the calendar year preceding the year in which the report is submitted.

3. By way of derogation from paragraph 2, the first harmonised report shall contain the completed templates with the number of rejections for each year preceding the year in which the report is submitted, starting with the period of 26 October 2022 – 31 December 2022, for 2022.

Article 3

**Data exchange formats and information accompanying submissions**

PSPs shall submit the information referred to in Articles 1 and 2 of this Regulation in the data exchange formats and representations specified by the competent authorities, and respect the data point definition of the data point model and the validation formulae made available on the EBA website. PSPs shall comply with the following specifications:

(a) information that is not required or not applicable shall not be included in a data submission;

(b) numerical values shall be submitted as follows:

(i) PSPs shall report data points with the data type ‘Monetary’ using a minimum precision equivalent to thousands of units;

(ii) PSPs shall not use decimals when reporting data points with the data type ‘Integer’ and shall use a precision equivalent to units.

Article 4

**Entry into force**

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 1.10.2025

For the Commission

The President  
 Ursula VON DER LEYEN

1. OJ L 94, 30.3.2012, p. 22, ELI: http://data.europa.eu/eli/reg/2012/260/oj. [↑](#footnote-ref-2)
2. Regulation (EU) 2024/886 of the European Parliament and of the Council of 13 March 2024 amending Regulations (EU) No 260/2012 and (EU) 2021/1230 and Directives 98/26/EC and (EU) 2015/2366 as regards instant credit transfers in euro (OJ L, 2024/886, 19.3.2024, ELI: http://data.europa.eu/eli/reg/2024/886/oj). [↑](#footnote-ref-3)
3. Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p.12, ELI: http://data.europa.eu/eli/reg/2010/1093/oj). [↑](#footnote-ref-4)