Based on Article 35, paragraph 1, subparagraph 1.1, and Article 25, paragraph 1, subparagraph 1.2 of the Law No. 03/L-209 on the Central Bank of Republic of Kosovo, the Board of the Central Bank, in the meeting held on 31 August 2017 approved the following:

REGULATION ON REPORTING PAYMENT INSTRUMENTS STATISTICS

Article 1
Purpose

Central Bank of the Republic of Kosovo in order to achieve its objectives compiles and publishes Payment Instruments Statistics. The Regulation on Reporting Payments Instruments Statistics shall define the statistics to be reported, reporters and statistical obligations of the reporters, reporting period, reporting forms, confidentiality, guidelines for drafting reports, and minimum standards applied for reporting.

Article 2
Reporters

1.   Commercial banks shall periodically report to the CBK certain statistical reports. Based on Article 25, paragraph 1, subparagraph 1.2 of the Law on Central Bank of the Republic of Kosovo, all commercial banks in Kosovo are reporters.

2.   CBK may, in certain specific cases, require additional statistical reports by commercial banks based on predefined formats and sample. CBK shall inform in a written form and if necessary contact the institutions that are included in the sample, on the modes of reporting.

Article 3
Statistical obligations of reporters

1.   Reporters are obliged to provide the information that CBK requires in order to compile the Statistics of Payment Instruments at Kosovo level. Statistical information required should be available to CBK on the formats set by CBK. In principle, CBK identifies individual entities as reporting units.

2.   For all reporters who do not meet the statistical requirements set forth in this Regulation, the Executive Board of the CBK shall act in accordance with applicable law.

Article 4
Reporting period

1.   Statistical reports shall be submitted to CBK on regular periods, according to the time table below:

Reports	Reporting deadline
• Daily reports	t+1 (1 day after the reference period)
• Monthly reports for the obligatory reserve	t+5 (5 days after the reference period)
•Quarterly reports for payment instruments	t+15 (15 days after the reference period)

2.   If the final statistics are not available within these deadlines, provisional (preliminary) data must be submitted to CBK, within the time specified by this Regulation. Any revision of statistics by the reporters should be reported back to the CBK, when identified.

Article 5
Reports

1.   Commercial banks shall report to the CBK on a regular basis and in accordance with the terms specified in Article 4 of this Regulation. The CBK shall, through the Annexes that are an integral part of this regulation, define in detail the reports submitted to the CBK. Reporting guidelines (Annex 1) contain detailed reporting forms and instructions on completing these forms.

2.   Reports submitted to the CBK are:
    2.1 Daily report on cash on hand in commercial banks (50%) for obligatory reserve monitoring, to be reported by commercial banks directly to the ATS (Automated Transfer System);
    2.2 Monthly report of bank deposits for obligatory reserve monitoring, to be reported by

commercial banks directly to the ATS (Automated Transfer System);
2.3 Monthly reports on payment instrument statistics through the following tables:
     2.3.1   Table 1. Statistics on the number of clients' accounts;
     2.3.2   Table 2. Bank cards;
     2.3.3   Table 3. Card payment terminals;
     2.3.4   Table 4. Payments by instruments;
     2.3.5   Table 5. Transactions by Terminal Type;
     2.3.6   Table 6. Terminals by municipalities;
     2.3.7   Table 7. Outstanding value of electronic money.

Article 6
Confidentiality

In accordance with applicable law, the CBK respects confidentiality regarding the data sent by the reporters, and uses those data only for statistical purposes, as defined in this Regulation.

Article 7
Compulsory verification and collection of information

The CBK shall exercise the right to verify or collect, in a compulsory manner, the information which banks are required to provide under this Regulation. In particular, the CBK shall exercise this right when a reporting bank does not meet the minimum reporting standards (delivery, accuracy and compliance with the concepts specified in Annex 3).

Article 8
Quality of information reported

With the aim of continuously increasing the quality of reported statistics, the CBK does monitoring and evaluation of the quality of data sent to CBK and take all measures it deems reasonable and necessary to ensure that the quality of data is based on defined statistical standards.

Article 9
Repeal

The entry into force of this Regulation shall repeal the Regulation on Payments Instruments Statistics, approved on 30 October 2014.

Article 10
Annex

An integral part of this Regulation are the following annexes:

Annex 1 - Description of the tables and instructions for completing them (forms of tables prepared by the CBK are published on the CBK website);

Annex 2 - Definitions of table items;

Annex 3 - Minimum Standards applied for Reporting.

Article 11
Entry into force

This regulation shall enter into force on 1 January 2018.

Chairman of the Board of the Central Bank of the Republic of Kosovo

_____
Prof. Dr. Bedri Peci

Annex 1 - Forms of tables, their description and instructions for completion

The forms of the tables will be published on the CBK website. Reporting contains a total of seven (7) forms of tables as follows:

Table 1. Statistics on the number of clients' accounts

This table represents the total number of client accounts that can be used for payment purposes, the number of reporting bank clients, the number of deposits, and the number of electronic money accounts.

Table 2. Bank Cards

This table shows the total number of cards issued by the reporting bank and valid in the reporting period.

Table 3. Terminals for card payments

This table shows the total number of terminals that are owned and / or installed by the reporting bank by the end of the reporting period. These include: ATMs, POS terminals, and terminals for using electronic money.

Table 4. Payments by instruments

Table 4 shows 8 (eight) categories, reporting the number and amount of payments according to the instrument used to make the payment, whether inside or outside the country. The reporting is divided by currency: in EUR, USD, CHF and other currencies. Also, this table includes the division into accounts for individuals and business accounts (where appropriate).

Table 5. Transactions by Terminal Type

This table includes reporting on the number and value of card transactions in terminals.

Table 6. Terminals by municipalities

This table presents all ATM and POS terminals distributed throughout Kosovo municipalities.

Table 7. Outstanding value of electronic money

This table shows the 'outstanding' value of electronic money issued by banks and stored on cards, personal computers, servers or mobile phones.

Guidelines for Completing Reporting Tables

Table 1. Statistics on the number of clients' accounts

Clients' accounts are reported separately depending on the client's residency (resident and non-resident), as well as depending on the account (individual or business). Accounts to which clients have access through the Internet (e-banking), accounts linked to direct debit authorization, and accounts related to periodic orders should also be reported.

Client accounts in function of electronic money use are also reported in this table.

All accounts (current accounts, savings accounts, client deposits /fixed-term deposit accounts, and accounts in the function of electronic money) are reported separately according to the currency of the account in EUR, USD, CHF or other currencies.

Reporting is done on the status of the categories on the last day of the reference period.

Table 2. Bank cards

All the cards in circulation are reported regardless of when they are released or if they are used. Expired, closed cards and cards not delivered to clients are not reported.

Cards issued by traders themselves are not reported unless they are issued in co-operation with any bank.

A cash function card includes cards that enable the holder to withdraw cash from ATM and/or deposit money at ATMs.

A card with a payment function includes a card that has at least one of the following functions: (a) debit function, (b) delayed debit function, (c) credit function, (d) debit and/or delayed debit function and (e) cards with a credit and/or delayed debit function. The card may also have other functions, such as electronic money, but e-money cards are not reported in this category, they are reported in the category of electronic money instead.

If a "card with a payment function" provides several functions, it is counted in each of the applicable subcategories. For this reason, the total number of payment function cards may be

smaller than the sum of sub-categories. To avoid double counting, sub-categories should not be added up.

A "card with e-money function" can be a "card in which electronic money can be stored directly" or "a card that provides access to electronic money stored on an e-money account". Therefore, the total number of electronic money functions is the sum of two sub-categories. The total number of cards is displayed in "total number of cards (regardless of the number of card functions)".

This indicator does not necessarily have to be the total number of "cash function cards", "payment function cards" and "electronic money function cards", as these categories may not be mutually exclusive.

The column "Cards with the combined function of debit, cash and electronic money" refer to the cards issued by a bank, which has a combined debit, cash and electronic money function. In addition, they are reported in each sub-category:

a) "Cards with a cash function"
b) "Cards with a debit function"
c) "Cards with e-money function"

The card data should also be divided according to the card operators issued by the reporting bank according to these categories: local cards (issued by the bank without the mediation of an international card operator), Visa, MasterCard, or others (other operators are specified by the reporting bank itself). Table 2 also reports the number of card holders according to the age groups set out in the table and by gender.

Table 3. Card payment terminals

(I) ATM Terminals - if an ATM terminal provides different functions, it is reported in each of the sub-categories according to the functions it provides. While in the total number of terminals each terminal is reported only once, regardless of the functions it performs.

(II) POS (Point of Sale) - here is reported the total number of POS/EFTPOS terminals owned and/or installed by the reporting bank, which allow the use of payment function cards at a point of sale for electronic payment purposes. From the total of POS terminals, the following terminals are reported separately:
1. Cash withdrawal terminals;
2. EFTPOS Terminals; and
3. Terminals for the use of electronic money.

(III) **Terminals for the use of electronic money** - the total number of terminals that allow the use of electronic money is reported. These terminals are divided into:
1. Terminals for reloading or unloading them.
2. Terminals for making electronic money payments.

Table 4. Payments by instruments

(I) In the first category are reported credit transfers initiated by the client to the reporting bank divided according to the manner in which the client sends the instructions, in paper form or electronically. As the categories are mutually exclusive, the overall credit transfer number is the

sum of the sub-categories. The same principle applies to the total value of credit transfers.

(II) Payments made by the client through a card issued by the reporting bank are reported in this category. Payments with these cards are made at all terminals (POS) or through other channels offered by the bank (inside or outside the country), such as card payments via the Internet.

ATM withdrawals and deposits, ATM transfers and cash withdrawals from POS are not included in this category.

Transactions divisions should be reported as follows:

    a) Payments with cards with debit function;
    b) Payments with cards with delayed debit function;
    c) Payments with cards with credit function;
    d) Payments with cards with debit or delayed debit function;
    e) Payments with cards with credit or delayed debit function;

Sub-categories "payments with cards with debit or delayed debit function" and "payments with cards with a credit or delayed debit function" are reported only if the specific function of the card cannot be identified.

Each transaction is placed only in one subcategory. Since the sub-categories are mutually exclusive, the total number of card transactions is the sum of the sub-categories. The same principle applies to the overall value of card transactions.

Card payment transactions are also divided into "initiated on a physical EFTPOS" and "remotely initiated".

Payments with cards issued by reporting banks which have only the function of electronic money should not be included in this category.

(III) In this category are reported one-time and periodic direct debits. In the case of periodic direct debits, each individual payment is counted as a transaction. Direct debit is reported by the bank of the beneficiary.

(IV) In this category are reported electronic money payments initiated by the holder of the electronic money (the payer) for the beneficiary. These payments are reported separately in two sub-categories: (1) electronic money payments with cards in which electronic money can be stored directly and (2) payments via electronic money accounts.

V) Cheques - Cheque payments are reported by the bank, where the beneficiary has submitted the cash for reimbursement of money from this cheque. All types of cheques are reported in this category.

(VI) Payment by other instruments – In this category are reported the client payments with other instruments which are not included in any of the above items.

(VII) In this category are reported incoming international transfers which the reporting bank processes for its customers.

(VIII) In this category are reported outgoing international transfers which the reporting bank processes for its customers.

Table 5. Transactions by Terminal Type

Types of transactions reported in this table are as follows:

    a) Transactions at terminals installed by the reporting bank, with cards issued by the reporting bank;
    b) Transactions at terminals installed by the reporting bank, with cards issued by banks abroad;
    c) Transactions at terminals installed by banks abroad, with cards issued by the reporting bank; and
    d) Transactions at terminals installed locally by other banks, with cards issued by the reporting bank.

In each of the above categories, transactions are reported as follows:

1. ATM cash withdrawal;
2. ATM deposits;
3. Credit transfer through ATMs;
4. Cash withdrawals at POS terminals;
5. Card payment at POS terminals;
6. Transactions for loading, reloading or withdrawing the remaining amount of electronic money; and
7. Payments with cards with e-money function.

Table 6. Terminals by municipalities

In this table are reported the ATM and POS terminals distributed throughout all Kosovo municipalities, according to the sub-categories defined in the form.

Table 7. 'Outstanding' value of electronic money

The 'outstanding' value of electronic money is divided into:

1) 'Outstanding' card-based value, where the 'outstanding' value of electronic money stored on the cards is reported.

2) Computer-based 'outstanding' electronic money value, including:

a) Software-based: the 'outstanding' value of electronic money stored in products based on programs installed on personal computers and which enable the transfer of electronic values through telecommunication networks such as the Internet.
b) Network-based: the 'outstanding' value of electronic money is reported, with products that store the monetary value on a central server. This monetary value is used for purchases via the internet.
c) Mobile-based: the 'outstanding' value of electronic money is reported where the monetary value of the money is stored on the mobile phone.

Annex 2 - Description of the definitions used in the reporting tables

ATM (automatic teller machine) - is an electromechanical device that permits authorized users, typically using machine-readable plastic cards, to withdraw cash from their accounts and/or access other services, allowing them for example balance enquiries, transfer or depositing of funds. A device that only allows checking the account status is not counted as ATM.

ATM deposit – means cash deposit performed at an ATM using a card with a cash function. Includes all transactions in which cash is deposited at a terminal, without manual intervention, and the payer is identified with a payment card.

ATM cash withdrawal – means cash withdrawal performed at an ATM using a card with a cash function.

ATM with a cash withdrawal function - means ATM allowing authorised users to withdraw cash from their accounts by using a card with a cash function.

ATM with a cash deposit function - means an ATM that allows authorized users to deposit cash using a card with a cash function.

ATM with a credit transfer function - ATM allowing authorized users to make credit transfers using a payment card.

Cheque - A written order from one party, i.e. the drawer, to another, i.e. the drawee, which is normally a bank, requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer.

Direct Debit - means the debit transfer, where the initiator is the beneficiary client, the initiating bank is the bank of the beneficiary client, the receiving bank is the ordering client's bank and the recipient is the ordering client.

Non-resident - means any natural or legal person that operates on the basis of his activity in any country other than Kosovo. Branches or sub-branches of a non-resident company operating in Kosovo are resident of Kosovo. In accordance with this, any branch or sub-branch of a Kosovo company operating outside Kosovo is non-resident of Kosovo.

Client - means a natural or legal person using payment instruments or payment services provided by the payment institution.

Card - is the payment instrument used by its holder to carry out transactions as well as the withdrawal of cash.

Card with a cash function - A card enabling the holder to withdraw cash from an ATM and/or to deposit cash to an ATM.

Card with a payment function - A card that has at least one of the following functions: a debit function, a delayed debit function or a credit function. The card may also have other functions, such as an e-money function.

Card with a debit function - A card enabling cardholders to have their purchases directly and immediately charged to their accounts. A card with a debit function may be linked to an account offering overdraft facilities as an additional function. The number of cards with a debit function refers to the total number of cards in circulation and not to the number of accounts to which the cards are linked. The distinguishing function of a card with a debit function, in contrast to a card with a credit function or a delayed debit function, is the contractual agreement to charge purchases directly to funds on the cardholder's current account.

Card with a credit function - A card enabling cardholders to make purchases and in some cases also to withdraw cash up to a pre-arranged ceiling. The credit granted may be settled in full by the end of a specified period or may be settled in part, with the balance taken as extended credit on which interest is usually charged. The distinguishing feature of a card with a credit function, in contrast to a card with a debit function or a delayed debit function, is the contractual agreement granting the cardholder a credit line allowing for extended credit.

Card with a debit or delayed debit function - This category is only reported if the data cannot be broken down into 'cards with a debit function' and 'cards with a delayed debit function'.

Card with a delayed debit function - A card enabling cardholders to have their purchases charged to an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full at the end of a pre-defined period. The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line but with an obligation to settle the debt incurred at the end of a predefined period. This type of card is commonly referred to as a 'charge card'.

Card with a credit or delayed debit function - This category is only reported if the data cannot be broken down into 'cards with a credit function' and 'cards with a delayed debit function'.

Card with e-money function- means a card that enables electronic money transactions. Includes cards in which electronic money can be stored directly and cards that provide access to electronic money stored on an electronic money account.

Card with a combined debit, cash and e-money function - A card issued by a bank, which has a combined cash, debit and e-money function.

Bank Account - means any open account in a bank on the basis of a contract concluded between a

client and the bank and used to perform payment transactions.

E-money accounts - Accounts where electronic money is stored. The balance in the account can be used by the account holder to make payments and to transfer funds between accounts. Cards on which e-money can be stored directly are excluded.

Loading and unloading of the card with electric money function - means transactions that allow the transfer of electronic money values from an electronic money issuer to a card with electronic money function and vice versa. This includes loading and unloading transactions.

Card payment - Payment transaction performed with a card with a debit, credit or delayed debit function at a terminal or via other channels.

"Contactless" card payment - is a payment transaction performed with a card of debit, credit or delayed debit function, in a POS terminal without physical contact with the terminal (contactless).

Card payments at POS terminals - are transactions performed through a POS terminal using a card with a debit, credit or delayed debit function. This does not include transactions with electronic money function.

Card payment initiated on a physical EFTPOS - means card payments through an electronic fund transfer at the point of sale (EFTPOS) at the seller's location. Electronic money payment transactions are not reported here.

Card payments issued by banks inside the country - Payment transactions performed using cards with a debit, credit or delayed debit function at a terminal or via other channels. All payment transactions initiated with a card are included, i.e: (a) all transactions in which the acquirer and the issuer of the card are different entities; and (b) all transactions in which the acquirer and the issuer of the card are the same entity.

Card payments issued by banks inside the country, initiated remotely - Electronically initiated card payment transactions which are not initiated at a physical POS terminal. This item typically includes payments with cards for products and services purchased by telephone or over the internet.

International Payments - means a payment transaction initiated by a payer or beneficiary, where the payers' and beneficiaries' banks are located in different states.

Electronic money - Electronically, including magnetically, stored monetary value as represented by a claim on the issuer which is issued on receipt of funds for the purpose of making payment transactions, and which is accepted by a natural or legal person other than the electronic money issuer.

E-money payment - A transaction whereby a holder of e-money transfers e-money value from its own balance to the balance of the beneficiary, either with a card on which e-money can be stored directly or with other e-money accounts.

E-money payment with cards on which e-money can be stored directly - A transaction whereby the holder of a card with an e-money function transfers e-money value from its balance stored on the card to the balance of the beneficiary.

E-money payment via e-money accounts - A transaction whereby funds are transferred from the e-money account of a payer, to the account of a payee.

E-money payment via e-money accounts of which: accessed through a card - A transaction whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer, to the account of a payee.

Resident - means legal entities that are registered and operating in Kosovo, as well as natural persons whose habitual residence is located in Kosovo and who do not leave Kosovo for a period longer than one year (except for diplomats, students and medical patients). In other words, according to the definitions of the International Monetary Fund, resident of a particular country are the physical and legal entities the centre of economic interest of which lies in the country concerned.

Credit transfer - Payment service which allows the payer to instruct the institution holding its account to transfer funds to the beneficiary. It is a payment order made for the purpose of placing

funds at the disposal of the beneficiary, where credit transfers initiated at an ATM with a credit transfer function are also included.

Credit transfers initiated in paper-based form - Credit transfer which the payer submits in paper-based form.

Credit transfers initiated electronically - Any credit transfer which the payer submits without the use of paper forms, i.e. electronically. This category includes standing orders originally submitted in paper-based form but then executed electronically but it also includes credit transfers initiated at an ATM with a credit transfer function.

POS terminal - A POS device allowing the use of payment cards at a physical (not virtual) point of sale. The payment information is captured either manually on paper vouchers or by electronic means, i.e. EFTPOS. The POS terminal is designed to enable transmission of information either online (with a real-time request for authorisation) and/or offline.

"Contactless" POS terminals - are devices that allow the use of "contactless" cards.

EFTPOS terminals - terminals which capture payment information by electronic means and are designed, in some cases, to transmit such information either online, with a real-time request for authorisation, or offline.

Terminals for the use of electronic money - are the terminals that allow the electronic money holders of the electronic money function card to transfer the value of electronic money from their balance to the balance of the beneficiaries.

E-money card-loading and unloading terminal - Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa, i.e. loading and unloading.

Cash withdrawal at the POS terminals - means the transactions in which the cardholder receives cash in a POS terminal in combination with a payment transaction for the goods and services. If it is not possible to distinguish data on prepayments in POS terminals, this data is reported as "POS payment".

Transactions at the terminals installed by the reporting bank, with cards issued by the reporting bank - are payment transactions performed at all terminals of the reporting banks where transactions are performed with cards issued by the reporting banks.

Transactions at terminals installed by the reporting bank, with cards issued by banks abroad - are payment transactions executed at all terminals of reporting banks where transactions are executed with cards issued by banks abroad.

Transactions at terminals installed by banks abroad, with cards issued by the reporting bank - are payment transactions executed at all terminals of banks abroad, with cards issued by reporting banks.

Transactions on terminals installed inside the country by other banks, with cards issued by the reporting bank - are payment transactions executed at all terminals of other banks in the country, with cards issued by reporting banks.

"Outstanding" value of electronic money - is the value of electronic money at the end of the reporting period held by other entities with the exception of the issuer.

Annex 3 - Minimum standards applied for reporting

Reporters must meet the following minimum standards to meet CBK requirements for statistical reporting.

1. Minimum standards for delivering reports:
   a. Reports should be made timely and within the deadlines set by the CBK;
   b. The statistical reports should be completed according to the forms defined by the CBK;
   c. Reporters should provide CBK with information on one or more contact persons;

2. Minimum standards for accuracy:
    a. The statistical information must be accurate: all fields must be completed (e.g. sub-categories are added up to give the total) and the data must be consistent throughout the reporting periods;
    b. Reporters should be able to provide additional information on the implied developments of the submitted data;
    c. The statistical reports should be complete and not contain consistent differences and discrepancies; existing discrepancies should be verified and explained to the CBK and subsequently corrected as soon as possible;
    d. Reporters must abide by policies defined by the CBK regarding the technical criteria for submitting statistical data;

3. Minimum standards for compatibility with concepts:
    a. The statistical information must comply with the definitions and classifications set out in this regulation;
    b. In case of deviations from these definitions and classifications, the rapporteurs should monitor and determine the difference between the measures used against the measures set out in this regulation;
    c. Reporters should be able to explain the differences in the data sent compared to those of previous periods.

Bank/Company:

Reporting for the period:

Month   /   Year

Prepared by:

Name, surname, phone no.

Signature

I. Current account	Number of accounts	Accounts that use:

Verified by the Director/Leader:

Name, surname, phone no.

Signature

Date

All fields with the following collars:
must be filled
are filled automatically

Table 1. Statistics on the number of clients' accounts

	EUR	USD	CHF	Other	Total	e-banking	Direct debit	Periodic payment order
I. Clients' accounts (1+2)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1 – residents' accounts (a+b)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Individual								
b. Business								
2 – non-residents' accounts (a+b)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Individual								
b. Business								

II. Saving account	Number of accounts				
	EUR	USD	CHF	Other	Total
I. Clients' accounts (1+2)	0.00	0.00	0.00	0.00	0.00
1 – residents' accounts (a+b)	0.00	0.00	0.00	0.00	0.00
c. Individual					
d. Business					
2 – non-residents' accounts (a+b)	0.00	0.00	0.00	0.00	0.00
c. Individual					
d. Business					

III. Client Deposits (Fixed-Term Deposit Accounts)					
	EUR	USD	CHF	Other	Total
	0.00	0.00	0.00	0.00	0.00
1 – residents' accounts (a+b)	0.00	0.00	0.00	0.00	0.00
e. Individual					
f. Business					
2 – non-residents' accounts (a+b)	0.00	0.00	0.00	0.00	0.00
e. Individual					
f. Business					

IV. Total number of clients	EUR	USD	CHF	Other	Total	e-banking	Direct debit	Periodic order of payment
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1 – residents' accounts (a+b)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g. Individual								
h. Business								
2 – non-residents' accounts (a+b)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g. Individual								
h. Business								

V. E-money	EUR	USD	CHF	Other	Total
Number of e-money accounts	0.00	0.00	0.00	0.00	0.00
Outstanding value in e-money accounts	0.00	0.00	0.00	0.00	0.00

Table 2. Bank cards

	Number of cards by function/operators		Local cards	VISA	MasterCard	Other	Total
I	Cards with a cash-*f* function						
II	Cards with a payment function						
	out of which:						
	1 – Cards with a debit function						
	2 – Cards with a credit function						
	3 – Cards with a delayed debit function						
	4 – Cards with a debit and/or delayed debit function						
	5 – Cards with a credit and/or delayed debit function						
	out of which:						
	a) Contact						
	b) Contact/contactless						
III	Cards with e-money function						
	1 – Cards in which e-money can be stored directly						
	2 – Cards which grant access to e-money stored in accounts						
	out of which:						
	a) Cards with e-money function which have been loaded at least once						
IV	Total number of cards						
	out of which:						
	1 – Cards with a combined debit function, cash and e-money						

Statistics on card holders

Cards by gender	Age group of card holders					Total
	18-25	26-35	36-45	46-55	55+	
1 – female						
2 – male						

Table 3. Terminals for card payments

	Description	Number
I	Automated Teller Machines (ATM) – by function	0.00
	out of which:	
	1 – ATM with a cash withdrawal function	
	2 – ATM with a credit transfer function	
	3 – ATM with a cash deposit function	
II	POS Terminal (Point of Sale)	0.00
	out of which:	
	1 – POS terminals with a cash withdrawal function	
	2 – EFTPOS terminals	
	3 – terminals for the use of e-money	
	out of which:	
	a) Contact	
	b) Contact/contactless	
III	Terminals for use of e-money	0.00
	out of which:	
	1 – terminals for reloading or unloading e-money	
	2 – terminals for making e-money payments	

Table 4. Payments by instruments

	Description of payment by payment instrument	Payment in EUR		Payment in USD		Payment in CHF		Payment in other currencies	
		Number	Value	Number	Value	Number	Value	Number	Value
I	**Credit transfer**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1 – credit transfer on paper form	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	out of which:								
	– Between clients of the same bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	– Domestic intra-bank transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	2 – credit transfer in electronic form	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a. Internet banking	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	out of which:								
	– Between clients of the same bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								

	business								
	– Domestic intra-bank transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
II	**Payments initiated from clients with cards**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1 – payments with cards with a debit function	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	2 – payments with cards with a credit function	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	3 – payments with cards with a delayed debit function	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	4 – payments with cards with a debit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	5 - payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	Initiated at a physical EFTPOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Remotely initiated	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
III	**Direct Debit**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
IV	**Payments with e-money**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	out of which:								
	1 – with cards in which e-money can be stored directly	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2 – with e-money accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	out of which:								
	Accessed through cards								
V	**Cheques**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
VI	**Payments with other instruments**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
	Total of client payments (I+II+III+IV+V+VI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
VII	**Incoming international payments**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								
VIII	**Outgoing international payments**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	individual								
	business								

		Transactions

	Description	Number	Value
I	**Transactions at the terminals installed by the reporting bank, with cards issued by the reporting bank**	0.00	0.00
	1 – ATM cash withdrawal		
	2 – ATM deposits		
	3 – Credit transfers through ATMs		
	4 – Cash withdrawal in POS terminals		
	5 – Payments with cards in POS terminals		
	6 – Transactions for the load, reload or withdrawal of the remaining e-money value		
	7 Payments with cards with e-money function		
II	**Transactions at the terminals installed by the reporting bank, with cards issued by the reporting bank**	0.00	0.00
	1 – ATM cash withdrawal		
	2 – ATM deposits		
	3 – Credit transfers through ATMs		
	4 – Cash withdrawal in POS terminals		
	5 – Payments with cards in POS terminals		
	6 – Transactions for the load, reload or withdrawal of the remaining e-money value		
	7 – Payments with cards with e-money function		
III	**Transactions at the terminals installed by the banks abroad , with cards issued by the reporting bank**	0.00	0.00
	1 – ATM cash withdrawal		
	2 – ATM deposits		
	3 – Credit transfers through ATMs		
	4 – Cash withdrawal in POS terminals		
	5 – Payments with cards in POS terminals		
	6 – Transactions for the load, reload or withdrawal of the remaining e-money value		
	7 – Payments with cards with e-money function		
IV	**Transactions at the terminals installed in the country by other banks, with cards issued by the reporting bank**	0.00	0.00
	1 – ATM cash withdrawal		
	2 – ATM deposits		
	3 – Credit transfers through ATMs		
	4 – Cash withdrawal in POS terminals		
	5 – Payments with cards in POS terminals		
	6 – Transactions for the load, reload or withdrawal of the remaining e-money value		
	7 – Payments with cards with e-money function		

Table 6. Terminals by municipalities

Municipality	ATM Terminals		POS Terminals	
	Active	*Passive	Active	*Passive

*A terminal is considered as passive if it has not been used to perform at least one

Table 7. Outstanding value of e-money

	Description	Euro	In other currencies
I	**Outstanding value of e-money stored in products:**	0.00	0.00
	a) Card-based		
	b) Computer-based	0.00	0.00
	out of which:		
	i) software-based		
	ii) network-based		
	iii) mobile-based		