Eesti Pank
GOVERNOR'S DECREE No. 8

Tallinn, 2 June 2014

Establishment of reports on payment statistics of credit institutions

This Decree is established on the basis of subsection 91 (1) of the Credit Institutions Act.

Chapter 1
GENERAL PROVISIONS

§ 1. Scope of the Decree

(1) This Decree establishes requirements for the contents and structure of the reports referred to in section 3 of the Decree (hereinafter the *reports*), and the due dates and procedure for submission of the reports to Eesti Pank.

§ 2. Application of the Decree

All credit institutions and branches of credit institutions operating in Estonia (hereinafter *credit institution* or *credit institutions*) are obliged to draft and submit the reports established by the Decree. The reports shall only be with regard to the activities of a unit of a credit institution located in Estonia.

Chapter 2
REPORTS, PRINCIPLES OF DRAFTING AND SUBMISSION OF REPORTS

§ 3. Reports

A credit institution is required to draft and submit the following reports:
1) "Report on payments", code 160 (Appendix 1);
2) "Report on card transactions and mobile payments", code 161 (Appendix 2);
3) "Report on bank cards", code 162 (Appendix 3);
4) "Report on automated teller machines (ATMs), points of sale (POS) and sales terminals", code 163 (Appendix 4);
5) "Report on electronic payment channels and payment instruments", code 164 (Appendix 5).

§ 4. Reporting period and due dates for submission of reports

(1) The reporting period for reports referred to in clauses 1–2 of section 3 shall be one month. The reporting period for reports referred to in clauses 3–5 of section 3 shall be one quarter.

(2) The reports referred to in section 3 shall be submitted by the seventh banking day after the end of the reporting period.

§ 5. Submission of reports

(1) The reports shall be submitted to Eesti Pank electronically, formatted as XML (*Extensible Markup Language*) documents pursuant to Eesti Pank Governor's Decree No. 9 of 9 December 2011 "Requirements for submission of reports formatted as XML documents".

(2) Should errors be discovered, an updated report shall be submitted electronically to Eesti Pank.

(3) If no data are available on the area of the report, an empty report shall be submitted.

§ 6. Use of classifiers and international standards

(1) The reports shall specify currency codes in accordance with the table of currency codes set forth with the international standard ISO 4217, in capital letters.

2) The reports shall specify the country code of the location of the payment service provider, bank card issuer, ATM, POS or sales terminal, or the point of execution of the card transaction or mobile payment in accordance with the tables of double-digit country and territory codes set forth with the international standard ISO 3166, in capital letters.

Chapter 3
TERMS AND DEFINITIONS USED IN THE APPENDIXES

§ 7. Terms and definitions used

For the purposes of Appendixes 1–5 of the Decree, the terms and definitions set forth in sections 8–15 shall apply.

§ 8. Terms and definitions used for payments

(1) **Payment** is down payment or withdrawal of cash originated by a payer or payee and transfer of money, irrespective of the legal relationship between the payer and the payee.

(2) **Domestic payment** is a payment transaction where both the payer's payment service provider and the payee's payment service provider are located in the Republic of Estonia.

(3) **Cross-border payment** is a payment transaction, where the payer's payment service provider or the payee's payment service provider is located outside the Republic of Estonia.

(4) **Large-value payment** is a payment in the amount of one million euros or more.

(5) **Retail payment** is a payment in the amount of less than 1 million euros.

(6) **Customer payment** is a payment originated by a customer, a payment received by a customer or a payment originated by a payee or a third person prescribed by law, except debit and credit accounting entry and down payment or withdrawal of cash to/from customer's own account.

(7) **Customer** is a natural or legal person (including a person who has not entered into a contractual relationship with the reporting credit institution), except for the reporting credit institution.

(8) **Debit accounting entry** is an accounting entry on interest, service charges, loan repayments (including credit card loan repayments), income tax on the customer's financial income and other debit-type payments which are debited from the customer's account as a separate transaction but for the debiting of which the customer does not grant the credit institution a separate payment order.

(9) **Credit accounting entry** is an accounting entry on interest, dividends, loan disbursements and other credit-type payments to the customer's account, for which the customer does not grant the credit institution a separate order.

(10) **SEPA payment** is an intrabank or interbank customer payment, which complies with the requirements of Article 5 of Regulation (EU) No 260/2012 of the European Parliament and of the Council, as well as the technical requirements stipulated in the Annex to the Regulation.

§ 9. Terms and definitions used for transactions

(1) **Cash transaction** is a payment originated by a cash deposit or a cash card transaction.

(2) **Card transaction** is a card payment effected by means of a bank card (including a payment effected by a bank card in the Internet environment) or a cash card transaction.

(3) **Cash card transaction** is a payment of cash to a bank account or withdrawal of cash from a bank account by a customer who has been identified on the basis of a bank card.

§ 10. Terms and definitions used for payment instruments

(1) **Cheque** is a security with which the drawer of the cheque orders a credit institution (the drawee of the cheque) to pay a specific sum of money (the amount of the cheque) to the person entitled on the basis of the cheque (the payee).

(2) **Traveller's cheque** is a cheque which substitutes cash in the the purchase of foreign currency. Traveller's cheque can only be redeemed by the holder of the traveller's cheque.

(3) **Card payment** is a card transaction originated in a sales terminal with the aim of making a payment from the payer's bank account to the payee's bank account.

(4) **E-commerce card transaction** is a card transaction originated via a bank card in the Internet environment, with the customer entering the card data required for the performance of the transaction.

(5) **Mobile payment** is a transfer of funds, originated via a mobile device from an account associated with mobile payment to another account either with the aim of paying for goods or services purchased at a POS which allows to make mobile payments (P2B, Person to Business) or to transfer funds from one person to another (P2P, Person to Person).

(6) **Payment order** is an order originated by the payer or the payee or a third person prescribed by law for the settlement of a financial obligation between the payer and the payee.

(7) **Debit order** is a payment order originated by the payee or a third person prescribed by law.

(8) **Direct debit** is a debit-type order with a fixed payment frequency, originated by the payee.

(9) **Credit order** is a payment order originated by the payer.

(10) **Standing order** is a recurrent credit payment order with a fixed amount and payment frequency originated by the payer.

(11) **Paper-based credit order** is a payment order forwarded on paper by the payer to the payer's credit institution.

(12) **Telebanking payment order** is a payment order forwarded by the payer to the payer's credit institution by means of a permanent or dial-up connection via special financial software.

(13) **Telephone banking payment order** is a payment order forwarded by the payer to the payer's credit institution by telephone.

(14) **Internet bank payment order** is an Internet-service-based payment order forwarded by the payer to the payer's credit institution, except standing order, mobile payment order, bank link payment order, e-invoice standing order and e-invoice payment order.

(15) **Mobile payment order** is a payment order forwarded by the payer to the payer's credit institution via an application designed for a mobile device, except mobile payment.

(16) **Bank link payment order** is a payment order forwarded by the payer to the payer's credit institution via a bank link.

(17) **E-invoice standing order** is a credit payment order, originated by the payer and recurring with a fixed payment frequency, where the invoice and the data on the payment order have been submitted to the bank in the format of the Estonian e-invoice and the e-invoice is displayed for the customer in the Internet bank.

(18) **E-invoice payment order** is a one-off credit-type payment order, originated by the payer, where the invoice and the data on the payment order have been submitted to the bank in the format of the Estonian e-invoice and the e-invoice is displayed for the customer in the Internet bank, except e-invoice standing order.

(19) **Payment order originated in ATM** is a payment order which is originated in an ATM with a bank card, including defined payment order.

§ 11. Terms and definitions used for bank cards

(1) **Bank card** is a card issued by a credit institution to the account holder or a person designated by the account holder for the performance of card transactions.

(2) **Debit card** is a bank card with which card transactions may be performed, as a general rule, within the maximum extent of funds available on the bank account.

(3) **Debit card with cash function** is a bank card which is linked to the customer's bank account and allows only to perform cash card transactions in ATMs.

(4) **Card with debit function** is a bank card which is linked to the customer's bank account, with the obligation to pay for the card transactions concluded arising immediately after the request of payment has been received by the credit institution.

(5) **Overdraft card with debit function** is a bank card which is linked to the customer's bank account, with the obligation to pay for the card transactions concluded arising immediately after the request of payment has been received by the credit institution. Credit institutions offer the possibility of overdraft issued for the customer's bank account which is linked to the bank card.

(6) **Debit card with credit card function** is a bank card which is linked to the customer's bank account and allows, in addition to standard debit card functions, to use certain credit card functions (e.g. purchase transactions and bookings on the Internet). The card has no credit limit. The obligation to pay for the card transactions concluded arises immediately after the request of payment has been received by the credit institution.

(7) **Credit card** is a bank card with which card transactions may be performed within the credit limit specified in the contract.

(8) **Revolving credit card** is a credit card without a fixed deadline for repayment of the credit accumulated through the use of the card.

(9) **Charge card** is a credit card with a fixed deadline for repayment of the credit accumulated through the use of the card.

(10) **Credit card with combined repayment** is a credit card which provides several options for repayment of the credit accumulated through the use of the card.

(11) **Hire-purchase card** is a credit card with a fixed payment schedule for repayment of the credit accumulated through the use of the card.

(12) **Other credit card** is a credit card which cannot be categorised under the types of credit cards specified in this section.

(13) **Retailer's bank card** is a limited-use bank card which has been issued by a retailer in cooperation with a credit institution and which has the functions of both a customer card and a bank card.

(14) **Local bank card** is a bank card which is used in the Republic of Estonia.

(15) **International bank card** is a bank card which can be used both in the Republic of Estonia and abroad.

§ 12. Terms and definitions used for automated teller machines

(1) **Automated teller machine** is an electronic device which allows to conclude card transactions with a bank card. A sales terminal is not an automated teller machine.

(2) **ATM with cash function** is an automated teller machine which only allows to conclude cash transactions with a bank card.

(3) **ATM with cash and payment function** is an automated teller machine which allows to conclude cash transactions and make payments (including defined payments) with a bank card.

(4) **Payment terminal** is an automated teller machine which only allows to make payments with a bank card.

(5) **Cross-usage automated teller machine** is an automated teller machine administered by a credit institution where both the bank cards issued by the credit institution administering the automated teller machine and the bank cards issued by other credit institutions may be used.

§ 13. Terms and definitions used for points of sale

(1) **Point of sale (POS)** is a point of sale of goods or services, which allows to use a bank card and/or a mobile phone for paying for the goods or services purchased. Points of sales of goods or services, which are owned by a single undertaking in various locations (address) are considered as different points of sale. Every point of sale has a unique identification code (membership number).

(2) **Point of sale of card payment** is a point of sale of goods or services, which allows to use a bank card via a sales terminal for paying for the goods or services purchased.

(3) **Point of sale of mobile payment** is a point of sale of goods or services, which allows to use a mobile phone for paying for the goods or services purchased.

(4) **Point of sale of card and mobile payment** is a point of sale of goods or services, which allows to use either a bank card or a mobile phone for paying for the goods or services purchased.

§ 14. Terms and definitions used for sales terminals

(1) **Sales terminal** is a device which allows to pay for goods and services by means of a bank card.

(2) **POS terminal** is an electronic payment terminal for the performance of card payments (including WEB-POS).

(3) **Cash register system** is an electronic payment solution for making card payments, interconnected with the sales system of the undertaking.

(4) **Imprinter** is a non-electronic device for making card payments, where the card imprint and transaction data are shown on a paper receipt.

(5) **E-commerce** is a payment solution which allows to perform card payments in Internet stores or in the Internet environment, where e-services are offered.

(6) **Mail order sale** is a card payment performed on the basis of the card data forwarded by the card holder by mail, fax or telephone.

§ 15. Terms and definitions used for electronic payment channels

(1) **Electronic payment channel** is a payment channel which allows to make banking transactions in electronic form by means of communications channels or in any other way.

(2) **Banking transaction** is the disposal of assets on the bank account by means of an electronic payment channel, exchange of information, conclusion of an agreement and use of other services offered by the bank or a third person.

(3) **Telebank** is an electronic payment channel which allows to make banking transactions by means of a special financial software.

(4) **Telephone bank** is an electronic payment channel which allows to make banking transactions by telephone.

(5) **Internet bank** is an electronic payment channel which allows to make banking transactions on the Internet.

(6) **Banking interface** is an electronic information and payment channel which allows to make automated banking transactions by means of a special financial software between the customer's business software and the bank's information system.

IMPLEMENTING PROVISIONS

§ 16. Repeal of the Decree

Eesti Pank Governor's Decree No 2, 24 January 2012, "Payment statistics submitted by credit institutions" (RT I, 26.06.2013, 11) is repealed.

§ 17. Entry into force of the Decree

This Decree shall enter into force on 1 January 2015.

Ardo Hansson
Governor

Report on payments

1. Purpose of the report
The purpose of the report is to gather information on customer payments which will be used for collecting payments statistics, drafting economic analyses and forecasts, and monitoring and developing payment and settlement systems. Customer payments include also the payments of the reporting credit institution made for purchasing goods and services, as well as interest, dividend and loan payments to customers (except credit institutions).

2. Area of the report
2.1. The report reflects the domestic and cross-border payments made by customers of the credit institution (including credit institutions as customers) and cross-border payments made to customers.

Payments payable are:
a) Payments originated by a customer in a bank office or through electronic channels. These include, for example:
1) cash down payments and withdrawals to/from customer's own account (including cash collection);
2) payments between customers, including payments originated by cash down payment;
3) payments between different accounts of the same customer, originated for settlements on the designated accounts (e.g. from current account to current account, from current account to overnight or term deposit);
4) payments from the overnight or term deposit of the same customer, or from other accounts not designated for the purpose, to current accounts;
5) payments arising from financial transactions.

b) Customer payments which have been originated by the payee or the reporting credit institution. These include, for example:
1) interest, service charge and loan repayments (including repayments of credit card loans) from the customer's account;
2) taxes payable on the customer's financial income which are paid as a separate entry but for the performance of which the customer does not give the credit institution any payment order;
3) payments from the interim account of a credit institution to the final payee (e.g. payments made on the basis of salary, pension or other list);
4) payments arising from financial transactions made on behalf of and on account of the customer.

2.2. The following payments are reflected in the report of the reporting credit institution:
   a) payments arising from administrative costs;
   b) interest and dividend payments to the customer's (except credit institution) account;
   c) loan payments to the customer's (except credit institution) account.

2.3. The following items are not reflected in the report:
   a) cross-border payments received by the reporting credit institution;
   b) cross-border and domestic payments made by the reporting credit institution, except the payments referred to in Article 2.2;
   c) conversion of currency if this takes place within the limits of one account;
   d) payments to the interim account of a credit institution which are later forwarded to final payees on the basis of a list;
   e) payments unfinished and returned to the payer due to inadequate details;
   f) card transactions;
   g) payments originated by mobile phone at the point of sale.

3. Data summation
The turnover and number of payments, the identifiers of which coincide, are reflected as one row.

4. Report row structure
   1) Payment type_1
   2) Payment type_2
   3) Payment type_3
   4) SEPA payment
   5) Payer/payee
   6) Payment instrument
   7) Additional breakdown of payment instruments
   8) Currency code
   9) Country code
   10) Turnover
   11) Number of payments

1) Payment type_1 identifiers

Domestic payment	1
Outgoing cross-border payment	2
Incoming cross-border payment	3

2) Payment type_2 identifiers

Large-value payment	1
Retail payment	2

3) Payment type_3 identifiers

Customer payment	1
Intrabank payment between different accounts of the same customer	8
Debit accounting entry	4
Credit accounting entry	5
Cash down payment to customer's own account	6
Cash withdrawal from customer's own account	7

The identifier "Customer payment" is used for payments of customers of the reporting credit institution, except down payment of cash to the customer's own account and withdrawal of cash from the customer's own account as well as intrabank payments between the customer's different accounts.

The identifier "Customer payment" includes also payments of the reporting credit institution arising from administrative costs.

The identifier "Intrabank payment between different accounts of the same customer" reflects intrabank payments from account(s) intended for settlement (e.g. from current account to current account, from current account to overnight deposit or term deposit), as well as payments from the customer's overnight or term deposit or other account not intended for settlement to the current account.

4) SEPA payment identifiers

SEPA payment	1
Non-SEPA payment	2

5) Payer/payee identifiers

Central government	1
Local government	2
State social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurer	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial undertaking of the state or local government	7
Other non-financial undertaking	8
Household	10
Non-profit institution serving households	9
Unidentified	11

All payments, except incoming cross-border payments, are classified on the basis of the payer. Incoming cross-border payments are classified on the basis of the payee.

The payer and the payee are classified in accordance with the definitions used in the complementary reporting to the balance sheets as defined in Chapter 3 "Definitions used in Appendices" of Eesti Pank Governor's Decree No. 7 of 29 May 2014 "Establishment of supplementary reports on credit institutions' balance sheet".

In case of payments made from the interim account of a credit institution to the final payee (e.g. payments made on the basis of salary, pension or other list), the person who forwarded the corresponding amounts to the interim account is noted as the payer.

The identifier of the payer may be "Unidentified" (11) only in case of cash transactions (except down payment of cash to customer's own account and withdrawal of cash from customer's own account).

6) Payment instrument identifiers

Cash	1
Cheque	18
Direct debit	4
Other debit order	5
Standing order	6
Paper-based credit order	7
Telebanking payment order	8
Telephone banking payment order	9
Internet bank payment order	10
Bank link payment order	15
Mobile payment order	13
Other credit orders	14
Unidentified	11
SWIFT	12
E-invoice standing order	16
E-invoice payment order	17
Payment order originated in ATM	19

When determining the payment instruments, one has to take into account what payment instruments the payment originator uses when originating the payment and sending a payment order to the credit institution.

The payments originated by cash and down payments and withdrawals of cash are reflected under cash.

As regards cheques, only redeemed cheques are reflected. Traveller's cheques are also reflected under cheques. All debit orders, which are not reflected under debit orders specified in the above list, are reflected under other debit orders; for example the debit orders and the payments made on the basis of the court decisions, which require

compulsory execution (court judgements and rulings, precepts issued by the tax authority in the matters of enforcing tax areas, etc.).

Payment orders originated on paper are reflected under paper-based credit orders. All payment orders, which are sent by mobile phone but which are not originated at the point of sale of mobile payment, are reflected under mobile payment orders.

All credit orders, which are not reflected under other specified credit, are reflected under other credit orders.

For example, the payment orders sent by the customer by SWIFT to the payer's credit institution are reflected under SWIFT payments. Payment orders, which are sent by the customer to the credit institution using other means and which the credit institution forwards later by SWIFT, are not reflected under SWIFT payments.

The payment instruments for incoming cross-border payments is indicated as "Unidentified"(11).

7) Additional breakdown of payment instruments

Payments initiated on a single payment basis	1
Payments initiated in a file/batch	2

The additional breakdown of payment instruments is submitted, depending on whether the payment has been sent by the customer to the payer's credit institution on a single payment basis or in a file/batch. In case of incoming cross-border payments, the additional breakdown of payment instruments is indicated as "Payments initiated on a single payment basis"(1).

"8) Currency code

The currency in which the payment was made is shown here.

9) Country code

The country code is indicated respectively either by the residency of the payer's payment service provider or by the residency of the payee's payment service provider. In case of domestic payments, "EE" is indicated as the country code. In case of outgoing cross-border payment, the country code will be determined on the basis of the residency of the payee's payment service provider and in case of incoming cross-border payment on the basis of the residency of the payer's payment service provider. If it is not possible to identify the residency of the counterparty's payment service provider, "XX" will be indicated as the country code.

10) Turnover

The turnover of payments is indicated in euros and rounded up to two digits after the decimal point.

Payments in foreign currency are converted into euros according to the daily exchange rate of the European Central Bank valid on the date of debiting/crediting of the customer's account.

11) Number of payments
The number of payments is indicated in units.

Report on card transactions and mobile payments

<u>1. Area of the report</u>
The following items are reflected in the report:
1) all transactions with cards issued by the reporting credit institution (including transactions with cards mediated to customers of another credit institution) which are carried out both in Estonia and abroad, without taking into consideration the owner of the ATM or the sales terminal used for carrying out the transaction;
2) transactions with cards issued by non-residents and carried out at ATMs of the reporting credit institution and points of sale rendering contractual services;
3) all mobile payments carried out at points of sale by customers of the reporting credit institution who have entered into a mobile payment agreement;
4) transactions carried out with bank cards issued in cooperation with retailers.

The following items are not reflected in the report:
1) transactions with cards issued by another resident credit institution and carried out at ATMs of the reporting credit institution or points of sale rendering contractual services;
2) transactions carried out with cards issued by another credit institution and mediated to customers of the reporting credit institution;
3) mobile payments made by customers, who have entered into a mobile payment agreement with another resident credit institution, at points of sale which allow mobile payments under the agreement;
4) payment orders originated at ATMs of the reporting credit institution.

<u>2. Data summation</u>
The turnover and number of the card transactions and mobile payments, the identifiers of which coincide, are reflected as one row.

<u>3. Report row structure</u>
1) Residency
2) Type of card transaction and mobile payment
3) Country where the card transaction and mobile payment was carried out
4) Type of bank card
5) Customer
6) Turnover
7) Number of card transactions and mobile payments

1) Residency identifiers

Resident	1
Non-resident	2

In case of card transactions, the residency of the card issuer is identified here; in case of mobile payments, the residency of the credit institution that has entered into a mobile payment agreement.

2) Identifiers of type of card transaction and mobile payment

Cash withdrawal	1
Cash down payment	2
Card payment at point of sale	4
E-commerce card transaction	6
Mobile payment at point of sale	5

3) Country where the card transaction and mobile payment was carried out

The country code is indicated based on the country where the card transaction or mobile payment was carried out. If it is not possible to identify the location of the transaction, "XX" will be indicated as the country code.

4) Identifiers of type of bank card

Debit card with cash function	1
Card with debit function	2
Overdraft card with debit function	9
Retailer's card with debit function	10
Debit card with credit card function	12
Revolving credit card	4
Charge card	5
Credit card with combined repayment	13
Hire-purchase card	6
Other credit card	7
Retailer's credit card	11
Unidentified	8

The identifier of the type of a card may be "Unidentified" (8) in case of card transactions, which are made with cards issued outside the Republic of Estonia. In case of mobile payments, the identifier of the type of card is "Unidentified" (8). In case of retailer's bank cards, the type of card may be indicated only as "Retailer's card with debit function" (10) or "Retailer's credit card" (11).

5) Customer identifiers

Business customer	1
Private customer	2
Unidentified	3

Card transactions and mobile payments made by households are reflected under private customers. In case of all other card transactions and mobile payments, "Business customer" is marked as the identifier of the customer.

The customer identifier may be "Unidentified" (3) in case of card transactions, which are made with cards issued outside the Republic of Estonia.

6) Turnover

The turnover of card transactions and mobile payments is indicated in euros, and rounded up to two digits after the decimal point.

Payments in foreign currency are converted into euros according to the accounting procedure established in the credit institution.

In case of turnover, the principle of reflecting transactions at the time (i.e. the date) when the transaction was carried out has to be observed. If the payment order is received by the credit institution after submission of the report, the turnover of transactions is reflected in the reporting month when the payment order was received by the credit institution.

7) Number of card transactions and mobile payments

The number of card transactions and mobile payments is indicated in units.

In case of card transactions and mobile payments, the principle of reflecting transactions at the time (i.e. the date) when the transaction was carried out has to be observed. If the payment order is received by the credit institution after submission of the report, the transaction is reflected in the reporting month when the payment order was received by the credit institution.

Report on bank cards

1. Area of the report
The following items are reflected in the report:
   1) all cards issued by the reporting credit institution that are in circulation as at the end of the reporting period (including cards mediated to customers of other credit institutions);
   2) cards issued in cooperation with retailers that are in circulation as at the end of the reporting period.

The following items are not reflected in the report:
   1) cards removed from circulation, closed or replaced;
   2) cards issued by another credit institution but intermediated to customers of the reporting credit institution.

2. Data summation
The number of bank cards, the identifiers of which coincide, are reflected as one row.

3. Report row structure
   1) Bank card type_1
   2) Bank card type_2
   3) Frequency of use
   4) Number of cards

1) Bank card type_1 identifiers

Debit card with cash function	1
Card with debit function	2
Overdraft card with debit function	9
Retailer's card with debit function	10
Debit card with credit card function	12
Revolving credit card	4
Charge card	5
Credit card with combined repayment	13
Hire-purchase card	6
Other credit card	7
Retailer's credit card	11
Unidentified	8

2) Bank card type_2 identifiers

Local	1
VISA	11
MasterCard	12
American Express	13
Other international	9

3) Frequency of use identifiers

Active	1
Passive	2

Passive cards are cards of the reporting area with which no card transactions have been made during the reporting period (viewing the account balance is not a card transaction).

4) Number of bank cards

The number of bank cards is indicated in units.

Report on automated teller machines (ATMs), points of sale (POS) and sales terminals

1. Area of the report
The following items, located in Estonia or abroad, are reflected in the report:
   1) ATMs owned by the reporting credit institution;
   2) POS in trading and service companies with whom the reporting credit institution has concluded an agreement for mediating card transactions and/or mobile payments;
   3) sales terminals located at points of sale.

This report does not include ATMs and POS where the bank cards of the reporting credit institution can be used at ATMs, in the sales terminals of trading or service companies or in interconnected cash register systems based on the cross-usage agreement.

2. Data summation
The number of ATMs, POS and sales terminals, the identifiers of which coincide, are reflected as one row.

3. Report row structure
   1) ATM/POS/sales terminal
   2) Country of location of the ATM/POS/sales terminal
   3) Cross-usage
   4) Cash down payment function
   5) Number of points

1) ATM/POS/sales terminal identifiers
ATM with cash function	1
ATM with cash and payment function	2
ATM with payment function	3
POS of card payment	5
POS of mobile payment	6
POS of card and mobile payment	7
POS terminal	8
Cash register system	9
Imprinter	10
E-commerce	11
Mail order sale	12

Each shop of the trading chain (e.g. Selver, Prisma) and each petrol station of the chain of petrol stations (e.g. Statoil, Neste) is a separate POS. In case of taxis, all taxis owned

by a single undertaking are considered as one POS (sole proprietors providing the taxi service under a contract with the taxi company are considered as a separate POS). Commercial undertakings located at the same address but with separate contracts are separate points of sale (e.g. a hotel and a restaurant located therein).

2) Country of location of the ATM/POS/sales terminal

The country of location is indicated based on the country where the ATM, POS or sales terminal of the reporting credit institution is located.

3) Cross-usage identifiers

Yes	1
No	2

The identifier of cross-usage "Yes" (1) may only be used for ATMs. In case of POS and sales terminals, the identifier is always "No" (2).

4) Cash down payment function identifiers

Yes	1
No	2

The identifier of cross-usage "Yes" (1) may only be used for ATMs. In case of POS and sales terminals, the identifier is always "No" (2).

5)Number of points

The number of ATMs, POS and sales terminals is indicated in units.

Report on electronic payment channels and payment instruments

1. Area of the report
The report reflects the contracts of electronic payment channels or payment instruments concluded by the reporting credit institution.

2. Data summation
The number of electronic payment channels, contracts of payment instruments and customers who have concluded contracts, the identifiers of which coincide, is reflected as one row.

3. Report row structure
    1) Electronic payment channel / payment instrument
    2) Number of contracts
    3) Number of customers

1) Identifiers of electronic payment channel / payment instrument

Telebank	1
Telephone bank	2
Internet bank	3
Mobile payment	4
Direct debit	5
Standing order	6
Banking interface	7
E-invoice standing order	8

In case of direct debits, the payer's contracts are reflected.

2) Number of contracts
The number of contracts of electronic payment channels or payment instruments is indicated here. The number of contracts is indicated in units as at the end of the reporting period.

3) Number of customers
The number of customers who have concluded contracts of electronic payment channels or payment instruments is indicated here.