

# REPORTING GUIDELINES PAYMENTS STATISTICS – BANKS

Statistics

Version 2.2

Sagsnr.: 143152  
Dokumentnr.: 1995997

11 February 2020

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## **1 PAYMENTS STATISTICS REPORTING IN GENERAL**

### **1.1 General information**

#### **1.1.1 *Background***

Danmarks Nationalbank collects, processes and publishes statistical data on payment services. This is done inter alia in accordance with directions from the Danish Payments Council.

#### **1.1.2 *Use***

In addition to producing and publishing statistics, Danmarks Nationalbank can use the data collected in its oversight of payment and settlement systems and the most important payment solutions. The data is also used in Danmarks Nationalbank's participation in the European cooperation on the collection of data for European payments statistics, cf. Regulation (EU) No. 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/43) and Recommendation ECB 2013/44 of the same date.

#### **1.1.3 *Confidentiality***

The data reported is treated confidentially at Danmarks Nationalbank to ensure that it is not disclosed to third parties. Moreover, care is taken to ensure that individual reporters cannot be identified when data is released. However, if confidentiality prevents data from being released, individual reporters may give their consent to the release of data. Such consent may be revoked at any time, effective for future releases.

#### **1.1.4 *Additional reporting material***

These reporting guidelines form part of the full reporting material which is relevant for reporting to Danmarks Nationalbank. The full material is available on Danmarks Nationalbank's website.

### **1.2 Population and reporting**

#### **1.2.1 *Reporters***

Reporters to the statistics are providers of payment services and other companies playing a role in payment systems

These reporting guidelines are aimed at banks in Denmark as defined in section 7 of the Danish Financial Business Act (lov om finansiel virksomhed). Branches in Denmark owned by foreign banks are part of

the population that reports data to the statistics. Banks in the Faroe Islands and Greenland report data in the same manner as Danish banks.<sup>1</sup>

Banks may choose to report in full or in part through the data processing centre to which they are connected.

### **1.2.2 Reporting period and deadline**

Banks submit figures quarterly. Deadline for timely submitted report is 1.00 p.m. 10<sup>th</sup> banking day in the month after the end of quarter, i.e. in January, April, July and October.

### **1.2.3 Changes in company structure**

A newly established bank will report data for the quarter of establishment with the same deadline as existing banks.

A bank that is terminated, e.g. as part of a merger, will make its final report of data for the quarter of termination.

When reporters merge, the continuing bank will report data for the merged banks.

### **1.2.4 Calculation method**

Data on stocks, e.g. number of ATMs, is calculated on the last day of the quarter.

Data on flows, e.g. transactions using payment card, is reported as the accumulated sum for the quarter.

All amounts should be reported as integer in Danish kroner, i.e. no use of decimals. Foreign currency amounts are translated into Danish kroner at the exchange rate on the date of the transaction or calculation of the stock in question, e.g. value of e-money in circulation.

### **1.2.5 Reporting a value, not available or not calculated**

In case the Bank e.g. has not issued cash cards, it is optional to report a value of zero or leave the reporting data field empty.

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<sup>1</sup> Banks in Greenland and the Faroe Islands are treated in the statistics as if they were located in Denmark, since they use the same financial infrastructure. This implies that transactions between accounts in Denmark, the Faroe Islands and Greenland all are treated as domestic transactions – including transactions by payment cards. In other words; a transaction using the (Danish) national debit card in Greenland with a Danish issued Dankort is to be reported as a domestic transaction.

### 1.2.6 A bank's change of data processing centre

In case a bank announces a change of data processing centre, e.g. Bankdata, BEC or SDC, the bank or the data processing centre, if the latter is reporting in full or partly on behalf of the bank cf. 1.2.1, contacts Danmarks Nationalbank. A dialog is initiated between all involved parties that aims to find a solution for reporting of data.

### 1.3 Reporting forms

The periodic reporting is based on 20 reporting forms, cf. Table 1. A green field indicates, information should be reported. The following sections describe each of these forms.

<b>List of reporting forms for banks</b>		Table 1
<b>Form</b>	<b>Description</b>	
Form Kontakt:	Identification of contact	
Form KORTPI:	Cards issued, number	
Form ATM:	ATMs, number	
Form HIPIa:	Cash withdrawals and deposits, number	
Form HIPIb:	Cash withdrawals and deposits, value	
Form TKORTPIa:	Transactions with cards issued, number	
Form TKORTPIb:	Transactions with cards issued, value	
Form TUKORTa:	Transactions with cards issued abroad, number	
Form TUKORTb:	Transactions with cards issued abroad, value	
Form TMOBILa:	Transactions using mobile phone, tablet, PC or similar digital equipment, number	
Form TMOBILb:	Transactions using mobile phone, tablet, PC or similar digital equipment, value	
Form TKOa:	Domestic credit transfers, number	
Form TKOb:	Domestic credit transfers, value	
Form TUKOa:	Cross-border credit transfers, number	
Form TUKOb:	Cross-border credit transfers, value	
Form TDDPIa:	Direct debits, number	
Form TDDPIb:	Direct debits, value	
Form AFTPI:	Agreements, number	
Form MKORTPIa:	Misuse of cards, number	
Form MKORTPIb:	Misuse of cards, value	

## 2 REPLACEMENT REPORTS AND REVISIONS

### 2.1 Replacement reports

If Danmarks Nationalbank requests a replacement report before 1:00 p.m., it must be submitted no later than 1:00 p.m. on the following banking day.

In order to optimise the correspondence between Danmarks Nationalbank and the reporter is encouraged to state a group email address to Danmarks Nationalbank. This ensures that replies from Danmarks Nationalbank are always received by a group of recipients. The group email address should be stated in the form Kontakt, cf. 3.1.1, in connection with reporting.

#### *General control process*

Danmarks Nationalbank's control process, cf. the chart in Box 1, starts when a report is received in FIONA, i.e. when a draft is submitted or a submitted test-report is made valid. In FIONA Online the information listed below is automatically amended the report:

- Reporter's (Danish) central business number (CVR-nummer)
- Reporting period
- Serial number

If reports are submitted via server to server communication (FionaSI) using exchanged keys, it is a requirement that the above mentioned information is correctly supplemented. In case the reporter's central business registration number is not known to Danmarks Nationalbank as a reporter to the statistics, the reporting period has not yet been activated or the serial number is not stated correctly, the report will be rejected in FIONA with notification to this effect. The reporter corrects one or more of the three variables and resubmits the report.

After receipt of the report in FIONA, three types of checks are carried out (format, objective and analytical checks), all of which may prompt a requirement for the reporter to submit a replacement report with corrected errors and comments on outliers that are not due to errors. Please note that reporting to Danmarks Nationalbank is not considered to be complete until no errors are found in the first check – the format check.

This means that Danmarks Nationalbank cannot perform objective or analytical checks until any formatting errors have been corrected.

The three checks: format checks, objective checks and analytical checks are outlined below.

#### *Format checks*

When a report is received in FIONA, the first step is to carry out a number of format checks, e.g. that there is no text in data fields and that reporting period is correctly stated.

If errors are found, the reporter receives an error message immediately when trying to submit the report. The reporter corrects the errors and resubmits the report.

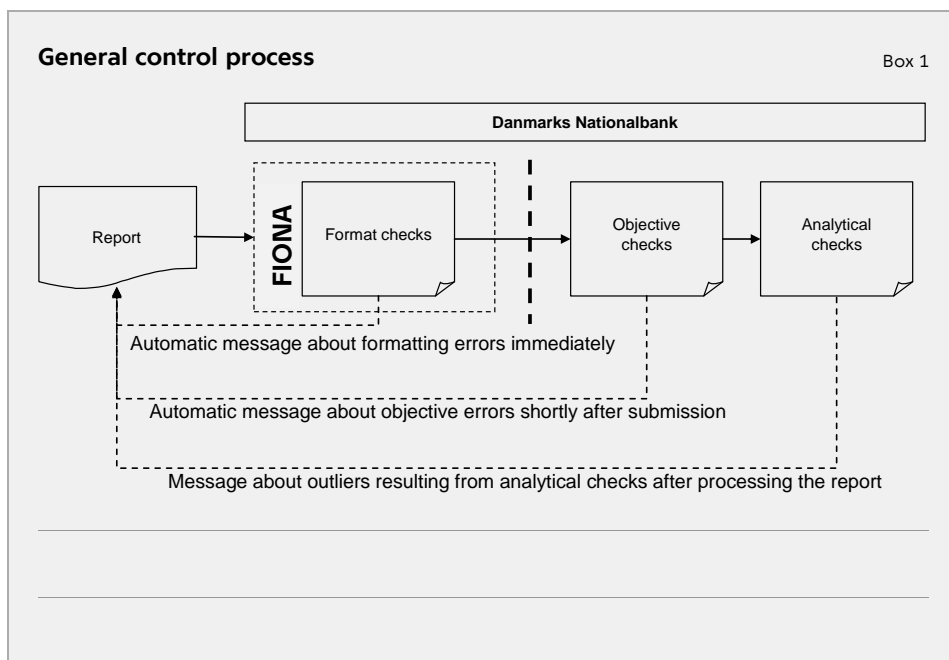
If no errors are found when checking for correct format, then the report is received by Danmarks Nationalbank.

#### *Objective checks*

After receiving the report, Danmarks Nationalbank carries out a number of objective checks, defined as true or false statements, so all errors *must* be corrected. A threshold has been defined for each objective check so that e.g. rounding-off does not result in erroneous outliers. The checks are to ensure e.g. that the number of debit cards issued corresponds to the sum of international debit cards, Dankort and Co-branded Dankort issued, i.e. that identities are complied with.

The reporter is notified of any errors, usually shortly after submission. The reporter corrects the errors and submits a replacement report.

A list of all objective checks applied to payments statistics reporting has been prepared. This list is available on Danmarks Nationalbank's website.



### *Analytical checks*

When objective checks are passed, the analytical checks are performed. Since outliers in such checks are not necessarily errors, they must be assessed by a Danmarks Nationalbank employee, who decides whether the reporter needs to be contacted to clarify the reason for the outlier. If the outlier is attributed to erroneous reporting, the reporter must submit a replacement report. If the outlier is not an error, the reporter should elaborate.

Since outliers found in analytical checks must be assessed by a Danmarks Nationalbank employee, it is not possible to state when the reporter can expect a message about any outliers. Such messages can therefore be expected in the period from Danmarks Nationalbank's receipt of the report until the release of the statistics. Please note that Danmarks Nationalbank may also ask questions in relation to reporting after the data release. If such correspondence leads to a requirement for a new report, this constitutes a revision, cf. the following section.

## **2.2 Revisions**

Revisions are defined as any changes to previously released statistics. Revisions can be the result of several factors, including correction of errors in source data e.g. errors in reports submitted, that were not correct prior to the release.

Danmarks Nationalbank's revision policy is an element of the preparation of reliable, relevant and consistent payments statistics. The revision policy is consistent with international recommendations and standards. Danmarks Nationalbank's statistics are revised according to a fixed, coherent and published plan, i.e. a revision cycle.

The revision cycle also reflects the trade-off between qualitative, practical and cost-related factors for both reporters and statistics users and Danmarks Nationalbank. The revision cycle for the payments statistics using data from this report is as follows:

- Time of revision:  
The statistics are normally revised every quarter when data for the latest quarter is ready to be released.
- Revision period:  
The statistics are normally revised one quarter back in time. The May release may comprise revision of all historical data. In most cases revisions are expected to be limited to data for the current and the preceding calendar years.

Given the revision policy, the reporter should therefore be helpful in assisting with replacement reports for the current and preceding year. Replacement reports are submitted after a dialog between the reporter and Danmarks Nationalbank on how best to correct submitted errors in reports. However, focus is typically given to the two preceding quarters. If errors are found in even older reports, the reporter should be able to correct the errors, either by submitting an XML replacement report or manually via Danmarks Nationalbank's web application FIONA Online, where the reporter can access the "old" reports and correct the error.

### **2.3 Sending of test reports**

A bank or its data processing centre can turn to Danmarks Nationalbank for access to a test environment, in which test reports can be sent to Danmarks Nationalbank.

In addition it is possible via FIONA Online to submit a report as a test. This test will check for format and objective controls.



## **2.4 Overview of acts, ECB/EU regulations and documents**

These reporting guidelines refer to the following acts and international documents/regulations.

### **2.4.1 *Danish acts, executive orders, etc.***

- The Danish Payments Act  
(Lov om betalinger)
- The Danish Financial Business Act  
(Lov om finansiel virksomhed)

### **2.4.2 *EU and ECB documents***

- Regulation (EU) No. 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/43).
- Recommendation of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/44).
- Regulation (EU) No. 751/2015 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions.

### 3 FORM KONTAKT: IDENTIFICATION OF REPORTER, CONTACT

The contact details of the person or team, which has submitted the report, should be entered in the form Kontakt. In case staff at the central bank needs to contact the reporter in search for answers or amending of errors.

Form Kontakt:	Identification of reporter, contact	Chart 1
Name	fuldtnavn	
Telephone number	tlf	
Email address	email	

#### 3.1 Information

##### 3.1.1 Contact

For each report, the reporter specifies contact a name or team, direct telephone number and email address - possible a team email address if more persons are able to answer related to the submitted report.

#### **4 FORM KORTPI: CARDS ISSUED**

This form is for reporting data on the number of cash cards, payment cards, e-money cards and other cards by the bank, cf. section 7(26) of the Danish Payment Act.

All activated and valid cards should be recorded, i.e. all cards that have not expired, been withdrawn or blocked after activation.

It makes no difference whether the cardholder is Danish resident or a non-Danish resident, i.e. cards issued to non-residents are also included in the calculation.

Both physical and virtual cards are included. Virtual cards are cards that are available only in electronic form, but distinguish themselves from tokens by having own Primary Account Number (PAN).

Also included are cards issued to consumers, i.e. private cards, cf. 4.2.4, and cards for employees of companies, i.e. commercial cards, cf. 4.2.5.

Cards issued as combined debit and credit cards, cf. 0 and 4.1.8, are included in the calculations of both card types.

For cards drawing on electronic money, e-money cards, cf. 4.1.13, the value of prepaid funds is also reported.

**Form KORTPI: Number of cards issued**

Chart 2

	Total	Cards issued without contactless technology	Cards with contactless technology	Consumer cards	Commercial cards	Cards on which e-money can be stored directly	Cards which give access to e-money stored on accounts	Value of e-money issued	Charge cards	Prepaid cards
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10
1.1 Cash cards										
1.2 Payment cards										
1.3 Debit cards										
1.4 Dankort										
1.5 Co-branded Dankort										
1.6 Internationale debit cards										
1.7 Other debit cards										
1.8 Credit cards										
1.9 Internationale credit cards										
Of which										
1.10 Co-branded petrol cards										
1.11 Other co-branded cards										
1.12 Other credit cards										
1.13 E-money cards, wide application										
1.14 E-money cards, limited application										
Of which										
1.15 E-money cards, limited application, public transport										
1.16 E-money cards, limited application, retail commerce										
1.17 Other Cards										
Of which										
1.18 Petrol cards										
1.19 Cards in retail commerce										

**4.1 Types of card**

**4.1.1 Cash cards**

Cards that can be used only for cash withdrawals at branches or ATMs of the issuing bank or other banks.

**4.1.2 Payment cards**

Cards with wide application. These are the most commonly known payment cards, and they differ from cards (payment instruments) with limited application as defined in section 5(14 and 15) of the Danish Payments Act (lov om betalinger).

Examples include the national debit card (Dankort), the with Visa co-branded national debit card (VisaDankort), international debit cards such as MasterCard Debit and Visa Debit, and international credit cards such as MasterCard, Visa, American Express and Diners Club.

*Identity: 1.2 = 1.3 + 1.8*

#### **4.1.3 Debit cards**

Cards where the payment is debited to the payer's account immediately after the bank has received the transaction information.

Examples include the national debit card (Dankort), the co-branded Dankort (VisaDankort) and international debit cards such as Visa Debit and MasterCard Debit.

*Identity: 1.3 = 1.4 + 1.5 + 1.6 + 1.7*

#### **4.1.4 Dankort**

The national debit card in Denmark with characteristics as described in 0.

Co-branded Dankort are not included in the calculation, but are reported separately, cf. 4.1.5.

#### **4.1.5 Co-branded Dankort**

Dankort, cf. 4.1.4, which are co-branded with another card e.g. Visa.

#### **4.1.6 International debit cards**

Debit cards with characteristics as described in 0, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa Debit and MasterCard Debit.

#### **4.1.7 Other debit cards**

Debit cards with characteristics as described in 0, which cannot be referred either to 4.1.4, 4.1.5 or 4.1.6. An example is Akiliut-card by Grønlandsbanken.

#### **4.1.8 Credit cards**

Cards where the payment is not debited to the payer's account immediately after the bank has received the transaction information, but only after a period of time agreed between the payer and the bank, typically once a month. An agreement for additional credit, a revolving credit facility, may be linked to the credit card. This credit facility is typically interest-bearing.

*Identity: 1.8 = 1.9 + 1.12*

#### **4.1.9 *International credit cards***

Credit cards with characteristics as described in 4.1.8, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa, MasterCard, American Express and Diners Club.

#### **4.1.10 *Co-branded petrol cards***

International credit cards as described in 0, co-branded with petrol cards. Only cards issued by the bank should be recorded.

#### **4.1.11 *Other co-branded cards***

International credit cards as described in 0, co-branded with store cards, loyalty cards, membership cards, etc. issued by a company or an association. Only cards issued by the bank should be recorded.

#### **4.1.12 *Other credit cards***

Credit cards not issued under a licence from an international card company and with characteristics as described in 0. An example is cards issued by Forbrugsforeningen.

#### **4.1.13 *E-money cards with wide application***

Cards used for e-payment as defined in section 7(6) and appendix 1 of the Danish Payments Act. Only e-money cards with wide application are reported here – not cards drawing on electronic money with limited application pursuant to section 5 (14 and 15) of the Act.

#### **4.1.14 *E-money cards with limited application***

Cards used for e-payment as defined in section 5(14 and 15) of the Danish Payments Act. Only e-money cards drawing on electronic money with limited application pursuant to section 5(14 and 15) of the Act.

#### **4.1.15 *E-money cards with limited application, public transport***

Cards with characteristics as described in 4.1.14 used for payments related to public transportation, e.g. Rejsekortet.

#### **4.1.16 *E-money cards with limited application, public transport***

Cards with characteristics as described in 4.1.14 used for payments in retail commerce.

#### **4.1.17 *Other cards***

Other cards with limited application pursuant to section 5(14 and 15) of the Danish Payments Act.

#### **4.1.18 Other cards, petrol cards**

Cards with characteristics as describe in 4.1.17 issued by petrol and oil companies. Only non-co-branded petrol cards are reported. Co-branded petrol cards are reported in 4.1.10.

#### **4.1.19 Other cards, cards in retail commerce**

Cards with characteristics as describe in 4.1.17 issued by retail stores, chain of stores, shopping centres, chamber of commerce etc. to be used for payments in connected retail stores.

### **4.2 Breakdown**

#### **4.2.1 Total**

Total calculation of cards issued.

*Identity: 2.1 = 2.2 + 2.3 = 2.4 + 2.5 = 2.6 + 2.7 = 2.9 + 2.10*

#### **4.2.2 Cards issued without contactless technology**

Cards issued without chip-based contactless technology, cf. 4.2.3.

#### **4.2.3 Cards with contactless technology**

Cards issued with chip-based contactless technology such as Near Field Communication, NFC. These cards enable payment without any contact between the card and the POS-terminal or card reader.

#### **4.2.4 Consumer cards**

Cards issued to consumers as defined in section 7(14) of the Danish Payments Act. Consumer or private cards are distinguished from commercial cards cf. 4.2.5.

The card's 6-digit BIN-number unambiguously identifies card type and scheme.

#### **4.2.5 Commercial cards**

Cards issued to employees of companies and thus not consumers as defined in section 7(14) in the Danish Payments Act. Cards are distinguished from consumer cards cf. 4.2.4.

The card's 6-digit BIN-number unambiguously identifies card type and scheme.

#### **4.2.6 Cards with stored e-money**

Cards where funds in the form of electronic money are stored directly on the card chip.

#### **4.2.7 Cards linked to an e-money account**

Cards that enable withdrawal of funds in the form of electronic money registered in an account.

#### **4.2.8 Value of e-money issued**

The value of outstanding electronic money stored on cards and electronic money registered in an account.

#### **4.2.9 Charge cards**

Cards that can be used for payments, covered by a credit facility connected to a payment account, cf. appendix 1 (4b) in the Danish Payments Act.

#### **4.2.10 Prepaid cards**

Cards that can be used for payments, not covered by a credit facility connected to a payment account, cf. appendix 1 (3b) in the Danish Payments Act.



## 5 FORM ATM: ATMS

This form is for reporting data on the number of ATMs installed by the bank in Denmark. The primary function of ATMs is to enable cash withdrawals. However, some ATMs also offer other functions such as cash deposits or credit transfers.

The bank must include all ATMs it has installed – also ATMs that it does not own, but may have leased or rented. It makes no difference whether daily operations and maintenance are outsourced to service providers such as cash-in-transit companies.

	Total
	2.1
1.1 ATMs	
Of Which	
1.2 ATMs accepting deposits	
1.3 ATMs with a credit transfer function	
1.4 Non-bank branch ATMs	

### 5.1 Types of ATMs

#### 5.1.1 ATMs

The total number of ATMs installed by the bank.

#### 5.1.2 ATMs that accept deposits

ATMs that accept cash deposits from cardholders.

#### 5.1.3 ATMs with a credit transfer function

ATMs that enable cardholders to initiate credit transfers.

#### 5.1.4 Non-bank branch ATMs

ATMs that are not installed at one of the bank's branches. For instance, an ATM installed on a façade where the bank used to have a branch or a stand-alone ATM installed in a retail store. Only ATMs with public access should be included.

## 6 FORMS HIPIa & HIPIb: CASH WITHDRAWALS AND DEPOSITS

Form HIPIa is for reporting data on the number of cash withdrawals and deposits made by the bank's own customers in Denmark. Withdrawals and deposits can be done either at the bank or at other provider of payment services in Denmark.

Cash deposits at the bank by customers with other banks should be included.

Withdrawals and deposits in both Danish kroner and foreign exchange are included in the calculation.

Form HIPIb is used for reporting the value of these transactions. It is recommended that the institute uses the underlying dataset which is also used for AML-reporting, since this dataset has been adjusted for errors and related correction transactions.

Figures are excluding transactions to internal account. E.g. transaction related to pick-up or supply of cash that registered over the counter should not be included in the computation of the figures.

**Form HIPIa: Number of cash withdrawals and deposits** Chart 4

	Total	At the bank	At others
	2.1	2.2	2.3
1.1 Cash withdrawals			
1.2 ATM withdrawals			
1.3 Withdrawals over the counter			
1.4 Cash deposits			
1.5 ATM deposits			
1.6 Deposits over the counter			
1.7 Deposits in night safes			

### 6.1 Type of transaction

#### 6.1.1 Cash withdrawals

Cash withdrawals over the counter or in ATMs.

*Identity: 1.1 = 1.2 + 1.3*

#### 6.1.2 ATM withdrawals

Cash withdrawals made at the ATMs.

### **6.1.3 Withdrawals over the counter**

Cash withdrawals made over the counter in a bank's branches.

In case it is impossible to distinguish cash withdrawals related to the payment of inpayment forms etc., from the ones where the customer leaves the bank with banknotes in hand or pocket these should be included in the computation, otherwise only the latter is to be reported.

Note, credit transfers manually initiate at the counter on request of the customer is to be reported in form TKO.

### **6.1.4 Cash deposits**

Cash deposits made over the counter in a bank's branches or via ATMs or night safes.

*Identity: 1.4 = 1.5 + 1.6 + 1.7*

### **6.1.5 ATM deposits**

Cash deposits made via ATMs.

### **6.1.6 Deposits over the counter**

Cash deposits made over the counter in a bank's branches.

### **6.1.7 Deposits in night safes**

Cash deposits in the night safes of a bank.

It makes no difference whether the bank has entered into an agreement with a subcontractor such as a cash-in-transit company on emptying the night safe and counting etc. Thus transfers from the cash-in-transit company Bankernes Kontantservice (BKS) are included in the calculation.

Cheques, if any, deposited along with cash in the night safe may be included in the calculation of the value of deposits in night safes.

In the calculation text-codes can be use. Presettlement (BKS text code 701) and settlement (BKS text code 704) corrections (code 703) and returns (code 702), due to errors in presettlement are not included in the calculation, but used solely to correct the calculus of the value is correct.

## **6.2 Breakdown**

### **6.2.1 Total**

Total calculation of cash withdrawals or deposits made by the bank's customers at one of the bank's branches, ATMs or night safes or made at other banks in Denmark.

*Identity: 2.1 = 2.2 + 2.3*

### **6.2.2 At the bank**

Cash withdrawals or deposits by the bank's customers at the bank's branches, ATMs or night safes. Also included are cash deposits at the bank's night safes by customers of other banks, if these cannot be distinguished from the banks own customers' deposits.

### **6.2.3 At others**

Cash withdrawals or deposits by the bank's customers at other banks or other providers of payments services in Denmark.

Current legislation and payment infrastructure limits customers' ways of deposit cash in other banks, than the customers own bank, to deposit by night safe.

## 7 FORMS TKORTPIa & TKORTPIb: TRANSACTIONS WITH CARDS ISSUED

Form TKORTPIa is for reporting data on the number of transactions with cash cards, payment cards, e-money cards and other cards issued by the bank, i.e. the same cards as in form KORTPI.

Issuer as defined in section 7(26) of the Danish Payment Act.

Form TKORTPIb is for reporting the value of these transactions.

Reverse payments (credit transactions) on cards are not subject to reporting, only payments or cash withdrawals are to be reported.

**Form TKORTPIa: Number of transactions with cards issued** Chart 5

	Total	Transactions made in Denmark						Transactions made abroad							
		Physical trade	Online shopping	Self-service environments	Cash withdrawals	Contactless payments	Payments without a PIN	Payments with a PIN	Point of sale	Online shopping	Cash withdrawals	Consumer cards	Commercial cards	Charge cards	Prepaid cards
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10	2.11	2.12	2.13	2.14	2.15
1.1 Cash cards															
1.2 Payment cards															
1.3 Debit cards															
1.4 Dankort															
1.5 Co-branded Dankort															
1.6 Internationale debit cards															
1.7 Other debit cards															
1.8 Credit cards															
1.9 Internationale credit cards															
Of which															
1.10 Co-branded petrol cards															
1.11 Other co-branded cards															
1.12 Other credit cards															
1.13 E-money cards, wide application															
1.14 E-money cards, limited application															
Of which															
1.15 E-money cards, limited application, public transport															
1.16 E-money cards, limited application, retail commerce															
1.17 Other Cards															
Of which															
1.18 Petrol cards															
1.19 Cards in retail commerce															

### 7.1 Types of payment instruments

#### 7.1.1 Cash cards

Cards that can be used only for cash withdrawals at branches or ATMs of the issuing bank or other banks.

### **7.1.2 Payment cards**

Cards with wide application. These are the most commonly known payment cards, and they differ from cards (payment instruments) with limited application as defined in section 5(14 and 15) of the Danish Payments Act (lov om betalinger).

Examples include the national debit card (Dankort), the with Visa co-branded national debit card (VisaDankort), international debit cards such as MasterCard Debit and Visa Debit, and international credit cards such as MasterCard, Visa, American Express and Diners Club.

*Identity: 1.2 = 1.3 + 1.8*

### **7.1.3 Debit cards**

Cards where the payment is debited to the payer's account immediately after the bank has received the transaction information.

Examples include the national debit card (Dankort), the co-branded Dankort (VisaDankort) and international debit cards such as Visa Debit and MasterCard Debit.

*Identity: 1.3 = 1.4 + 1.5 + 1.6 + 1.7*

### **7.1.4 Dankort**

The national debit card in Denmark with characteristics as described in 7.1.3.

Co-branded Dankort are not included in the calculation, but are reported separately, cf. 7.1.5.

All Dankort transactions are to be reported as if they were made in Denmark – including transactions in Greenland, the Faroe Islands, and cross-border shopping e.g. in Germany, Sweden and Norway.

### **7.1.5 Co-branded Dankort**

Dankort, cf. 7.1.4, which are co-branded with another brand of card such as Visa.

All Co-branded Dankort transactions acquired as a Dankort transaction are to be reported as if they were made in Denmark cf. 7.1.4

#### **7.1.6 International debit cards**

Debit cards with characteristics as described in 7.1.3, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa Debit and MasterCard Debit.

#### **7.1.7 Other debit cards**

Debit cards with characteristics as described in 0, which cannot be referred either to 7.1.4, 7.1.5 or 0. An example is Akiliut-card by Grønlandsbanken.

#### **7.1.8 Credit cards**

Cards where the payment is not debited to the payer's account immediately after the bank has received the transaction information, but only after a period of time agreed between the payer and the bank, typically once a month. An agreement for additional credit, a revolving credit facility, may be linked to the credit card. This credit facility is typically interest-bearing.

*Identity: 1.8 = 1.9 + 1.12*

#### **7.1.9 International credit cards**

Credit cards with characteristics as described in 7.1.8, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa, MasterCard, American Express and Diners Club.

#### **7.1.10 Co-branded petrol cards**

International credit cards as described in 7.1.9, co-branded with petrol cards. Only data on payment cards issued by the bank should be reported here.

#### **7.1.11 Other co-branded cards**

International credit cards as described in 7.1.9, co-branded with store cards, loyalty cards, membership cards, etc. issued by a company or an association. Only data on cards issued by the bank should be reported here.

#### **7.1.12 Other credit cards**

Credit cards not issued under a licence from an international card company and with characteristics as described in 7.1.9. An example is cards issued by Forbrugsforeningen

#### **7.1.13 E-money cards with wide application**

Cards used for e-payment as defined in section 7(6) and annex 1 of the Danish Payments Act. Only e-money cards with wide application are reported here – not cards drawing on electronic money with limited application pursuant to section 5(14 and 15) of the Act

#### **7.1.14 E-money cards with limited application**

Cards used for e-payment as defined in section 7(6) of the Danish Payments Act. Only e-money cards drawing on electronic money with limited application pursuant to section 5(14 and 15) of the Act.

#### **7.1.15 E-money cards with limited application, public transport**

Cards with characteristics as described in 7.1.14 used for payments related to public transportation, e.g. Rejsekortet.

#### **7.1.16 E-money cards with limited application, retail commerce**

Cards with characteristics as described in 7.1.14 used for payments in retail commerce.

#### **7.1.17 Other cards**

Other cards with limited application pursuant to section 5(14 and 15) of the Danish Payments Act.

#### **7.1.18 Other cards, petrol cards**

Cards with characteristics as describe in 7.1.17 issued by petrol and oil companies. Only non-co-branded petrol cards are reported. Co-branded petrol cards are reported in 7.1.10.

#### **7.1.19 Other cards, cards in retail commerce**

Cards with characteristics as describe in 7.1.17 issued by retail stores, chain of stores, shopping centres, chamber of commerce etc. to be used for payments in connected retail stores.

### **7.2 Breakdown**

#### **7.2.1 Total**

Total calculation of transactions made in Denmark and, possibly, abroad.

*Identity: 2.1 = 2.2 + 2.3 + 2.4 + 2.5 + 2.9 + 2.10 + 2.11 = 2.12 + 2.13  
= 2.14 + 2.15*

#### **7.2.2 Physical trade, Denmark**

Payments in physical stores in Denmark where both the payer and the payee are physically present at time of payment. An example is staffed checkout in retail stores.



### **7.2.3 Online shopping, Denmark**

Payments to retailers in Denmark made in online shopping, including mail order and telephone sales. This type of payment is referred to also as Card Not Present (CNP) transactions.

### **7.2.4 Self-service environments, Denmark**

Payments made in unstaffed self-service environments in Denmark. Examples include pumps at petrol stations, parking meters, parking facilities, bridges and toll roads, automatic ticket machines and supermarket self-scan checkouts as well as vending machines for small items.

### **7.2.5 Cash withdrawals, Denmark**

Cash withdrawals made at ATMs or over the counter in Denmark.

The computation of cash withdrawals includes all withdrawals also the ones where issuer only uses the card to identify the customer/cardholder and the underlying payment account to carry out a withdrawal directly from the account, i.e. requiring acquiring of a card transaction.

### **7.2.6 Contactless payments**

Payments in physical trade, cf. 7.2.2, and self-service environments, cf. 7.2.4, in Denmark made using contactless technology such as Near Field Communication, NFC.

### **7.2.7 Payments made without a PIN**

Payments in physical trade, cf. 7.2.2, and self-service environments, cf. 7.2.4, in Denmark where payment is authorised without a PIN.

*Identity: 2.7 = 2.2 + 2.4 - 2.8*

### **7.2.8 Payments with a PIN**

Payments in physical trade, cf. 7.2.2, and self-service environments, cf. 7.2.4, in Denmark where payment is authorised with a PIN.

*Identity: 2.8 = 2.2 + 2.4 - 2.7*

### **7.2.9 Point of sale transactions, abroad**

Payments made at the Point of Sale, POS, abroad.

### **7.2.10 Online shopping, abroad**

Payments to retailers abroad for online shopping, including mail order and telephone sales. This type of payment is referred to also as Card Not Present (CNP) transactions.

#### **7.2.11 Cash withdrawals, abroad**

Cash withdrawals made at ATMs or over the counter in a bank abroad.

#### **7.2.12 Consumer cards**

Transactions with cards issued to consumers as defined in section 7(14) of the Danish Payments Act. Consumer or private cards are distinguished from commercial cards cf. 7.2.13.

The card's 6-digit BIN-number unambiguously identifies card type and scheme.

#### **7.2.13 Corporate cards**

Transactions with cards issued to employees of companies and thus not consumers as defined in section 7(14) in the Danish Payments Act. Cards are distinguished from consumer cards cf. 7.2.12.

The card's 6-digit BIN-number unambiguously identifies card type and scheme.

#### **7.2.14 Charge cards**

Transactions with cards that can be used for payments, covered by a credit facility connected to a payment account, cf. appendix 1 (4b) in the Danish Payments Act.

#### **7.2.15 Prepaid cards**

Transactions with cards that can be used for payments, not covered by a credit facility connected to a payment account, cf. appendix 1 (3b) in the Danish Payments Act.

## 8 FORMS TUKORTa & TUKORTb: TRANSACTIONS WITH FOREIGN CARDS

Form TUKORTa is for reporting data on the number of transactions in Denmark with foreign payment cards. Form TUKORTb is for reporting the value of these transactions.

The bank must report data on the transactions it acquires, cf. the definition in the Danish Payments Act section 7(25). If the bank is not an acquirer of foreign card payments, it may disregard these forms.

Reverse payments (credit transactions) on cards are not subject to reporting; only payments or cash withdrawals are to be reported.

**Form 5A: Number of transactions with foreign cards** Chart 6

	Total	Physical trade	Online shopping	Self-service environments	Cash withdrawals
	2.1	2.2	2.3	2.4	2.5
1.1 Foreign cards					
1.2 Foreign debit cards					
1.3 Foreign credit cards					

### 8.1 Types of card

#### 8.1.1 Foreign cards

Cards issued abroad that can be used for payments in Denmark. These cards are typically issued under licence from an international card company such as MasterCard, Visa, JCB, American Express or Diners Club.

*Identity: 1.1 = 1.2 + 1.3*

#### 8.1.2 Foreign debit cards

Cards issued abroad where the payment is debited to the payer's account immediately after the issuer has received the transaction information. Examples include Visa Debit and MasterCard Debit.

### **8.1.3 Foreign credit cards**

Cards issued abroad where the payment is not debited to the cardholder's account immediately after the issuer has received the transaction information, but only after a period of time agreed between the cardholder and the issuer, typically once a month. Examples include Visa, MasterCard, American Express and Diners Club.

## **8.2 Breakdown**

### **8.2.1 Total**

Total calculation of transactions in Denmark, including transactions in Danish online shops.

*Identity: 2.1 = 2.2 + 2.3 + 2.4 + 2.5*

### **8.2.2 Physical trade**

Payments in physical stores in Denmark where both the payer and the payee are physically present at time of payment. An example is staffed checkout in retail stores..

### **8.2.3 Online shopping**

Payments to retailers in Denmark for online shopping, including mail order and telephone sales. This type of payment is referred to also as Card Not Present (CNP) transactions.

### **8.2.4 Self-service environments**

Payments made in unstaffed self-service environments in Denmark. Examples include pumps at petrol stations, parking meters, parking facilities, bridges and toll roads, automatic ticket machines and supermarket self-scan checkouts as well as vending machines for small items.

### **8.2.5 Cash withdrawals in Denmark**

Cash withdrawals at ATMs or over the counter in Denmark.

## **9 FORMS TMOBILa & TMOBILb: TRANSACTIONS USING MOBILE PHONE, TABLET, PC OR SIMILAR DIGITAL EQUIPMENT**

Form TMOBILa is for reporting data on the number of transactions using mobile phone, tablet, PC or similar digital equipment. Form TMOBILb is for reporting the value of these transactions.

Only transactions using general payment solutions are included. A payment solution is general if it can be used to transfer money to other private consumers and/or be applied widely to pay for goods or services in Denmark.

A solution can be applied widely for payments at point of sale if it does not have limited application as defined in section 5(14 and 15) of the Danish Payments Act.

Examples of solutions for which data is to be reported in these forms are MobilePay as well as digital wallets with one or more built-in cards, like Apple Pay, Dankort App, Google Pay etc.

The bank's online or mobile banking facilities are not regarded as general payment solutions. Therefore, data on traditional online or mobile banking transfers where the user transfers money to an account number or pays an inpayment form should not be reported.

The bank must report data on the use of the solutions it provides. However, for digital wallets, data should be reported by the bank issuing the card used.

**Form TMOBILa: Number of transactions using mobile phone, tablet, PC or similar digital equipment**

Chart 7

	Total payments sent	Total payments received	Physical trade	Online shopping	Self-service environments	Person-to-person transfers
	2.1	2.2	2.3	2.4	2.5	2.6
General payment solutions						
1.1 Solution based on payment card or e-money account						
1.2 Solution based on credit transfer between bank accounts						

**9.1 General payment solutions**

**9.1.1 Solution based on payment card or e-money account**

Solutions where the transaction involves either a card payment or a transfer from an electronic money account as defined in section 7(6) of the Danish Payments Act.

**9.1.2 Direct withdrawals from bank accounts**

Solutions where the transaction involves a credit transfer directly from the payer's bank account. Person to person (P2P) transfers using the MobilePay-solution is an example.

**9.2 Breakdown**

**9.2.1 Total payments made**

Total calculation of payments made.

For MobilePay data is reported by Danske Bank on behalf of all member banks in the MobilePay co-operation. For digital wallets, data is reported by the bank issuing the card used, which have been used for a contactless transaction in a physical store.

**9.2.2 Total payments received**

Total calculation of payments received.

For MobilePay data is reported by Danske Bank on behalf of all member banks in the MobilePay co-operation

**9.2.3 Physical trade**

Payments in physical stores in Denmark where both the payer and the payee are physically present at time of payment. An example is staffed checkout in retail stores.

**9.2.4 Online shopping**

Payments received for online shopping, including mail order and telephone sales.

**9.2.5 Self-service environments**

Payments received for transactions in self-service environments such as pumps at petrol stations, parking meters, parking facilities, bridges and toll roads, automatic ticket machines and supermarket self-scan checkouts as well as vending machines for small items.

**9.2.6 Person-to-person transfers**

Payments received by private individuals.

## **10 FORMS TKOa & TKOb: DOMESTIC CREDIT TRANSFERS**

Form TKOa is for reporting data on the number of domestic credit transfers, i.e. transfers between accounts at banks in Denmark, not included are transfers between MFIs i.e. interbank-payments on behalf of the bank itself. Form TKOb is for reporting the value of these transfers.

Credit transfers are initiated by the payer and involve the transmission of a payment message from the payer's bank to the payee's bank, cf. the definition in section 7(24) in the Danish Payments Act.

A credit transfer could be an account-to-account credit transfer or payment using an inpayment form. At payment, the payee's account or FI creditor number should be stated.

Inpayment forms include both joint inpayment forms and giro inpayment forms.

Note transfers related to customers use of e.g. MobilePay, is to be included in the computation of figures. Similar included are transaction related to the movement of a customer's entire engagement that is all accounts and funds to another bank.

The bank reports data on credit transfers sent i.e. transfers from the payer's account at the bank.

Payment transactions initiated by the bank by simple book entry on an account, are not included. Examples of credit entries to the account are interest and dividend payments and disbursal of the amount of a loan, and debit entries to the account are charge of interest and bank fees and repayments of the amount of a loan.

R-transactions are not to be included.



**Form TKOa: Number of domestic credit transfers**

Chart 8

	Total	Transfers, Danish kroner					Transfers, foreign exchange				The payer is	
		Within the bank, on-us transactions	Central bank transfer	Instant transfer, between banks	Intraday transfer, between banks	Standard transfer, between banks	Target2 transfer	SEPA Credit Transfers	Other credit transfers in euro	Other credit transfers	Consumers	Firms
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10	2.11	2.12
1.1 Domestic credit transfers												
1.2 Manually processed												
1.3 Account-to-account credit transfers												
1.4 Inpayment forms												
1.5 Electronically processed												
1.6 Account-to-account credit transfers												
1.7 Via ATMs												
1.8 Via online banking facilities												
1.9 Via mobile banking facilities												
1.10 Via online or mobile banking facilities												
1.11 Via integration solutions												
1.12 Inpayment forms												
1.13 Via online banking facilities												
1.14 Via mobile banking facilities												
1.14 Via online or mobile banking facilities												
1.16 Via integration solutions												

**10.1 Types of credit transfer**

**10.1.1 Domestic credit transfers**

Credit transfers between accounts at banks in Denmark.

Identity:  $1.1 = 1.2 + 1.5$

**10.1.2 Manually processed**

Credit transfers requiring manual processing at the bank.

Identity:  $1.2 = 1.3 + 1.4$

**10.1.3 Manually processed account-to-account credit transfers**

Account-to-account credit transfers requiring manual processing at the bank. For instance, account-to-account credit transfers made at the counter of a bank branch or agreed over the telephone.

**10.1.4 Manually processed inpayment forms**

Transfers using inpayment forms requiring manual processing at the bank. For instance inpayment forms paid at the counter of a bank branch or using an 'envelope scheme'.

**10.1.5 Electronically processed**

Credit transfers not requiring manual processing at the bank.

Identity:  $1.5 = 1.6 + 1.12$

#### **10.1.6 Electronically processed account-to-account credit transfers**

Account-to-account credit transfers not requiring manual processing at the bank. For instance account-to-account credit transfers made using online banking facilities, mobile banking facilities, ATMs or an integration solution, but also included are transactions based on agreements on e.g. standing orders transactions, zero balance accounts transactions, and other transactions to re-align account balance. Transfers, as a result customers' use of services such as MobilePay, should be included in the computation. Similar industry solutions, e.g. *Engagements-overførsler*, should also be included, since these are cleared in the retail clearing systems.

*Identity: 1.6 ≥ 1.7 + 1.8 + 1.9 + 1.10 + 1.11*

#### **10.1.7 Account-to-account credit transfers using ATMs**

Account-to-account credit transfers made using an ATM.

#### **10.1.8 Account-to-account credit transfers using online banking facilities**

Account-to-account credit transfers made using online banking facilities, i.e. a browser-based solution. If it is impossible to distinguish these from payments initiated through mobile banking facilities, then use 10.1.10.

#### **10.1.9 Account-to-account credit transfers using mobile banking facilities**

Account-to-account credit transfers made using mobile banking facilities, i.e. an app-based solution. If it is impossible to distinguish these from payments initiated through online banking facilities, then use 10.1.10.

#### **10.1.10 Account-to-account credit transfers using online or mobile banking facilities**

Account-to-account credit transfers made using online or mobile banking facilities, when it is not possible to distinguish between the two facilities, cf. 10.1.8 and 10.1.9.

Transfers via a SMS-solution are included in the calculation.

#### **10.1.11 Account-to-account credit transfers using integration solutions**

Account-to-account credit transfers made using a solution where data is exchanged between the consumer and the bank, for instance VANS or FTP, according to agreed formats that enable integrated data exchange with the user's, typically a corporate customer, Enterprise Resource Planning (ERP) system.

Credit transfers via Mastercard's Danish services, Overførselsservice and Informationservice are included in the calculation. When calculating number of transaction using Overførselsservice then count number of accounts that are credited. Included in the calculation are transfers to Mastercard's intermediate account. Mastercard reports information on transfers from the intermediate account related to Informationservice

#### **10.1.12 Electronically processed inpayment forms**

Credit transfers using inpayment forms not requiring manual processing at the bank. For instance inpayment forms paid using online banking facilities, mobile banking facilities, an integration solution or as a standing order.

*Identity: 1.12 ≥ 1.13 + 1.14 + 1.15 + 1.16*

#### **10.1.13 Inpayment forms using online banking facilities**

Credit transfers using inpayment forms paid through online banking facilities, i.e. a browser-based solution. If it is impossible to distinguish these from payments initiated through mobile banking facilities, then use 10.1.15.

#### **10.1.14 Inpayment forms using mobile banking facilities**

Credit transfers using inpayment forms paid through mobile banking facilities, i.e. an app-based solution. If it is impossible to distinguish these from payments initiated through online banking facilities, then use 10.1.15.

Transfers via a SMS-solution are included in the calculation.

#### **10.1.15 Inpayment forms using online or mobile banking facilities**

Credit transfers using inpayment forms paid through online or mobile banking facilities, when it is not possible to distinguish between the two facilities, cf. 10.1.13 and 10.1.14.

#### **10.1.16 Inpayment forms using integration solutions**

Credit transfers using inpayment forms paid through an integration solution, cf. 0.

## **10.2 Breakdown**

### **10.2.1 Total**

Total calculation of credit transfers.

*Identity: 2.1 = 2.2 + 2.3 + 2.4 + 2.5 + 2.6 + 2.7 + 2.8 + 2.9 + 2.10 = 2.11 + 2.12*

### **10.2.2 Within the same bank, (on us transactions) Danish kroner**

Credit transfers in Danish kroner between accounts at the same bank.

Note, in case all inpayment forms are cleared through Sumclearing, then all are reported under 10.2.6, despite some recipients are within the same bank

### **10.2.3 Central bank transfer, Danish kroner**

Credit transfers settled through Danmarks Nationalbank's RTGS system Kronos.

### **10.2.4 Instant transfers, between two banks, Danish kroner**

Credit transfers in Danish kroner between accounts at different banks where the payee's account is credited instantly after approval by the payer, although the transfers are not completed in Kronos. This is possible if the transfer is settled in the Express clearing system (Straksclearing).

### **10.2.5 Intraday transfers, between two banks, Danish kroner**

Credit transfers in Danish kroner between accounts in different banks where the payee's account is not credited instantly, but within the same day (intraday) as the credit transfer is approved by the payer. This is possible if the transfer is settled in one of the day-time settlement cycles of the Intradagclearing system.

### **10.2.6 The next banking day, between two banks, Danish kroner**

Credit transfers in Danish kroner between accounts in different banks where the payee's account is not credited until the next banking day. This is the case when the transfer is settled in one of the night-time settlement cycles of the Intradagclearing or in the Sumclearing.

### **10.2.7 TARGET2 transfers**

Credit transfers in euro where settlement has taken place via the European Central Bank's (ECB) RTGS system, TARGET2.

### **10.2.8 SEPA Credit Transfers**

Credit transfers in euro completed as SEPA Credit Transfers.

**10.2.9 Other credit transfers in euro**

Credit transfers in euro that are not settled via TARGET2 and not completed as SEPA Credit Transfers.

**10.2.10 Other credit transfers, other currencies**

Credit transfers in foreign currencies other than euro.

**10.2.11 Consumer**

Credit transfers where the payer is a consumer, cf. section 7(15) of the Danish Payments Act.

**10.2.12 Firm etc.**

Credit transfers where the payer is not a consumer, cf. section 7(15) of the Danish Payments Act.

## 11 FORMS TUKOa & TUKOb: CROSS-BORDER CREDIT TRANSFERS

Form TUKOa is for reporting data on the number of cross-border credit transfers, i.e. transfers between an account at a bank in Denmark and an account at a bank abroad. Form TUKOb is for reporting the value of these transfers.

Credit transfers, cf. the definition in section 7(24) in the Danish Payments Act are initiated by the payer and involve the transmission of a payment message from the payer's bank to the payee's bank.

The bank reports data on cross-border credit transfers sent, i.e. transfers from the payer's account at the bank to an account at a bank abroad, and cross-border credit transfers received, i.e. transfers from an account at a bank abroad to the payee's account at the bank.

Included are SEPA credit transfers routed to foreign entities or affiliated companies, as accounts in Denmark either are credited or debited when a transfer is received or sent.

**Form TUKOa: Number of cross-border credit transfers** Chart 9

	Total	Credit transfers in Danish kroner	Target2 transfers	SEPA Credit Transfers	Other credit transfers in euro	Other credit transfers	Consumer	Firm etc.
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8
Cross-border credit transfers								
1.1 Credit transfers sent								
1.2 Credit transfers received								

### 11.1 Types of credit transfer

#### 11.1.1 Credit transfers sent

Credit transfers from an account at the bank to an account at a bank abroad.

#### 11.1.2 Credit transfers received

Credit transfers to an account at the bank from an account at a bank abroad.

## **11.2 Breakdown**

### **11.2.1 Total**

Total calculation of cross-border credit transfers, sent or received.

*Identity: 2.1 = 2.2 + 2.3 + 2.4 + 2.5 + 2.6 = 2.7 + 2.8*

### **11.2.2 Credit transfers in Danish kroner**

Cross-border credit transfers, sent or received, in Danish kroner.

### **11.2.3 TARGET2 transfers**

Cross-border credit transfers, sent or received, in euro via the European Central Bank's (ECB's) RTGS system, TARGET2.

### **11.2.4 SEPA Credit Transfer**

Cross-border credit transfers in euro completed as a SEPA Credit Transfer.

### **11.2.5 Other credit transfers in euro**

Cross-border credit transfers in euro that are not settled via TARGET2 and not completed as a SEPA Credit Transfer.

### **11.2.6 Other credit transfers**

Cross-border credit transfers in currencies other than Danish kroner and euro.

### **11.2.7 Consumer**

Cross-border credit transfers where the bank's customer is a consumer, cf. section 7(15) of the Danish Payments Act.

### **11.2.8 Firms etc.**

Cross-border credit transfers where the bank's customer is not a consumer, cf. section 7(15) of the Danish Payments Act.

**12 FORMS TDDPIa & TDDPIb: DIRECT DEBITS**

Form TDDPIa is for reporting data on direct debits as defined in section 7(23) of the Danish Payments Act. Form TDDPIb is for reporting the value of these debits.

Examples of direct debit products include Betalingservice, Leverandørservice and SEPA Direct Debit, Core and B2B.

For Betalingservice and Leverandørservice, the bank reports data on payments sent. For SEPA Direct Debit, the bank reports data on both payments sent and received.

Banks that use Mastercard's Danish SEPA Direct Debits solution should not report information on transactions through this. Instead information are collected and reported by Mastercard.

Currently no breakdown of payers i.e. private customers and firms for payments via SEPA Direct Debits Core, instead all payments are treated as paid by private customers.

The definition of payments sent and received follows the cash flow.

**Form TDDPIa: Number of direct debits** Chart 10

	Payments sent	Consumer	Firm etc.	Payments received
	2.1	2.2	2.3	2.4
1.1 Direct debits				
1.2 Domestic direct debits				
1.3 Direct debits in Danish kroner				
1.4 SEPA Direct Debit Core				
1.5 SEPA Direct Debit B2B				
1.6 Cross-border direct debits				
1.7 SEPA Direct Debit Core				
1.8 SEPA Direct Debit B2B				



## **12.1 Types of direct debit**

### **12.1.1 Direct debits**

Direct debits using a direct debit product for transfers between accounts at banks in Denmark or between an account at a bank in Denmark and a bank abroad.

*Identity: 1.1 = 1.2 + 1.6*

### **12.1.2 Domestic direct debits**

Direct debits using a direct debit product for transfers between accounts at banks in Denmark.

*Identity: 1.2 = 1.3 + 1.4 + 1.5*

### **12.1.3 Direct debits in Danish kroner**

Direct debits in Danish kroner using a direct debit product for transfers between accounts at banks in Denmark. Examples of products are Betalingsservice and Leverandørservice.

### **12.1.4 SEPA Direct Debit Core, Domestic**

Direct debits in euro via SEPA Direct Debit Core between accounts at banks in Denmark.

### **12.1.5 SEPA Direct Debit B2B, Domestic**

Direct debits in euro via SEPA Direct Debit B2B between accounts at banks in Denmark.

### **12.1.6 Cross-border direct debits**

Direct debits using a direct debit product for transfers between an account at the bank and an account at a bank abroad.

*Identity: 1.6 = 1.7 + 1.8*

### **12.1.7 SEPA Direct Debit Core, cross-border**

Direct debits in euro via SEPA Direct Debit Core between an account at the bank and an account at a bank abroad.

### **12.1.8 SEPA Direct Debit B2B, cross-border**

Direct debits in euro via SEPA Direct Debit B2B between an account at the bank and an account at a bank abroad.

## **12.2 Breakdown**

### **12.2.1 Payments sent**

Payments sent from an account at the bank, collected using a direct debit product.

*Identity: 2.1 = 2.2 + 2.3*

### **12.2.2 Consumer**

Payments sent, collected using a direct debit product, where the bank's customer is a consumer, cf. section 7(15) the Danish Payments Act.

### **12.2.3 Firm etc.**

Payments sent, collected using a direct debit product, where the bank's customer is not a consumer, cf. 12.2.2.

### **12.2.4 Payments received**

Payments received in an account at the bank, collected using a direct debit product.

### 13 FORM AFTPI: AGREEMENTS

Form AFTPI is for reporting data on the number of agreements entered into between the bank and its users.

Banks using Nets' SEPA Direct Debits solution are not to report figures on number of agreements with either payers or payees. Nets will report these numbers.

**Form AFTPI: Number of agreements** Chart 11

	Total	Consumer	Firm etc.	Physical trade	Online shopping	Self-service environments
	2.1	2.2	2.3	2.4	2.5	2.6
Agreements with users on accounts, online banking, mobile banking, integration solutions						
1.1 Payment account						
1.2 Online banking						
1.3 Mobile banking						
1.4 Integration solutions						
1.5 E-money account						
Agreements on inpayment forms, direct debits and overall debits						
Agreements with payees						
1.6 Inpayment forms						
1.7 SEPA Direct Debit Core						
1.8 SEPA Direct B2B						
Agreements with payers on direct debits						
On connection						
1.9 Direct debits in Danish kroner						
1.10 SEPA Direct Debit Core						
1.11 SEPA Direct B2B						
On regular debits						
1.12 Direct debits in Danish kroner						
1.13 SEPA Direct Debit Core						
1.14 SEPA Direct B2B						
Agreements with payees on acquiring of cards						
1.15 International debit cards						
1.16 International credit cards						
Agreements, gen. payment solutions, mobile phone, tablet, PC or similar digital equip.						
1.17 Withdrawals using payment cards or e-money accounts						
1.18 Direct withdrawals from bank account						

#### 13.1 Types of agreement

##### 13.1.1 Agreements with users on payment accounts

Agreements on payment accounts, cf. section 7(16) of the Danish Payments Act.

### **13.1.2 Agreements with users on online banking facilities**

Agreements on online banking facilities, i.e. a browser-based solution enabling the user to access his or her accounts electronically via the Internet or similar means.

### **13.1.3 Agreements with users on mobile banking facilities**

Agreements on mobile banking facilities, i.e. an app-based solution enabling the user to access his or her accounts electronically via the Internet or similar means.

### **13.1.4 Agreements with users on integration solutions**

Agreements on integration solutions, i.e. a solution enabling the exchange of data between the user, typically a corporate customer, and the bank, for instance via VANS or FTP, according to agreed formats that enable integrated data exchange with the user's Enterprise Resource Planning (ERP) system.

### **13.1.5 Agreements with users on e-money accounts**

Agreements on accounts on which electronic money can be stored as defined in section 7(6) of the Danish Payments Act.

### **13.1.6 Agreements with payees on inpayment forms**

Agreements with payees, ensuring that they can receive payments via giro inpayment forms, i.e. the number giro account.

Only Dansk Bank reports information on Giro inpayment forms.

*Mastercard reports information on inpayment forms via other inpayment forms in another report. Therefore no banks should report information on FI-inpayment forms.*

### **13.1.7 Agreements with payees, SEPA Direct Debit Core**

Agreements with payees, ensuring that they can make direct debits in euro via SEPA Direct Debit Core.

*Banks, that uses Mastercard's Danish SEPA Direct Debit solution, should not report information here.*

### **13.1.8 Agreements with payees, SEPA Direct Debit B2B**

Agreements with payees, ensuring that they can make direct debits in euro via SEPA Direct Debit B2B.

*Banks, that uses Mastercard's Danish SEPA Direct Debit solution, should not report information here.*

#### **13.1.9 Agreements with payers on direct debits in Danish kroner, connection**

Agreements with payers on connection to a product enabling them to create payment agreements on direct debits in Danish kroner. Examples of products are Betalingservice and Leverandørservice.

If a bank enters into framework agreements generally enabling the creation of payment agreements on direct debits, these agreements are included here.

#### **13.1.10 Agreements with payers on SEPA Direct Debit Core, connection**

Agreements with payers on connection to SEPA Direct Debit Core enabling them to create payment agreements on direct debits via the product.

If a bank enters into framework agreements generally enabling the creation of payment agreements on direct debits, these agreement are included here only if, since the latest calculation, the payer has created at least one agreement on payment via SEPA Direct Debit Core.

*Banks, that uses Mastercard's Danish SEPA Direct Debit solution, should not report information here.*

#### **13.1.11 Agreements with payers on SEPA Direct Debit B2B, connection**

Agreements with payers on connection to SEPA Direct Debit B2B enabling them to create payment agreements on direct debits via the product.

If a bank enters into framework agreements generally enabling the creation of payment agreements on direct debits, these agreement are included here only if, since the latest calculation, the payer has created at least one agreement on payment via SEPA Direct Debit B2B.

*Banks, that uses Mastercard's Danish SEPA Direct Debit solution, should not report information here.*

#### **13.1.12 Agreements with payers on direct debits in Danish kroner, regular direct debits**

Agreements with payers authorising a payee to make direct debits via a direct debit product in Danish kroner. Examples of products are Betalingservice and Leverandørservice.

**13.1.13 Agreements with payers on SEPA Direct Debit Core, regular direct debits**

Agreements with payers authorising a payee to make direct debits via SEPA Direct Debit Core. Agreements with payers authorising a payee to make a one-off direct debit are included in the calculation if these agreements have not yet been utilised.

*Banks, that uses Mastercard's Danish SEPA Direct Debit solution, should not report information here.*

**13.1.14 Agreements with payers on SEPA Direct Debit B2B, regular direct debits**

Agreements with payers authorising a payee to make direct debits via SEPA Direct Debit B2B. Agreements with payers authorising a payee to make a one-off direct debit are included in the calculation if these agreements have not yet been utilised.

*Banks, that uses Mastercard's Danish SEPA Direct Debit solution, should not report information here.*

**13.1.15 Agreements with payees, acquiring of international debit card**

Agreements with payees on acquiring of international debit card payments.

**13.1.16 Agreements with payees, acquiring of international credit card**

Agreements with payees on acquiring of international credit card payments.

**13.1.17 Agreements with users on general payment solutions, for withdrawals using payment cards or e-money accounts**

Agreements for making and/or receiving payments using general payment solutions for mobile phones, tablets, PCs or similar digital equipment where the transaction involves a withdrawal from a payment card or an electronic money account as defined in section 7(16) of the Danish Payments Act. Examples include MobilePay and digital wallets.

A payment solution is general if it can be used to transfer money to other users and/or be applied widely for payments at point of sale.

A solution can be applied widely for payments at point of sale if it does not have limited application as defined in section 5(14 and 15) of the Danish Payments Act.

### **13.1.18 Agreements with users on general payment solutions, for direct withdrawals from bank accounts**

Agreements for making and/or receiving payments using general payment solutions for mobile phones, tablets, PCs or similar digital equipment where the transaction involves a direct withdrawal from a bank account and completion of an account-to-account credit transfer. Examples include person to person-transfers using MobilePay .

A payment solution is general if it can be used to transfer money to other users and/or be applied widely for payments at point of sale.

A solution can be applied widely for payments at point of sale if it does not have limited application as defined in section 5(14 and 15) of the Danish Payments Act.

## **13.2 Breakdown**

### **13.2.1 Total**

Total number of agreements entered into between the bank and its users.

*Identity: 2.1 = 2.2 + 2.3*

### **13.2.2 Consumer**

Agreements entered into between the bank and its users who are consumers as defined in section 7(15) of the Danish Payments Act.

### **13.2.3 Firm etc.**

Agreements entered into between the bank and its users who are not consumers, cf. the definition in section 7(15) in the Danish Payment Services Act.

### **13.2.4 Physical trade**

Payments in physical stores in Denmark where both the payer and the payee are physically present at time of payment. An example is staffed checkout in retail stores.

### **13.2.5 Online shopping**

Agreements entered into between the bank and payees for the acceptance of payments made for online shopping, including mail order and telephone sales, also referred to as Card Not Present (CNP) transactions.

### **13.2.6 Self-service environments**

Agreements entered into between the bank and payees for the acceptance of payments made in unstaffed self-service environments such as pumps at petrol stations, parking meters, parking facilities, bridges and toll roads, automatic ticket machines and supermarket self-scan checkouts as well as vending machines for small items.



## 14 FORMS MKORTPIa & MKORTPIb: MISUSE OF CARDS

These forms are for reporting data on misuse of cards with wide application issued by the bank, cf. definition in section 7(26) in the Danish Payment Act, and misuse of cards issued abroad at points of sale in Denmark where the bank is the acquirer, cf. definition in section 7(25) in the same act.

Exempted are cards issued by the Bank, where it has outsourced the service of card issuing to a service provides e.g. Nets or SEB Kort. In this case the service provider reports misuse with these cards.

Form MKORTPIa is for reporting data on the number of misuse transactions, and form MKORTPIb is for reporting data on the value of the misuse.

The calculation is based on established misuse. Information on misuse is reported with a lag compared to the rest of the information to be reported, i.e. misuse in 1<sup>st</sup> quarter 2016 is reported along information collect via the other forms containing data for the 2<sup>nd</sup> quarter 2016. The delay in reporting of information on misuse is intended to minimise the number of replacement reports, due to case processing of reported misuse.

**Form MKORTPIa: Number of misuse transactions, cards** Chart 12

	Total	Misuse in Denmark						Misuse abroad		
		Lost or stolen cards			False cards			Lost or stolen cards	False cards	Online shopping, 'card not present'
	2.1	Cash withdrawals 2.2	Physical trade 2.3	Physical trade, contactless payments 2.4	Cash withdrawals 2.5	Physical trade 2.6	Online shopping, 'card not present' 2.7	2.8	2.9	2.10
1.1 Cards issued, Denmark										
1.2 Dankort and Co-branded Dankort										
1.3 International debit cards										
1.4 International credit cards										
1.5 Foreign cards										
1.6 Foreign debit cards										
1.7 Foreign credit cards										

### 14.1 Types of card

#### 14.1.1 Cards issued, Denmark

Cards with wide application issued by the bank in contrast to cards with limited application pursuant to section 5(14 and 15) of the Danish Payments Act.

*Identity: 1.1 = 1.2 + 1.3 + 1.4*

#### **14.1.2 Dankort and Co-branded Dankort**

Debit cards where the payment is debited to the payer's account immediately after the bank has received the transaction information.

The Dankort is the national debit card, used only for domestic transactions. Co-branded Dankort are Dankort co-branded with an international card brand, e.g. Visa, to allow the card to be used internationally.

#### **14.1.3 International debit cards**

Cards with characteristics as described in 14.1.2, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa Debit and MasterCard Debit.

#### **14.1.4 International credit cards**

Cards where the payment is not debited to the payer's account immediately after the bank has received the transaction information, but only after a period of time agreed between the payer and the bank, typically once a month. An agreement for additional credit, a revolving credit facility, may be linked to the credit card. This credit facility is typically interest-bearing.

International credit cards are issued under licence from an international card company such as Visa or MasterCard. Examples include Visa, MasterCard, American Express and Diners Club.

#### **14.1.5 Foreign cards**

Cards issued abroad that can be used for payments in Denmark. The card is typically issued under licence from an international card company such as MasterCard, Visa, JCB, American Express or Diners Club.

*Identity: 1.5 = 1.6 + 1.7*

#### **14.1.6 Foreign debit cards**

Cards issued abroad with characteristics as described in 14.1.2, which can be used for payments in Denmark. Examples include Visa Debit and MasterCard Debit.

#### **14.1.7 Foreign credit cards**

Cards issued abroad with characteristics as described in 14.1.4, which can be used for payments in Denmark. Examples include Visa, MasterCard, American Express and Diners Club.

## **14.2 Breakdown**

### **14.2.1 Total**

Total calculation of misuse of cards issued by the bank or misuse of cards issued abroad at points of sale in Denmark where the bank is the acquirer.

*Identity: 2.1 = 2.2 + 2.3 + 2.5 + 2.6 + 2.7 + 2.8 + 2.9 + 2.10*

### **14.2.2 Lost or stolen cards, cash withdrawals, Denmark**

Misuse in Denmark of lost or stolen cards where cash has been withdrawn from an ATM or the branch of a bank.

### **14.2.3 Lost or stolen cards, physical trade, Denmark**

Misuse in Denmark of lost or stolen cards in physical stores, i.e. transaction where both the payer and the payee are physically present at time of payment.

### **14.2.4 Lost or stolen cards, physical trade, contactless payments, Denmark**

Misuse in Denmark of lost or stolen cards in physical trade, cf. 14.2.3 using contactless technology such as Near Field Communication, NFC.

Note, it is an 'of which' item of 14.2.3

### **14.2.5 False cards, cash withdrawals, Denmark**

Misuse in Denmark of false cards where cash has been withdrawn from an ATM or the branch of a bank.

### **14.2.6 False cards, physical trade, Denmark**

Misuse in Denmark of false cards in physical stores, i.e. transaction where both the payer and the payee are physically present at the time of payment.

### **14.2.7 Online shopping, Denmark**

Misuse in Denmark in online shopping, including mail order and telephone sales. Card payments in online shopping are also referred to as Card Not Present (CNP) transactions.

### **14.2.8 Lost or stolen cards, abroad**

Misuse abroad of lost or stolen cards where cash has been withdrawn or payments made in physical trade.

**14.2.9 *False cards, abroad***

Misuse abroad of false cards where cash has been withdrawn or payments made in physical trade.

**14.2.10 *Online shopping, abroad***

Misuse of cards in online shopping, including mail order and telephone sales, at points of sale abroad. Card payments in online shopping are also referred to as Card Not Present (CNP) transactions.