

Rīga, 11 June 2021

Regulation No. 195

Regulation for Compiling the Payment Statistics Reports on Customer Payments

Issued pursuant to
Paragraph 2 of Article 39
of the Law on Latvijas Banka

I. General provisions

1. The Regulation establishes the procedure for compiling and submitting the semi-annual and quarterly payment statistics reports on customer payment transactions (hereinafter, the reports) to Latvijas Banka by credit institutions registered in the Republic of Latvia, Latvian branches of credit institutions licensed in Member States and foreign countries, payment institutions, e-money institutions, Latvian branches of payment institutions licensed in Member States, Latvian branches of e-money institutions licensed in Member States and credit unions providing payment services (hereinafter, a reporting agent) as well as the reporting deadlines.

2. The terms used in the Regulation are consistent with the terms and their definitions provided in Section 1 of the Law on Payment Services and Electronic Money as well as the following terms have been used:

2.1 payment transaction returned – the refund transaction that has been made upon the completion of the initial card-based payment or the original credit transaction (OCT);

2.2 payment transaction initiated remotely – "remote payment transaction" within the meaning of Section 1, Paragraph 3¹ of the Law on Payment Services and Electronic Money;

2.3 automated teller machine (ATM) – an electromechanical device that allows authorised users using card-based payment instruments or other similar means to withdraw cash from their accounts and/or access other services, allowing them, inter alia, make balance enquiries, transfer of funds or deposit money;

2.4 contactless payment – a payment transaction using a card or other similar means where the payer and the merchant (and/or their equipment) are at the same physical location and communication between the portable device and the point of sale takes place through contactless technology;

2.5 SCA – "strong customer authentication" within the meaning of Section 1, Paragraph 25¹ of the Law on Payment Services and Electronic Money;

2.6 EFTPOS terminal – a terminal that allows using a card at a physical (non-virtual) point of sale and is designed to transmit such information online, with a real-time request for authorisation, or offline. EFTPOS terminals include unattended terminals.

2.7 e-money – "electronic money" within the meaning of Section 1, Paragraph 2² of the Law on Payment Services and Electronic Money;

2.8 e-money card – a card with an e-money function on which e-money can be stored directly and/or which gives access to e-money stored on e-money accounts, ensuring e-money payments;

2.9 e-money card terminal – an e-money card loading or unloading terminal and an e-money card payment terminal within the meaning of Paragraphs 2.9 and 2.10 of the present Regulation;

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

2.11 e-money card accepting terminal – a terminal allowing holders of e-money on a card with an e-money function to transfer e-money value from their balance to the balance of the merchant or other beneficiary;

2.12 card – a payment instrument based on a unique number that can be used to initiate a payment, cash withdrawal or cash deposit that is processed using a card scheme or within the network operated by the issuer of the card. The number can be stored on a physical card, on another device (including key tag, sticker, smartphone) or can be held virtually without a physical device. Cards offer the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit, credit and e-money;

2.13 card with a delayed debit function – a card enabling card holders to have their purchases charged to an account with the card issuer up to an authorised limit. The balance in this account is settled in full at the end of a pre-defined period. The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line but including an obligation to settle the debt incurred at the end of a pre-defined period without charging interest rates;

2.14 card with a debit function – a card enabling card holders to pay for their purchases from their own funds stored on a payment account or from an additional overdraft facility attached to this account;

2.15 card with a credit function – a card enabling card holders to pay for their purchases within the credit limit granted, settling the granted credit as a lump sum by the established deadline or in instalments, with the balance considered as extended card credit;

2.16 card-based payment transaction – a payment transaction made by means of a card-based payment instrument in the terminal or by other means electronically or non-electronically, using a manual authorisation procedure, e.g. imprinters, or executing a mail order telephone order (MOTO) payment. Within the meaning of this Regulation, card-based payments exclude e-money payment transactions, cash withdrawals and deposits, credit transfers at ATMs, cash withdrawals at point-of-sale (POS) terminals;

2.17 payment transaction initiated non-remotely – any payment transaction initiated by a payer non-remotely, including a contactless payment. The term "payment transaction initiated non-remotely" has the inverse meaning of "payment transaction initiated remotely" used in this Regulation.

2.18 customer – a user of payment services, excluding the institutions referred to in Paragraph 1 herein, the joint stock company Latvijas Pasts and the Treasury;

2.19 mobile payment solution – a solution used to initiate payments for which the payment data and the payment instructions are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. The mobile payment solution includes digital wallets and other mobile devices used to initiate P2P (person-to-person) and/or C2B (consumer-to-business) transactions, i.e. credit transfers, card payments and/or e-money transactions.

2.20 NFC payment – a contactless payment transaction using Near Field Communication (NFC) technology in accordance with the international standard ISO/IEC 18092:2013 Information technology – Telecommunications and information exchange between systems – Near Field Communication – Interface and Protocol (NFCIP-1);

2.21 point of sale (POS) terminal – a physical device used for transactions (purchases) in retail trade to capture payment information (manually on paper vouchers or by electronic means) and initiate a payment transaction.

2.22 instant payment – a credit transfer that is processed in real time, 24 hours a day, 365 days a year, where the funds are made available immediately for use by the recipient. Instant payments do not include payments where both the payer and payee are the customers of the same payment services provider.

3. One or more credit institutions, e-money institutions, payment institutions or credit unions and payment systems may be involved in the payment.

4. The payer or payee, who may be the same person, may initiate the payment.

5. The information provided in the reports is necessary to carry out the supervision and oversight of payment instruments used in the Republic of Latvia, to analyse fraudulent cases in the field of payments, compile payments statistics pursuant to requirements of the legal acts of the European Union, including those of the European Central Bank, perform analysis of financial stability and inform other institutions and the general public on the development of payment instruments in the Republic of Latvia.

6. Latvijas Banka may disclose the information provided in the reports to the institutions referred to in Paragraph 2 of Article 40 of the Law on Latvijas Banka subject to the provisions stipulated in the above Law.

7. Pursuant to Article 4 of Regulation (EU) No. 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics, Latvijas Banka, before 30 July each year, considers the possibility of granting the right to the reporting agent to report a reduced set of data.

8. By 10 August of each year, Latvijas Banka, based on the assessment referred to in Paragraph 7 herein, shall inform the reporting agents to which the right to report a reduced set of data has been granted or withdrawn.

II. The procedure for compiling and submitting semi-annual and quarterly reports and the submission deadlines

9. The reporting agent shall draw up a semi-annual report on a semi-annual basis and submit it to Latvijas Banka by 25 July and 25 January respectively according to Appendix 1 hereto as well as prepare a quarterly report on a quarterly basis and submit it to Latvijas Banka by 20 April, 20 July, 20 October and 20 January respectively in compliance with Appendix 2 hereto.

10. The reporting agent, to which the right to report a reduced set of data has been granted, shall draw up a semi-annual report and submit it to Latvijas Banka by 25 July and 25 January respectively in line with Appendix 3 hereto. The reporting agent, to which the right to report a reduced set of data has been granted, shall not submit a quarterly report.

11. The reporting agent shall also compile and present in reports information on its customers' payments made on behalf of the reporting agent abroad by its agents (representatives that are other payment service providers).

12. The reports shall be submitted in electronic form in compliance with the regulation of Latvijas Banka regulating the electronic information exchange with Latvijas Banka.

13. In the reports, the numerical values (number) shall be reported in whole numbers, and amounts shall be reported up to two decimals. The monetary unit used in the reports shall be the euro and foreign currency positions of the reports shall be reported in euro applying the accounting rate of the respective foreign currency at the end of the respective calendar day.

14. In the reports, data of all the items requiring the country code in compliance with Appendices 1, 2 and 3 hereto shall be given in detail by country, applying country codes in accordance with ISO 3166 "Codes for the representation of names of countries and their subdivisions". The country division shall not be applied to the reporting items having the country code "W0 – total countries" in the column "Country code" of Appendices 1, 2 and 3 hereto.

15. When reporting data on card-based payment transactions and cash withdrawals made by means of a card-based payment instrument, the country code of the POS shall be determined according to Paragraph 29 of Article 2 of Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions.

16. The reporting items, in which the codes of the credit transfer scheme, the direct debit payment scheme or the card scheme have to be indicated in line with Appendix 1 hereto, shall be filled in by the reporting agent using the respective scheme code in accordance with the scheme code list published on Latvijas Banka's website.

17. The reporting items, in which the code of the payment initiation channel has to be indicated in compliance with Appendices 1, 2 and 3 hereto, shall be filled in by the reporting agent using the respective code of the payment initiation channel:

17.1 payment transactions initiated remotely – code "R";

17.2 payment transactions initiated non-remotely – code "NR";

17.3 total (without distinguishing between payment transactions initiated remotely or non-remotely) – code "T".

18. The reports shall include data on payments authenticated via SCA if the strong authentication requirement stipulated in Section 104⁴ of the Law on Payment Services and Electronic Money is applied to payments.

19. The reports shall include data on payments authenticated via non-SCA if the strong authentication requirement stipulated in Part 7 of Section 104⁴ of the Law on Payment Services and Electronic Money is not applied to payments.

20. Where no payments have been made during the reporting period or there is no balance at the end of the period consistent with the particular item, zero values shall not be reported in the reporting items.

21. The reporting agent shall ensure the compliance of the data provided in semi-annual reports with those provided in quarterly reports as well as conformity of the data presented in the above reports with the data submitted to Latvijas Banka in accordance with the regulation for compiling the payment statistics reports on card-based payment transactions.

22. Where the reporting agent finds that adjustments to the previous reporting periods have to be made, the reporting agent shall agree with Latvijas Banka on the deadline for the submission of such adjustments, taking account of the nature and scope of the adjustments required.

III. Procedure for the generation of information on fraudulent payment transactions

23. To attribute fraudulent payment transactions to a particular reporting period for the purposes of compiling statistics, the date when the fraudulent payment was executed within the meaning of the Law on Payment Services and Electronic Money shall be taken into account. In the event of several fraudulent payment transactions, the date of each fraudulent payment transaction shall be the date when each individual fraudulent payment transaction has been executed.

24. The reporting agent shall produce information on all fraudulent payment transactions, including the cases when fraud has been detected (through a complaint submitted to the reporting agent by its customer or otherwise) and is still under investigation.

25. In compliance with the requirements of this Regulation, the reporting agent shall compile information on such fraudulent payment transactions, including the cases when the payment has been initiated by a payment initiation service provider:

25.1 executed unauthorised payments, including loss, theft or misappropriation of sensitive data or a payment instrument, noticed or unnoticed by the payer before making the payment and resulting or not resulting from the payer's negligence or the payment has been executed without the payer's consent (hereinafter, unauthorised payment);

25.2 executed payments to any third person by manipulating the payer so as to make them issue in good faith a payment order or instruct the payment service provider to transfer funds to the payment account that, in the payer's view, belongs to the entitled payee (hereinafter, manipulation of the payer).

26. The reporting agent shall report data on fraudulent payment transfers broken down by their origin as follows:

26.1 issuance of a payment order by the fraudster – the type of unauthorised payment referred to in Paragraph 25.1 herein when the fraudster has issued a false payment order after fraudulently obtaining sensitive payment data of the payer or payee. The payment orders by the fraudster for certain types of payments shall be indicated in the following additional breakdown:

26.1.1 card-based payment (lost or stolen card; card not received; counterfeit card; card details theft; other);

26.1.2 cash withdrawals using card-based payment instruments (lost or stolen card; card not received; counterfeit card; other);

26.1.3 e-money payment transactions (lost or stolen e-money card; e-money card not received; counterfeit e-money card; e-money card details theft; unauthorised e-money account transaction);

26.2 modification of a payment order by the fraudster – the unauthorised payment referred to in Paragraph 25.1 herein where the fraudster intercepts and changes a lawful payment order at some point in time during electronic communication between the payer's device and the payment service provider (attacks *man-in-the-middle*) or changes the payment order in the system of the payment service provider before the execution of the payment order;

26.3 manipulation of the payer by the fraudster to issue a payment order – a payment executed in compliance with Paragraph 25.2 herein.

27. This Regulation shall not be applied to fraudulent payment transactions, which have not been executed and the transfer of funds has not been made, or which are blocked before the execution on suspicion of fraud.

IV. Procedure for filling in Part 1 "Payment transactions sent" of the semi-annual report

28. The payment transactions sent by the reporting agent's customers shall be reported under Part 1 "Payment transactions sent" of the report broken down by the following types of payments:

28.1 customer credit transfers;

28.2 direct debits;

28.3 card-based payment transactions;

28.4 cash withdrawals using card-based payment instruments;

28.5 e-money payment transactions;

28.6 cheques;

28.7 money remittances;

28.8 other payment services;

28.9 payment initiation services.

29. The following principles shall be observed when drawing up Part 1 "Payment transactions sent" of the report:

29.1 The number and value of the payment transactions sent (also including fraudulent payment transactions) by customers of the reporting agent shall be reported separately in euro and other currencies in columns 1, 2, 3 and 4;

29.2 The number and value of the fraudulent payment transactions sent by customers of the reporting agent shall be reported in euro and other currencies combined in columns 5 and 6.

30. Credit transfers made by customers of the reporting agent shall be reported under the item "Customer credit transfers" by their initiation channel:

30.1 initiated in paper-based form on the basis of a payment order submitted in paper-based form or those that require the involvement of the reporting agent's employee to make credit transfers;

30.2 initiated electronically based on a payment order which is submitted in non-paper-based form and which does not require the involvement of the reporting agent's employee to execute it;

30.2.1 initiated in a file/batch that includes credit transfers initiated electronically by the reporting agent's customer, and which the respective customer has submitted to the reporting agent in a file/batch. Each credit transfer contained in a file/batch shall be counted as a separate credit transfer;

30.2.2 initiated on a single payment basis and including credit transfers initiated electronically by the reporting agent's customers; these credit transfers are independent from other credit transfers and are not part of a group of credit transfers initiated in a file/batch. Credit transfers made via online banking (including e-commerce payments), an ATM or another payment service provider's terminal, using the mobile payment solution, including the mobile payment solution person-to-person (P2P) (hereinafter, mobile payment solution (P2P)) shall be reported separately;

30.3 initiated by payment initiation service providers and including the reporting agent's customer credit transfers initiated by another payment initiation service provider.

31. The customer credit transfers initiated remotely and electronically as well as non-remotely and electronically shall be split into SCA-authenticated or non-SCA

authenticated. The non-SCA authenticated customer credit transfers shall be reported additionally by the reasons for the authentication via non-SCA, also including the breakdown by credit transfer scheme.

32. Payment transactions involving cash on one or both sides of the payment transaction, payment transactions between various types of accounts of the reporting agent's one customer, including balancing the account in relation to the use of cards with a credit function or cards with a delayed debit function, and in the event that the above payment transactions are made using credit transfers shall be reported under the item "Customer credit transfers".

33. Direct debit requests submitted to the reporting agent by the payee (creditor) shall be reported under the item "Direct debits". Both one-off and recurrent direct debit requests shall be reported under this item. In cases of recurrent direct debit payments, each individual direct debit request shall be reported.

34. Data under the item "Direct debits" shall be reported in the following breakdown:

34.1 initiated in a file/batch that includes direct debit requests submitted to the reporting agent by the creditor in a file/batch. Each direct debit request contained in a file/batch shall be counted separately;

34.2 initiated as individual payments, which include direct debit requests submitted to the reporting agent by the creditor separately and which do not form part of the direct debit requests in a file/batch;

34.3 consent to the direct debit payment has been obtained via an electronic mandate or in other forms (depending on the consent form chosen by the respective customer prior to the payment execution), also including the breakdown by direct debit scheme.

35. Payments made with cards (that have a payment function) issued by the reporting agent and used at POS physical terminals, virtual POSs and via telephone shall be reported under the item "Card-based payment transactions". Card-based payment transactions executed with cards issued by the reporting agent in cooperation with merchants shall also be reported under this item, but information on the returned payments shall not be reported.

36. Data under the item "Card-based payment transactions" shall be reported by the payment initiation channel:

36.1 initiated remotely and non-electronically and initiated non-remotely and non-electronically;

36.2 initiated remotely and electronically and initiated non-remotely and electronically.

37. The following items of card-based payments initiated non-remotely and electronically shall be reported separately:

37.1 payments initiated at physical EFTPOS, i.e. payments with a card at the merchant's location, including contactless payments, of which NFC payments;

37.2 payments initiated at ATMs;

37.3 payments initiated via other channels;

37.4 payments broken down by card scheme and according to:

37.4.1 the function of the card used (debit, credit and delayed debit);

37.4.2 whether the authentication has been carried out via SCA or non-SCA;

37.5 reasons for the authentication via non-SCA.

38. The following items of card-based payments initiated remotely and electronically shall be reported separately:

38.1 payments initiated using the mobile payment solution, including the mobile payment solution (P2P);

38.2 payments initiated via other channels;

38.3 payments broken down by card scheme and according to:

38.3.1 the function of the card used (debit, credit and delayed debit);

38.3.2 whether the authentication has been carried out via SCA or non-SCA;

38.4 reasons for the authentication via non-SCA.

39. Cash withdrawal transactions at ATMs or at the payment service provider's location, using a card with a cash function, as well as cash withdrawals at POS terminals at the merchant's location shall be reported under the item "Cash withdrawal with a card-based payment instrument (excluding e-money transactions)".

40. Transactions broken down by card scheme and by the function of the card used (debit, credit and delayed debit) shall be reported under the item "Cash withdrawal with a card-based payment instrument".

41. The reporting agent's customer e-money payment transactions from the payer's e-money storage to that of the payee shall be reported under the item "E-money payment transactions". E-money payment transactions shall be reported in the breakdown by payment initiation channel:

41.1 by e-money cards in which e-money of the e-money issuer has been registered directly;

41.2 by e-money accounts, in which e-money is transferred from the payer's e-money account to that of the payee. The e-money payment transactions made from e-money accounts, using a card with an e-money function and the mobile payment solution, including the mobile payment solution (P2P), shall be reported separately.

42. E-money payment transactions initiated both remotely and non-remotely shall be reported with a breakdown by SCA-authenticated or non-SCA authenticated e-money payment transactions as well as the reasons for the authentication via non-SCA shall be reported.

43. The reporting agent's customer cheques submitted for clearing shall be reported under the item "Cheques". Traveller's cheques, petrol cheques, drafts and promissory notes of a credit institution as well as cash withdrawals against cheques shall also be reported under this item. Cash withdrawals using forms of a credit institution shall not be reported. Cheques issued but not submitted for clearing shall not be reported either.

44. Money remittances transferred without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to the payee or to the payment service provider acting on behalf of the payee, or where such funds are received by the payment service provider on behalf of and made available to the payee, shall be reported under the item "Money remittances".

45. The payments subject to Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, where the above payments have not been reported under other reporting items of the report, shall be reported under the item "Other payment services".

46. The item "Payment initiation services" shall refer to the reporting agent that has provided a payment initiation service. Information with a breakdown by type of the

initiated payment (credit transfers or other payments) shall be reported separately under this item.

47. Payment initiation services shall be reported by payment initiation channel and authentication method:

47.1 initiated remotely (including authentication via SCA or non-SCA);

47.2 initiated non-remotely (including authentication via SCA or non-SCA).

48. Fraudulent payment transactions sent shall be reported in compliance with the payment breakdown set out in this chapter, in addition reporting also the breakdown by origin of fraudulent payments in accordance with Paragraph 26 herein for fraudulent credit transfers by the reporting agent's customers, direct debits, card-based payments, cash withdrawal with a card-based payment instrument and e-money payment transactions.

V. Procedure for filling in Part 2 "Payment transactions received" of the semi-annual report

49. The payment transactions received by the reporting agent's customers shall be reported in Part 2 "Payment transactions received" broken down by the following type of payment:

49.1 customer credit transfers;

49.2 direct debits;

49.3 card-based payment transactions;

49.4 e-money payment transactions;

49.5 cheques;

49.6 money remittances;

49.7 other payment services.

50. The following principles shall be observed when drawing up Part 2 "Payment transactions received" of the report:

50.1 The number and value of the payment transactions received (also including fraudulent payment transactions) by the reporting agent's customers shall be reported separately in euro and other currencies in columns 1, 2, 3 and 4;

50.2 The number and value of the fraudulent card-based payment transactions received by the reporting agent's customers shall be reported in euro and other currencies combined in columns 5 and 6.

51. The card-based payment transactions received by the reporting agent shall be reported in detail by payment initiation channel under the item "Card-based payment transactions received", but the returned payment transactions shall not be reported:

51.1 initiated non-electronically, including non-remotely and remotely;

51.2 initiated electronically, including non-remotely and remotely.

52. The following items of the received card-based payments initiated non-remotely and electronically shall be reported separately:

52.1 payments initiated at POS terminals, i.e. payments with a card at the merchant's location;

52.2 payments initiated at ATMs;

52.3 payments initiated via other channels;

52.4 payments broken down by card scheme and according to:

52.4.1 the function of the card used (debit, credit and delayed debit);

52.4.2 whether the authentication has been carried out via SCA or non-SCA;

52.5 reasons for the authentication via non-SCA.

53. The card-based payment transactions received that have been initiated remotely and electronically shall be reported separately:

53.1 payments broken down by card scheme and according to:

53.1.1 the function of the card used (debit, credit and delayed debit);

53.1.2 whether the authentication has been carried out via SCA or non-SCA;

53.2 reasons for the authentication via non-SCA.

54. The fraudulent card-based payment transactions shall be reported in compliance with the breakdown of card-based payment transactions specified in this chapter, in addition reporting also the breakdown by origin of fraudulent payments in accordance with Paragraph 26 herein.

VI. Procedure for filling in Part 3 "Losses due to fraud per liability bearer" of the semi-annual report

55. Losses due to fraud per liability bearer refer to the losses by the payment service provider, its payment service user or other person reflecting the actual impact of fraud on a cash flow basis. The reporting agent shall report fraud losses in the period when they are recorded in the reporting agent's books.

56. The reporting agent that provides or has provided, during the previous reporting periods, information on fraudulent payment transactions in Part 1 or 2 of the semi-annual report shall provide information, appropriate for each type of payment, on losses due to fraud per liability bearer in Part 3 of the semi-annual report broken down by:

56.1 losses incurred by the payment service provider (reporting agent);

56.2 losses incurred by the payment service user (payer or payee);

56.3 losses incurred by other persons.

VII. Procedure for filling in Part 4 "Transactions at terminals" of the semi-annual report

57. Under Part 4 "Transactions at terminals", the number and value of transactions at physical (not virtual) terminals irrespective of the currency of the payment shall be reported.

58. Transactions at terminals shall be divided into three groups, taking into account the resident country of the terminal servicing payment service provider as well as the issuer institution of the card used for settlement at the respective terminal:

58.1 Group 1 "Transactions at terminals of resident payment service providers with cards issued by the reporting agent" includes transactions performed with cards, issued by the reporting agent, at terminals of resident payment service providers domestically and abroad;

58.2 Group 2 "Transactions at terminals of the reporting agent with cards issued by non-resident payment service providers" includes transactions made with cards, issued by non-resident payment service providers, at domestic and foreign terminals of the reporting agent;

58.3 Group 3 "Transactions at terminals of non-resident payment service providers with cards issued by the reporting agent" includes transactions made with cards, issued by the reporting agent, at terminals of non-resident payment service providers.

59. Within the framework of each group referred to in Paragraph 58 herein, information on transactions at terminals shall be reported separately under the following items:

59.1 cash withdrawals from ATMs, except e-money payment transactions, using the card-based payment instrument with a cash function shall be reported under the item "ATM cash withdrawals". This item shall also include cash withdrawals at POS terminals if they have not been performed simultaneously with the purchase transaction;

59.2 cash deposits performed at ATMs, except e-money payment transactions using the card-based payment instrument with a cash function shall be reported under the item "ATM cash deposits";

59.3 credit transfers and other payment transactions, except e-money payment transactions, performed at ATMs with a credit transfer function shall be reported under the item "Other ATM transactions";

59.4 payments, except e-money payment transactions, made with a card-based payment instrument at POS terminals shall be reported under the item "Card payments at POS terminals";

59.5 both e-money card loading and e-money unloading transactions performed with the reporting agent shall be reported under the item "E-money card loading and unloading";

59.6 e-money payment transactions performed with a card with an e-money function shall be reported under the item "E-money payment transactions with e-money cards";

59.7 cash withdrawals via POS terminals (cash-back facility), except e-money payment transactions, shall be reported under the item "Cash withdrawals via POS terminals".

VIII. Procedure for filling in Part 5 "Over-the-counter (OTC) transactions and book entries, other types of payments" of the semi-annual report

60. The number and value of the reporting agent's customer over-the-counter (OTC) cash deposits and withdrawals, with transactions in euro and other currencies being reported separately, shall be reported under the item "OTC cash deposits and withdrawals". Cash deposit and withdrawal transactions referred to in Part 4 "Transactions at terminals" herein shall not be reported here.

61. OTC cash deposits necessary for performing credit transfers or for supplementing the balance of the customer's payment or other account shall be reported under the item "OTC deposits". Transactions that comprise only a change from cash to account money, including cash deposits ensured by cash collection service providers, shall be reported under this item.

62. Cash withdrawals from the reporting agent's customer payment account or other account shall be reported under the item "OTC withdrawals". Cash withdrawals when receiving money remittances shall not be included under this item.

63. The reporting agent's internal book entries recorded internally between the reporting agent and customer accounts in compliance with the agreements and transactions entered into previously shall be reported under the item "Book entries". Only transactions without a specific transaction order and executed by simple book entry to/from the account of a customer, i.e. without the use of a traditional payment service, shall be reported under this item. Book entries in euro and other currencies shall be reported separately. Where commission fees are entered together with a payment, they shall be included in the report under the respective payment type.

64. The book entries resulting in crediting funds to the reporting agent's customer account, without using a credit transfer as a means of payment, shall be reported under the item "Credit entries". Only transactions without specific transaction orders and

executed by simple book entry to the account of a customer, i.e. without the use of a traditional payment service (interest payments made by credit institutions, dividend payments, granting the loan and other credit book entries), shall be reported under this item.

65. The book entries resulting in debiting funds from the reporting agent's customer account, without using a direct debit as a means of payment, shall be reported under the item "Debit entries". Only transactions without specific transaction orders and executed by simple book entry (debit book entry) to the account of a customer, i.e. without the use of a traditional payment service (interest write-offs, deduction of the credit institution's fees, commissions related to financial assets, loan repayment and other debit entries in the reporting agent's account), shall be reported under this item.

66. The payments not subject to Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, where the above payments have not been reported under other reporting items of the report (including credit and debit book entries), shall be reported under the item "Other types of payments".

IX. Procedure for filling in Part 6 "Account information services" of the semi-annual report

67. The item "Total number of account information service provider's customers" refers to the reporting agent that has provided the account information service. The number of the reporting agent's customers that use the account information service shall be reported under the item "Total number of account information service provider's customers".

68. The item "Number of accounts accessed by account information service providers" refers to the reporting agent whose customer accounts have been accessed by other account information service providers. Under the item "Number of accounts accessed by account information service providers", the number of accounts of the reporting agent's customers accessed by other account information service providers during the respective reporting period shall be reported.

X. Procedure for filling in Part 7 "Number of customer accounts, number of the reporting agent's offices" of the semi-annual report

69. The number of overnight deposits of the reporting agent's customers, the total number of their payment accounts and e-money accounts, including settlement in euro at the end of the reporting period, shall be reported in Part 7 "Number of customer accounts, number of the reporting agent's offices". The accounts with zero turnover during the reporting period and without any balance at the end of the reporting period shall not be reported.

70. The number of overnight deposits which are convertible into currency and/or transferable on demand by banker's order, direct debit entry, cheque or similar means, without significant delay, restriction or penalty shall be reported under the item "Number of overnight deposits". Such deposits shall also include:

70.1 balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the demand was made, without any significant penalty or restriction, but which are not transferable;

70.2 balances (interest-bearing or not) representing prepaid amounts in the context of hardware-based or software-based e-money (e.g. prepaid cards);

70.3 credits repayable on the next business day following the granting of credit.

71. The number of overnight deposits that are directly transferable on demand to make payments using payment instruments, e.g. a credit transfer or direct debit, possibly also employing a card, e-money and cheques, without significant penalty or restriction, shall be reported under the item "Number of transferable deposits". Deposits that can be used for cash withdrawal and/or deposits, including funds that can only be withdrawn or transferred through another account of the same owner shall not be included in the category of transferable deposits.

72. The number of deposits available electronically via internet banking or other remote access technologies shall be reported under the items "of which number of internet overnight deposits" and "of which number of internet-based transferable deposits".

73. The total number of payment accounts opened in the customer's name shall be reported under the item "Number of customer payment accounts". Payment accounts include any payment accounts irrespective of their balance at the end of the reporting period, including payment accounts, e-money accounts and credit card accounts which can be used for direct payments.

74. The number of accounts holding e-money shall be reported under the item "Number of customer e-money accounts". The account holder may use this account balance to make payments and transfer funds from one e-money account to another e-money account. Cards on which e-money can be stored directly shall not be included under this item.

75. The number of locations used for the provision of payment services shall be reported under the item "Number of the reporting agent's offices".

XI. Procedure for filling in Part 8 "Cards" of the semi-annual report

76. The number of cards (also including digital cards not issued physically) issued by the reporting agent and valid at the end of the reporting period shall be reported in Part 8 "Cards". Cards shall be reported irrespective of the frequency of their use during the reporting period. Cards issued by the reporting agent in cooperation with merchants shall also be reported. Blocked (a card whose status has been irrevocably changed), closed (a card whose validity has expired) or otherwise inactive (a card that has been cancelled or otherwise withdrawn from circulation, and its active status cannot be renewed) cards shall not be reported.

77. Where a card has several functions, they shall be reported under each respective item.

78. Cards enabling their authorised user to perform cash deposits or withdrawals via a terminal shall be reported under the item "Cards with a cash function".

79. Cards with a debit, credit or delayed debit function (with at least one of these functions) enabling their authorised user to make payments shall be reported under the item "Cards with a payment function", providing also their breakdown by card scheme.

80. Cards on which e-money can be stored and cards which give access to e-money stored on an e-money account shall be reported under the item "Cards with an e-money function". The cards to be reported under this item can also have a cash or payment function, in addition to the e-money function. E-money cards, which have been loaded at least once, i.e. are considered activated, shall be reported separately.

81. Cards used as access cards to e-money in other storages, e.g. the internet and the accounting system of the credit institution, shall be reported under the item "Cards which give access to e-money stored on e-money accounts".

82. Each payment card shall be reported once under the item "Total number of cards (irrespective of the number of functions on the card)" regardless of whether the card has one or more of the following functions: cash, e-money and payment, and regardless of the number of currencies on the card's account. Where a card has several payment functions (debit, credit and delayed debit functions), it shall be included in the total number according to the number of functions it has.

83. Cards with at least one payment function (debit, credit or delayed debit function), a cash function as well as an additional e-money function shall be reported under the item "Card with a combined debit, cash and e-money function".

84. Cards which are issued by the reporting agent and have a contactless payment function for non-remote payments at the merchant's location at POS terminals shall be reported under the item "Contactless payment cards".

XII. Procedure for filling in Part 9 "Terminals, their networks and virtual POSs for cards and e-money, outstanding value on e-money storages" of the semi-annual report

85. Terminals, their networks and virtual POSs for cards and e-money serviced by the reporting agent at the end of the reporting period shall be reported in Part 9 "Terminals, their networks and virtual POSs for cards and e-money, outstanding value on e-money storages" of the report.

86. Where a terminal falls within several categories, it shall be reported under each respective item. Each terminal shall be reported once in the total number of ATMs, POS terminals and e-money card terminals.

87. Terminals allowing the authorised payment card user to withdraw cash from their account as well as use other services, including cash deposits or credit transfers, shall be reported under the item "ATMs". ATMs usually also offer a possibility of making balance enquiries; however, a terminal equipped only with this function does not qualify as an ATM and shall not be reported herein. ATMs owned or held and serviced by the reporting agent shall be reported herein. ATMs allowing cash withdrawals, credit transfers and cash deposits and having the contactless function shall be reported separately.

88. Data on the ATM management centres which are established and serviced by the reporting agent, and whereby the reporting agent also authorises transactions permitted at ATMs, collects payment information and forwards it to the respective international card organisations or credit institutions provided that the execution of such functions is not assigned to specialised organisations, e.g. card centres, shall be reported under the item "ATM networks".

89. The terminals serviced by the reporting agent shall be reported under the item "POS terminals". Only physical terminals, including mobile terminals, shall be reported herein. POS terminals and e-money card terminals shall be reported separately.

90. Information on the POS management centres established and serviced by the reporting agent, whereby which the reporting agent also authorises payment card

transactions, collects payment information and forwards it to the respective international card organisations, credit institutions, e-money institutions or payment institutions provided that the execution of such functions is not assigned to specialised organisations, e.g. card centres, shall be reported under the item "POS terminal networks".

91. Terminals with an e-money card loading or unloading function and e-money card payment terminals shall be reported separately under the item "E-money card-accepting terminals". EFTPOS terminals enabling e-money transactions shall be included in the number of e-money card payment terminals.

92. Virtual POS for cards and e-money serviced by the reporting agent shall be reported under the item "Virtual POS for cards and e-money".

93. Outstanding value on e-money storages issued by credit institutions, e-money institutions, payment institutions and other payment service providers as well as e-money issuers shall be reported under the item "Outstanding value on e-money storages issued by e-money institutions".

XIII. Procedure for filling in a quarterly report

94. The following payments sent by the reporting agent's customers shall be reported herein:

- 94.1 customer credit transfers;
- 94.2 direct debits;
- 94.3 e-money payment transactions;
- 94.4 cheques.

95. The number and value of the payment transactions sent (also including fraudulent payment transactions) by the reporting agent's customers shall be reported separately in euro and other currencies in columns 1, 2, 3 and 4 herein.

96. The report shall provide information on credit transfers, direct debit, e-money payments and cheques of the reporting agent's customers in compliance with the information provided in Chapter IV "Procedure for filling in Part 1 "Payment transactions sent" of the semi-annual report" concerning the above types of payments they include.

97. The customer credit transfers initiated electronically shall be reported in the report by initiation channel – initiated remotely or non-remotely.

XIV. Procedure for filling in Part 1 "Payment transactions sent" of the semi-annual report providing a reduced set of data

98. The payment transactions sent by the reporting agent's customers shall be reported in Part 1 "Payment transactions sent" of the report broken down by the following types of payments:

- 98.1 customer credit transfers;
- 98.2 direct debits;
- 98.3 card-based payment transactions;
- 98.4 cash withdrawals using a card-based payment instrument;
- 98.5 e-money payment transactions;
- 98.6 cheques;
- 98.7 money remittances;
- 98.8 other payment services;
- 98.9 payment initiation services.

99. The following principles shall be observed when drawing up Part 1 "Payment transactions sent" of the report:

99.1 The number and value of the payment transactions sent (also including fraudulent payment transactions) by customers of the reporting agent shall be reported separately in euro and other currencies in columns 1, 2, 3 and 4;

99.2 The number and value of the fraudulent payment transactions sent by customers of the reporting agent shall be reported in euro and other currencies combined in columns 5 and 6.

100. Credit transfers made by the reporting agent's customers shall be reported under the item "Customer credit transfers" by their initiation channel:

100.1 initiated in paper-based form on the basis of a payment order submitted in paper-based form or those that require the involvement of the reporting agent's employee to make credit transfers;

100.2 initiated electronically based on a payment order which is submitted in non-paper-based form and which does not require the involvement of the reporting agent's employee to execute it;

100.3 initiated by payment initiation service providers and including the reporting agent's customer credit transfers initiated by another payment initiation service provider.

101. The customer credit transfers initiated remotely and electronically as well as non-remotely and electronically shall be split into SCA-authenticated or non-SCA authenticated. The non-SCA authenticated customer credit transfers shall be reported additionally by the reasons for the authentication via non-SCA.

102. Payment transactions involving cash on one or both sides of the payment transaction, payment transactions between various types of accounts of the reporting agent's one customer, including balancing the accounts in relation to the use of cards with a credit function or cards with a delayed debit function, and in the event that the above payment transactions are made using credit transfers shall be reported under the item "Customer credit transfers".

103. Direct debit requests submitted to the reporting agent by the payee (creditor) shall be reported under the item "Direct debits". Both one-off and recurrent direct debit requests shall be reported under this item. In cases of recurrent direct debit payments, each individual direct debit request shall be reported.

104. Data under the item "Direct debit payments" depending on the consent form chosen by the customer to make a direct debit payment shall be split into:

104.1 consent given via an electronic mandate;

104.2 consent given in other forms.

105. Payments made with cards (that have a payment function) issued by the reporting agent and used at POS physical terminals, virtual POSs and via telephone shall be reported under the item "Card-based payment transactions". Card-based payment transactions executed with cards issued by the reporting agent in cooperation with merchants shall also be reported under this item, but information on the returned payments shall not be reported.

106. Payments executed with the cards issued by the reporting agent shall be reported under the item "Card-based payment transactions" broken down by:

106.1 initiated remotely and non-electronically and initiated non-remotely and non-electronically;

106.2 initiated remotely and electronically and initiated non-remotely and electronically.

107. Card-based payments initiated remotely and electronically shall be reported separately by splitting them into:

107.1.1 payments by function (debit, credit and delayed debit) of the used card;

107.1.2 SCA-authenticated or non-SCA authenticated payments;

107.1.3 reasons for the authentication via non-SCA.

108. Cash withdrawal transactions at ATMs or at locations of payment service providers, using a card with a cash function as well as cash withdrawals at POS terminals at the merchant's location shall be reported under the item "Cash withdrawal with a card-based payment instrument (excluding e-money transactions)".

109. Transactions broken down by the function of the card used (debit, credit and delayed debit) shall be reported under the item "Cash withdrawal with a card-based payment instrument".

110. The reporting agent's customer e-money payment transactions from the payer's e-money storage to that of the payee shall be reported under the item "E-money payment transactions".

111. E-money payment transactions initiated remotely as well as non-remotely shall be reported with a breakdown by SCA-authenticated or non-SCA authenticated e-money payment transactions as well as the reasons for the authentication via non-SCA shall be reported.

112. The reporting agent's customer cheques submitted for clearing shall be reported under the item "Cheques". Traveller's cheques, petrol cheques, drafts and promissory notes of a credit institution as well as cash withdrawals against cheques shall also be reported under this item. Cash withdrawals using forms of a credit institution shall not be reported. Cheques issued but not submitted for clearing shall not be reported either.

113. Money remittances transferred without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to the payee or to the payment service provider acting on behalf of the payee, or where the funds are received by the payment service provider on behalf of and made available to the payee, shall be reported under the item "Money remittances".

114. The payments subject to Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, where the above payments have not been reported under other reporting items of the report, shall be reported under the item "Other payment services".

115. The item "Payment initiation services" shall refer to the reporting agent that has provided a payment initiation service. Information with a breakdown by type of the initiated payments (credit transfers or other payments) shall be reported separately under this item.

116. Payment initiation services shall be reported by payment initiation channel and authentication method:

116.1 initiated remotely (including authentication via SCA or non-SCA);

116.2 initiated non-remotely (including authentication via SCA or non-SCA).

117. Fraudulent payment transactions sent shall be reported in compliance with the payment breakdown set out in this chapter, in addition reporting also the breakdown by origin of fraudulent payments in accordance with Paragraph 26 herein for fraudulent credit transfers by the reporting agent's customers, direct debits, card-based payments, cash withdrawal with a card-based payment instrument and e-money payment transactions.

XV. Procedure for filling in Part 2 "Payment transactions received" of the semi-annual report providing a reduced set of data

118. The card-based payments received by the reporting agent's customers shall be reported in Part 2 "Payment transactions received" of the report.

119. The following principles shall be observed when drawing up Part 2 "Payment transactions received" of the report:

119.1 The number and value of the card-based payment transactions received (also including fraudulent payment transactions) by the reporting agent's customers shall be reported separately in euro and other currencies in columns 1, 2, 3 and 4;

119.2 the number and value of the fraudulent card-based payment transactions received by the reporting agent's customers shall be reported in euro and other currencies combined in columns 5 and 6.

120. The card-based payment transactions received shall be reported in detail by payment initiation channel, but the returned payment transactions shall not be reported:

120.1 initiated non-electronically, including non-remotely and remotely;

120.2 initiated electronically, including non-remotely and remotely.

121. The card-based payment transactions received that have been initiated remotely and electronically as well as non-remotely and electronically shall be reported separately by:

121.1 the function (debit, credit and delayed debit) of the card used;

121.2 SCA-authenticated or non-SCA authenticated;

121.3 reasons for the authentication via non-SCA.

122. The fraudulent card-based payment transactions received shall be reported in compliance with the breakdown of card-based payment transactions specified in this chapter, in addition reporting also the breakdown by origin of fraudulent payments in accordance with Paragraph 26 herein.

XVI. Procedure for filling in Part 3 "Losses due to fraud per liability bearer" of the semi-annual report providing a reduced set of data

123. Losses due to fraud per liability bearer refer to the losses by the payment service provider, its payment service user or other person reflecting the actual impact of fraud on a cash flow basis. The reporting agent shall report fraud losses in the period when they are recorded in the reporting agent's books.

124. The reporting agent that provides or has provided, during the previous reporting periods, information on fraudulent payment transactions in Part 1 or 2 of the semi-annual report shall provide information, appropriate for each type of payment, on losses due to fraud per liability bearer in Part 3 of the semi-annual report broken down by:

124.1 losses incurred by the payment service provider (reporting agent);

124.2 losses incurred by the payment service user (payer or payee);

124.3 losses incurred by other persons.

XVII. Procedure for filling in Part 4 "Account information services" of the semi-annual report providing a reduced set of data

125. The number of the reporting agent's customers that use the account information service shall be reported under the item "Total number of account information service provider's customers".

126. The number of accounts of the reporting agent's customers accessed by other account information service providers during the respective reporting period shall be reported under the item "Number of accounts accessed by account information service providers".

XVIII. Final provisions

127. Regulation No. 131 "Regulation for Compiling 'Credit Institution and Electronic Money Institution Payment Statistics Report'" of 13 March 2014 shall be applied to the report for the second half of 2021. The report referred to in this Paragraph shall be submitted to Latvijas Banka by 25 January 2022.

128. Latvijas Banka's Regulation No. 131 "Regulation for Compiling 'Credit Institution, Electronic Money Institution and Payment Institution Payment Statistics Report'" of 13 March 2014 (*Latvijas Vēstnesis*, 2014, No. 56, No. 100) shall be deemed invalid.

129. The Regulation shall take effect on 1 August 2021.

Governor of Latvijas Banka

M. Kazāks

Appendix 1
to Latvijas Banka's
Regulation No 195 of 11 June 2021

Semi-annual payment statistics report on customer payments

for the _____ half of 20____
(last day of the reporting period: 30 June or 31 December)

To be submitted to Latvijas Banka

Name of the reporting agent _____

Code |_____|_____

Part 1. Payment transactions sent (includes Parts 1.1–1.7 of the report)

Part 1.1. Customer credit transfers sent

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non- remotely – NR; total – T)	Scheme code or total schemes – T	Country code of the payment service provider of the payee	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
					Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	E	1	2	3	4	5	6
Customer credit transfers (11.1200.000+11.2000.000)	11.0000.000	T	T	W0						
initiated in paper-based form	11.1200.000	T	T							
initiated electronically = (11.2100.000+11.2200.000) = (11.2000.100+11.2000.200)	11.2000.000	T	T	W0						
initiated in a file/batch	11.2100.000	T	T							
initiated on a single payment basis (11.2210.000+11.2220.000+11.2230.000)	11.2200.000	T	T	W0						

A	B	C	D	E	1	2	3	4	5	6
through the use of internet banking services	11.2210.000	T	T							
<i>of which e-commerce payments</i>	11.2211.000	T	T							
using ATMs or other terminals	11.2220.000	T	T							
using the mobile payment solution	11.2230.000	T	T							
<i>of which the P2P mobile payment solution</i>	11.2231.000	T	T							
Instant payments										
through the use of internet banking services	11.2210.000	T	scheme* code							
<i>of which in e-commerce payments</i>	11.2211.000	T	scheme* code							
using ATMs or other terminals	11.2220.000	T	scheme* code							
using the mobile payment solution	11.2230.000	T	scheme* code							
<i>of which the P2P mobile payment solution</i>	11.2231.000	T	scheme* code							
customer credit transfers initiated by other payment initiation service providers	11.5000.000	T	T							
customer credit transfers initiated electronically, broken down by authentication method										
authenticated via SCA	11.2000.100	R/NR	scheme code							
authenticated via non-SCA 11.2000.(201+202+203+204+205+206+207+208)	11.2000.200	R/NR	scheme code							
customer credit transfers initiated electronically, authenticated via non-SCA, broken down by reason (total schemes)										
low value transactions	11.2000.201	R	T							
contactless low value transactions	11.2000.202	NR	T							
payment to self	11.2000.203	R/NR	T							
trusted beneficiary	11.2000.204	R/NR	T							

A	B	C	D	E	1	2	3	4	5	6
recurring transactions	11.2000.205	R/NR	T							
unattended terminals for transport fares or parking fees	11.2000.206	NR	T							
secure corporate payment processes and protocols	11.2000.207	R	T							
transaction risk analysis	11.2000.208	R	T							
<i>customer credit transfers initiated electronically, authenticated via SCA, broken down by fraud origin</i>										
issuance of a payment order by the fraudster	11.2000.810	R/NR	scheme code		X	X	X	X		
modification of a payment order by the fraudster	11.2000.820	R/NR	scheme code		X	X	X	X		
manipulation of the payer by the fraudster to issue a payment order	11.2000.830	R/NR	scheme code		X	X	X	X		
<i>customer credit transfers initiated electronically, authenticated via non-SCA, broken down by fraud origin</i>										
issuance of a payment order by the fraudster	11.2000.910	R/NR	scheme code		X	X	X	X		
modification of a payment order by the fraudster	11.2000.920	R/NR	scheme code		X	X	X	X		
manipulation of the payer by the fraudster to issue a payment order	11.2000.930	R/NR	scheme code		X	X	X	X		

* The scheme code of instant payments shall be indicated.

Part 1.2. Payment transactions sent (Direct debit)

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Scheme code / or total schemes – T	Country code of the payment service provider of the payer	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
Direct debit transactions = (12.2100.000+12.2200.000) (12.0000.100+12.0000.200)	12.0000.000	T	W0						
initiated in a file/batch	12.2100.000	T							
initiated on a single payment basis	12.2200.000	T							
Consent to a direct debit transaction given via an electronic mandate	12.0000.100	scheme code							
unauthorised payment transactions	12.0000.140	scheme code		X	X	X	X		
manipulation of the payer by the fraudster to consent to a direct debit transaction	12.0000.130	scheme code		X	X	X	X		
Consent to direct debit transactions given in other forms	12.0000.200	scheme code							
unauthorised payment transactions	12.0000.240	scheme code		X	X	X	X		
manipulation of the payer by the fraudster to consent to a direct debit transaction	12.0000.230	scheme code		X	X	X	X		

A	B	C	D	E	F	1	2	3	4	5	6
cards with a delayed debit function	13.2000.022	R/NR	scheme code								
cards with a credit function	13.2000.023	R/NR	scheme code								
card-based payment transactions initiated electronically, broken down by authentication method											
authenticated via SCA	13.2000.100	R/NR	scheme code								
authenticated via non-SCA 13.2000.(201+202+204+205+206+207+208+209+210)	13.2000.200	R/NR	scheme code								
card-based payment transactions initiated electronically, authenticated via non-SCA, broken down by reason (total schemes)											
low value transactions	13.2000.201	R	T								
contactless low value transactions	13.2000.202	NR	T								
trusted beneficiary	13.2000.204	R/NR	T								
recurring transactions	13.2000.205	R/NR	T								
unattended terminals for transport fares or parking fees	13.2000.206	NR	T								
secure corporate payment processes and protocols	13.2000.207	R	T								
transaction risk analysis	13.2000.208	R	T								
merchant initiated transactions	13.2000.209	R	T								
other	13.2000.210	R/NR	T								
card-based payment transactions initiated electronically, authenticated by SCA, broken down by fraud origin											
issuance of a payment order by the fraudster	13.2000.810	R/NR	scheme code			X	X	X	X		
lost or stolen card	13.2000.811	R/NR	scheme code			X	X	X	X		
card not received	13.2000.812	R/NR	scheme code			X	X	X	X		
counterfeit card	13.2000.813	R/NR	scheme code			X	X	X	X		
card details theft	13.2000.814	R/NR	scheme code			X	X	X	X		
other	13.2000.816	R/NR	scheme code			X	X	X	X		

A	B	C	D	E	F	1	2	3	4	5	6
modification of a payment order by the fraudster	13.2000.820	R/NR	scheme code			X	X	X	X		
manipulation of the payer to make a card payment	13.2000.830	R/NR	scheme code			X	X	X	X		
<i>card-based payment transactions initiated electronically, authenticated by non-SCA, broken down by fraud origin</i>											
issuance of a payment order by the fraudster	13.2000.910	R/NR	scheme code			X	X	X	X		
lost or stolen card	13.2000.911	R/NR	scheme code			X	X	X	X		
card not received	13.2000.912	R/NR	scheme code			X	X	X	X		
counterfeit card	13.2000.913	R/NR	scheme code			X	X	X	X		
card details theft	13.2000.914	R/NR	scheme code			X	X	X	X		
other	13.2000.916	R/NR	scheme code			X	X	X	X		
modification of a payment order by the fraudster	13.2000.920	R/NR	scheme code			X	X	X	X		
manipulation of the payer to make a card payment	13.2000.930	R/NR	scheme code			X	X	X	X		

Part 1.4. Cash withdrawals using a card-based payment instrument (except e-money transactions)

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Scheme code or total schemes – T	Country code of the payment service provider	Country code of the location of the terminal	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
						Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	E	F	1	2	3	4	5	6
Cash withdrawals using a card-based payment instrument 14.0000.(021+022+023)	14.0000.000	T	T	W0	W0						
with cards with a debit function	14.0000.021	T	scheme code								
with cards with a delayed debit function	14.0000.022	T	scheme code								
with cards with a credit function	14.0000.023	T	scheme code								
<i>cash withdrawals using a card-based payment instrument, broken down by fraud origin</i>											
issuance of a payment order (cash withdrawal) by the fraudster	14.0000.810	T	scheme code			X	X	X	X		
lost or stolen card	14.0000.811	T	scheme code			X	X	X	X		
card not received	14.0000.812	T	scheme code			X	X	X	X		
counterfeit card	14.0000.813	T	scheme code			X	X	X	X		
other	14.0000.816	T	scheme code			X	X	X	X		
manipulation of the payer to make a cash withdrawal	14.0000.830	T	scheme code			X	X	X	X		

Part 1.5. E-money payment transactions sent

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Country code of the payment service provider of the payee	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
E-money payment transactions = (15.1000.000+15.2000.000) = (15.0000.100+15.0000.200)	15.0000.000	R/NR	W0						
with cards on which e-money can be stored directly	15.1000.000	T							
with e-money accounts (15.2240.000+15.2230.000+15.2250.000)	15.2000.000	T	W0						
accessed through a card with an e-money function	15.2240.000	T							
using the mobile payment solution	15.2230.000	T							
<i>of which the P2P mobile payment solution</i>	15.2231.000	T							
other	15.2250.000	T							
<i>e-money payment transactions by authentication method</i>									
authenticated via SCA	15.0000.100	R/NR							
authenticated via non-SCA =15.0000.(201+202+203+204+205+206+207+208+209+210)	15.0000.200	R/NR							
<i>e-money payment transactions authenticated via non-SCA, broken down by reason</i>									
low value transactions	15.0000.201	R							
contactless low value transactions	15.0000.202	NR							
payment to self	15.0000.203	R							
trusted beneficiary	15.0000.204	R/NR							
recurring transactions	15.0000.205	R/NR							

A	B	C	D	1	2	3	4	5	6
unattended terminals for transport fares or parking fees	15.0000.206	NR							
secure corporate payment processes and protocols	15.0000.207	R							
transaction risk analysis	15.0000.208	R							
merchant initiated transactions	15.0000.209	R							
other	15.0000.210	R/NR							
<i>e-money payment transactions authenticated via SCA, broken down by fraud origin</i>									
issuance of a payment order by the fraudster	15.0000.810	R/NR		X	X	X	X		
lost or stolen e-money card	15.0000.811	R/NR		X	X	X	X		
e-money card not received	15.0000.812	R/NR		X	X	X	X		
counterfeit e-money card	15.0000.813	R/NR		X	X	X	X		
card details theft	15.0000.814	R/NR		X	X	X	X		
unauthorised e-money account transaction	15.0000.815	R/NR		X	X	X	X		
modification of a payment order by the fraudster	15.0000.820	R/NR		X	X	X	X		
manipulation of the payer by the fraudster to make an e-money payment transaction	15.0000.830	R/NR		X	X	X	X		
<i>e-money payment transactions authenticated via non-SCA, by origin of fraudulent payment transactions</i>									
issuance of a payment order by the fraudster	15.0000.910	R/NR		X	X	X	X		
lost or stolen e-money card	15.0000.911	R/NR		X	X	X	X		
e-money card not received	15.0000.912	R/NR		X	X	X	X		
counterfeit e-money card	15.0000.913	R/NR		X	X	X	X		
card details theft	15.0000.914	R/NR		X	X	X	X		
unauthorised e-money account transaction	15.0000.915	R/NR		X	X	X	X		
modification of a payment order by the fraudster	15.0000.920	R/NR		X	X	X	X		
manipulation of the payer by the fraudster to make an e-money payment transaction	15.0000.930	R/NR		X	X	X	X		

Part 1.6. Cheques, money remittances sent and other payment services

(over the reporting period)

Item	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Country code of the payment service provider of the payee	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
Cheques	16.0000.000	T							
Money remittances	17.0000.000	T							
Other payment services (under Directive (EU) 2015/2366 on payment services in the internal market)	18.0000.000	T							

Part 1.7. Payment initiation services

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Country code of the payment service provider of the payer	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
Payment initiation services = (19.0000.100+19.0000.200) = (19.9100.000+19.9900.000)	19.0000.000	R/NR	W0						
Payment initiation services authenticated via SCA	19.0000.100	R/NR							
Payment initiation services authenticated via non-SCA	19.0000.200	R/NR							
<i>By type of payment</i>									
customer credit transfers	19.9100.000	T							
others	19.9900.000	T							

Part 2. Payment transactions received (includes Parts 2.1 and 2.2 of the report)**Part 2.1. Payment transactions received, broken down by type of payment**

(over the reporting period)

Item	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Country code of the payment service provider of the payer (payee in case of direct debits)	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
Customer credit transfers	21.0000.000	T						X	X
Direct debits	22.0000.000	T						X	X
E-money payment transactions	25.0000.000	T						X	X
Cheques	26.0000.000	T						X	X
Money remittances	27.0000.000	T						X	X
Other payment services	28.0000.000	T						X	X

A	B	C	D	E	F	1	2	3	4	5	6
low value transactions	23.2000.201	R	T								
contactless low value transactions	23.2000.202	NR	T								
recurring transactions	23.2000.205	R/NR	T								
unattended terminals for transport fares or parking fees	23.2000.206	NR	T								
secure corporate payment processes and protocols	23.2000.207	R	T								
transaction risk analysis	23.2000.208	R	T								
merchant initiated transactions	23.2000.209	R	T								
other	23.2000.210	R/NR	T								
<i>card-based payment transactions initiated electronically, authenticated by SCA, broken down by fraud origin</i>											
issuance of a payment order by the fraudster	23.2000.810	R/NR	scheme code			X	X	X	X		
lost or stolen card	23.2000.811	R/NR	scheme code			X	X	X	X		
card not received	23.2000.812	R/NR	scheme code			X	X	X	X		
counterfeit card	23.2000.813	R/NR	scheme code			X	X	X	X		
card details theft	23.2000.814	R/NR	scheme code			X	X	X	X		
others	23.2000.816	R/NR	scheme code			X	X	X	X		
modification of a payment order by the fraudster	23.2000.820	R/NR	scheme code			X	X	X	X		
manipulation of the payer to make a card payment	23.2000.830	R/NR	scheme code			X	X	X	X		
<i>card-based payment transactions initiated electronically, authenticated by non-SCA, broken down by fraud origin</i>											
issuance of a payment order by the fraudster	23.2000.910	R/NR	scheme code			X	X	X	X		
lost or stolen card	23.2000.911	R/NR	scheme code			X	X	X	X		
card not received	23.2000.912	R/NR	scheme code			X	X	X	X		
counterfeit card	23.2000.913	R/NR	scheme code			X	X	X	X		
card details theft	23.2000.914	R/NR	scheme code			X	X	X	X		
others	23.2000.916	R/NR	scheme code			X	X	X	X		

A	B	C	D	E	F	1	2	3	4	5	6
modification of a payment order by the fraudster	23.2000.920	R/NR	scheme code			X	X	X	X		
manipulation of the payer to make a card payment	23.2000.930	R/NR	scheme code			X	X	X	X		

Part 3. Losses due to fraud per liability bearer

(over the reporting period)

Item	Item code	Total losses (euro)
A	B	1
Losses due to fraudulent customer credit transfers	31.00.00	
Payment service provider (reporting agent)	31.10.00	
Payment service user (payer)	31.20.00	
Others	31.30.00	
Losses due to fraudulent direct debits	32.00.00	
Payment service provider (reporting agent)	32.10.00	
Payment service user (payee)	32.20.00	
Others	32.30.00	
Losses due to fraudulent card-based payment transactions, reported by the issuer's payment service provider	33.00.00	
Payment service provider (reporting agent)	33.10.00	
Payment service user (payer)	33.20.00	
Others	33.30.00	
Losses due to fraudulent cash withdrawals using a card-based payment instrument	34.00.00	
Payment service provider (reporting agent)	34.10.00	
Payment service user (payer)	34.20.00	
Others	34.30.00	
Losses due to fraudulent e-money payment transactions	35.00.00	
Payment service provider (reporting agent)	35.10.00	
Payment service user (payer)	35.20.00	
Others	35.30.00	
Losses due to fraudulent card-based payment transactions, to be reported by the payee's payment service provider	36.00.00	
Payment service provider (reporting agent)	36.10.00	
Payment service user (account holder)	36.20.00	
Others	36.30.00	

Part 4. Transactions at terminals

(over the reporting period)

Item (formulas are given for information purposes)		Item code	Country code of the location of the terminal	Transactions in euro and other currencies, total	
				Number	Value (in euro)
A		B	C	1	2
Transactions at terminals of resident payment service providers with cards issued by the reporting agent (41.10.00+41.20.00+41.30.00+41.40.00+41.50.00+41.60.00+41.70.00)		41.00.00	W0		
of which	ATM cash withdrawals	41.10.00			
	ATM cash deposits	41.20.00			
	other ATM transactions	41.30.00			
	card payments at POS terminals	41.40.00			
	e-money card loading and unloading	41.50.00			
	e-money payment transactions with e-money cards	41.60.00			
	cash withdrawals via POS terminals (cash-back facility)	41.70.00	W0		
Transactions at terminals of the reporting agent with cards issued by non-resident payment service providers (42.10.00+42.20.00+42.30.00+42.40.00+42.50.00+42.60.00+42.70.00)		42.00.00	W0		
of which	ATM cash withdrawals	42.10.00			
	ATM cash deposits	42.20.00			
	other ATM transactions	42.30.00			
	card payments at POS terminals	42.40.00			
	e-money card loading and unloading	42.50.00			
	e-money payment transactions with e-money cards	42.60.00			
	cash withdrawals via POS terminals (cash-back facility)	42.70.00	W0		
Transactions at terminals of non-resident payment service providers with cards issued by the reporting agent (43.10.00+43.20.00+43.30.00+43.40.00+43.50.00+43.60.00+43.70.00)		43.00.00	W0		

A		B	C	1	2
of whi ch	ATM cash withdrawals	43.10.00			
	ATM cash deposits	43.20.00			
	other ATM transactions	43.30.00			
	card payments at POS terminals	43.40.00			
	e-money card loading and unloading	43.50.00			
	e-money payment transactions with e-money cards	43.60.00			
	cash withdrawals via POS terminals (cash-back facility)	43.70.00	W0		

Part 5. Over-the-counter transactions (OTC) and book entries, other types of payments

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Transactions in euro		Transactions in other currencies	
		Number	Value (in euro)	Number	Value (in euro)
A	B	1	2	3	4
Cash (51.10.00+51.20.00)	51.00.00				
OTC deposits	51.10.00				
OTC withdrawals	51.20.00				
Book entries (52.10.00+52.20.00)	52.00.00				
credit entries	52.10.00				
debit entries	52.20.00				
Other types of payments (outside the scope of Directive (EU) 2015/2366 on payment services in the internal market)	59.00.00				

Part 6. Account information services

(over the reporting period)

Item	Item code	Country code	Number
A	B	C	I
Total number of customers of the account information service provider	61.00.00		
Number of accounts accessed by account information service providers	62.00.00		

Part 7. Number of customer accounts, number of the reporting agent's offices

(at the end of the reporting period)

Item	Item code	Total	of which for settlement in euro
A	B	1	2
Number of overnight deposits	71.00.00		
of which			
number of internet/PS linked overnight deposits	71.10.00		
number of transferable deposits	71.20.00		
of which			
number of internet/PS linked transferable deposits	71.21.00		
Number of customer payment accounts	72.00.00		
Number of customer e-money accounts	73.00.00		
Number of the reporting agent's offices	79.00.00		X

Part 8. Cards

(at the end of the reporting period)

Item (formulas are given for information purposes)	Item code	Scheme code or total schemes – T	Number
A	B	C	1
Cards with a cash function	81.00.00	<i>no scheme shall be indicated</i>	
Cards with a payment function	82.00.00	scheme code	
<i>of which</i>			
cards with a debit function	82.10.00	scheme code	
cards with a delayed debit function	82.20.00	scheme code	
cards with a credit function	82.30.00	scheme code	
Cards with an e-money function (83.10.00+83.20.00)	83.00.00	<i>no scheme shall be indicated</i>	
cards on which e-money can be stored	83.10.00	<i>no scheme shall be indicated</i>	
of which cards that have been loaded at least once	83.11.00	<i>no scheme shall be indicated</i>	
cards which give access to e-money stored on e-money accounts	83.20.00	<i>no scheme shall be indicated</i>	
Total number of cards (irrespective of the number of functions on the card)	84.00.00	<i>no scheme shall be indicated</i>	
<i>of which</i>			
cards with a combined debit, cash and e-money function	84.10.00	<i>no scheme shall be indicated</i>	
contactless payment cards	84.20.00	<i>no scheme shall be indicated</i>	

Part 9. Terminals, their networks and virtual POSs for cards and e-money, outstanding value on e-money storages

(at the end of the reporting period)

Item		Item code	Country code of the location of the terminal	Number	Value (in euro)
A		B	C	1	2
ATMs		91.00.00			X
of which	with a cash withdrawal function	91.10.00			X
	with a credit transfer function	91.20.00			X
	with a cash deposit function	91.30.00			X
	with a contactless function	91.40.00			X
ATM networks		92.00.00	<i>country code shall not be indicated</i>		X
POS terminals		93.00.00			X
of which	EFTPOS terminals	93.10.00			X
	of which EFTPOS terminals accepting e-money transactions	93.20.00			X
	of which EFTPOS terminals accepting contactless transactions	93.30.00			X
POS terminal networks		94.00.00	<i>country code shall not be indicated</i>		X
e-money card terminals		95.00.00			X
of which	e-money card loading or unloading terminals	95.10.00			X
	e-money card payment terminals	95.20.00			X
Virtual POSs for cards and e-money		96.00.00	<i>country code shall not be indicated</i>		X
Outstanding value on e-money storages		97.00.00	<i>country code shall not be indicated</i>	X	

Prepared by _____
(name, surname, telephone number and e-mail address)

Submission date _____

Governor of Latvijas Banka

M. Kazāks

Appendix 2
to Latvijas Banka's
Regulation No 195 of 11 June 2021

Quarterly payment statistics report on customer payments

for the _____ quarter of 20____
(reporting quarter)

To be submitted to Latvijas Banka

Name of the reporting agent _____

Code | |_| |_| |_| |_| |_| |_| |_| |_| |_| |_| |_| |_| |_| |_| |_| |_|

Payment transactions sent

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Schem e code or total schem es – T	Country code of the payment service provider of the payee (payer in case of direct debits)	Payments in euro		Payments in other currencies	
					Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	E	1	2	3	4
Customer credit transfers	11.0000.000	T	T					
<i>of which initiated electronically</i>	11.2000.000	R/NR	T					
Direct debits	12.0000.000	T	T					
E-money payment transactions	15.0000.000	T	T					
Cheques	16.0000.000	T	T					

Prepared by _____
(name, surname; e-mail address; telephone number)

Submission date _____

Governor of Latvijas Banka

M. Kazāks

Semi-annual payment statistics report on customer payments providing a reduced set of data

for the _____ half of 20____
(last day of the reporting period: 30 June or 31 December)

To be submitted to Latvijas Banka

Name of the reporting agent _____

Code |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Part 1. Payment transactions sent (includes Parts 1.1–1.7 of the report)

Part 1.1. Customer credit transfers sent

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Scheme code or total schemes – T	Country code of the payment service provider of the payee	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
					Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	E	1	2	3	4	5	6
Customer credit transfers (11.1200.000+11.2000.000)	11.0000.000	T	T	W0						
initiated in paper-based form	11.1200.000	T	T							
initiated electronically (11.2000.100+11.2000.200)	11.2000.000	T	T	W0						
customer credit transfers initiated by other payment initiation service providers	11.5000.000	T	T							

A	B	C	D	E	1	2	3	4	5	6
<i>customer credit transfers initiated electronically, broken down by authentication method</i>										
authenticated via SCA	11.2000.100	R/NR	T							
authenticated via non-SCA =11.2000.(201+202+203+204+205+206+207+208)	11.2000.200	R/NR	T							
<i>customer credit transfers initiated electronically, authenticated via non-SCA, broken down by reason</i>										
low value transactions	11.2000.201	R	T							
contactless low value transactions	11.2000.202	NR	T							
payment to self	11.2000.203	R/NR	T							
trusted beneficiary	11.2000.204	R/NR	T							
recurring transactions	11.2000.205	R/NR	T							
unattended terminals for transport fares or parking fees	11.2000.206	NR	T							
secure corporate payment processes and protocols	11.2000.207	R	T							
transaction risk analysis	11.2000.208	R	T							
<i>customer credit transfers initiated electronically, authenticated via SCA, broken down by fraud origin</i>										
issuance of a payment order by the fraudster	11.2000.810	R/NR	T		X	X	X	X		
modification of a payment order by the fraudster	11.2000.820	R/NR	T		X	X	X	X		
manipulation of the payer by the fraudster to issue a payment order	11.2000.830	R/NR	T		X	X	X	X		
<i>customer credit transfers initiated electronically, authenticated via non-SCA, broken down by fraud origin</i>										
issuance of a payment order by the fraudster	11.2000.910	R/NR	T		X	X	X	X		
modification of a payment order by the fraudster	11.2000.920	R/NR	T		X	X	X	X		
manipulation of the payer by the fraudster to issue a payment order	11.2000.930	R/NR	T		X	X	X	X		

Part 1.2. Payment transactions sent (direct debit)

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Scheme code or total schemes – T	Country code of the payment service provider of the payer	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
Direct debits (12.0000.100+12.0000.200)	12.0000.000	T	W0						
consent to a direct debit transaction given via an electronic mandate	12.0000.100	T							
unauthorised payment transactions	12.0000.140	T		X	X	X	X		
manipulation of the payer by the fraudster to consent to a direct debit transaction	12.0000.130	T		X	X	X	X		
consent to direct debit transactions given in other forms	12.0000.200	T							
unauthorised payment transactions	12.0000.240	T		X	X	X	X		
manipulation of the payer by the fraudster to consent to a direct debit transaction	12.0000.230	T		X	X	X	X		

A	B	C	D	E	F	1	2	3	4	5	6
<i>card-based payment transactions initiated electronically, authenticated via non-SCA, broken down by reason (total schemes)</i>											
low value transactions	13.2000.201	R	T								
contactless low value transactions	13.2000.202	NR	T								
trusted beneficiary	13.2000.204	R/NR	T								
recurring transactions	13.2000.205	R/NR	T								
unattended terminals for transport fares or parking fees	13.2000.206	NR	T								
secure corporate payment processes and protocols	13.2000.207	R	T								
transaction risk analysis	13.2000.208	R	T								
merchant initiated transactions	13.2000.209	R	T								
other	13.2000.210	R/NR	T								
<i>card-based payment transactions initiated electronically, authenticated by SCA, broken down by fraud origin</i>											
issuance of a payment order by the fraudster	13.2000.810	R/NR	T			X	X	X	X		
lost or stolen card	13.2000.811	R/NR	T			X	X	X	X		
card not received	13.2000.812	R/NR	T			X	X	X	X		
counterfeit card	13.2000.813	R/NR	T			X	X	X	X		
card details theft	13.2000.814	R/NR	T			X	X	X	X		
others	13.2000.816	R/NR	T			X	X	X	X		
modification of a payment order by the fraudster	13.2000.820	R/NR	T			X	X	X	X		
manipulation of the payer to make a card payment	13.2000.830	R/NR	T			X	X	X	X		
<i>card-based payment transactions initiated electronically, authenticated by non-SCA, broken down by fraud origin</i>											
issuance of a payment order by the fraudster	13.2000.910	R/NR	T			X	X	X	X		
lost or stolen card	13.2000.911	R/NR	T			X	X	X	X		

A	B	C	D	E	F	1	2	3	4	5	6
card not received	13.2000.912	R/NR	T			X	X	X	X		
counterfeit card	13.2000.913	R/NR	T			X	X	X	X		
card details theft	13.2000.914	R/NR	T			X	X	X	X		
others	13.2000.916	R/NR	T			X	X	X	X		
modification of a payment order by the fraudster	13.2000.920	R/NR	T			X	X	X	X		
manipulation of the payer to make a card payment	13.2000.930	R/NR	T			X	X	X	X		

Part 1.4. Cash withdrawals using a card-based payment instrument (except e-money transactions)

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Scheme code or total schemes – T	Country code of the payment service provider	Country code of the location of the terminal	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
						Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	E	F	1	2	3	4	5	6
Cash withdrawals using a card-based payment instrument (14.0000.021+14.0000.022+14.0000.023)	14.0000.000	T	T	W0	W0						
with cards with a debit function	14.0000.021	T	T								
with cards with a delayed debit function	14.0000.022	T	T								
with cards with a credit function	14.0000.023	T	T								
<i>cash withdrawals using a card-based payment instrument, broken down by fraud origin</i>											
issuance of a payment order (cash withdrawal) by the fraudster	14.0000.810	T	T			X	X	X	X		
lost or stolen card	14.0000.811	T	T			X	X	X	X		
card not received	14.0000.812	T	T			X	X	X	X		
counterfeit card	14.0000.813	T	T			X	X	X	X		
others	14.0000.816	T	T			X	X	X	X		
manipulation of the payer to make a cash withdrawal	14.0000.830	T	T			X	X	X	X		

Part 1.5. E-money payment transactions sent

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Country code of the payment service provider of the payee	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
E-money payment transactions (15.0000.100+15.0000.200)	15.0000.000	R/NR	W0						
<i>e-money payment transactions broken down by authentication method</i>									
authenticated via SCA	15.0000.100	R/NR							
authenticated via non-SCA 15.0000.(201+202+203+204+205+206+207+208+209+210)	15.0000.200	R/NR							
<i>e-money payment transactions authenticated via non-SCA, broken down by reason</i>									
low value transactions	15.0000.201	R							
contactless low value transactions	15.0000.202	NR							
payment to self	15.0000.203	R							
trusted beneficiary	15.0000.204	R/NR							
recurring transactions	15.0000.205	R/NR							
unattended terminals for transport fares or parking fees	15.0000.206	NR							
secure corporate payment processes and protocols	15.0000.207	R							
transaction risk analysis	15.0000.208	R							
merchant initiated transactions	15.0000.209	R							
other	15.0000.210	R/NR							

A	B	C	D	1	2	3	4	5	6
<i>e-money payment transactions authenticated via SCA, broken down by fraud origin</i>									
issuance of a payment order by the fraudster	15.0000.810	R/NR		X	X	X	X		
lost or stolen e-money card	15.0000.811	R/NR		X	X	X	X		
e-money card not received	15.0000.812	R/NR		X	X	X	X		
counterfeit e-money card	15.0000.813	R/NR		X	X	X	X		
card details theft	15.0000.814	R/NR		X	X	X	X		
unauthorised e-money account transaction	15.0000.815	R/NR		X	X	X	X		
modification of a payment order by the fraudster	15.0000.820	R/NR		X	X	X	X		
manipulation of the payer by the fraudster to make an e-money payment transaction	15.0000.830	R/NR		X	X	X	X		
<i>e-money payment transactions authenticated via non-SCA, broken down by fraud origin</i>									
issuance of a payment order by the fraudster	15.0000.910	R/NR		X	X	X	X		
lost or stolen e-money card	15.0000.911	R/NR		X	X	X	X		
e-money card not received	15.0000.912	R/NR		X	X	X	X		
counterfeit e-money card	15.0000.913	R/NR		X	X	X	X		
card details theft	15.0000.914	R/NR		X	X	X	X		
unauthorised e-money account transaction	15.0000.915	R/NR		X	X	X	X		
modification of a payment order by the fraudster	15.0000.920	R/NR		X	X	X	X		
manipulation of the payer by the fraudster to make an e-money payment transaction	15.0000.930	R/NR		X	X	X	X		

Part 1.6. Cheques, money remittances sent and other payment services

(over the reporting period)

Item	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Country code of the payment service provider of the payee	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
Cheques	16.0000.000	T							
Money remittances	17.0000.000	T							
Other payment services (under Directive (EU) 2015/2366 on payment services in the internal market)	18.0000.000	T							

Part 1.7. Payment initiation services

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Code of the initiation channel (remotely – R; non-remotely – NR; total – T)	Country code of the payment service provider of the payer	Payments in euro		Payments in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Value (in euro)	Number	Value (in euro)	Number	Value (in euro)
A	B	C	D	1	2	3	4	5	6
Payment initiation services = (19.0000.100+19.0000.200) = (19.9100.000+19.9900.000)	19.0000.000	R/NR	W0						
Payment initiation services authenticated via SCA	19.0000.100	R/NR							
Payment initiation services authenticated via non-SCA	19.0000.200	R/NR							
<i>By type of payment</i>									
customer credit transfers	19.9100.000	T							
others	19.9900.000	T							

A	B	C	D	E	F	1	2	3	4	5	6
recurring transactions	23.2000.205	R/NR	T								
unattended terminals for transport fares or parking fees	23.2000.206	NR	T								
secure corporate payment processes and protocols	23.2000.207	R	T								
transaction risk analysis	23.2000.208	R	T								
merchant initiated transactions	23.2000.209	R	T								
other	23.2000.210	R/NR	T								
<i>card-based payment transactions initiated electronically, authenticated by SCA, broken down by fraud origin</i>											
issuance of a payment order by the fraudster	23.2000.810	R/NR	T			X	X	X	X		
lost or stolen card	23.2000.811	R/NR	T			X	X	X	X		
card not received	23.2000.812	R/NR	T			X	X	X	X		
counterfeit card	23.2000.813	R/NR	T			X	X	X	X		
card details theft	23.2000.814	R/NR	T			X	X	X	X		
others	23.2000.816	R/NR	T			X	X	X	X		
modification of a payment order by the fraudster	23.2000.820	R/NR	T			X	X	X	X		
manipulation of the payer to make a card payment	23.2000.830	R/NR	T			X	X	X	X		
<i>card-based payment transactions initiated electronically, authenticated by non-SCA, broken down by fraud origin</i>											
issuance of a payment order by the fraudster	23.2000.910	R/NR	T			X	X	X	X		
lost or stolen card	23.2000.911	R/NR	T			X	X	X	X		
card not received	23.2000.912	R/NR	T			X	X	X	X		
counterfeit card	23.2000.913	R/NR	T			X	X	X	X		
card details theft	23.2000.914	R/NR	T			X	X	X	X		
others	23.2000.916	R/NR	T			X	X	X	X		
modification of a payment order by the fraudster	23.2000.920	R/NR	T			X	X	X	X		
manipulation of the payer to make a card payment	23.2000.930	R/NR	T			X	X	X	X		

Part 3. Losses due to fraud per liability bearer

(over the reporting period)

Item	Item code	Total losses (euro)
A	B	1
Losses due to fraudulent customer credit transfers	31.00.00	
Payment service provider (reporting agent)	31.10.00	
Payment service user (payer)	31.20.00	
Others	31.30.00	
Losses due to fraudulent direct debits	32.00.00	
Payment service provider (reporting agent)	32.10.00	
Payment service user (payee)	32.20.00	
Others	32.30.00	
Losses due to fraudulent card-based payment transactions, reported by the issuer's payment service provider	33.00.00	
Payment service provider (reporting agent)	33.10.00	
Payment service user (payer)	33.20.00	
Others	33.30.00	
Losses due to fraudulent cash withdrawals using a card-based payment instrument	34.00.00	
Payment service provider (reporting agent)	34.10.00	
Payment service user (payer)	34.20.00	
Others	34.30.00	
Losses due to fraudulent e-money payment transactions	35.00.00	
Payment service provider (reporting agent)	35.10.00	
Payment service user (payer)	35.20.00	
Others	35.30.00	
Losses due to fraudulent card-based payment transactions, to be reported by the payee's payment service provider	36.00.00	
Payment service provider (reporting agent)	36.10.00	
Payment service user (account holder)	36.20.00	
Others	36.30.00	

Part 4. Account information services

(over the reporting period)

Item	Item code	Country code	Number
A	B	C	1
Total number of customers of the account information service provider	61.00.00		
Number of accounts accessed by account information service providers	62.00.00		

Prepared by _____
 (name, surname; e-mail address; telephone number)

Submission date _____

Governor of Latvijas Banka

M. Kazāks