

Instructions for Reporting on Payment Statistics

CROATIAN NATIONAL BANK

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Contents

Scope	4
General reporting requirements	4
Definitions and scope of data.....	4
Amounts	5
Currency and exchange rate.....	5
Reporting periods and time limits for data submission	6
Reporting data	7
Datasets (DSD)	7
Dimensions.....	9
Code format.....	11
Series key	11
Reporting datasets.....	14
ECB_PAY1/PAY Payment transactions (including fraudulent transactions)	14
ECB_PAY2/PCT Credit transfers (including fraudulent transactions).....	19
ECB_PAY3/PDD Direct debits (including fraudulent transactions)	27
ECB_PAY4/PEM – E-money payment transactions (including fraudulent transactions)	32
ECB_PAY5/PCP Card payments and cash withdrawals using cards (including fraudulent transactions)	39
ECB_PAY6/PIS Payment initiation services (including fraudulent transactions)	50
ECB_PAY7/PLB Losses due to fraud per liability bearer	55
ECB_PAY8/PTT Transactions at an ATM, over the counter (OTC) and at an EFTPOS terminal	61
ECB_PAY10/PMC Card payments according to merchant category (MCC)	67
ECB_PAY11/PCN Number of payment cards issued by payment service providers according to the card function and scheme.....	71
ECB_PAY12/PTN Card accepting devices according to the type of terminal and function	75
ECB_BSI1/BSP Institutions offering payment services to non-monetary financial institutions (non-MFIs).....	79
ECB_SSI1/SSP Institutions offering payment services to non-monetary financial institutions (non-MFIs).....	82
ECB_PAY13/PSN Number of participants in selected payment systems	85
ECB_PAY14/PST Payments processed by selected payment systems	90
Complete DSD structure	96
Geographical breakdowns.....	97
Manner of data submission.....	98

Data corrections.....	99
Standard characteristics of the file (submitted dataset)	99
Data validation.....	101

Scope

These Instructions prescribe the content of statistical data, the manner of reporting and submitting of data on payment statistics to the Croatian National Bank in accordance with Regulation (EU) 2020/2011 of the European Central Bank of 1 December 2020 amending Regulation (EU) No 1409/2013 on payment statistics (ECB/2013/43) (ECB/2020/59) (hereinafter referred to as 'Regulation') and Guideline (EU) 2021/832 of the European Central Bank of 26 March 2021 on reporting requirements on payments statistics (ECB/2021/13) (hereinafter referred to as 'Guideline').

The following form an integral part of these Instructions:

- 1) Annex 1 – Tables
- 2) Annex 2 – Geographical breakdowns
- 3) Annex 3 – Merchant category_MCC

General reporting requirements

Reporting entities are required to comply with the minimum standards set out in Annex IV to Regulation (EU) 2020/2011 of the European Central Bank of 1 December 2020 amending Regulation (EU) 1409/2013 on payment statistics (ECB/2013/43) (ECB/2020/59).

Definitions and scope of data

- (1) The data definitions determining the content of the data that are collected and submitted to the Croatian National Bank (hereinafter referred to as 'CNB') are identical to the data definitions set out in Annex II to the Regulation and the data definitions set out in the Annex to the Guideline.
- (2) The data on the executed payment transactions comprise the sum of the payment transactions executed during a single reporting period. The data on the executed transactions comprise the data on sent, received and fraudulent payment transactions in the manner defined in the individual datasets.
- (3) Stock data (e.g. the number of payment cards issued) refer to the end of the reporting period and are presented as at the last day of the reporting period.

Amounts

- (1) Data are collected for the transactions executed/initiated in all currencies, and the data that refer to the amounts of transactions are submitted to the CNB in euro.

The data that are submitted to the CNB are always submitted as the pure number without decimals.

If the final result (amount) that is submitted to the CNB, obtained from several measured values (amounts), consists of several steps, giving rise to several intermediate results, then all the decimals given by the calculation instrument should always be kept in the intermediate results, and the cutting off of the decimals and the rounding should only be done at the final result.

In the final result (amount), the decimals must not be simply cut off, but the number should be properly rounded, as follows:

- where the first cut-off digit is within the 0 – 4 interval, the digit preceding it remains the same by rounding;
 - where the first cut-off digit is within the 5 – 9 interval, the digit preceding it is increased by 1 by rounding.
- (2) The reporting entity does not submit dataset (file) to the CNB if the dataset does not data (series key) with value greater than zero.
 - (3) The reporting entity submits only data (combinations of series key) with value greater than zero when submitting a particular dataset.

Currency and exchange rate

- (1) The transactions of received and sent credit transfers, received and sent direct debits and received and sent money remittances – the currency in the payment order is monitored.
- (2) Card transactions – the currency in which the payment transaction is initiated with a card is monitored.
- (3) Cash deposit transactions – the currency in which the payer has provided the coverage for the payment is monitored, and in cash withdrawals, the currency in which the funds have been made available to the payee is monitored.

- (4) Transactions for the purchase of goods and services with cheques – the currency on the cheque is monitored. For the transactions of cash withdrawals with cheques, the currency in which the funds have been made available to the payee is monitored, and in the payment of the cheque to the account, the currency in which the funds have been credited to the payment account is monitored.
- (5) The amounts in a foreign currency are converted into euro using the exchange rate applied for that transaction.
- (6) For the transactions for which the exchange rate is not applied and/or is not known, the reference exchange rate of the European Central Bank (hereinafter referred to as 'ECB') is used.

Reporting periods and time limits for data submission

- (1) Statistical data are submitted to the CNB on a quarterly and semi-annual basis and are determined for each dataset in the following manner:

- 1) Semi-annual

The dataset for PAY, PCT, PDD, PEM, PCP, PIS, PTT, PLB, PCN, PTN, BSP, SSP, PSN and PST (data shown in Tables 1, 2, 3, 4a, 5a, 6, 7, 8 and A) are submitted on a semi-annual basis, as follows:

- the first half of the year (H1) – for the period January – June, including the first and the last day of the reporting month, to be submitted by the 20th day of August of the reporting year;
- the second half of the year (H2) – for the period July – December, including the first and the last day of the reporting month, to be submitted by the 20th day of February of the following reporting year.

- 2) Quarterly

The dataset for PCT, PDD, PMC, PEM, PAY, PCP (data shown in Table 9) and BSP (Tables 1 and A) is submitted according to the following time limits:

- the first quarter (Q1) – the period January – March, including the first and the last day of the reporting month, to be submitted by the 20th day of April of the reporting year;

- the second quarter (Q2) – the period April – June, including the first and the last day of the reporting month, to be submitted by the 20th day of July of the reporting year;
- the third quarter (Q3) – the period July – September, including the first and the last day of the reporting month, to be submitted by the 20th day of October of the reporting year;
- the fourth quarter (Q4) – the period October – December, including the first and the last day of the reporting month, to be submitted by the 20th day of January of the following year.

(2) The rule that the time limit for the submission of regular files, if the 20th day of the month is a Saturday, Sunday or holiday, is brought forward to the first working day following the 20th day of the reporting month applies to all reporting periods.

Reporting data

- (1) The data submitted by reporting entities are shown in Tables 1 – 9 of the Regulation and in Table A of the Guideline.
- (2) The Tables in Annex 1 to the Instructions, when compared with the Tables in the Regulation and the Guideline, also contain a series of codes for each data submitted to the CNB.
- (3) A detailed description of the main content of the tables is given in Annex I to the Regulation "General structure of payments statistics" and applies to all reporting data that are submitted to the CNB.
- (4) The data definitions for each term in Annex 1 "Tables" to these Instructions are given in Annex II to the Regulation and the Annex to the Guideline.

Datasets (DSD)

- (1) The Instructions contain only the data submitted by reporting entities to the CNB.
The data made available to the CNB from other sources, as well as the data calculated by the ECB itself, are not shown in these Instructions and reporting entities are not required to submit them.

(2) Reporting entities submit to the CNB statistical data in 15 datasets presented in eight tables in Annex 1 "Tables".

(3) Each dataset (DSD) has its DSI name, DSI description and dimensions that have their codelists with the list of codes:

- a) 'DSD' means a dataset (hereinafter referred to as 'DSD');
- b) 'DSI name' means the dataset identifier (hereinafter referred to as 'DSI name');
- c) 'DSI description' means the textual description of a dataset (hereinafter referred to as 'DSI description');
- d) 'dimensions' means the category according to which data are submitted for each DSD (hereinafter referred to as 'dimension');
- e) 'codelist' means the description of all possible code values for a certain dimension (hereinafter referred to as 'codelist');
- f) each data submitted to the CNB for a certain dataset (DSD) is linked to its series key consisting of a series of codes from several different dimensions, i.e. codelists.

(4) The list of datasets submitted by the reporting entities to the CNB include:

	DSD	DSI name	DSI description
1	ECB_PAY1	PAY	Payment transactions (including fraudulent transactions)
2	ECB_PAY2	PCT	Credit transfers (including fraudulent transactions)
3	ECB_PAY3	PDD	Direct debits (including fraudulent transactions)
4	ECB_PAY4	PEM	E-money payment transactions (including fraudulent transactions)
5	ECB_PAY5	PCP	Card payments and cash withdrawals using cards (including fraudulent transactions)
6	ECB_PAY6	PIS	Payment initiation services (including fraudulent transactions)
7	ECB_PAY7	PLB	Losses due to fraud per liability bearer
8	ECB_PAY8	PTT	Transactions at an ATM, over the counter (OTC) and at an EFTPOS terminal
9	ECB_PAY10	PMC	Card payments according to merchant category (MCC)
10	ECB_PAY11	PCN	Number of payment cards issued by payment service providers according to the card function and scheme
11	ECB_PAY12	PTN	Card accepting devices according to the type of terminal and function
12	ECB_BSI1	BSP	Institutions offering payment services to non-monetary financial institutions (non-MFIs)
13	ECB_SSI1	SSP	

14	ECB_PAY13	PSN	Number of participants in selected payment systems
15	ECB_PAY14	PST	Payments processed by selected payment systems

(5) Tabular presentation of data submitted in datasets:

Tables	Dataset applied in the table:
Tables 1 and A	SSP, BSP
Table 2	PCN
Table 3	PTN
Tables 4a and 5a	PCT, PDD, PCP, PEM, PAY, PIS, PLB
Table 6	PTT
Table 7	PSN
Table 8	PST
Table 9	PCT, PDD, PMC, PEM, PAY, PCP

Dimensions

(1) Each dataset contains the dimensions applied when submitting data to the CNB.

(2) Each dimension has its relevant codelist in which codes for that dimension are listed.

(3) Overview of all dimensions with the relevant codelist and code format:

DIMENSINOS	CODELIST	Dimension code in XML	CODE FORMAT	DSI NAME FOR WHICH THE MENTIONED CODELIST APPLIES
Frequency	CL_FREQ	FREQ	AN1	PAY, PCT, PDD, PEM, PCP, PIS, PTT, PLB, PMC, PCN, PTN, BSP, SSP, PSN, PST
Reference area	CL_AREA	REF_AREA	AN..4	PAY, PCT, PDD, PEM, PCP, PIS, PTT, PLB, PMC, PCN, PTN, PSN, PST
Counterpart area	CL_AREA	COUNT_AREA	AN..4	PAY, PCT, PDD, PEM, PCP, PIS, PLB, PTT, PMC, PST
Terminal location	CL_AREA	TRMNL_LCTN	AN..4	PTT, PTN
POS location	CL_AREA	TRMNL_LCTN	AN..4	PCP, PMC, PTN
Area codelist	CL_AREA_EE	REF_AREA	AN..2	BSP, SSP

Counterpart area	CL_AREA_EE	COUNT_AREA	AN..2	BSP, SSP
Payment transaction type	CL_TYP_TRNSCTN	TYP_TRNSCTN	AN..5	PAY, PCP, PEM, PIS, PLB, PTT, PST
Role in transaction	CL_RL_TRNSCTN	RL_TRNSCTN	AN..2	PAY, PCT, PDD, PEM, PCP, PIS, PLB, PTT
Initiation channel	CL_INTTN_CHNNL	INTTN_CHNNL	AN..4	PCT, PDD, PEM, PCP, PTT, PTN, PST
Remote/non-remote initiation	CL_RMT_INTTN	RMT_INTTN	A..2	PCT, PEM, PCP, PIS, PMC
Payment Scheme	CL_PYMNT_SCHM	PYMNT_SCHM	AN..9	PCT, PDD, PCP, PCN
Strong Customer Authentication	CL_SCA	SCA	AN..5	PCT, PEM, PCP, PIS, PMC
Fraud type	CL_FRD_TYP	FRD_TYP	AN..3	PAY, PCT, PDD, PEM, PCP, PIS, PLB
Channel used for giving consent	CL_CHNNL_CNSNT	CHNNL_CNSNT	AN..2	PDD
Card function	CL_CRD_FNCTN	CRD_FNCTN	AN..2	PCP, PCN
Liability bearer	CL_LBLTY_BRR	LBLTY_BRR	AN..2	PLB
Terminal function	CL_TRMNL_FNCTN	TRMNL_FNCTN	AN..2	PTN
Merchant category	CL_MRCHNT_CTGRY_CD	MRCHNT_CTGRY_CD	AN..4	PMC
Transformation	CL_TRANSFORMATION	TRANSFORMATION	AN..2	PAY, PCT, PDD, PEM, PCP, PIS, PLB, PTT, PMC, PST
Unit of measure	CL_UNIT	UNIT_MEASURE	AN..12	PAY, PCT, PDD, PEM, PCP, PIS, PLB, PTT, PMC, PTN, PCN, PSN, PST
Currency of transaction	CL_CURRENCY	CURRENCY_TRANS	AN..3	SSP, BSP, PST
Structural indicator	CL_SSI_INDICATOR	SSI_INDICATOR	AN3	SSP
Series denomination/special calculation	CL_SERIES_DENOM	SERIES_DENOM	AN1	SSP
Data type	CL_DATA_TYPE	DATA_TYPE	AN1	SSP, BSP
Seasonal Adjustment indicator	CL_ADJUSTMENT	ADJUSTMENT	AN1	BSP
Balance sheet reference sector breakdown	CL_BS_REP_SECTOR	BS_REP_SECTOR	AN..2	BSP
Balance sheet item	CL_BS_ITEM	BS_ITEM	AN..7	BSP
Original maturity codelist	CL_MATURITY_ORIG	MATURITY_ORIG	AN..3	BSP
Balance sheet counterpart sector breakdown	CL_BS_COUNT_SECTOR	BS_COUNT_SECTOR	AN7	BSP
Balance sheet suffix	CL_BS_SUFFIX	BS_SUFFIX	AN..3	BSP
Reference sector	CL_ESA95_SECTOR	REF_SECTOR	AN4	SSP

Payment system	CL_PYMNT_SYSTEM	PYMNT_SYSTEM	AN..9	PSN, PST
Participation	CL_PRTCPTN	PRTCPTN	AN..2	PSN
Payment systems participants institutional sector	CL_SECTOR	PRTC_INSTTL_SCTR	AN..6	PSN
Payment information type	CL_TYP_INFO	TYP_INFO	N1	PST

Code format

The code format indicates the length and the value of the characters that are submitted for a certain code, which are alphanumeric and are marked with "AN".

Examples:

AN..15 = alphanumeric characters (up to 15 characters)

AN1 = one alphanumeric character.

Series key

(1) Each data submitted to the CNB for a certain dataset (DSD) is linked to its series key consisting of a series of codes from several different dimensions, i.e. codelists. The series key in a file is actually the description of the data for which a certain number or value is submitted.

(2) Each code from a certain dimension has its format (code length) and the position in the series key separated by a dot.

(3) The last two positions in the series key indicate the number or the value of the data.

(4) Examples of the series key with a description:

A) The series key for data submission – the total number of debit cards issued by a reporting entity within the Mastercard® payment scheme.

The series key in this example is shown in Table 2.

The information is collected via:

DSD: ECB_PAY11

DSI name: PCN

The series key for this information is: **PCN.H.HR.PCS_MCRD.11.PN**

Explanation of the series key:

Position in the series key	1	2	3	4	5	6
Code	PCN	H	HR	PCS_MCRD	11	PN
Dimension name		Frequency	Reference area	Payment Scheme	Card function	Unit of measure
Codelist		CL_FREQ	CL_AREA	CL_PYMNT_SCHM	CL_CRD_FNCTN	CL_UNIT
Explanation:	DSI name	Indicates the period for which data are submitted. Code H is the semi-annual period. In this example, data are submitted for the last day of the half of the year.	Indicates the country of the payment service provider submitting the data. The payment service provider (issuer) is established in the RC, therefore, its code is "HR".	Indicates the payment scheme of the payment card issued. In this example, the code is "PCS_MCRD", indicating the Mastercard payment scheme.	Indicates the card function. In this example, the code is "11" representing the debit card function (type).	The PN in this example indicates the number of payment cards issued by the RE on the last day of the half of the year.

- B) The series key for data submission – the total number of ATMs at which the reporting entity performs the acquiring service (in the Republic of Croatia and abroad).

The series key in this example is shown in Table 3.

The information is collected via:

DSD: ECB_PAY12

DSI name: PTN

The series key for this information is: **PTN.H.HR.?.2221._T.PN**

Explanation of the series key:

Position in the series key	1	2	3	4	5	6	7
Code	PTN	H	HR	??	2221	_T	PN
Dimension name		Frequency	Reference area	Terminal location	Initiation channel	Terminal function	Unit of measure
Codelist		CL_FREQ	CL_AREA	CL_AREA	CL_INTTN_C HNNL	CL_TRMNL_F NCTN	CL_UNIT

Explanation:	DSI name	<p>Indicates the period for which data are submitted.</p> <p>Code "H" is the indication of a half-year period.</p> <p>In this example, data are submitted for the last day of the half of the year.</p>	<p>Indicates the country of the payment service provider submitting the data.</p> <p>The payment service provider (acquirer) is established in the RC; therefore, its code is "HR".</p>	<p>Indicates the geographical location of the terminals at which the RE performs the acquiring service.</p> <p>The indication "??" in the series key is the two-letter code of a country or a state from the list of countries marked as the "GEO 3" area.</p>	<p>Indicates the transaction initiation channel.</p> <p>Code "2221" is the indication of the ATM.</p>	<p>Indicates the terminal function.</p> <p>Code "_T" indicates all the functions a terminal may have.</p>	<p>In this example, the PN is the indication of the number of ATMs at which the payment service provider – reporting entity provides the service of acquiring payment transactions on the last day of the semi-annual reporting period.</p>
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Reporting datasets

ECB_PAY1/PAY Payment transactions (including fraudulent transactions)

- (1) The dataset "Payment transactions, including fraudulent transactions" (PAY) comprises the data on the number and the value of transactions with cheques, money remittances, other payment services and other services (services not included in Directive EU 2015/2366, e.g. credits to/debits from the accounts by simple book entry). The dataset also includes the data on the number and the value of fraudulent transactions.
- (2) The data collected within the ECB_PAY1/PAY DSD are defined by the Regulation in:
- Annex I/General structure of payments statistics; in Part 2.3: Payment transactions involving non-MFIs and in Part 2.4: Fraudulent payment transactions involving non-MFIs
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 4a: Payment transactions involving non-MFIs, in Table 5a: Fraudulent payment transactions involving non-MFIs and in Table 9 Quarterly reporting of payment transactions involving non-MFIs.

Data are submitted for the Geo 0, Geo 3 and Geo 6 areas. The codelists with the relevant codes for the Geo 3 and Geo 6 areas are presented in Annex 2 "Geographical breakdown" to these Instructions. Geo 0 represents the submission of data for the domestic area and is always completed with the "W2" code.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PAY DSI include:
- 1) codelist "CL_FREQ" – dimension Frequency, codes:
 - H – Semi-annual
 - Q – Quarterly
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Counterpart area, codes:

- W2 – Domestic
 - all codes in the Geo 3, Geo 6 and Geo 0 lists
- 4) codelist "CL_TYP_TRNSCTN" – dimension Payment transaction type, codes:
- MREM – Money remittance
 - CHQ – Cheques
 - SER – Other payment services excl. PISP
 - ND1 – Credits to the accounts by simple book entry
 - ND2 – Debits from the accounts by simple book entry
 - ND3 – Other services than credits to and debits from the accounts by simple book entry
- 5) Codelist "CL_RL_TRNSCTN" – dimension Role in transaction, codes:
- 1 – Payer's PSP
 - 2 – Payee's PSP
 - _Z – Not applicable
- 6) codelist "CL_FRD_TYP" – dimension Fraud type, codes:
- F – Fraud
 - _Z – Not applicable
- 7) codelist "CL_TRANSFORMATION" – dimension Transformation, code:
- N – Non transformed data
- 8) codelist "CL_UNIT" – dimension Unit of measure, codes:
- EUR – Euro
 - PN – Pure number.

(4) The data from the PAY DSI with all series keys submitted by the reporting entities to the CNB are presented in Tables 4a, 5a and 9 (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes for PAY DSI:

Frequency	Reference area	Counterpart area	Payment transaction type	Role in transaction	Fraud type	Transformation	Unit of measure
CL_FREQ	CL_AREA	CL_AREA	CL_TYP_TRNSCTN	CL_RL_TRNSCTN	CL_FRD_TYP	CL_TRANSFORMATION	CL_UNIT
FREQ	REF_AREA	COUNT_AREA	TYP_TRNSCTN	RL_TRNSCTN	FRD_TYP	TRANSFORMATION	UNIT_MEASURE
Q H	HR	Geo 3 Geo 0 Geo 6	CHQ MREM SER ND1 ND2 ND3	1 2 _Z	F _Z	N	EUR PN

(6) Overview of all combinations of codes for PAY DSI

Dimensions of the series key									
Regulation table	Item (as in Regulation or Guideline)	Frequency CL_FREQ	Reference area CL_AREA	Counterpart area CL_AREA	Payment transaction type CL_TYP_TRNSCTN	Role in transaction CL_RL_TRNSCTN	Fraud type CL_FRD_TYP	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT
Table 9	Cheques [sent]	Q	HR	Geo 6	CHQ	2	_Z	N	EUR PN
Tables 4a, 5a	Cheques [sent]	H	HR	Geo 3	CHQ	2	F	N	EUR PN
Tables 4a, 5a	Cheques [received]	H	HR	Geo 3	CHQ	1	_Z	N	EUR PN
Tables 4a, 5a	Money remittances [sent]	H	HR	Geo 3	MREM	1	F _Z	N	EUR PN
Tables 4a, 5a	Money remittances [received]	H	HR	Geo 3	MREM	2	_Z	N	EUR PN
Tables 4a, 5a	Other payment services [sent]	H	HR	Geo 3	SER	1	F _Z	N	EUR PN
Tables 4a, 5a	Other payment services [received]	H	HR	Geo 3	SER	2	_Z	N	EUR PN

Table 4a	Credits to the accounts by simple book entry	H	HR	Geo 0 (W2)	ND1	_Z	_Z	N	EUR PN
Table 4a	Debits from the accounts by simple book entry	H	HR	Geo 0 (W2)	ND2	_Z	_Z	N	EUR PN
Table 4a	Others	H	HR	Geo 0 (W2)	ND3	_Z	_Z	N	EUR PN

ECB_PAY2/PCT Credit transfers (including fraudulent transactions)

- (1) The dataset "Credit transfers (including fraudulent transactions)" (PCT) comprises the data on the number and the value of received and sent domestic, cross-border and international credit transfers. The dataset also includes the data on the number and the value of fraudulent credit transfer transactions.
- (2) The data on credit transfers (including fraudulent transactions) that are collected within the ECB_PAY2/PCT DSD are defined by the Regulation in:
 - Annex I/General structure of payments statistics; in Part 2.3: Payment transactions involving non-MFIs and in Part 2.4: Fraudulent payment transactions involving non-MFIs
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 4a: Payment transactions involving non-MFIs, in Table 5a: Fraudulent payment transactions involving non-MFIs and in Table 9 Quarterly reporting of payment transactions involving non-MFIs.

The codelists with the relevant codes for the Geo 3 and Geo 6 areas are presented in Annex 2 "Geographical breakdown" to these Instructions.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PCT DSI include:
 - 1) codelist "CL_FREQ" – dimension Frequency, codes:
 - H – Semi-annual
 - Q – Quarterly
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Counterpart area, codes:
 - all codes in the Geo 3 and Geo 6 lists
 - 4) codelist "CL_RL_TRNSCTN" – dimension Role in transaction, codes:
 - 1 – Payer's PSP
 - 2 – Payee's PSP

- 5) codelist "CL_INTTN_CHNNL" – dimension Initiation channel, codes:
- _T – ALL
 - 1200 – Paper-based form
 - 2100 – File/batch
 - 2210 – Online banking based
 - 2211 – E-commerce payments
 - 2220 – Terminal
 - 2230 – Mobile payment solution
 - 2231 – P2P mobile payment solution
 - 2000 – Electronic
 - 3000 – Other than initiated in paper-based form or electronically
 - 5000 – Payment initiation service provider (PISP)
- 6) codelist "CL_RMT_INTTN" – dimension Remote/non-remote initiation, codes:
- R – Initiated via remote channel
 - NR – Initiated via non-remote channel
 - _T – Initiated either via remote or non-remote channel
- 7) codelist "CL_PYMNT_SCHM" – dimension Payment Scheme, codes:
- CTS_SEPA – SEPA Credit Transfer scheme
 - CTS_SEPAI – SEPA Instant Credit Transfer scheme
 - CTS_ALL – ALL credit transfer schemes
(incl. SEPA and NON SEPA)
 - ONUS – On us transactions
 - _Z – Not applicable
- 8) codelist "CL_SCA" – dimension Strong Customer Authentication, codes:
- 100 – SCA used
 - 200 – Non-SCA used
 - 201 – Non-SCA used: reason is low value
 - 202 – Non-SCA used: reason is contactless low value
 - 203 – Non-SCA used: reason is payment to self
 - 204 – Non-SCA used: reason is trusted beneficiaries
 - 205 – Non-SCA used: reason is recurring transaction

- 206 – Non-SCA used: reason is unattended terminals for transport fares or parking fees
- 207 – Non-SCA used: reason is secure corporate payment processes and protocols
- 208 – Non-SCA used: reason is transaction risk analysis
- ~~210 – Non-SCA used: reason is others~~
- _X – Not allocated/unspecified

9) codelist "CL_FRD_TYP" – dimension Fraud type, codes:

- F – Fraud
- _Z – Not applicable
- F1 – Issuance of a payment order by the fraudster
- F2 – Modification of a payment order by the fraudster
- F3 – Manipulation of the payer

10) codelist "CL_TRANSFORMATION" – dimension Transformation, code:

- N – Non transformed data

11) codelist "CL_UNIT" – dimension Unit of measure, codes:

- EUR – Euro
- PN – Pure number

(4) The data from the PCT DSI with all series keys submitted by the reporting entities to the CNB are presented in Tables 4a, 5a and 9 (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes of PCT DSI:

Frequency	Reference area	Counterpart area	Role in transaction	Initiation channel	Remote/non-remote initiation	Payment Scheme	Strong Customer Authentication	Fraud type	Transformation	Unit of measure
CL_FREQ	CL_AREA	CL_AREA	CL_RL_TRNSCTN	CL_INTTN_CHNNL	CL_RMT_INTTN	CL_PYMNT_SC HM	CL_SCA	CL_FRD_TYP	CL_TRANSFORMATION	CL_UNIT
FREQ	REF_AREA	COUNT_AREA	RL_TRNSCTN	INTTN_CHNNL	RMT_INTTN	PYMNT_SCHM	SCA	FRD_TYP	TRANSFORMATION	UNIT_MEASURE
Q H	HR	Geo 3 Geo 6	1 2	_T	R NR _T	CTS_SEPA CTS_SEPAI CTS_ALL	_X	_Z F1 F2 F3 F	N	EUR PN
				1200			100			
				2100			200			
				2210			201			
				2211			202			
				2220			203			
				2230		ONUS	204			
				2231			205			
				2000			206			
				3000			207			
				5000			208			
						_Z	210			

(6) Overview of all combinations of codes for PCT DSI:

		Dimensions of the series key										
Regulation Table	Item (as in Regulation or Guideline)	Frequency CL_FREQ	Reference area CL_AREA	Counter part area CL_COUNTERPART	Role in transaction CL_ROLE_TRANSACTION	Initiation channel CL_INITIATION_CHANNEL	Remote / non-remote initiation CL_REMOTE_INITIATION	Payment Scheme CL_PAYMENT_SCHEME	Strong Customer Authentication CL_STRONG_CUSTOMER_AUTHENTICATION	Fraud type CL_FRAUD_TYPE	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT
9	Credit transfers [sent]	Q	HR	Geo 6	1	_T	_T	CTS_ALL	_X	_Z	N	EUR PN
4a, 5a	Credit transfers [sent]	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment initiation channel:</i>											
4a, 5a	Initiated in paper-based form	H	HR	Geo 3	1	1200	_T	CTS_ALL	_X	F_Z	N	EUR PN
	Initiated electronically											
4a, 5a	Initiated in a file/batch	H	HR	Geo 3	1	2100	_T	CTS_ALL	_X	F_Z	N	EUR PN
4a, 5a	Initiated on a single payment basis	-	-	-	-	-	-	-	-	-	-	-
	<i>of which:</i>											
4a, 5a	Online banking based credit transfers	H	HR	Geo 3	1	2210	_T	CTS_ALL	_X	F_Z	N	EUR PN
	<i>of which:</i>											
4a, 5a	E-commerce payments	H	HR	Geo 3	1	2211	_T	CTS_ALL	_X	F_Z	N	EUR PN

4a, 5a	ATM or other PSP terminal	H	HR	Geo 3	1	2220	_TR	CTS_ALL	_X	F_Z	N	EUR PN
4a, 5a	Mobile payment solution	H	HR	Geo 3	1	2230	_T	CTS_ALL	_X	F_Z	N	EUR PN
	<i>of which:</i>											
4a, 5a	P2P mobile payment solution	H	HR	Geo 3	1	2231	_T	CTS_ALL	_X	F_Z	N	EUR PN
	<i>of which:</i>											
9	initiated via remote/non-remote payment channel	Q	HR	Geo 6	1	2000	R NR	CTS_ALL	_X	_Z	N	EUR PN
	initiated via remote/non-remote payment channel	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment scheme:</i>											
	<i>of which:</i>											
4a, 5a	Authenticated via Strong Customer Authentication (SCA)/Authenticated via non-Strong Customer Authentication (non-SCA)	H	HR	Geo 3	1	2000	R NR	CTS_SEPA CTS_SEPAI ONUS_Z	100 200	F _Z	N	EUR PN
	<i>of which fraudulent credit transfers by origin:</i>											
5a	Issuance of a payment order by the fraudster	H	HR	Geo 3	1	2000	R NR	CTS_SEPA CTS_SEPAI ONUS_Z	100 200	F1	N	EUR PN

5a	Modification of a payment order by the fraudster	H	HR	Geo 3	1	2000	R NR	CTS_SEPA CTS_SEPAI ONUS _Z	100 200	F2	N	EUR PN
5a	Manipulation of the payer by the fraudster to issue a payment order	H	HR	Geo 3	1	2000	R NR	CTS_SEPA CTS_SEPAI ONUS _Z	100 200	F3	N	EUR PN
<i>of which broken down by reason for authentication via non-SCA:</i>												
4a, 5a	Low value	H	HR	Geo 3	1	2000	R	CTS_ALL	201	F _Z	N	EUR PN
4a, 5a	Contactless low value	H	HR	Geo 3	1	2000	NR	CTS_ALL	202	F _Z	N	EUR PN
4a, 5a	Payment to self	H	HR	Geo 3	1	2000	R NR	CTS_ALL	203	F _Z	N	EUR PN
4a, 5a	Trusted beneficiaries	H	HR	Geo 3	1	2000	R NR	CTS_ALL	204	F _Z	N	EUR PN
4a, 5a	Recurring transaction	H	HR	Geo 3	1	2000	R NR	CTS_ALL	205	F _Z	N	EUR PN
4a, 5a	Secure corporate payment processes and protocols	H	HR	Geo 3	1	2000	R	CTS_ALL	207	F _Z	N	EUR PN
4a, 5a	Transaction Risk Analysis	H	HR	Geo 3	1	2000	R	CTS_ALL	208	F _Z	N	EUR PN

4a, 5a	Unattended terminal for transport fares or parking fees	H	HR	Geo 3	1	2000	R	CTS_ALL	206	F_Z	N	EUR PN
4a, 5a	Others	H	HR	Geo 3	1	3000	_T	CTS_ALL	_X	F_Z	N	EUR PN
	<i>of which:</i>											
4a, 5a	Initiated by PISP	H	HR	Geo 3	1	5000	_T	CTS_ALL	_X	F_Z	N	EUR PN
4a	Credit transfers [received]	H	HR	Geo 3	2	_T	_T	CTS_ALL	_X	_Z	N	EUR PN

ECB_PAY3/PDD Direct debits (including fraudulent transactions)

- (1) The dataset "Direct debits (including fraudulent transactions)" (PDD) comprises the data on the number and the value of received and sent domestic, cross-border and international direct debits. The dataset also includes the data on the number and the value of fraudulent direct debit transactions.
- (2) The data on direct debits (including fraudulent transactions) that are collected within the ECB_PAY3/PDD DSD are defined by the Regulation in:
 - Annex I/General structure of payments statistics; in Part 2.3: Payment transactions involving non-MFIs and in Part 2.4: Fraudulent payment transactions involving non-MFIs
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 4a: Payment transactions involving non-MFIs, in Table 5a: Fraudulent payment transactions involving non-MFIs and in Table 9 Quarterly reporting of payment transactions involving non-MFIs.

The codelists with the relevant codes for the Geo 3 and Geo 6 areas are presented in Annex 2 "Geographical breakdown" to these Instructions.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PDD DSI include:
 - 1) codelist "CL_FREQ" – dimension Frequency, codes:
 - H – Semi-annual
 - Q – Quarterly
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Counterpart area, codes:
 - all codes in the Geo 3 and Geo 6 lists
 - 4) codelist "CL_RL_TRNSCTN" – dimension Role in transaction, codes:
 - 1 – Payer's PSP
 - 2 – Payee's PSP

- 5) codelist "CL_INTTN_CHNNL" – dimension Initiation channel, codes:
 - _T – ALL
 - 2100 – File/batch
 - 2200 – Single payment basis

- 6) codelist "CL_PYMNT_SCHM" – dimension Payment Scheme, codes:
 - DDS_ALL – SEPA Direct Debit ALL scheme (incl. SEPA and NON SEPA)
 - DDS_SEPAC – SEPA Direct Debit Core scheme
 - DDS_SEPAB – SEPA Direct Debit B2B scheme
 - ONUS – On us transactions
 - _Z – Not applicable

- 7) codelist "CL_CHNNL_CNSNT" – dimension Channel used for giving consent, codes:
 - 1 – Electronic mandate
 - 2 – Other than electronic mandate
 - _T – ALL

- 8) codelist "CL_FRD_TYP" – dimension Fraud type, codes:
 - F – Fraud
 - _Z – Not applicable
 - F3 – Manipulation of the payer
 - F4 – Unauthorised payment transaction (Mandate inexistence/invalidity)

- 9) codelist "CL_TRANSFORMATION" – dimension Transformation, code:
 - N – Non transformed data

- 10) codelist "CL_UNIT" – dimension Unit of measure, codes:
 - EUR – Euro
 - PN – Pure number.

(4) The data from the PDD DSI with all series keys submitted by the reporting entities to the CNB are presented in Tables 4a, 5a and 9 (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes of PDD DSI:

Frequency	Reference area	Counterpart area	Role in transaction	Initiation channel	Payment Scheme	Channel used for giving consent	Fraud type	Transformation	Unit of measure
CL_FREQ	CL_AREA	CL_AREA	CL_RL_TRNSCTN	CL_INTTN_CHNNL	CL_PYMNT_SCHM	CL_CHNNL_CNSNT	CL_FRD_TYP	CL_TRANSFORMATION	CL_UNIT
FREQ	REF_AREA	COUNT_AREA	RL_TRNSCTN	INTTN_CHNNL	PYMNT_SCHM	CHNNL_CNSNT	FRD_TYP	TRANSFORMATION	UNIT_MEASURE
Q H	HR	Geo 3 Geo 6	1 2	2100 2200 _T	DDS_ALL DDS_SEPAC DDS_SEPAB ONUS _Z	1 2 _T	F F3 F4 _Z	N	EUR PN

(6) Overview of all combinations of codes for PDD DSI:

		Dimensions of the series keys									
Regulation Table	Item (as in Regulation or Guideline)	Frequency CL_FREQ	Reference area CL_AREA	Counterpart area CL_COUNTERPART_AREA	Role in transaction CL_TRANSACTION_ROLE	Initiation channel CL_INITIATION_CHANNEL	Payment Scheme CL_PAYMENT_SCHEME	Channel used for giving consent CL_CONSENT_CHANNEL	Fraud type CL_FRAUD_TYPE	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT
9	Direct debits [sent]	Q	HR	Geo 6	2	_T	DDS_ALL	_T	_Z	N	EUR PN
4a, 5a	Direct debits [sent]	-	-	-	-	-	-	-	-	-	-
4a, 5a	Initiated in a file/batch	H	HR	Geo 3	2	2100	DDS_ALL	_T	F_Z	N	EUR PN
4a, 5a	Initiated on a single payment basis	H	HR	Geo 3	2	2200	DDS_ALL	_T	F_Z	N	EUR PN
<i>of which broken down by the channel used to give consent:</i>											
4a, 5a	Consent given via an electronic mandate/in other forms	-	-	-	-	-	-	-	-	-	-
<i>of which broken down by payment scheme:</i>											
4a, 5a	via SEPA Direct Debit Core scheme/via SEPA Direct Debit B2B scheme / via DDS_CC_X	H	HR	Geo 3	2	_T	DDS_SEPAC DDS_SEPAB ONUS_Z	1 2	F_Z	N	EUR PN

	<i>of which fraudulent direct debits by origin:</i>										
5a	Unauthorised payment transaction (Mandate inexistence/invalidity)	H	HR	Geo 3	2	_T	DDS_SEPAC DDS_SEPAB ONUS _Z	1 2	F4	N	EUR PN
5a	Manipulation of the payer	H	HR	Geo 3	2	_T	DDS_SEPAC DDS_SEPAB ONUS _Z	1 2	F3	N	EUR PN
4a	Direct debits [received]	H	HR	Geo3	1	_T	DDS_ALL	_T	_Z	N	EUR PN

ECB_PAY4/PEM – E-money payment transactions (including fraudulent transactions)

- (1) The dataset "E-money payment transactions (including fraudulent transactions)" (PEM) comprises the data on executed domestic, cross-border and international e-money transactions. The dataset also includes the data on the number and the value of fraudulent e-money transactions.
- (2) The data on e-money payment transactions (including fraudulent transactions) that are collected within the ECB_PAY4/PEM DSD are defined by the Regulation in:
 - Annex I/General structure of payments statistics, in Part 2.3: Payment transactions involving non-MFIs and in Part 2.4: Fraudulent payment transactions involving non-MFIs
 - Annex II/Data definitions
 - Annex III/Reporting schemes, in Table 4a: Payment transactions involving non-MFIs, in Table 5a: Fraudulent payment transactions involving non-MFIs and in Table 9 Quarterly reporting of payment transactions involving non-MFIs.

The codelists with the relevant codes for the Geo 3 and Geo 6 areas are presented in Annex 2 "Geographical breakdown" to these Instructions.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PEM DSI include:
 - 1) codelist "CL_FREQ" – dimension Frequency, codes:
 - H – Semi-annual
 - Q – Quarterly
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Counterpart area, codes:
 - all codes in the Geo 3 and Geo 6 lists

- 4) codelist "CL_TYP_TRNSCTN" – dimension Payment transaction type, codes:
- EMP0 – E-money payment
 - EMP2 – E-money payment with a card on which e-money can be stored directly
 - EMP3 – E-money payment from account
- 5) codelist "CL_RL_TRNSCTN" – dimension Role in transaction, codes:
- 1 – payer's PSP
 - 2 – payee's PSP
- 6) codelist "CL_INTTN_CHNNL" – dimension Initiation channel, codes:
- 2230 – Mobile payment solution
 - 2231 – P2P mobile payment solution
 - 2240 – E-money card
 - 2250 – E-money payment initiated from account other than through a card or mobile payment
 - _T – ALL
- 7) codelist "CL_RMT_INTTN" – dimension Remote/non – remote initiation, codes:
- R – Initiated via remote channel
 - NR – Initiated via non-remote channel
 - _T – Initiated either via remote or non-remote channel
- 8) codelist "CL_SCA" – dimension Strong Customer Authentication, codes:
- 100 – SCA used
 - 200 – Non-SCA used
 - 201 – Non-SCA used: reason is low value
 - 202 – Non-SCA used: reason is contactless low value
 - 203 – Non-SCA used: reason is payment to self
 - 204 – Non-SCA used: reason is trusted beneficiaries
 - 205 – Non-SCA used: reason is recurring transaction
 - 206 – Non-SCA used: reason is unattended terminals for transport fares or parking fees
 - 207 – Non-SCA used: reason is secure corporate payment processes and protocols
 - 208 – Non-SCA used: reason is transaction risk analysis

- 209 – Non-SCA used: reason is merchant initiated transaction (MIT)
- 210 – Non-SCA used: reason is others
- _X – Not allocated/unspecified

9) codelist "CL_FRD_TYP" – dimension Fraud type, codes:

- F – Fraud
- _Z – Not applicable
- F2 – Modification of a payment order by the fraudster
- F3 – Manipulation of the payer
- F10 – Lost or stolen card
- F11 – Card not received
- F12 – Counterfeit card
- F13 – Card details theft
- F14 – Unauthorised e-money account transaction

10) codelist "CL_TRANSFORMATION" – dimension Transformation, code:

- N – Non transformed data

11) codelist "CL_UNIT" – dimension Unit of measure, codes:

- EUR – Euro
- PN – Pure number.

(4) The data from the PEM DSI with all series keys submitted by the reporting entities to the CNB are presented in Tables 4a, 5a and 9 (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes for PEM DSI:

Frequen cy	Reference area	Counterpart area	Payment transaction type	Role in transaction	Initiation channel	Remote/non- remote initiation	Strong Customer Authenticati on	Fraud type	Transformation	Unit of measure
CL_FRE Q	CL_ARE A	CL_AREA	CL_TYP_TRNSC TN	CL_RL_TRNSC TN	CL_INTTN_CHN NL	CL_RMT_INT TN	CL_SCA	CL_FRD_T YP	CL_TRANSFORMATI ON	CL_UNIT
FREQ	REF_AR EA	COUNT_AR EA	TYP_TRNSCTN	RL_TRNSCTN	INTTN_CHNNL	RMT_INTTN	SCA	FRD_TYP	TRANSFORMATION	UNIT_MEASU RE
Q H	HR	Geo 6 Geo 3	EMP0 EMP2 EMP3	1 2	_T 2240 2230 2231 2250	_T R NR	_X 100 200 201 202 203 204 205 206 207 208 209 210	F10 F11 F12 F13 F14 F2 F3 F _Z	N	EUR PN

(6) Overview of all combinations of codes for PEM DSI:

Regulation Table	Item (as in Regulation or Guideline)	Dimensions of the series keys										
		Frequency CL_FREQ REQ	Reference area CL_AREA REA	Counterpart area CL_AREA EA	Payment transaction type CL_TYP_TRANSACTION NSCTN	Role in transaction CL_ROLE_TRANSACTION NSCTN	Initiation channel CL_INITIATION_CHANNEL CHNNL	Remote/non-remote initiation CL_REMOTE_TRANSACTION NTTN	Strong Customer Authentication CL_SCA	Fraud type CL_FRAUD_TYPE _TYP	Transformation CL_TRANSFORMATION MATION	Unit of measure CL_UNIT NIT
9	E-money payment transactions with e-money issued by resident PSPs [sent]	Q	HR	Geo 6	EMP0	1	_T	_T	_X	_Z	N	EUR PN
4a, 5a	E-money payment transactions with e-money issued by resident PSPs [sent]	–	–	–	–	–	–	–	–	–	–	–
4a, 5a	With cards on which e-money can be stored directly	H	HR	Geo 3	EMP2	1	_T	_T	_X	F _Z	N	EUR PN
4a, 5a	With e-money accounts	–	–	–	–	–	–	–	–	–	–	–
	<i>of which:</i>											
4a, 5a	Accessed through a card	H	HR	Geo 3	EMP3	1	2240	_T	_X	F _Z	N	EUR PN
4a, 5a	Mobile payment solution	H	HR	Geo 3	EMP3	1	2230	_T	_X	F _Z	N	EUR PN
	<i>of which:</i>											

4a, 5a	P2P payment solution	H	HR	Geo 3	EMP3	1	2231	_T	_X	F_Z	N	EUR PN
4a, 5a	Others	H	HR	Geo 3	EMP3	1	2250	_T	_X	F_Z	N	EUR PN
<i>of which broken down by payment initiation channel:</i>												
4a, 5a	initiated via remote/non-remote payment channel	–	–	–	–	–	–	–	–	–	–	–
<i>of which:</i>												
4a, 5a	Authenticated via Strong Customer Authentication (SCA)/Authenticated via non-Strong Customer Authentication (non-SCA)	H	HR	Geo 3	EMP0	1	_T	R NR	100 200	F_Z	N	EUR PN
<i>of which fraudulent e-money payments by origin:</i>												
	Issuance of a payment order by the fraudster											
5a	Lost or stolen e-money card	H	HR	Geo 3	EMP0	1	_T	R NR	100 200	F10	N	EUR PN
5a	E-money card not received	H	HR	Geo 3	EMP0	1	_T	R NR	100 200	F11	N	EUR PN
5a	Counterfeit e-money card	H	HR	Geo 3	EMP0	1	_T	R NR	100 200	F12	N	EUR PN
5a	Card details theft	H	HR	Geo 3	EMP0	1	_T	R	100 200	F13	N	EUR PN
5a	Unauthorized e-money account transaction	H	HR	Geo 3	EMP0	1	_T	R NR	100 200	F14	N	EUR PN
5a	Modification of a payment order by the fraudster	H	HR	Geo 3	EMP0	1	_T	R NR	100 200	F2	N	EUR PN

5a	Manipulation of the payer to make an e-money payment	H	HR	Geo 3	EMP0	1	_T	R NR	100 200	F3	N	EUR PN
<i>of which broken down by reason for authentication via non-SCA:</i>												
4a	Low value	H	HR	Geo 3	EMP0	1	_T	R	201	F _Z	N	EUR PN
4a	Contactless low value	H	HR	Geo 3	EMP0	1	_T	NR	202	F _Z	N	EUR PN
4a	Trusted beneficiaries	H	HR	Geo 3	EMP0	1	_T	R NR	204	F _Z	N	EUR PN
4a	Recurring transaction	H	HR	Geo 3	EMP0	1	_T	R NR	205	F _Z	N	EUR PN
4a	Payment to self	H	HR	Geo 3	EMP0	1	_T	R	203	F _Z	N	EUR PN
4a	Secure corporate payment processes and protocols	H	HR	Geo 3	EMP0	1	_T	R	207	F _Z	N	EUR PN
4a	Transaction risk analysis	H	HR	Geo 3	EMP0	1	_T	R	208	F _Z	N	EUR PN
4a	Unattended terminal for transport fares or parking fees	H	HR	Geo 3	EMP0	1	_T	NR	206	F _Z	N	EUR PN
4a	Merchant initiated transaction (MIT)	H	HR	Geo 3	EMP0	1	_T	R	209	F _Z	N	EUR PN
4a	Others	H	HR	Geo 3	EMP0	1	_T	R NR	210	F _Z	N	EUR PN
4a	E-money payment transactions [received]	H	HR	Geo 3	EMP0	2	_T	_T	_X	_Z	N	EUR PN

ECB_PAY5/PCP Card payments and cash withdrawals using cards (including fraudulent transactions)

- (1) The dataset "Card payments and cash withdrawals using cards (including fraudulent transactions)" (PCP) comprises the data on executed domestic, cross-border and international card payment transactions, including the transactions of cash withdrawals using a payment card. The dataset also includes the data on the number and the value of fraudulent transactions executed using cards.
- (2) The data on executed card payment transactions, including cash withdrawal transactions using cards that are collected within the ECB_PAY5/PCP DSD are defined by the Regulation in:
 - Annex I/General structure of payments statistics; in Part 2.3: Payment transactions involving non-MFIs and in Part 2.4: Fraudulent payment transactions involving non-MFIs
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 4a: Payment transactions involving non-MFIs, in Table 5a: Fraudulent payment transactions involving non-MFIs and in Table 9 Quarterly reporting of payment transactions involving non-MFIs.

The codelists with the relevant codes for the Geo 3 and Geo 6 areas are shown in Annex 2 "Geographical breakdown" to these Instructions.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PCP DSI include:
 - 1) codelist "CL_FREQ" – dimension Frequency, codes:
 - H – Semi-annual
 - Q – Quarterly
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Counterpart area, code:
 - _Z – Not applicable

- all codes in the Geo 3 list
- 4) codelist "CL_AREA" – dimension POS location, codes:
- all codes in the Geo 3 and Geo 6 lists
- 5) codelist "CL_TYP_TRNSCTN" – dimension Payment transaction type, codes:
- CP0 – Card payment
 - CP1 – Card payments (contactless)
 - CW1 – Cash withdrawal using cards
 - CP11 – Card payments (NFC)
- 6) codelist "CL_RL_TRNSCTN" – dimension Role in transaction, codes:
- 1 – Payer's PSP
 - 2 – Payee's PSP
- 7) codelist "CL_INTTN_CHNNL" – dimension Initiation channel, codes:
- _T – ALL
 - 1000 – Non-electronic
 - 2000 – Electronic
 - 2223 – EFTPOS
 - 2221 – ATM
 - 2230 – Mobile payment solution
 - 2231 – P2P mobile payment solution
 - 2229 – Other electronic channel than ATM, EFTPOS
- 8) codelist "CL_RMT_INTTN" – dimension Remote/non – remote initiation, codes:
- R – Initiated via remote channel
 - NR – Initiated via non-remote channel
 - _T – Initiated either via remote or non-remote channel
- 9) codelist "CL_PYMNT_SCHM" – dimension Payment Scheme, codes:
- PCS_VISA – Visa
 - PCS_MCRD – Mastercard
 - PCS_DINE – Diners

- PCS_ALL – ALL
- PCS_AMEX – American Express
- PCS_CUP – China Union Pay
- PCS_DISC – Discover
- PCS_JCB – JCB

10) codelist "CL_CRD_FNCTN" – dimension Card function, codes:

- _Z – Not applicable
- 11 – Debit card
- 12 – Delayed debit card
- 13 – Credit card

11) codelist "CL_SCA" – dimension Strong Customer Authentication, codes:

- 100 – SCA used
- 200 – Non-SCA used
- 201 – Non-SCA used: reason is low value
- 202 – Non-SCA used: reason is contactless low value
- 205 – Non-SCA used: reason is recurring transaction
- 206 – Non-SCA used: reason is unattended terminals for transport fares or parking fees
- 208 – Non-SCA used: reason is transaction risk analysis
- 209 – Non-SCA used: reason is merchant initiated transaction (MIT)
- 210 – Non-SCA used: reason is others
- _X – Not allocated/unspecified

12) codelist "CL_FRD_TYP" – dimension Fraud type, codes:

- F – Fraud
- _Z – Not applicable
- F2 – Modification of a payment order by the fraudster
- F3 – Manipulation of the payer
- F10 – Lost or stolen card
- F11 – Card not received
- F12 – Counterfeit card
- F13 – Card details theft

- F15 – Other issuance of payment orders by the fraudster

13) codelist "CL_TRANSFORMATION" – dimension Transformation, code:

- N – Non transformed data

14) codelist "CL_UNIT" – dimension Unit of measure, codes:

- EUR – Euro
- PN – Pure number.

(4) The data from the PCP DSI with all written out series keys submitted by the reporting entities to the CNB are presented in Tables 4a, 5a and 9 (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes for PCP DSI:

Frequency CL_FREQ	Reference area CL_AREA	Counterpart area (of the acquirer/ card issuer) CL_AREA	POS location CL_AREA	Payment transaction type CL_TYP_TRNSCTN	Role in transaction CL_RL_TRNSCTN	Initiation channel CL_INTTN_CHNNL	Remote/non-remote initiation CL_RMT_INTTN	Payment Scheme CL_PYMNT_SCHEM	Card function CL_CRD_FNCN	Strong Customer Authentication CL_SCA	Fraud type CL_FRD_TYP	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT
FREQ	REF_AREA	COUNT_AREA	TRMNL_LCTN	TYP_TRNSCTN	RL_TRNSCTN	INTTN_CHNNL	RMT_INTTN	PYMNT_SCHEM	CRD_FNCN	SCA	FRD_TYP	TRANSFORMATION	UNIT_MEASURE
QH	HR	_Z Geo 3	Geo 6 Geo 3	CP0 CP1 CW1 CP11	1 2	_T 1000 2000 2223 2221 2230 2231 2229	_T R NR	PCS_VISA PCS_MCRD PCS_DINE PCS_ALL PCS_AMEX PCS_CUP PCS_DISC PCS_JCB	_Z 11 12 13	_X 100 200 201 202 205 206 208 209 210	F _Z F10 F11 F12 F13 F15 F2 F3	N	EUR PN

(6) Overview of all combinations of codes for PCP DSI:

		Dimensions of the series keys													
Regulation Table	Item (as in Regulation or Guideline)	Frequency CL_FREQ REQ	Reference area CL_A REA	Counter part area (of the acquirer / card issuer) CL_ARE A	POS location CL_A REA	Payment transaction type CL_TYP_TR NSCTN	Role in transaction CL_RL_TR NSCTN	Initiation channel CL_INTTN_ CHNNL	Remote / non-remote initiation CL_RMT_I NTTN	Payment Scheme CL_PYMNT_ SCHM	Card function CL_CRD_F NCTN	Strong Customer Authentic ation CL_SCA	Fraud type CL_FRD _TYP	Transformation CL_TRANSFOR MATION	Unit of measur e CL_U NIT
Table 9	Card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e- money function only) [sent]	Q	HR	_Z	Geo 6	CP0	1	_T	_T	PCS_ALL	_Z	_X	_Z	N	EUR PN
4a, 5a	Card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e- money function only) [sent]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment initiation channel:</i>														
4a, 5a	initiated non-electronically														
	<i>of which broken down by payment initiation sub-channel:</i>														
4a, 5a	initiated via non-remote/remote payment channel	H	HR	Geo 3	Geo 3	CP0	1	1,000	NR R	PCS_ALL	_Z	_X	F _Z	N	EUR PN
Table 9	initiated electronically	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4a, 5a	initiated electronically	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment initiation sub-channel:</i>														
Table 9	initiated via non-remote/remote payment channel	Q	HR	_Z	Geo 6	CP0	1	2000	NR R	PCS_ALL	_Z	_X	_Z	N	EUR PN

	initiated via non-remote/remote payment channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which:</i>														
4a, 5a	Initiated at a physical EFTPOS	H	HR	Geo 3	Geo 3	CP0	1	2223	NR	PCS_ALL	_Z	_X	F_Z	N	EUR PN
	<i>of which:</i>														
4a, 5a	Contactless payments	H	HR	Geo 3	Geo 3	CP1	1	2223	NR	PCS_ALL	_Z	_X	F_Z	N	EUR PN
	<i>of which:</i>														
4a, 5a	Near Field Communication (NFC) payments	H	HR	Geo 3	Geo 3	CP11	1	2223	NR	PCS_ALL	_Z	_X	F_Z	N	EUR PN
4a, 5a	Initiated at an ATM	H	HR	Geo 3	Geo 3	CP0	1	2221	NR	PCS_ALL	_Z	_X	F_Z	N	EUR PN
	<i>of which:</i>														
4a, 5a	Mobile payment solution	H	HR	Geo 3	Geo 3	CP0	1	2230	R	PCS_ALL	_Z	_X	F_Z	N	EUR PN
	<i>of which:</i>														
4a, 5a	P2P mobile payment solution	H	HR	Geo 3	Geo 3	CP0	1	2231	R	PCS_ALL	_Z	_X	F_Z	N	EUR PN
4a, 5a	Others	H		Geo 3	Geo 3	CP0	1	2229	NR R	PCS_ALL	_Z	_X	F_Z	N	EUR PN
	<i>of which broken down by payment card scheme:</i>														
4a, 5a	Cards issued under CPS VISA/CPS MASTERCARD/other CPSs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by card function:</i>														
4a, 5a	with a debit function	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	11	_X	F_Z	N	EUR PN
4a, 5a	with a delayed debit function	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	12	_X	F_Z	N	EUR PN
4a, 5a	with a credit function	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	13	_X	F_Z	N	EUR PN
	<i>of which:</i>														
4a, 5a	Authenticated via Strong Customer Authentication (SCA)/Authenticated via	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	_Z	100 200	F_Z	N	EUR PN

	non-Strong Customer Authentication (non-SCA)														
	<i>of which fraudulent card payments by origin:</i>														
	Issuance of a payment order by the fraudster	-	-				-								
5a	Lost or Stolen card	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	_Z	100 200	F10	N	EUR PN
5a	Card Not Received	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	_Z	100 200	F11	N	EUR PN
5a	Counterfeit card	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	_Z	100 200	F12	N	EUR PN
5a	Card details theft	H	HR	Geo 3	Geo 3	CP0	1	2000	R	PCS_XXX*	_Z	100 200	F13	N	EUR PN
5a	Others	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	_Z	100 200	F15	N	EUR PN
5a	Modification of a payment order by the fraudster	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	_Z	100 200	F2	N	EUR PN
5a	Manipulation of the payer to make a card payment	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_XXX*	_Z	100 200	F3	N	EUR PN
	<i>of which broken down by reason for authentication via non-SCA:</i>														
4a, 5a	Low value	H	HR	Geo 3	Geo 3	CP0	1	2000	R	PCS_ALL	_Z	202	F _Z	N	EUR PN
4a, 5a	Trusted beneficiaries	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_ALL	_Z	204	F _Z	N	EUR PN
4a, 5a	Recurring transaction	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_ALL	_Z	205	F _Z	N	EUR PN
4a, 5a	Contactless low value	H	HR	Geo 3	Geo 3	CP0	1	2000	NR	PCS_ALL	_Z	202	F _Z	N	EUR PN
4a, 5a	Secure corporate payment processes and protocols	H	HR	Geo 3	Geo 3	CP0	1	2000	R	PCS_ALL	_Z	207	F _Z	N	EUR PN
4a, 5a	Transaction risk analysis	H	HR	Geo 3	Geo 3	CP0	1	2000	R	PCS_ALL	_Z	208	F _Z	N	EUR PN
4a, 5a	Unattended terminal for transport fares or parking fees	H	HR	Geo 3	Geo 3	CP0	1	2000	NR	PCS_ALL	_Z	206	F _Z	N	EUR PN
4a, 5a	Merchant initiated transaction (MIT)	H	HR	Geo 3	Geo 3	CP0	1	2000	R	PCS_ALL	_Z	209	F _Z	N	EUR PN

4a, 5a	Others	H	HR	Geo 3	Geo 3	CP0	1	2000	NR R	PCS_ALL	_Z	210	F _Z	N	EUR PN
4a, 5a	Card-based payment instruments acquired by resident PSP (except cards with an e-money function only) [received]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment initiation channel:</i>														
4a, 5a	initiated non-electronically	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment initiation sub-channel:</i>														
4a, 5a	initiated via non-remote/remote payment channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4a, 5a	initiated electronically	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment initiation sub-channel:</i>														
4a, 5a	initiated via non-remote/remote payment channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which:</i>														
4a, 5a	Initiated at a physical EFTPOS	H	HR	Geo 3	Geo 3	CP0	2	2223	NR	PCS_ALL	_Z	_X	F _Z	N	EUR PN
4a, 5a	Initiated at an ATM	H	HR	Geo 3	Geo 3	CP0	2	2221	NR	PCS_ALL	_Z	_X	F _Z	N	EUR PN
4a, 5a	Others	H	HR	Geo 3	Geo 3	CP0	2	2229	NR	PCS_ALL	_Z	_X	F _Z	N	EUR PN
	<i>of which broken down by payment card scheme:</i>														
4a, 5a	Cards issued under CPS VISA/MASTERCARD/Other CPSs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by card function:</i>														
4a, 5a	with debit cards	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	11	_X	F _Z	N	EUR PN
4a, 5a	with delayed debit cards	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	12	_X	F _Z	N	EUR PN
4a, 5a	with credit cards	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	13	_X	F _Z	N	EUR PN
	<i>of which:</i>														

4a, 5a	Authenticated via Strong Customer Authentication (SCA)/Authenticated via non-Strong Customer Authentication (non-SCA)	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	_Z	100 200	F _Z	N	EUR PN
<i>of which fraudulent card payments by origin:</i>															
Issuance of a payment order by the fraudster															
5a	Lost or Stolen card	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	_Z	100 200	F10	N	EUR PN
5a	Card Not Received	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	_Z	100 200	F11	N	EUR PN
5a	Counterfeit card	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	_Z	100 200	F12	N	EUR PN
5a	Card details theft	H	HR	Geo 3	Geo 3	CP0	2	2000	R	PCS_XXX*	_Z	100 200	F13	N	EUR PN
5a	Others	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	_Z	100 200	F15	N	EUR PN
5a	Modification of a payment order by the fraudster	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	_Z	100 200	F2	N	EUR PN
5a	Manipulation of the payer to make a card payment	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_XXX*	_Z	100 200	F3	N	EUR PN
<i>of which broken down by reason for authentication via non-SCA:</i>															
4a, 5a	Recurring transaction	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_ALL	_Z	205	F _Z	N	EUR PN
4a, 5a	Low value	H	HR	Geo 3	Geo 3	CP0	2	2000	R	PCS_ALL	_Z	201	F _Z	N	EUR PN
4a, 5a	Transaction risk analysis	H	HR	Geo 3	Geo 3	CP0	2	2000	R	PCS_ALL	_Z	208	F _Z	N	EUR PN
4a, 5a	Contactless low value	H	HR	Geo 3	Geo 3	CP0	2	2000	NR	PCS_ALL	_Z	202	F _Z	N	EUR PN
4a, 5a	Unattended terminal for transport fares or parking fees	H	HR	Geo 3	Geo 3	CP0	2	2000	NR	PCS_ALL	_Z	206	F _Z	N	EUR PN
4a, 5a	Merchant initiated transactions (MIT)	H	HR	Geo 3	Geo 3	CP0	2	2000	R	PCS_ALL	_Z	209	F _Z	N	EUR PN
4a, 5a	Others	H	HR	Geo 3	Geo 3	CP0	2	2000	NR R	PCS_ALL	_Z	210	F _Z	N	EUR PN

4a, 5a	Cash withdrawals using card-based payment instruments (except e-money transactions)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment card scheme:</i>														
4a, 5a	Cards issued under CPS VISA/MASTERCARD/Other CPSs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by card function:</i>														
4a, 5a	with debit cards	H	HR	Geo 3	Geo 3	CW1	1	_T	_T	PCS_XXX*	11	_X	F_Z	N	EUR PN
4a, 5a	with delayed debit cards	H	HR	Geo 3	Geo 3	CW1	1	_T	_T	PCS_XXX*	12	_X	F_Z	N	EUR PN
4a, 5a	with credit cards	H	HR	Geo 3	Geo 3	CW1	1	_T	_T	PCS_XXX*	13	_X	F_Z	N	EUR PN
	<i>of which:</i>				-										
	<i>of which fraudulent cash withdrawals by origin:</i>														
	Issuance of a payment order (cash withdrawal) by the fraudster														
4a, 5a	Lost or stolen card	H	HR	Geo 3	Geo 3	CW1	1	_T	_T	PCS_XXX*	_Z	_X	F10	N	EUR PN
5a	Card Not Received	H	HR	Geo 3	Geo 3	CW1	1	_T	_T	PCS_XXX*	_Z	_X	F11	N	EUR PN
5a	Counterfeit card	H	HR	Geo 3	Geo 3	CW1	1	_T	_T	PCS_XXX*	_Z	_X	F12	N	EUR PN
5a	Other	H	HR	Geo 3	Geo 3	CW1	1	_T	_T	PCS_XXX*	_Z	_X	F15	N	EUR PN
5a	Manipulation of the payer to make a cash withdrawal	H	HR	Geo 3	Geo 3	CW1	1	_T	_T	PCS_XXX*	_Z	_X	F2	N	EUR PN

PCS_XXX* indicates one of the card brands, e.g. PCS_VISA, PCS_MCRD, etc.

ECB_PAY6/PIS Payment initiation services (including fraudulent transactions)

- (1) The dataset "Payment initiation services (including fraudulent transactions)" (PIS) comprises the data on the number and the value of the payment orders initiated through the payment initiation service, as reported by the payment initiation service provider. The dataset also includes the data on the number and the value of fraudulent transactions initiated through the payment initiation service.
- (2) The data on payment transactions executed through the payment initiation service (including fraudulent transactions) that are collected within the ECB_PAY6/PIS DSD are defined by the Regulation in:
 - Annex I/General structure of payments statistics; in Part 2.3: Payment transactions involving non-MFIs and in Part 2.4: Fraudulent payment transactions involving non-MFIs
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 4a: Payment transactions involving non-MFIs and in Table 5a: Fraudulent payment transactions involving non-MFIs.

The codelist with the relevant codes for the Geo 3 area is presented in Annex 2 "Geographical breakdown" to these Instructions.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PIS DSI include:
 - 1) codelist "CL_FREQ" – dimension Frequency, code:
 - H – Semi-annual
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Counterpart area, codes:
 - all codes in the Geo 3 list

- 4) codelist "CL_TYP_TRNSCTN" – dimension Payment transaction type, codes:
- _T – ALL
 - CT0 – Credit transfer
 - NOTCT – Other than credit transfers (PISP)
- 5) codelist "CL_RL_TRNSCTN" – dimension Role in transaction, code:
- 3 – PISP
- 6) codelist "CL_RMT_INTTN" – dimension Remote/non – remote initiation, codes:
- R – Initiated via remote channel
 - NR – Initiated via non-remote channel
 - _T – Initiated either via remote or non-remote channel
- 7) codelist "CL_SCA" – dimension Strong Customer Authentication, codes:
- _X – Not allocated/unspecified
 - 100 – SCA used
 - 200 – Non-SCA used
- 8) codelist "CL_FRD_TYP" – dimension Fraud type, codes:
- F – Fraud
 - _Z – Not applicable
- 9) codelist "CL_TRANSFORMATION" – dimension Transformation, code:
- N – Non transformed data
- 10) codelist "CL_UNIT" – dimension Unit of measure, codes:
- EUR – Euro
 - PN – Pure number.

(4) The data from the PIS DSI with all written out series keys submitted by the reporting entities to the CNB are presented in Tables 4a and 5a (Annex 1 "Tables" to these Instructions).

(6) Tabluar presentation of dimensions, codelists and codes for PIS DSI:

Frequency	Reference area	Counterpart area	Payment transaction type	Role in transaction	Remote/non-remote initiation	Strong Customer Authentication	Fraud type	Transformation	Unit of measure
CL_FREQ	CL_AREA	CL_AREA	CL_TYP_TRNSCTN	CL_RL_TRNSCTN	CL_RMT_INTTN	CL_SCA	CL_FRD_TYP	CL_TRANSFORMATION	CL_UNIT
FREQ	REF_AREA	COUNT_AREA	TYP_TRNSCTN	RL_TRNSCTN	RMT_INTTN	SCA	FRD_TYP	TRANSFORMATION	UNIT_MEASURE
H	HR	Geo 3	_T CT0 NOTCT	3	R NR _T	100 200 _X	F _Z	N	EUR PN

(7) Overview of all combinations of codes for PIS DSI:

Regulation Table	Item (as in Regulation or Guideline)	Dimensions of series keys									
		Frequency CL_FREQ	Reference area CL_AREA	Counterpart area CL_AREA	Payment transaction type CL_TYP_TRNSCTN	Role in transaction CL_RL_TRNSCTN	Remote/non-remote initiation CL_RMT_INTTN	Strong Customer Authentication CL_SCA	Fraud type CL_FRD_TYP	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT
4a, 5a	Payment initiation services	-	-	-	-	-	-	-	-	-	-
	<i>of which broken down by payment initiation channel:</i>										
4a, 5a	initiated via remote/non-remote payment channel	-	-	-	-	-	-	-	-	-	-
	<i>of which:</i>										
4a, 5a	Authenticated via Strong Customer Authentication (SCA)/Authenticated via non-Strong Customer Authentication (non-SCA)	H	HR	Geo 3	_T	3	R NR	100 200	F _Z	N	EUR PN
	<i>of which broken down by payment instrument:</i>										
4a, 5a	Credit transfers	H	HR	Geo 3	CT0	3	_T	_X	F _Z	N	EUR PN

4a, 5a	Others	H	HR	Geo 3	NOTCT	3	_T	_X	F _Z	N	EUR PN
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- (1) The dataset "Losses due to fraud per liability bearer" (PLB) refers to the losses by the reporting payment service provider, its payment service user or others, reflecting the actual impact of fraud on a cash flow basis, i.e. in the case of fraudulent credit transfers, direct debits and card-based transactions issued by payment service providers in the RC (separately by payment cards and cards with an e-money function only).
- (2) The data on "Losses due to fraud per liability bearer (PLB)" that are collected within the ECB_PAY7/PLB DSD are defined by the Regulation in:
- Annex I/General structure of payments statistics; in Part 2.4: Fraudulent payment transactions involving non-MFIs
 - Annex II/Data definitions
 - Annex III/Reporting schemes, in Table 5a: Fraudulent payment transactions involving non-MFIs.
- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PLB DSI include:
- 1) codelist "CL_FREQ" – dimension Frequency, code:
 - H – Semi-annual
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Counterpart area, codes:
 - W0 – In all other cases
 - 4) codelist "CL_TYP_TRNSCTN" – dimension Payment transaction type, codes:
 - CT0 – Credit transfer
 - DD – Direct debit
 - CP0 – Card payment
 - CW1 – Cash withdrawal using cards
 - EMP0 – E-money payment

5) codelist "CL_RL_TRNSCTN" – dimension Role in transaction, codes:

- 1 – Payer's PSP
- 2 – Payee's PSP

6) codelist "CL_LBLTY_BRR" – dimension "Liability bearer", codes:

- 1 – The reporting PSP
- 2 – PSU of the reporting PSP
- 3 – Other party

7) codelist "CL_FRD_TYP" – dimension Fraud type, code:

- F – Fraud

8) codelist "CL_TRANSFORMATION" – dimension Transformation, code:

- N – Non transformed data

9) codelist "CL_UNIT" – dimension Unit of measure, codes:

- EUR – Euro.

(4) The data from the PLB DSI with all written out series keys submitted by the reporting entities to the CNB are presented in Table 5a (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes for PLB DSI:

Frequency	Reference area	Counterpart area	Payment transaction type	Role in transaction	Liability bearer	Fraud type	Transformation	Unit of measure
CL_FREQ	CL_AREA	CL_AREA	CL_TYP_TRNSCTN	CL_RL_TRNSCTN	CL_LBLTY_BRR	CL_FRD_TYP	CL_TRANSFORMATION	CL_UNIT
FREQ	REF_AREA	COUNT_AREA	TYP_TRNSCTN	RL_TRNSCTN	LBLTY_BRR	FRD_TYP	TRANSFORMATION	UNIT_MEASURE
H	HR	W0	CT0 DD CP0 CW1 EMP0	1 2	1 2 3	F	N	EUR

(6) Overview of all combinations of codes for PLB DSI:

		Dimensions of the series keys								
regulation table	Item (as in Regulation or Guideline)	Frequency CL_FREQ	Reference area CL_AREA	Counterpart area CL_AREA	Payment transaction type CL_TYP_TRNSCTN	Role in transaction CL_RL_TRNSCTN	Liability bearer CL_LBLTY_BRR	Fraud type CL_FRD_TYP	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT
	Credit transfer	-	-	-	-	-	-	-	-	-
5a	The reporting PSP	H	HR	W0	CT0	1	1	F	N	EUR
5a	The PSU of the reporting PSP	H	HR	W0	CT0	1	2	F	N	EUR
5a	Others	H	HR	W0	CT0	1	3	F	N	EUR
	Direct debits	-	-	-	-	-	-	-	-	-
5a	The reporting PSP	H	HR	W0	DD	2	1	F	N	EUR
5a	The PSU of the reporting PSP	H	HR	W0	DD	2	2	F	N	EUR
5a	Others	H	HR	W0	DD	2	3	F	N	EUR
	Card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e-money function only) [sent]									

5a	The reporting PSP	H	HR	W0	CP0	1	1	F	N	EUR
5a	The PSU of the reporting PSP	H	HR	W0	CP0	1	2	F	N	EUR
5a	Others	H	HR	W0	CP0	1	3	F	N	EUR
Card-based payment transactions acquired by resident PSPs (except cards with an e-money function only) [received]										
5a	The reporting PSP	H	HR	W0	CP0	2	1	F	N	EUR
5a	The PSU of the reporting PSP	H	HR	W0	CP0	2	2	F	N	EUR
5a	Others	H	HR	W0	CP0	2	3	F	N	EUR
	Cash withdrawals	-	-	-	-	-	-	-	-	-
5a	The reporting PSP	H		W0	CW1	1	1	F	N	EUR
5a	The PSU of the reporting PSP	H	HR	W0	CW1	1	2	F	N	EUR
5a	Others	H	HR	W0	CW1	1	3	F	N	EUR
	e-money payment transactions	-	-	-	-	-	-	-	-	-

5a	The reporting PSP	H	HR	W0	EMP0	1	1	F	N	EUR
5a	The PSU of the reporting PSP	H	HR	W0	EMP0	1	2	F	N	EUR
5a	Others	H	HR	W0	EMP0	1	3	F	N	EUR

ECB_PAY8/PTT Transactions at an ATM, over the counter (OTC) and at an EFTPOS terminal

- (1) The dataset "Transactions at an ATM, over the counter (OTC) and at an EFTPOS terminal" (PTT) covers the data on the number and the value of payment transactions executed at a physical (not virtual) terminal. The dataset also includes the data on the number and the value of transactions of cash withdrawals and deposits over the counter and cash withdrawals at a POS terminal in the Republic of Croatia.
- (2) The data collected within the ECB_PAY8/PTT DSD are defined by the Regulation in:
- Annex I/General structure of payments statistics; in Part 2.5: Payment transactions per type of terminal involving non-MFIs (Table 6)
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 6: Payment transactions per type of terminal involving non-MFIs.

The codelist with the relevant codes for the Geo 3 area is presented in Annex 2 "Geographical breakdown" to these Instructions.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PTT DSI include:
- 1) codelist "CL_FREQ" – dimension Frequency, code:
 - H – Semi-annual
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Counterpart area, codes:
 - W2 – Domestic
 - W1 – Rest of the world
 - _Z – Not applicable

- 4) codelist "CL_AREA" – dimension Terminal location, codes:
- W0 – World
 - all codes in the Geo 3 list
- 5) codelist "CL_TYP_TRNSCTN" – dimension Payment transaction type, codes:
- CW1 – Cash withdrawal using cards
 - CD1 – Cash deposit using cards
 - TRSC – Transactions using cards other than e-money transactions, cash withdrawals, and cash deposits
 - TRSO – Transactions other than e-money transactions and cash advances
 - EMLU – E-money card loading and unloading
 - EMP1 – E-money payment with a card
 - CADV – Cash advances
 - CW0 – Cash withdrawal
 - CD0 – Cash deposit
- 6) codelist "CL_RL_TRNSCTN" – dimension Role in transaction, code:
- 1 – Payer's PSP
 - 2 – Payee's PSP
- 7) codelist "CL_INTTN_CHNNL" – dimension Initiation channel, codes:
- 2221 – ATM
 - 2222 – POS terminal
 - 2220 – Terminal
 - 1300 – Over-the-counter (OTC)
- 8) codelist "CL_TRANSFORMATION" – dimension Transformation, code:
- N – Non transformed data
- 9) codelist "CL_UNIT" – dimension Unit of measure, codes:
- EUR – Euro
 - PN – Pure number.

- (4) The data from the PTT DSI with all written out series keys submitted by the reporting entities to the CNB are presented in Table 6 (Annex 1 "Tables" to these Instructions).

(6) Tabluar presentation of dimensions, codelists and codes for PTT DSI:

Frequency	Reference area	Counterpart area	Terminal location	Payment transaction type	Role in transaction	Initiation channel	Transformation	Unit of measure
CL_FREQ	CL_AREA	CL_AREA	CL_AREA	CL_TYP_TRNSCTN	CL_RL_TRNSCTN	CL_INTTN_CHNNL	CL_TRANSFORMATION	CL_UNIT
FREQ	REF_AREA	COUNT_AREA	TRMNL_LCTN	TYP_TRNSCTN	RL_TRNSCTN	INTTN_CHNNL	TRANSFORMATION	UNIT_MEASURE
H	HR	W2 W1 _Z	Geo 3 W0	CW1 CD1 TRSC TRSO EMLU EMP1 CADV CW0 CD0	1 2	2221 2222 2220 1300	N	EUR PN

(7) Overview of all combinations of codes for PTT DSI:

		Dimensions of the series keys								
Regulation Table	Item (as in Regulation or Guideline)	Frequency CL_FREQ	Reference area CL_AREA	Counterpart area CL_AREA	Terminal location CL_AREA	Payment transaction type CL_TYP_TRNSCTN	Role in transaction CL_RL_TRNSCTN	Initiation channel CL_INTTN_CHNNL	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT
6	ATM cash withdrawals (except e-money transactions)	H	HR	W2 W1	Geo 3	CW1	2	2221	N	EUR PN
6	ATM cash deposits (except e-money transactions)	H	HR	W2 W1	Geo 3	CD1	2	2221	N	EUR PN
6	Other ATM transactions (except e-money transactions)	H	HR	W2 W1	Geo 3	TRSC	2	2221	N	EUR PN
6	POS transactions (except e-money transactions)	H	HR	W2 W1	Geo 3	TRSO	2	2222	N	EUR PN
6	E-money card loading and unloading transactions	H	HR	W2 W1	Geo 3	EMLU	2	2220	N	EUR PN
6	E-money payment transactions with cards with an e-money function	H	HR	W2 W1	Geo 3	EMP1	2	2220	N	EUR PN
6	ATM cash withdrawals (except e-money transactions)	H	HR	W1	Geo 3	CW1	1	2221	N	EUR PN
6	ATM cash deposits (except e-money transactions)	H	HR	W1	Geo 3	CD1	1	2221	N	EUR PN
6	Other ATM transactions (except e-money transactions)	H	HR	W1	Geo 3	TRSC	1	2221	N	EUR PN
6	POS transactions (except e-money transactions)	H	HR	W1	Geo 3	TRSO	1	2222	N	EUR PN
6	E-money card loading and unloading transactions	H	HR	W1	Geo 3	EMLU	1	2220	N	EUR PN

6	E-money payment transactions with cards with an e-money function	H	HR	W1	Geo 3	EMP3	1	2220	N	EUR PN
6	Cash advances at POS terminals	H	HR	_Z	W0	CADV	2	2222	N	EUR PN
6	OTC cash withdrawals	H	HR	_Z	W0	CW0	1	1300	N	EUR PN
6	OTC cash deposits	H	HR	_Z	W0	CD0	2	1300	N	EUR PN

ECB_PAY10/PMC Card payments according to merchant category (MCC)

- (1) The dataset "Card payments according to merchant category (MCC)" (PMC) comprises the data on the number and the value of electronically initiated transactions using payment cards issued by payment service providers referred to in Article 2 of the Decision (other than cards with an e-money function only) according to the predefined merchant categories (a four-digit number listed in ISO 18245).
- (2) The data for card payments according to merchant category (PMC) that are collected within the ECB_PAY10/PMC DSD are defined by the Regulation in:
- Annex I/General structure of payments statistics; in Part 2.8: Quarterly reporting of payment transactions involving non-MFIs (Table 9)
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 9: Quarterly reporting of payment transactions involving non-MFIs.

The codelist with the relevant codes for the Geo 6 area is presented in Annex 2 "Geographical breakdown" to these Instructions.

The data for the codelist "CL_MRCHNT_CTGRY_CD" with written out codes are presented in Annex 3 "Merchant category" to these Instructions.

- (3) Where a certain merchant category code (MCC) is not on the list of four-digit codes in the codelist, the reporting entity notifies the CNB thereof at statistika-platnog-prometa@hnb.hr.
- (4) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PMC DSI include:
- 1) codelist "CL_FREQ" – dimension Frequency, code:
 - Q – Quarterly
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia

- 3) codelist "CL_AREA" – dimension Counterpart area, code:
 - _Z – Not applicable
 - 4) codelist "CL_AREA" – dimension POS location, codes:
 - all codes in the GEO 6 list
 - 5) codelist "CL_RMT_INTTN" – dimension Remote/non-remote initiation, codes:
 - R – Initiated via remote channel
 - NR – Initiated via non-remote channel
 - 6) codelist "CL_MRCHNT_CTGRY_CD" – dimension Merchant category, codes:
 - all MCC codes
 - 7) codelist "CL_TRANSFORMATION" – dimension Transformation, code:
 - N – Non transformed data
 - 8) codelist "CL_UNIT" – dimension Unit of measure, codes:
 - EUR – Euro
 - PN – Pure number.
- (5) The data from the PMC DSI with all written out series keys submitted by the reporting entities to the CNB are shown in Table 9 Quarterly reporting of payment transactions involving non-MFIs (Annex 1 "Tables" to these Instructions).

(6) Tabluar presentation of dimensions, codelists and codes for PMC DSI:

Frequenc y CL_FRE Q	Reference area CL_AREA	Counterpart area (of the terminal acquirer/card issuer) CL_AREA	POS location CL_AREA	Remote/non- remote initiation CL_RMT_INTT N	Merchant category CL_MRCHNT_CTGRY_C D	Transformation CL_TRANSFORMATIO N	Unit of measure CL_UNIT
FREQ	REF_ARE A	COUNT_ARE A	TRMNL_LCT N	RMT_INTTN	MRCHNT_CTGRY_CD	TRANSFORMATION	UNIT_MEASUR E
Q	HR	_Z	Geo 6	R NR	All MCC codes*	N	EUR PN

* Annex 3 "Merchant category_MCC" to these Instructions.

(7) Overview of all combinations of codes for PMC DSI:

Regulation table	Item (as in Regulation or Guideline)	Frequency CL_FREQ	Reference area CL_AREA	Counterpart area (of the terminal acquirer/card issuer) CL_AREA	POS location CL_AREA	Remote / non-remote initiation CL_RMT_INTTN	Merchant category CL_MRCHNT_CTGRY_CD	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT
Table 9	Card-based payment transactions with card-based payment instruments issued by resident PSP (except cards with an e-money function only) [sent]								
Table 9	initiated electronically								
	<i>of which broken down by payment initiation sub-channel:</i>								
Table 9	initiated via non-remote / remote payment channel								
	<i>of which</i>								
Table 9	MCC	Q	HR	_Z	Geo 6	R NR	All MCC codes*	N	EUR PN

* Annex 3 "Merchant category_MCC" to these Instructions.

ECB_PAY11/PCN Number of payment cards issued by payment service providers according to the card function and scheme

- (1) The dataset "Number of payment cards issued by payment service providers according to the card function and scheme" (PCN) comprises the data on the number of payment cards issued by the payment service providers referred to in Article 2 of the Decision (reporting entities) broken down by card function and card payment scheme.
- (2) The data on payment cards, presented by card function, that are collected within the ECB_PAY11/PCN are defined by the Regulation in:
 - Annex I/General structure of payments statistics; in Part 2.1: Card functions (Table 2)
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 2: Card functions.
- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PCN DSI include:
 - 1) codelist "CL_FREQ" – dimension Frequency, code:
 - H – Semi-annual
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_PYMNT_SCHM" – dimension Payment Scheme, code:
 - PCS_ALL – ALL
 - PCS_VISA – Visa
 - PCS_MCRD – Mastercard
 - PCS_DINE – Diners
 - 4) codelist "CL_CRD_FNCTN" – dimension Card function, codes:
 - 1 – Payment function (except e-money function only)
 - 2 – Combined debit, cash and e-money function
 - 3 – Cash function
 - 4 – E-money function

- 5 – Contactless payment function
- 11 – Debit card
- 12 – Delayed debit card
- 13 – Credit card
- 41 – Cards on which e-money can be stored directly
- 42 – Cards that give access to e-money stored on an e-money account
- 43 – Cards with an e-money function loaded at least once
- _T – Total cards (with at least one function)

5) codelist "CL_UNIT" – dimension Unit of measure, code:

- PN – Pure number

(4) The data from the PCN DSI with all written out series keys submitted by the reporting entities to the CNB are presented in Table 2 Card functions (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes for PCN DSI:

Frequency	Reference area	Payment Scheme	Card function	Unit of measure
CL_FREQ	CL_AREA	CL_PYMNT_SCHM	CL_CRD_FNCTN	CL_UNIT
FREQ	REF_AREA	PYMNT_SCHM	CRD_FNCTN	UNIT_MEASURE
H	HR	PCS_ALL PCS_VISA PCS_MCRD PCS_DINE	1	PN
			2	
			3	
			4	
			5	
			11	
			12	
			13	
			41	
			42	
			43	
			_T	

(6) Overview of all combinations of codes for PCN DSD:

		Dimension of the series keys				
Regulation table	Item (as in Regulation or Guideline)	Frequency CL_FREQ	Reference area CL_AREA	Payment Scheme CL_PYMNT_SCHM	Card function CL_CRD_FNCTN	Unit of measure CL_UNIT
	Cards issued by resident PSPs					
Table 2	Cards with a cash function	H	HR	PCS_ALL	3	PN
Table 2	Cards with a payment function (except cards with an e-money function only)	H	HR	PCS_ALL	1	PN
	<i>of which:</i>					
Table 2	Debit card/delayed debit card/credit card	H	HR	PCS_ALL	11 12 13	PN
Table 2	issued under CPS VISA/MASTERCARD/ Other CPSs	H	HR	PCS_VISA PCS_MCRD PCS_DINE	11 12 13	PN
Table 2	Cards with an e-money function					
Table 2	Cards on which e-money can be stored directly	H	HR	PCS_ALL	41	PN
	<i>of which:</i>					
Table 2	Cards with an e-money function which have been loaded at least once	H	HR	PCS_ALL	43	PN
Table 2	Cards which give access to e-money stored on e-money accounts	H	HR	PCS_ALL	42	PN
Table 2	Total number of cards (irrespective of the number of functions on the card)	H	HR	PCS_ALL	_T	PN
	<i>of which:</i>					
Table 2	Cards with a combined debit, cash and e-money function	H	HR	PCS_ALL	2	PN
Table 2	Cards with a contactless payment function	H	HR	PCS_ALL	5	PN

ECB_PAY12/PTN Card accepting devices according to the type of terminal and function

- (1) The dataset "Card accepting devices according to the type of terminal and function" (PTN) comprises the data on the number of physical accepting devices (terminals) at which the payment service providers referred to in Article 2 of the Decision (reporting entities) perform acquiring services.
- (2) The data on the number of physical accepting devices at which reporting entities perform the acquiring service that are collected within the ECB_PAY12/PTN DSD are defined by the Regulation in:
- Annex I/General structure of payments statistics; in Part 2.2: Card accepting devices (Table 3)
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 3: Card accepting devices.

The codelist with the relevant codes for the Geo 3 area is presented in Annex 2 "Geographical breakdown" to these Instructions.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PTN DSI include:
- 1) codelist "CL_FREQ" – dimension Frequency, code:
 - H – Semi-annual
 - 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
 - 3) codelist "CL_AREA" – dimension Terminal location, codes:
 - all codes in the Geo 3 list
 - 4) codelist "CL_INTTN_CHNNL" – dimension Initiation channel, code:
 - 2221 – ATM
 - 2222 – POS terminal

- 2223 – EFTPOS
- 2224 – E-money card terminal

5) codelist "CL_TRMNL_FNCTN" – dimension Terminal function, code:

- 1 – Cash withdrawal function
- 2 – Credit transfer function
- 3 – Accepting contactless transactions
- 4 – Accepting e-money cards
- 5 – Card loading or unloading
- _T – ALL functions

6) codelist "CL_UNIT" – dimension Unit of measure, code:

- PN – Pure number.

(4) The data from the PTN DSI with all written out series keys submitted by the reporting entities to the CNB are presented in Table 3 (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes for PTN DSI:

Frequency	Reference area	Terminal location	Initiation channel	Terminal function	Unit of measure
CL_FREQ	CL_AREA	CL_AREA	CL_INTTN_CHNNL	CL_TRMNL_FNCTN	CL_UNIT
FREQ	REF_AREA	TRMNL_LCTN	INTTN_CHNNL	TRMNL_FNCTN	UNIT_MEASURE
H	HR	Geo 3	2221 2222 2223 2224	_T 1 2 3 4 5	PN

(6) Overview of all combinations of codes for PTN DSD:

		Dimension of the series keys					
Regulation table	Item (as in Regulation or Guideline)	Frequency	Reference area	Terminal location	Initiation channel	Terminal function	Unit of measure
		CL_FREQ	CL_AREA	CL_AREA	CL_INTTN_CHNNL	CL_TRMNL_FNCTN	CL_UNIT
	Terminals provided by resident PSPs						
Table 3	ATMs	H	HR	Geo 3	2221	_T	PN
	<i>of which:</i>						
Table 3	ATMs with a cash withdrawal function	H	HR	Geo 3	2221	1	PN
Table 3	ATMs with a credit transfer function	H	HR	Geo 3	2221	2	PN
Table 3	ATMs accepting contactless transactions	H	HR	Geo 3	2221	3	PN
Table 3	POS terminals	H	HR	Geo 3	2222	_T	PN
	<i>of which:</i>						
Table 3	EFTPOS terminals	H	HR	Geo 3	2223	_T	PN
	<i>of which:</i>						
Table 3	accepting contactless transactions	H	HR	Geo 3	2223	3	PN
Table 3	accepting e-money card transactions	H	HR	Geo 3	2223	4	PN
Table 3	E-money card terminals	H	HR	Geo 3	2224	_T	PN
	<i>of which:</i>						
Table 3	E-money card loading and unloading terminals	H	HR	Geo 3	2224	5	PN
Table 3	E-money card accepting terminals	H	HR	Geo 3	2224	4	PN

ECB_BSI1/BSP Institutions offering payment services to non-monetary financial institutions (non-MFIs)

- (1) The dataset "Institutions offering payment services to non-monetary financial institutions (non-MFIs)" (ECB_BSP) comprises the data on outstanding e-money, i.e. on outstanding values on e-money storages issued by the reporting entities referred to in Article 2 of the Decision.
- (2) The data on outstanding values on e-money storages issued that are collected through the ECB_BSI1/BSP DSD are defined by the Regulation and the Guideline in:
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 1: Institutions offering payment services to non-monetary financial institutions (non-MFIs)
 - Annex – Table A to the Guideline.
- (3) The dimensions with the values (names) of a certain code from each codelist applied for preparing the series key in BSP DSI include:
 - 1) codelist "CL_FREQ" – dimension Frequency, codes:
 - H – Semi-annual
 - Q – Quarterly
 - 2) codelist "CL_AREA_EE" – dimension Area codelist, code:
 - HR – Croatia
 - 3) codelist "CL_ADJUSTMENT" – dimension Adjustment indicator codelist, code:
 - N – Neither seasonally or working day adjusted
 - 4) codelist "CL_BS_REP_SECTOR" – dimension Balance sheet reference sector breakdown codelist, codes:
 - R – Credit institutions
 - L - – Electronic money institutions
 - S2 – Other payment service providers and e-money issuers
 - O – MFIs excluding ESCB and credit institutions, issuing electronic money

- 5) codelist "CL_BS_ITEM" – dimension Balance sheet item codelist, code:
 - LE0 – Electronic money – total
 - L21 – Overnight deposits
- 6) codelist "CL_MATURITY_ORIG" – dimension Original maturity codelist, code:
 - A – Total
- 7) codelist "CL_DATA_TYPE" – dimension Data type, code:
 - 1 – Outstanding amounts at the end of the period (stocks)
- 8) codelist "CL_AREA_EE" – dimension Counterpart area, code:
 - Z5 – World not allocated geographically
- 9) codelist "CL_BS_COUNT_SECTOR" – dimension Balance sheet counterpart sector breakdown, codes:
 - 0000 – Unspecified sector
 - 2000 – Non-MFIs
- 10) codelist "CL_CURRENCY" – dimension Currency codelist), code:
 - Z01 – ALL currencies combined
- 11) codelist "CL_BS_SUFFIX" – dimension Balance sheet suffix, code:
 - E – Euro.

(4) The data from the BSP DSI with all written out series keys submitted by the reporting entities to the CNB are presented in Tables 1 and A (Annex 1 "Tables" to these Instructions).

(6) Tabluar presentation of dimensions, codelists and codes of BSP DSI:

Position in series key	Codelist	Concept Mnemonic	Name	Code Values	
				Value	Description
1	CL_FREQ	FREQ	Frequency codelist	H	Semi-annual
				Q	Quarterly
2	CL_AREA_EE	REF_AREA	Area codelist	HR	Croatia
3	CL_ADJUSTMENT	ADJUSTMENT	Adjustment indicator codelist	N	Neither seasonally or working day adjusted
4	CL_BS_REP_SECTOR	BS_REP_SECTOR	Balance sheet reference sector breakdown codelist	R	Credit institutions
				L	Electronic money institutions
				O	MFIs excluding ESCB and credit institutions, issuing electronic money
				S2	Other payment service providers and and e-money issuers
5	CL_BS_ITEM	BS_ITEM	Balance sheet item codelist	LE0	Electronic money – Total
				L21	Overnight deposits
6	CL_MATURITY_ORIG	MATURITY_ORIG	Original maturity codelist	A	Total
7	CL_DATA_TYPE	DATA_TYPE	Data type	1	Outstanding amounts at the end of the period (stocks)
8	CL_AREA_EE	COUNT_AREA	Counterpart area	Z5	World not allocated (geographically)
9	CL_BS_COUNT_SECTOR	BS_COUNT_SECTOR	Balance sheet counterpart sector codelist	0000	Unspecified sector
				2000	Non-MFIs
10	CL_CURRENCY	CURRENCY_TRANS	Currency codelist	Z01	All currencies combined
11	CL_BS_SUFFIX	BS_SUFFIX	Balance sheet suffix	E	Euro

ECB_SSI1/SSP Institutions offering payment services to non-monetary financial institutions (non-MFIs)

- (1) The dataset "Institutions offering payment services to non-monetary financial institutions (non-MFIs)" (SSP) comprises the data on the number of offices, overnight deposits, client payment accounts and e-money accounts.
- (2) The data on the number of offices, overnight deposits, client payment accounts and e-money accounts that are collected within the ECB_SSI1/SSP DSD are defined by the Regulation and the Guideline in:
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 1: Institutions offering payment services to non-monetary financial institutions (non-MFIs)
 - Annex – Table A to the Guideline.

The codelist with the relevant codes for the Geo SSP area is presented in Annex 2 "Geographical breakdown" to these Instructions.

- (3) The dimensions with the values (names) of a certain code from each codelist applied for preparing the series key for SSP DSI include:
 - 1) codelist "CL_FREQ" – dimension Frequency, code:
 - H – Semi-annual
 - 2) codelist "CL_AREA_EE" – dimension Area codelist, code:
 - HR – Croatia
 - 3) codelist "CL_ESA95_SECTOR" – dimension Reference sector, codes:
 - OPEI – Other payment service providers and e-money issuers
 - 122C – Credit Institutions (as defined in the Community Law)
 - 122L – Electronic money institutions
 - 1241 – Payments institutions
 - 124E – Account Information Services Providers (AISP)

- 4) codelist "CL_SSI_INDICATOR" – dimension Structural indicators, codes:
 - L21 – Number of overnight deposit accounts held by non-MFIs
 - L22 – Number of overnight deposit accounts held by non-MFIs, of which number internet/PC-linked overnight deposit accounts
 - L23 – Transferable (overnight) deposits
 - L24 – Transferable Internet/PC linked (overnight) deposits
 - L25 – Number of e-money accounts
 - L26 – Number of payment accounts
 - L27 – Number of payment accounts accessed
 - N40 – Number of offices
 - N60 – Number of clients

- 5) codelist "CL_DATA_TYPE" – dimension Data type, code:
 - 1 – Outstanding amounts at the end of the period (stocks)

- 6) codelist "CL_AREA_EE" – dimension Counterpart area, code:
 - all codes in the Geo SSP list

- 7) codelist "CL_CURRENCY" – dimension Currency codelist, code:
 - Z0Z – Not applicable

- 8) codelist "CL_SERIES_DENOM" – dimension Series denomination, code:
 - Z – Not applicable.

(4) The data from the SSP DSI with all series keys submitted by the reporting entities to the CNB are presented in Tables 1 and A (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes of SSP DSI:

Position in key	Dimension	Codelist	Concept Mnemonic	Codelist value	Codelist value name
1	Frequency	CL_FREQ	FREQ	H	Semi-annual
2	Reference area	CL_AREA_EE	REF_AREA	HR	Croatia
3	Reference sector	CL_ESA95_SECTOR	REF_SECTOR	0PEI	Other payment service providers and e-money issuers
				122C	Credit Institutions (as defined in the Community Law)
				122L	Electronic money institutions
				1241	Payments institutions
				124E	Account Information Services Providers (AISP)
4	Structural indicators	CL_SSI_INDICATOR	SSI_INDICATOR	L21	Number of overnight deposit accounts held by non-MFIs
				L22	Number of overnight deposit accounts held by non-MFIs, of which number of internet/PC-linked overnight deposit accounts
				L23	Transferable (overnight) deposits
				L24	Transferable Internet/ PC linked (overnight) deposits
				L25	Number of e-money accounts
				L26	Number of payment accounts
				L27	Number of payment accounts accessed
				N40	Number of offices
				N60	Number of clients
5	Data type	CL_DATA_TYPE	DATA_TYPE	1	Outstanding amounts at the end of the period (stocks)
6	Counterpart area	CL_AREA_EE	COUNT_AREA	GEO SSP	
7	Currency of transaction	CL_CURRENCY	CURRENCY_TRANS	Z0Z	Not applicable
8	Series denomination	CL_SERIES_DENOM	SERIES_DENOM	Z	Not applicable

ECB_PAY13/PSN Number of participants in selected payment systems

- (1) The dataset "Number of participants in selected payment systems" (PSN) comprises the data on the number of direct and indirect participants in the payment system located in the Republic of Croatia, and it is shown by payment system operator.
- (2) The data collected within the ECB_PAY13/PSN DSD are defined by the Regulation in:
 - Annex I/General structure of payments statistics; in Part 2.6: Participation in selected payment systems
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 7: Participation in selected payment systems.

The data are collected and submitted for the Geo1 area.

- (3) The dimensions with the values (names) of a certain code from each codelist applied for preparing the series key for PSN DSI include:

- 1) codelist "CL_FREQ" – dimension Frequency, code:
 - H – Semi-annual
- 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
- 3) codelist "CL_PYMNT_SYSTEM" – dimension Payment system, codes:
 - RPS_HR_2 – EuroNCS
 - RPS_HR_3 – Euro NKSIInst
- 4) codelist "CL_PRTCPTN" – dimension Participation, codes:
 - 1 – Direct participant
 - 2 – Indirect participant
- 5) codelist "CL_SECTOR" – dimension Payment systems participants institutional sector, codes:
 - S122C – Credit institution

- S121 – Central bank
- S13 – General government
- S125D1 – Clearing and settlement organisation
- S12P – Other financial institutions
- SZP – Other than general government, clearing and settlement organisations and other financial institutions
- S1 – ALL

6) codelist "CL_UNIT" – dimension Unit of measure, code:

- PN – Pure number.

(4) The data from the PSN DSI with all series keys submitted to the CNB by reporting entities (payment system operators) are presented in Table 7 (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes for PSN DSI:

Frequency CL_FREQ	Reference area CL_AREA	Payment system CL_PYMNT_SYSTM	Participation CL_PRTCPTN	Payment systems participants institutional sector CL_SECTOR	Unit of measure CL_UNIT
FREQ	REF_AREA	PYMNT_SYSTM	PRTCPTN	PRTC_INSTTL_SCTR	UNIT_MEASURE
H	HR	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	1 2	S122C S121 S13 S125D1 S12P SZP S1	PN

(6) Overview of all combinations of codes for PSN DSD:

Regulation table	Item (as in Regulation or Guideline)	Dimensions of the series keys					
		Frequency CL_FREQ	Reference area CL_AREA	Payment system CL_PYMNT_SYSTEM	Participation CL_PRTCPTN	Payment systems participants institutional sector CL_SECTOR	Unit of measure CL_UNIT
		Payment system (other than TARGET2)					
Table 7	Number of participants						
Table 7	Direct participants						
Table 7	Credit institutions	H	HR	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	1	S122C	PN
Table 7	Central bank	H	HR	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	1	S121	PN
		Other direct participants					
Table 7	General Government	H	HR	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	1	S13	PN
Table 7	Clearing and settlement organisations	H	HR	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	1	S125D1	PN
Table 7	Other financial institutions	H	HR	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	1	S12P	PN

Table 7	Others	H	HR	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	1	SZP	PN
Table 7	Indirect participants	H	HR	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	2	S1	PN

ECB_PAY14/PST Payments processed by selected payment systems

- (1) The dataset "Payments processed by selected payment systems" (PST) comprises the number and the value of payment transactions processed through a payment system located in the Republic of Croatia by payment service and with a geographical breakdown, and it is shown by payment system operator.
- (2) The data collected within the ECB_PAY14/PST DSD are defined by the Regulation in:
- Annex I/General structure of payments statistics; in Part 2.7: Payments processed by selected payment systems
 - Annex II/Data definitions
 - Annex III/Reporting schemes; in Table 8: Payments processed by selected payment systems.

Data are submitted for the Geo 1 and Geo 4 areas.

- (3) The dimensions with values (names) of a certain code from each codelist applied for preparing the series key for PST DSI include:

- 1) codelist "CL_FREQ" – dimension Frequency, code:
 - H – Semi-annual
- 2) codelist "CL_AREA" – dimension Reference area, code:
 - HR – Croatia
- 3) codelist "CL_AREA" – dimension Counterpart area, codes:
 - W2 – Domestic (Geo 4)
 - G3 – Cross-border within the EEA (Geo 4)
 - G1 – Rest of the world (cross-border outside the EEA) (Geo 4)
 - W0 – code for the Geo 1 area
- 4) codelist "CL_TYP_INFO" – dimension Payment transaction type, codes:
 - 1 – Payment transactions processed by payment systems
 - 2 – Concentration ratio by value

- 3 – Concentration ratio by volume
- 5) codelist "CL_TYP_TRNSCTN" – dimension Payment transaction type, codes:
- CT0 – Credit transfer
 - CT1 – Credit transfer (instant)
 - DD – Direct debit
 - CP0 – Card payment
 - CD0 – Cash deposit
 - CW0 – Cash withdrawal
 - EMP0 – E-money payment
 - CHQ – Cheques
 - SER – Other payment services excl. PISP
 - _T – ALL
- 6) codelist "CL_INTTN_CHNNL" – dimension Initiation channel, codes:
- 2221 – ATM
 - 2000 – Electronically
 - 1200 – Paper-based form
 - _T – ALL
- 7) codelist "CL_PYMNT_SYSTEM" – dimension Payment system, codes:
- RPS_HR_2 – EuroNCS
 - RPS_HR_3 – Euro NKSInst
- 8) codelist "CL_TRANSFORMATION" – dimension Transformation, code:
- N – Non transformed data
- 9) codelist "CL_UNIT" – dimension Unit of measure, codes:
- EUR – Euro
 - PN – Pure number
 - RO – Ratio
- 10) codelist "CL_CURRENCY" – dimension Currency of transaction, codes:
- Z01 – ALL currencies combined

- EUR – Euro.

(4) The data from the PST DSI with all series keys submitted to the CNB by reporting entities (payment system operators) are presented in Table 8 (Annex 1 "Tables" to these Instructions).

(5) Tabluar presentation of dimensions, codelists and codes for PST DSI:

Frequency CL_FREQ	Reference area CL_AREA	Counterpart area CL_AREA	Payment information type CL_TYP_INFO	Payment transaction type CL_TYP_TRNS CTN	Initiation channel CL_INTTN_CHNNL	Payment system CL_PYMNT_SYSTM	Transformation CL_TRANSFORMATION	Unit of measure CL_UNIT	Currency of transaction CL_CURRENCY
FREQ	REF_AREA	COUNT_AREA	TYP_INFO	TYP_TRNSCTN	INTTN_CHNNL	PYMNT_SYSTM	TRANSFORMATION	UNIT_MEASURE	CURRENCY_TRANS
H	HR	GEO 4 GEO 1	1 2 3	CT0 CT1 DD CP0 CD0 EMP0 CHQ SER _T	_T 2221 2000 1200	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN RO	Z01 EUR

(6) Overview of all combinations of codes for PST DSD:

Regulation table	Item (as in Regulation or Guideline)	Dimensions of series keys									
		Frequen cy CL_FR EQ	Referen ce area CL_AR EA	Counter part area CL_ARE A	Payment information type CL_TYP_IN FO	Payment transation type CL_TYP_ TRNSCT N	Initiation channel CL_INTTN_ CHNNL	Payment system CL_PYMNT_SYSTM	Transformation CL_TRANSFOR MATION	Unit of measure CL_UNIT	Currency of transaction CL_CURRE NCY
	Payment system (other than TARGET2) – Large Value Payment System (LVPS)/Payment system (other than TARGET2) – Retail Payments Systems										
Table 8	Credit transfers	H	HR	Geo 4	1	CT0	_T	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	Initiated in paper-based form	H	HR	Geo1 (W0)	1	CT0	1200	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	Initiated electronically	H	HR	Geo1 (W0)	1	CT0	2000	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	<i>of which:</i>										
Table 8	Instant	H	HR	Geo1 (W0)	1	CT1	2000	RPS_HR_3	N	EUR PN	Z01 EUR
Table 8	Direct debits	H	HR	Geo 4	1	DD	_T	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	Card payments	H	HR	Geo 4	1	CP0	_T	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR

Table 8	ATM Cash withdrawal	H	HR	Geo 4	1	CW0	2221	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	ATM Cash deposit	H	HR	Geo 4	1	CD0	2221	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	E-money payment transactions	H	HR	Geo 4	1	EMP0	_T	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	Cheques	H	HR	Geo 4	1	CHQ	_T	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	Other payment services	H	HR	Geo 4	1	SER	_T	RPS_HR_2 - EuroNCS RPS_HR_3 – Euro NKSInst	N	EUR PN	Z01 EUR
Table 8	Concentration ratio	H	HR	Geo1 (W0)	2 3	_T	_T	RPS_HR_2 – EuroNCS RPS_HR_3 – Euro NKSInst	N	RO	Z01

Complete DSD structure

<i>DSD name</i>	ECB_PAY1	ECB_PAY2	ECB_PAY3	ECB_PAY4	ECB_PAY5	ECB_PAY6	ECB_PAY7	ECB_PAY8	ECB_PAY10	ECB_PAY11	ECB_PAY12	ECB_PAY13	ECB_PAY14	ECB_SSI1	ECB_BSI1
<i>DSI name</i>	PAY	PCT	PDD	PEM	PCP	PIS	PLB	PTT	PMC	PCN	PTN	PSN	PST	SSP	BSP
<i>DSI description</i>	Payments transactions, including fraudulent transactions, involving non-MFIs (Key indicators)	Credit transfers (including fraud data)	Direct debits (including fraud data)	E-money payment transactions (including fraud data)	Card payments and cash withdrawals using cards (including fraud data)	Payment initiation services (including fraud data)	Losses due to fraud by liability bearer	ATM, OTC and POS terminal transactions	Electronic card payments sent by merchant category	Number of cards issued by resident PSPs by card function and scheme	Number of terminals provided by resident PSPs by terminal type and function	Number of participants in payments systems	Transactions in payments systems		
1	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency codelist
2	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Reference area	Area codelist
3	Counterpart area	Counterpart area	Counterpart area	Counterpart area	Counterpart area	Counterpart area	Counterpart area	Counterpart area	Counterpart area	Payment Scheme	Terminal location	Payment system	Counterpart area	Reference sector	Adjustment indicator codelist
4	Payment transaction type	Role in transaction	Role in transaction	Payment transaction type	POS location	Payment transaction type	Payment transaction type	Terminal location	POS location	Card function	Initiation channel	Participation	Payment information type	Structural indicators	Balance sheet reference sector breakdown codelist
5	Role in transaction	Initiation channel	Initiation channel	Role in transaction	Payment transaction type	Role in transaction	Role in transaction	Payment transaction type	Remote/non-remote initiation	Unit of measure	Terminal function	Institutional sector	Payment transaction type	Data type	Balance sheet item codelist
6	Fraud type	Remote/non-remote initiation	Payment Scheme	Initiation channel	Role in transaction	Remote/non-remote initiation	Liability bearer	Role in transaction	Merchant category		Unit of measure	Unit of measure	Initiation channel	Counterpart area	Original maturity codelist
7	Transformation	Payment Scheme	Channel used for giving consent	Remote/non-remote initiation	Initiation channel	Strong Customer Authentication used	Fraud data	Initiation channel	Transformation				Payment system	Currency of transaction	Data type
8	Unit of measure	Strong Customer Authentication used	Fraud type	Strong Customer Authentication used	Remote/non-remote initiation	Fraud data	Transformation	Transformation	Unit of measure				Transformation	Series denomination	Counterpart area
9		Fraud type	Transformation	Fraud type	Payment Scheme	Transformation	Unit of measure	Unit of measure					Unit of measure		Balance sheet counterpart sector codelist
10		Transformation	Unit of measure	Transformation	Card function	Unit of measure							Currency of transaction		Currency codelist
11		Unit of measure		Unit of measure	Strong Customer Authentication used										
12					Fraud type										
13					Transformation										
14					Unit of measure										

Geographical breakdowns

- (1) Reporting entities submit data broken down by geographical breakdowns in accordance with the rules of each DSI ("??" in the series key is the two-letter code of a country or a group of countries). There are five categories of geographical breakdowns:

Geographical area code in series keys (and tables)					
Geo 0	Geo 1	Geo 3	Geo 4	Geo 6	GEO SSP
Domestic (W2)	Domestic and cross-border combined (W0)	Domestic (W2)	Domestic (W2)	Domestic (W2)	Domestic (U6)
	Other cases (W0)	Single country breakdown for each EEA member – GEO 3 LIST	Cross-border within the EEA G3	Single country breakdown for all countries (including RC) ¹	Single country breakdown for each EEA member – GEO 3 LIST
		Rest of the world (outside the EEA) (G1)	Rest of the world (outside the EEA) (G1)	– GEO 6 LIST	Outside EEA member states (A7)

¹ Based on ISO 3166: <https://www.iso.org/obp/ui/#search>

- (i) **Geo 0**
 - indicates the submission of data for the domestic area and is always completed with the "W2" code.
- (ii) **Geo 1**
 - indicates the submission of data total for the domestic and cross-border areas and is always completed with the "W0" code. Does not refer to the data in Table 7.
- (iii) **Geo 3**
 - for domestic transactions code "W2";
 - for each EEA member state, enter the country code from the codelist for the Geo 3 area.

- (iv) **Geo 4**
 - for domestic transactions code "W2";
 - for cross-border transactions within the EEA code "G3";
 - for the rest of the world (total for all countries outside the EEA) code "G1".
- (v) **Geo 6**
 - for domestic transactions code "W2";
 - for each country, enter the country code from the codelist for the Geo 6 area.
- (vi) **GEO SSP**
 - for domestic transactions code "U6";
 - for each EEA member state, enter the country code from the codelist for the Geo 3 area;
 - for the rest of the world (total for all countries outside the EEA) code "A7".

(2) The codelists with the relevant codes for the Geo 3, Geo SSP and Geo 6 areas are presented in Annex 2 "Geographical breakdowns" as an integral part of these Instructions.

Manner of data submission

(1) The data are submitted to the CNB exclusively via the online application in the XML file format in the UTF-8 code page.

The working version of the file name: **SPP3_[reporting entity_PIN]_ [file_code]_ [reporting_period_code]_[unique_timestamp].XML**

where the unique_timestamp is recorded in the YYYYMMDDHHMMSS format.

Example:

SPP3_92963223473_PAY_2023H1_20230625144434.xml

Reporting entities always submit all the data from a specific DSI through the file, regardless of whether they wish to submit, delete or correct a specific information. The data submitted in the XML file replace any data submitted previously by the reporting entity for a specific DSI, i.e. on the date provided in the file header. The date of the file (or of the data in the file) is the end of a quarter or a half of the year, depending on the file code (type).

The reporting entity submitting semi-annual (H) and quarterly (Q) data for a specific dataset (DSD), submits them in two separate files (one with the code for semi-annual data, and one with the code for quarterly data).

Notifications related to the submission of data

- (1) The reporting entity will receive feedback information on the status of the file submitted to the Croatian National Bank by e-mail.

Data corrections

- (1) The reporting entity may correct previously submitted data without additional consent of the CNB not later than until the date set as the deadline for the submission of data.

For any corrections after the date set as the deadline for the submission of data, consent of the CNB should be requested by e-mail (statistika-platnog-prometa@hnb.hr), indicating the data to be corrected and for which period.

- (2) The reporting entity wishing to correct part of the data or all of the data in a specific file, always submits the file with all the data (the complete file) – a new XML file with all the data is sent, where the last 14 digits in the file name should be replaced by the new timestamp assigned automatically when creating the file.

Standard characteristics of the file (submitted dataset)

Data are collected at the CNB through XML files.

File (dataset) content

Reporting entities submit the data for a specific DSI in a single file via XML. The file content is divided into the record "Header" and records "Items".

Record "Header"

The first record in the file is the header record in which the following data are entered: indication of the reporting period, indication of the file, the reporting entity's PIN, the main data on responsible persons (name and surname, e-mail, phone) and the notes field. The e-mail address field will be used for the delivery of the reply message on the status of file processing. Any errors resulting from the data processing in the CNB base will also be entered in the message. In the header line, there is also the label of institution category indication.

The data in the header record are entered in the following manner:

Field 1 Reporting entity's PIN

The field is mandatory. Enter the reporting entity's PIN, which is assigned by the Ministry of Finance pursuant to the Personal Identification Number Act. (11 digit number with leading zeros).

Control: The reporting entity's PIN in field 1. must match the PIN specified in the XML file name.

Field 2 Institution category indication

Enter the indication of the institution category:

- S122C – Credit institutions
- S12E – Electronic money institutions
- S11A – Postal institutions
- S126C – Payment institutions
- S1KK – Public authorities: a) ECB and national central banks and b) member states or local authorities
- S12P – Other financial institutions
- S121 – CNB
- S125D1 – Clearing and settlement organisation
- 124E – Account Information Services Providers – AISP

Field 3 Stock date

The field is mandatory and the date for which data have been created is entered in the "YYYY-MM-DD" form.

Control: The date in field 3. must match the indication of the reporting period indicated in the file name/header.

Field 4 Indication of the reporting period

The field is mandatory and the indication in the "YYYYHX" form is entered (where "X" stands for the first or the second half of the year, e.g. 2023H1) or in the "YYYYQX" form (where "X" indicates the first, the second, the third or the fourth quarter, e.g. 2023Q1).

Field 5 File indication

The field is mandatory. Enter the name of the relevant dataset, e.g. PCN or PCP.

Control: The indication of the file in field 5. must match the indication given in the file name.

Field 6 Note

If the reporting entity wishes to make a note – it is the information that is not processed, but it can be shown on the screen for review at discretion.

Field 7 Responsible person

In the field Responsible person, data on the responsible person are submitted for communication purposes with regard to the individual dataset (name and surname or name of the department, e-mail, phone).

Record "Data"

The "Data" record consists of the collected data submitted for the specific DSI. The reporting entity submits all the data it has for the specific DSI in accordance with pre-defined rules.

Data validation

- (1) The data in the reports are mutually comparable and must match the applicable validations. Validations exist at the level of the code, which is part of the series key (e.g. a code that does not belong to a series key or the DSI cannot be submitted). In addition to the above, when submitting the data to the CNB, "consistency check" validations between different data (series key) are also foreseen in order to check their accuracy. This includes the verification of data within a single report and the verification of interconnected data among several dataset.