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Regulation on Compiling and Submitting the Statistical Data on Customer Payments

Issued pursuant to
Paragraph two of Section 63
of the Law on Latvijas Banka

I. General Provisions

1. The Regulation establishes:
1.1. the requirements and procedure pursuant to which credit institutions registered in Latvia, Latvian branches of credit institutions registered in other countries, payment institutions, e-money institutions, Latvian branches of payment institutions and electronic money institutions licensed in the countries of the European Economic Area and credit unions providing payment services (hereinafter referred to as the "reporting agent") shall compile and submit the statistical data on customer payments (hereinafter referred to as the "statistical data") to Latvijas Banka, observing quarterly and semi-annual periodicity during the calendar year.
1.2. the deadlines for submitting the statistical data;
1.3. the duration for storing the statistical data.

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 Paragraph 3^1 of Section 1 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 Paragraph 25[1] of Section 1 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 Paragraph 2[2] of Section 1 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 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 the holder 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 that is based on a unique number that can be used to initiate a payment, cash withdrawal or cash deposit and 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 a key tag, sticker, smartphone) or can be held virtually without a physical device. In accordance with the agreement concluded with the card issuer, the card offers the cardholder one or more of the following functions: cash, debit, delayed debit, credit and e-money function;

2.13. card with a delayed debit function – a card enabling the card holder 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 the 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 the Regulation.

2.18. customer – a user of payment services, excluding the institutions referred to in Paragraph 1 of the Regulation, 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 statistical data are necessary for the performance of Latvijas Banka's tasks, including the tasks of supervising and overseeing payment instruments used in Latvia, analysing fraudulent cases in the field of payment transactions, compiling payments statistics in compliance with the requirements of the legal acts of the European Union, including those of the European Central Bank, conducting financial stability analysis and informing other institutions and the general public of the development of payment instruments in Latvia.

6. Latvijas Banka may transfer the statistical data to the institutions referred to in Paragraphs two and three of Section 71 of the Law on Latvijas Banka subject to the requirements stipulated therein.

7. In compliance with 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 the statistical data.

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

II. General Requirements and Procedure for Compiling and Submitting the Statistical Data and the Submission Deadlines

9. The reporting agent shall compile the semi-annual statistical data on a semi-annual basis and submit them to Latvijas Banka by 25 July and 25 January respectively in accordance with Appendix 1 to the Regulation (hereinafter referred to as the "semi-annual report"), as well as compile the quarterly statistical data on a quarterly basis and submit them to Latvijas Banka by 20 April, 20 July, 20 October and 20 January respectively in accordance with Appendix 2 to the Regulation (hereinafter referred to as the "quarterly report").

10. The reporting agent that has been granted the right to report a reduced set of the statistical data shall compile the semi-annual statistical data and submit them to Latvijas Banka on a semi-annual basis by 25 July and 25 January respectively in accordance with Appendix 3 to the Regulation (hereinafter referred to as the "condensed semi-annual report"). The reporting agent that has been granted the right to report a reduced set of the statistical data shall not submit a quarterly report.

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

12. The statistical data shall be submitted to Latvijas Banka electronically in accordance with Latvijas Banka's regulation governing electronic information exchange with Latvijas Banka: via the advanced security system by the reporting agents that are credit institutions registered in Latvia and Latvian branches of credit institutions registered in other countries and via the non-bank statistics system by other reporting agents.

13. When submitting the statistical data, the numerical values (number) shall be disclosed in whole numbers, and the amount shall be disclosed with up to two digits after the decimal point. The monetary unit used to provide the statistical data shall be the euro. When providing the statistical data on customer payments made in other currencies, their amounts shall be translated into euro, using the foreign exchange rate applicable in accounting for the respective currency at the end of the respective calendar day.

14. Data of all the items requiring the country code in the semi-annual, quarterly and condensed semi-annual reports shall be disclosed 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 breakdown shall not be applied to the items having the country code "W0 – total countries" in the column "Country code" of the semi-annual, quarterly and condensed semi-annual reports.

15. When reporting the statistical 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 in accordance with 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. In the items of the semi-annual report where the codes of the credit transfer scheme, the direct debit payment scheme or the card scheme are to be disclosed, the reporting agent shall disclose the respective code of the scheme in accordance with the scheme code list published on Latvijas Banka's website.

17. In the items of the semi-annual, quarterly and condensed semi-annual reports where the code of the payment initiation channel is to be disclosed, the reporting agent shall disclose 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 statistical data on payments authenticated via SCA shall be reported if the strong authentication requirement stipulated in Section 104^4 of the Law on Payment Services and Electronic Money is applied to payments.

19. The statistical data on payments authenticated via non-SCA shall be reported if the strong authentication requirement stipulated in Paragraph 7 of Section 104^4 of the Law on Payment Services and Electronic Money is not applied to payments.

20. Where no payments have been made during the period for which semi-annual, quarterly or condensed semi-annual reports have to be submitted or there is no end-of-period balance for the relevant item, zero values shall not be reported in the items of the above reports.

21. The reporting agent shall ensure the compliance of the semi-annual statistical data with the statistical data of the respective quarters, as well as the compliance of the above statistical data with the data submitted to Latvijas Banka in compliance with the regulation governing compilation and submission of the statistical data on card-based payment transactions.

22. Where the reporting agent finds that adjustments to the statistical data submitted for 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.

23. Latvijas Banka shall store the statistical data for an unlimited duration.

III. General Requirements and Procedure for Compiling the Statistical Data on Fraudulent Payment Transactions

24. For the purposes of compiling the statistical data on fraudulent payment transactions, the date on which, in accordance with the meaning of the Law on Payment Services and Electronic Money, the fraudulent payment transaction is considered as executed shall be taken into account to attribute fraudulent payment transactions to a particular period. 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.

25. The reporting agent shall compile the statistical data on all fraudulent payment transactions, including the payment transactions in respect of which fraud has been detected (through a complaint submitted to the reporting agent by its customer or otherwise) and is still under investigation.

26. In compliance with the requirements of the Regulation, the reporting agent shall compile the statistical data on the following fraudulent payment transactions, including the cases when the payment transaction has been initiated by a payment initiation service provider:

26.1. executed unauthorised payment transactions, 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 referred to as an "unauthorised payment");

26.2. executed payment transactions 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 referred to as the "manipulation of the payer").

27. The reporting agent shall disclose the statistical data on fraudulent payment transactions broken down by their origin as follows:

27.1. issuance of a payment order by the fraudster – the type of unauthorised payment transactions referred to in Paragraph 26.1 of the Regulation where 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 payment transactions shall be disclosed in the following additional breakdown:

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

27.1.2. cash withdrawals using a card-based payment instrument (lost or stolen card; card not received; counterfeit card; other);

27.1.3. 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);

27.2. modification of a payment order by the fraudster – the unauthorised payment transaction referred to in Paragraph 26.1 of the Regulation 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;

27.3. manipulation of the payer by the fraudster to issue a payment order – a payment executed in compliance with Paragraph 26.2 of the Regulation.

28. The Regulation shall not be applied to fraudulent payment transactions that have not been executed and the transfer of funds has not been made or that have been blocked before the execution on suspicion of fraud.

IV. Requirements and Procedure for Compiling Part 1 "Payment Transactions Sent" of the Semi-annual Report

29. The payment transactions sent by the reporting agent's customers shall be disclosed in Part 1 "Payment transactions sent" of the semi-annual report in the breakdown by the following types of payments:

29.1. customer credit transfers;

29.2. direct debits;

29.3. card-based payment transactions;

29.4. cash withdrawals using a card-based payment instrument;

29.5. e-money payment transactions;

29.6. cheques;

29.7. money remittances;

29.8. other payment services;

29.9. payment initiation services.

30. The following principles shall be observed when compiling Part 1 "Payment transactions sent" of the semi-annual report:

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

30.2. the number and value of the fraudulent payment transactions sent by the reporting agent's customers shall be disclosed in euro and other currencies combined in columns 5 and 6.

31. Credit transfers made by the reporting agent's customers shall be disclosed under the item "Customer credit transfers" in the breakdown by their initiation channel:

31.1. 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 execute credit transfers;

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

31.2.1. initiated in a file/batch that includes credit transfers that are initiated electronically and submitted in a file/batch by the reporting agent's customer. Each credit transfer contained in a file/batch of the reporting agent's customer shall be counted as a separate credit transfer;

31.2.2. 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 referred to as "mobile payment solution (P2P)") shall be disclosed separately;

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

32. The customer credit transfers initiated remotely and electronically as well as non-remotely and electronically shall be disclosed in the breakdown by SCA-authenticated and non-SCA authenticated. In addition, the non-SCA authenticated customer credit transfers shall be disclosed in the breakdown by the reasons for the authentication via non-SCA, also including the breakdown by credit transfer scheme.

33. 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 and the same 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 disclosed under the item "Customer credit transfers".

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

35. Under the item "Direct debits", data shall be disclosed in the following breakdown:

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

35.2. initiated on a single payment basis and including direct debit requests that have been submitted to the reporting agent by the creditor separately and that do not form part of the direct debit requests in a file/batch;

35.3. consent to the direct debit transaction has been obtained via an electronic authorisation 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.

36. 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 disclosed 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 disclosed under this item, but information on the returned payments shall not be disclosed.

37. Card-based payment transactions executed with cards issued by the reporting agent shall be disclosed under the item "Card-based payment transactions" in the breakdown by their initiation channel:

37.1. initiated remotely and non-electronically and initiated non-remotely and non-electronically;

37.2. initiated remotely and electronically and initiated non-remotely and electronically.

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

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

38.2. payments initiated at ATMs;

38.3. payments initiated via other channels;

38.4. payments broken down by the card scheme and by:

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

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

38.5. reasons for the authentication via non-SCA.

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

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

39.2. payments initiated via other channels;

39.3. payments broken down by the card scheme and by:

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

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

39.4. reasons for the authentication via non-SCA.

40. 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 disclosed under the item "Cash withdrawal with a card-based payment instrument (excluding e-money transactions)".

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

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

42.1. by e-money cards on which e-money of the e-money issuer has been registered directly;

42.2. by e-money accounts, whereby e-money is transferred from the payer's e-money account to that of the payee. 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 disclosed separately.

43. E-money payment transactions initiated both remotely and non-remotely shall be disclosed in the breakdown by SCA-authenticated or non-SCA authenticated e-money payment transactions. The reasons for the authentication via non-SCA shall also be disclosed.

44. The reporting agent's customer cheques submitted for clearing shall be disclosed 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 disclosed under this item. Cash withdrawals using forms of a credit institution shall not be disclosed. Cheques issued but not submitted for clearing shall not be disclosed either.

45. Funds 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 funds received by the payment service provider on behalf of and made available to the payee shall be disclosed under the item "Money remittances".

46. The payment transactions that are 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 shall be disclosed under the item "Other payment services" if they have not been disclosed under other items.

47. 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 disclosed separately under this item.

48. Payment initiation services shall be disclosed in the breakdown by payment initiation channel and authentication method:

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

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

49. Fraudulent payment transactions sent shall be disclosed identically, following the breakdown of payment transactions set out in this chapter; fraudulent credit transfers by the reporting agent's customers, direct debits, card-based payments, cash withdrawals with a card-based payment instrument and e-money payment transactions shall also be disclosed in the breakdown by origin of fraudulent payments in accordance with Paragraph 27 of the Regulation.

V. Requirements and Procedure for Compiling Part 2 "Payment Transactions Received" of the Semi-annual Report

50. The payment transactions received by the reporting agent's customers shall be disclosed in the breakdown by the following types of payments in Part 2 "Payment transactions received" of the semi-annual report:
50.1. customer credit transfers;
50.2. direct debits;
50.3. card-based payment transactions;
50.4. e-money payment transactions;
50.5. cheques;
50.6. money remittances;
50.7. other payment services.

51. The following principles shall be observed when compiling Part 2 "Payment Transactions Received" of the semi-annual report:
51.1. the number and value of the payment transactions received (also including fraudulent payment transactions) by the reporting agent's customers shall be disclosed separately in euro and other currencies in columns 1, 2, 3 and 4;
51.2. the number and value of the fraudulent card-based payment transactions received by the reporting agent's customers shall be disclosed in euro and other currencies combined in columns 5 and 6.

52. The card-based payment transactions received by the reporting agent shall be disclosed in detail by payment initiation channel under the item "Card-based payment transactions received", but the returned payment transactions shall not be reported:
52.1. initiated non-electronically, including non-remotely and remotely;
52.2. initiated electronically, including non-remotely and remotely.

53. The following items of the received card-based payments initiated non-remotely and electronically shall be disclosed separately:
53.1. payments initiated at POS terminals, i.e. payments with a card at the merchant's location;
53.2. payments initiated at ATMs;
53.3. payments initiated via other channels;
53.4. payments broken down by card scheme and by:
53.4.1. the function of the card used (debit, credit and delayed debit);
53.4.2. whether the authentication has been carried out via SCA or non-SCA;
53.5. reasons for the authentication via non-SCA.

54. The following items of the received card-based payments initiated remotely and electronically shall be disclosed separately:
54.1. payments broken down by card scheme and by:
54.1.1. the function of the card used (debit, credit and delayed debit);
54.1.2. whether the authentication has been carried out via SCA or non-SCA;
54.2. reasons for the authentication via non-SCA.

55. Fraudulent card-based payment transactions shall be disclosed identically, following the breakdown of card-based payment transactions set out in this chapter, in addition also disclosing the breakdown by origin of fraudulent payment transaction in accordance with Paragraph 27 of the Regulation.

VI. Requirements and Procedure for Compiling Part 3 "Losses Due to Fraud per Liability Bearer" of the Semi-annual Report

56. 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. In the semi-annual report, the reporting agent shall disclose fraud losses in the period when they are recorded in the reporting agent's books.

57. The reporting agent that reports or has reported, for the previous periods, the statistical data on fraudulent payment transactions in Part 1 or 2 of the semi-annual report shall report the statistical data, appropriate for each type of payment, on losses due to fraud per liability bearer in Part 3 of the semi-annual report in the breakdown by:
57.1. losses incurred by the payment service provider (reporting agent);
57.2. losses incurred by the payment service user (payer or payee);
57.3. losses incurred by other persons.

VII. Requirements and Procedure for Compiling Part 4 "Transactions at Terminals" of the Semi-annual Report

58. The number and value of transactions at physical (not virtual) terminals shall be disclosed in Part 4 "Transactions at terminals" of the semi-annual report irrespective of the currency of the transaction.

59. Transactions at terminals shall be divided into three groups, taking into account the country of registration of the payment service provider servicing the terminal as well as the issuer institution of the card used for settlement at the respective terminal:
59.1. Group 1 "Transactions at terminals of resident payment service providers with cards issued by the reporting agent" that includes transactions executed with cards issued by the reporting agent at terminals of resident payment service providers in Latvia and other countries;
59.2. Group 2 "Transactions at terminals of the reporting agent with cards issued by non-resident payment service providers" that includes transactions executed with cards issued by non-resident payment service providers at terminals of the reporting agent in Latvia and other countries;
59.3. Group 3 "Transactions at terminals of non-resident payment service providers with cards issued by the reporting agent" that includes transactions executed with cards issued by the reporting agent at terminals of non-resident payment service providers.

60. Within the framework of each group referred to in Paragraph 59 of the Regulation, information on transactions at terminals shall be disclosed separately under the following items:
60.1. cash withdrawals from ATMs executed with the card-based payment instrument with a cash function, except e-money payment transactions, shall be disclosed under the item "ATM cash withdrawals". This item shall also include cash withdrawals at POS terminals if they have not been executed simultaneously with the purchase transaction;
60.2. cash deposits made at ATMs with the card-based payment instrument with a cash function, except e-money payment transactions, shall be disclosed under the item "ATM cash deposits";
60.3. credit transfers and other payment transactions, except e-money payment transactions, executed at ATMs with a credit transfer function shall be disclosed under the item "Other ATM transactions";

60.4. payment transactions executed with a card-based payment instrument at POS terminals, except e-money payment transactions, shall be disclosed under the item "Card payments at POS terminals";

60.5. both e-money card loading and unloading transactions executed with the reporting agent shall be disclosed under the item "E-money card loading and unloading";

60.6. e-money payment transactions executed with a card with an e-money function shall be disclosed under the item "E-money payment transactions with e-money cards";

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

VIII. Requirements and Procedure for Compiling Part 5 "Over-the-counter Transactions and Book Entries, Other Types of Payments" of the Semi-annual Report

61. The number and value of the reporting agent's customer over-the-counter (OTC) cash deposits and withdrawals shall be disclosed under the item "OTC cash deposits and withdrawals", disclosing separately transactions in euro and other currencies. Cash deposit and withdrawal transactions disclosed in Part 4 "Transactions at terminals" of the semi-annual report shall not be disclosed here.

62. OTC cash deposits necessary for executing credit transfers or for supplementing the balance of the payment or other account of the reporting agent's customer shall be disclosed under the item "OTC deposits". Transactions that constitute only a change from cash to account money, including cash deposits made by cash collection service providers, shall be disclosed under this item.

63. 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.

64. The reporting agent's internal book entries recorded between the reporting agent's and customers' accounts in compliance with the agreements entered into and agreed transactions shall be disclosed under the item "Book entries". Only transactions without a specific payment 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 disclosed under this item. Book entries in euro and other currencies shall be reported separately. Where commission fees are entered together with a payment transaction, they shall be included in the semi-annual report under the respective type of payment transactions.

65. 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 disclosed under the item "Credit entries". Only transactions without specific payment 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 disclosed under this item.

66. 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 disclosed under the item "Debit entries". Only transactions without specific payment 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 customer account), shall be disclosed under this item.

67. The payment transactions that are 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 shall be disclosed under the item "Other types of payment" of the semi-annual report if they have not been disclosed under other items of the semi-annual report, including credit and debit book entries.

IX. Requirements and Procedure for Compiling Part 6 "Account Information Services" of the Semi-annual Report

68. 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 disclosed under the item "Total number of account information service provider's customers".

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

X. Procedure for Compiling Part 7 "Number of Customer Accounts, Number of the Reporting Agent's Offices" of the Semi-annual Report

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

71. The number of overnight deposits that are convertible into currency and/or transferable on demand by credit institution's order, direct debit entry, cheque or similar means, without significant delay, restriction or penalty shall be disclosed under the item "Number of overnight deposits". Such deposits shall also include:
71.1. balances (interest-bearing or not) that are convertible into currency on demand or by close of business on the day following that on which the demand was made, without any significant delay, penalty or restriction, but that are not transferable;
71.2. balances (interest-bearing or not) representing prepaid amounts in the context of hardware-based or software-based e-money (e.g. prepaid cards);
71.3. credits repayable on the next business day following the granting of credit.

72. 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 disclosed 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 customer shall not be included in the category of transferable deposits.

73. The number of deposits available electronically via internet banking or other remote access technologies shall be disclosed under the items "of which number of internet-

linked overnight deposits" and "of which number of internet-linked transferable deposits".

74. The total number of payment accounts opened in the reporting agent's customer name shall be disclosed 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.

75. The number of accounts storing e-money shall be disclosed 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.

76. The number of locations used for the provision of payment services, except mobile offices, shall be disclosed under the item "Number of the reporting agent's offices".

XI. Requirements and Procedure for Compiling Part 8 "Cards" of the Semi-annual Report

77. 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 disclosed in Part 8 "Cards". Cards shall be disclosed irrespective of the frequency of their use during the reporting period. Cards issued by the reporting agent in cooperation with merchants shall also be disclosed. 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 disclosed.

78. Where a card has several functions, it shall be disclosed under each respective item.

79. Cards enabling their authorised user to execute cash deposits or withdrawals via a terminal shall be disclosed under the item "Cards with a cash function".

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

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

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

83. Each payment card shall be disclosed 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 functions, 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.

84. 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 disclosed under the item "Card with a combined debit, cash and e-money function".

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

XII. Procedure for Compiling Part 9 "Terminals, their networks and virtual POSs for cards and e-money, outstanding value on e-money storages" of the Semi-annual Report

86. 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 disclosed 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.

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

88. 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 disclosed 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 disclosed under this item. ATMs owned or held and serviced by the reporting agent shall be disclosed under this item. ATMs allowing cash withdrawals, credit transfers and cash deposits and accepting contactless transactions shall be disclosed separately.

89. 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 disclosed under the item "ATM networks".

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

91. Information on the POS management centres which are established and serviced by the reporting agent and whereby 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 disclosed under the item "POS terminal networks".

92. Terminals with an e-money card loading or unloading function and e-money card payment terminals shall be disclosed separately under the item "E-money card payment

terminals". EFTPOS terminals enabling e-money transactions shall also be included in the number of e-money card payment terminals.

93. The virtual POS for cards and e-money serviced by the reporting agent shall be disclosed under the item "Virtual POS for cards and e-money".

94. 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. Requirements and Procedure for Compiling the Quarterly Report

95. The following payment transactions sent by the reporting agent's customers shall be reported in the quarterly report:
95.1. customer credit transfers;
95.2. direct debits;
95.3. e-money payment transactions;
95.4. cheques.

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

97. Statistical data on credit transfers, direct debits, e-money payment transactions and cheques of the reporting agent's customers shall be reported in the quarterly report in compliance with the information provided in Chapter IV "Procedure for compiling Part 1 "Payment transactions sent" of the semi-annual report" concerning the above types of payment transactions included.

98. Customer credit transfers initiated electronically shall be disclosed in the quarterly report in the breakdown by initiation channel – initiated remotely or non-remotely.

XIV. Requirements and Procedure for Compiling Part 1 "Payment Transactions Sent" of the Condensed Semi-annual Report

99. The payment transactions sent by the reporting agent's customers shall be disclosed in Part 1 "Payment transactions sent" of the condensed semi-annual report in the breakdown by the following types of payments:
99.1. customer credit transfers;
99.2. direct debits;
99.3. card-based payment transactions;
99.4. cash withdrawals using a card-based payment instrument;
99.5. e-money payment transactions;
99.6. cheques;
99.7. money remittances;
99.8. other payment services;
99.9. payment initiation services.

100. The following principles shall be observed when compiling Part 1 "Payment transactions sent" of the condensed semi-annual report:
100.1. the number and value of the payment transactions sent (also including fraudulent payment transactions) by the reporting agent's customers shall be disclosed separately in euro and other currencies in columns 1, 2, 3 and 4;

100.2. the number and value of the fraudulent payment transactions sent by the reporting agent's customers shall be disclosed in euro and other currencies combined in columns 5 and 6.

101. Credit transfers made by the reporting agent's customers shall be disclosed under the item "Customer credit transfers" in the breakdown by their initiation channel:
101.1. 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 execute credit transfers;
101.2. initiated electronically based on a payment order that is submitted in non-paper-based form and that does not require the involvement of the reporting agent's employee to execute it;
101.3. initiated by payment initiation service providers and including the reporting agent's customer credit transfers initiated by another payment initiation service provider.

102. The customer credit transfers initiated remotely and electronically as well as non-remotely and electronically shall be disclosed in the breakdown by SCA-authenticated and non-SCA authenticated. In addition, the non-SCA authenticated customer credit transfers shall be disclosed in the breakdown by the reasons for the authentication via non-SCA.

103. 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 and the same 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 disclosed under the item "Customer credit transfers".

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

105. Under the item "Direct debits", data shall be disclosed in the following breakdown, depending on the form of consent chosen by the customer to execute a direct debit transaction:
105.1. consent given via an electronic mandate;
105.2. consent given in other forms.

106. 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 disclosed 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 disclosed under this item, but information on the returned payments shall not be disclosed.

107. Card-based payment transactions executed with cards issued by the reporting agent shall be disclosed under the item "Card-based payment transactions" in the breakdown by their initiation channel:
107.1. initiated remotely and non-electronically and initiated non-remotely and non-electronically;
107.2. initiated remotely and electronically and initiated non-remotely and electronically.

108. The following items of card-based payments initiated non-remotely and electronically and remotely and electronically shall be disclosed separately:
108.1. payments broken down by the function of the card used (debit, credit and delayed debit);
108.2. SCA-authenticated or non-SCA authenticated payments;
108.3. reasons for the authentication via non-SCA.

109. 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 disclosed under the item "Cash withdrawal with a card-based payment instrument (excluding e-money transactions)".

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

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

112. E-money payment transactions initiated both remotely and non-remotely shall be disclosed in the breakdown by SCA-authenticated or non-SCA authenticated e-money payment transactions. The reasons for the authentication via non-SCA shall also be disclosed.

113. The reporting agent's customer cheques submitted for clearing shall be disclosed 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 disclosed. Cheques issued but not submitted for clearing shall not be disclosed either.

114. Funds 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 the funds received by the payment service provider on behalf of and made available to the payee shall be disclosed under the item "Money remittances".

115. The payment transactions that are 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 shall be reported under the item "Other payment services" if they have not been disclosed under other items.

116. 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 disclosed separately under this item.

117. Payment initiation services shall be disclosed in the breakdown by payment initiation channel and authentication method:
117.1. initiated remotely (including authentication via SCA or non-SCA);
117.2. initiated non-remotely (including authentication via SCA or non-SCA).

118. Fraudulent payment transactions sent shall be disclosed identically, following the breakdown of payment transactions set out in this chapter; fraudulent credit transfers by

the reporting agent's customers, direct debits, card-based payments, cash withdrawals with a card-based payment instrument and e-money payment transactions shall also be disclosed in the breakdown by origin of fraudulent payment transactions in accordance with Paragraph 27 of the Regulation.

XV. Requirements and Procedure for Compiling Part 2 "Payment Transactions Received" of the Condensed Semi-annual Report

119. The card-based payments received by the reporting agent's customers shall be disclosed in Part 2 "Payment transactions received" of the condensed semi-annual report.

120. The following principles shall be observed when compiling Part 2 "Payment transactions received" of the condensed semi-annual report:
120.1. the number and value of the card-based payment transactions received (also including fraudulent payment transactions) by the reporting agent's customers shall be disclosed separately in euro and other currencies in columns 1, 2, 3 and 4;
120.2. the number and value of the fraudulent card-based payment transactions received by the reporting agent's customers shall be disclosed in euro and other currencies combined in columns 5 and 6.

121. The card-based payment transactions received shall be disclosed in detail by payment initiation channel, but the returned payment transactions shall not be disclosed:
121.1. initiated non-electronically, including non-remotely and remotely;
121.2. initiated electronically, including non-remotely and remotely.

122. The card-based payment transactions received that have been initiated non-remotely and electronically as well as remotely and electronically shall be disclosed separately by:
122.1. the function of the card used (debit, credit and delayed debit);
122.2. SCA-authenticated or non-SCA authenticated;
122.3. reasons for the authentication via non-SCA.

123. Fraudulent card-based payment transactions received shall be disclosed identically, following the breakdown of card-based payment transactions set out in this chapter, in addition also disclosing the breakdown by origin of fraudulent payment transactions in accordance with Paragraph 27 of the Regulation.

XVI. Requirements and Procedure for Compiling Part 3 "Losses Due to Fraud per Liability Bearer" of the Condensed Semi-annual Report

124. 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 fraud losses shall be attributed to the period when they are recorded in the reporting agent's books.

125. The reporting agent that reports or has reported, for the previous periods, the statistical data on fraudulent payment transactions in Part 1 or 2 of the condensed semi-annual report shall report information, appropriate for each type of payment, on losses due to fraud per liability bearer in Part 3 of the condensed semi-annual report in the breakdown by:
125.1. losses incurred by the payment service provider (reporting agent);
125.2. losses incurred by the payment service user (payer or payee);
125.3. losses incurred by other persons.

XVII. Requirements and Procedure for Compiling Part 4 "Account Information Services" of the Condensed Semi-annual Report

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

127. 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

128. Latvijas Banka's Regulation No 195 "Regulation on Compiling the Payment Statistics Reports on Customer Payment Transactions" of 11 June 2021 (*Latvijas Vēstnesis*, 2021, No 115) shall be deemed invalid.

129. In respect of the statistical data for the fourth quarter and the second half of 2022, Latvijas Banka's Regulation No 195 "Regulation on Compiling the Payment Statistics Reports on Customer Payment Transactions" of 11 June 2021 shall apply. The statistical data referred to in this Paragraph shall be submitted to Latvijas Banka by 20 January and 25 January 2023, respectively.

130. The Regulation shall take effect on 1 January 2023.

Governor of Latvijas Banka   Mārtiņš Kazāks

Semi-annual payment statistics report on customer payment transactions

for the _____ half of 20____   To be submitted to Latvijas Banka
(last day of period: 30 June or 31 December)

Name of the reporting agent _____

 Code |__|__|__|__|__|__|__|__|__|__|__|__|

Part 1. Customer 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 payee's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
					Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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
using online banking services	11.2210.000	T	T							
of which e-commerce payments	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							
of which the P2P mobile payment solution	11.2231.000	T	T							
Instant payments										
using online banking services	11.2210.000	T	scheme* code							
of which e-commerce payments	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							
of which the P2P mobile payment solution	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							
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							

A	B	C	D	E	1	2	3	4	5	6
transaction risk analysis	11.2000.208	R	T							
customer credit transfers initiated electronically, authenticated via SCA, broken down by fraud origin										
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 to issue a payment order	11.2000.830	R/NR	scheme code		X	X	X	X		
customer credit transfers initiated electronically, authenticated via non-SCA, broken down by fraud origin										
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 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 debits)

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Scheme code/or total schemes – T	Country code of the payer's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (in euro)
A	B	C	D	1	2	3	4	5	6
Direct debits = (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 to consent to a direct debit transaction	12.0000.130	scheme code		X	X	X	X		
Consent to direct debits 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 to consent to a direct debit transaction	12.0000.230	scheme code		X	X	X	X		

Part 1.3. Card-based 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)	Scheme code or total schemes – T	Country code of the merchant's payment service provider	Country code of the POS	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
						Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (in euro)
A	B	C	D	E	F	1	2	3	4	5	6
Card-based payment transactions (13.1000.000+13.2000.000)	**13.0000.000**	**R/NR**	**T**	**W0**	**W0**						
initiated non-electronically	13.1000.000	R/NR	T								
initiated electronically = (13.2230.000+13.2223.000+13.2221.000+ 13.2229.000) = (13.2000.021+13.2000.022+13.2000.023) = (13.2000.100+13.2000.200)	13.2000.000	R/NR	T	W0	W0						
using the mobile payment solution	13.2230.000	R	T								
of which the P2P mobile payment solution	13.2231.000	R	T								
using EFTPOS	13.2223.000	NR	T								
of which contactless payments	13.2227.000	NR	T								
of which NFC payments	13.2228.000	NR	T								
using ATMs	13.2221.000	NR	T								
others	13.2229.000	R/NR	T								
card-based payment transactions initiated electronically, broken down by card function											
cards with a debit function	13.2000.021	R/NR	scheme code								

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		
others	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		
card-based payment transactions initiated electronically, authenticated by non-SCA, broken down by fraud origin											
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		
others	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	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
						Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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								
cash withdrawals using a card-based payment instrument, broken down by fraud origin											
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		
others	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 payee's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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							
of which the P2P mobile payment solution	15.2231.000	T							
other	15.2250.000	T							
e-money payment transactions broken down by authentication method									
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							
e-money payment transactions authenticated via non-SCA, broken down by reason									
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							

A	B	C	D	1	2	3	4	5	6
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							
e-money payment transactions authenticated via SCA, broken down by fraud origin									
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 to make an e-money payment transaction	15.0000.830	R/NR		X	X	X	X		
e-money payment transactions authenticated via non-SCA, broken down by fraud origin									
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 to make an e-cash 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 payee's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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 payer's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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							
By type of payment									
customer credit transfers	19.9100.000	T							
others	19.9900.000	T							

Part 2. Customer 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)	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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

Part 2.2. Card-based payment transactions received

(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 card issuer	Country code of the POS	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
						Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (in euro)
A	B	C	D	E	F	1	2	3	4	5	6
Card-based payment transactions (23.1000.000+23.2000.000)	**23.0000.000**	**R/NR**	**T**	**W0**	**W0**						
initiated non-electronically	23.1000.000	R/NR	T								
initiated electronically = (23.2223.000+23.2221.000+23.2229.000) = (23.2000.021+23.2000.022+23.2000.023) = (23.2000.100+23.2000.200)	23.2000.000	R/NR	T	W0	W0						
using EFTPOS	23.2223.000	NR	T								
using ATMs	23.2221.000	NR	T								
others	23.2229.000	R/NR	T								
card-based payment transactions initiated electronically, broken down by card function											
cards with a debit function	23.2000.021	R/NR	scheme code								
cards with a delayed debit function	23.2000.022	R/NR	scheme code								
cards with a credit function	23.2000.023	R/NR	scheme code								
card-based payment transactions initiated electronically, broken down by authentication method											
authenticated via SCA	23.2000.100	R/NR	scheme code								
authenticated via non-SCA 23.2000.(201+202+205+206+207+208+209+210)	23.2000.200	R/NR	scheme code								

A	B	C	D	E	F	1	2	3	4	5	6
card-based payment transactions initiated electronically, authenticated via non-SCA, broken down by reason (total schemes)											
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								
card-based payment transactions initiated electronically, authenticated by SCA, broken down by fraud origin											
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		

A	B	C	D	E	F	1	2	3	4	5	6
card-based payment transactions initiated electronically, authenticated by non-SCA, broken down by fraud origin											
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		
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	Amount (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**		
of which	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 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	Amount (in euro)	Number	Amount (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 Service

(over the reporting period)

Item	Item code	Country code	Number
A	B	C	1
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 linked overnight deposits	71.10.00		
number of transferable deposits	71.20.00		
of which			
number of internet 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**	**T**	
Cards with a payment function	**82.00.00**	**scheme code**	
of which			
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**	**T**	
cards on which e-money can be stored	83.00.10	T	
of which cards that have been loaded at least once	83.11.00	T	
cards which give access to e-money stored on e-money accounts	83.20.00	T	
Total number of cards (irrespective of the number of functions on the card)	**84.00.00**	**T**	
of which			
cards with a combined debit, cash and e-money function	84.10.00	T	
contactless payment cards	84.20.00	T	

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	Amount (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
	accepting contactless transactions	91.40.00			X
ATM networks		**92.00.00**	**W0**		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**	**W0**		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**	**W0**		X
Outstanding value on e-money storages		**97.00.00**	**W0**	X	

Prepared by _____   Submission date _____

       (first name, surname, telephone number and e-mail address)

Governor of Latvijas Banka   Mārtiņš Kazāks

Quarterly payment statistics report on customer payment transactions

for the _____ quarter of 20____   To be submitted to Latvijas Banka
    (reporting quarter)

Name of the reporting agent _____

Code |__|__|__|__|__|__|__|__|__|__|__|__|

Customer 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)	Scheme code or total schemes – T	Country code of the payment service provider of the payee (payer in case of direct debits)	Payment transactions in euro		Payment transactions in other currencies	
					Number	Amount (in euro)	Number	Amount (in euro)
A	B	C	D	E	1	2	3	4
Customer credit transfers	11.0000.000	T	T					
of which initiated electronically	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 _____   Submission date _____
        (first name, surname; e-mail address; telephone number)

Governor of Latvijas Banka   Mārtiņš Kazāks

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

for the _____ half of 20____   To be submitted to Latvijas Banka
(last day of period: 30 June or 31 December)

Name of the reporting agent _____

Code |__|__|__|__|__|__|__|__|__|__|__|

Part 1. Customer 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 payee's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
					Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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							
customer credit transfers initiated electronically, broken down by authentication method										

A	B	C	D	E	1	2	3	4	5	6
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							
customer credit transfers initiated electronically, authenticated via non-SCA, broken down by reason										
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							
customer credit transfers initiated electronically, authenticated via SCA, broken down by fraud origin										
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 to issue a payment order	11.2000.830	R/NR	T		X	X	X	X		
customer credit transfers initiated electronically, authenticated via non-SCA, broken down by fraud origin										
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 to issue a payment order	11.2000.930	R/NR	T		X	X	X	X		

Part 1.2. Payment transactions sent (Direct debits)

(over the reporting period)

Item (formulas are given for information purposes)	Item code	Scheme code or total schemes – T	Country code of the payer's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transactions in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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 to consent to a direct debit transaction	12.0000.130	T		X	X	X	X		
consent to direct debits given in other forms	**12.0000.200**	**T**							
unauthorised payment transactions	12.0000.240	T		X	X	X	X		
manipulation of the payer to consent to a direct debit transaction	12.0000.230	T		X	X	X	X		

Part 1.3. Card-based 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)	Scheme code or total schemes – T	Country code of the merchant's payment service provider	Country code of the POS	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transaction in euro and other currencies, total	
						Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (in euro)
A	B	C	D	E	F	1	2	3	4	5	6
Card-based payment transactions (13.1000.000+13.2000.000)	**13.0000.000**	**R/NR**	**T**	**W0**	**W0**						
initiated non-electronically	13.1000.000	R/NR	T								
initiated electronically = (13.2000.021+13.2000.022+13.2000.023) = (13.2000.100+13.2000.200)	13.2000.000	R/NR	T	W0	W0						
card-based payment transactions initiated electronically, broken down by card function											
cards with a debit function	13.2000.021	R/NR	T								
cards with a delayed debit function	13.2000.022	R/NR	T								
cards with a credit function	13.2000.023	R/NR	T								
card-based payment transactions initiated electronically, broken down by authentication method											
authenticated via SCA	13.2000.100	R/NR	T								
authenticated via non-SCA =13.2000.(201+202+204+205+206+207+208+209+210)	13.2000.200	R/NR	T								
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								

A	B	C	D	E	F	1	2	3	4	5	6
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	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		
card-based payment transactions initiated electronically, authenticated by non-SCA, broken down by fraud origin											
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		
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 POS	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transaction in euro and other currencies, total	
						Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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								
cash withdrawals using a card-based payment instrument, broken down by fraud origin											
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 payee's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transaction in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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**						
e-money payment transactions broken down by authentication method									
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							
e-money payment transactions authenticated via non-SCA, broken down by reason									
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
e-money payment transactions authenticated via SCA, broken down by fraud origin									
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		
e-money payment transactions authenticated via non-SCA, broken down by fraud origin									
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 payee's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transaction in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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 payer's payment service provider	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transaction in euro and other currencies, total	
				Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (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							
By type of payment									
customer credit transfers	19.9100.000	T							
others	19.9900.000	T							

Part 2. Card-based payment transactions received

(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 card issuer	Country code of the POS	Payment transactions in euro		Payment transactions in other currencies		Fraudulent payment transaction in euro and other currencies, total	
						Number	Amount (in euro)	Number	Amount (in euro)	Number	Amount (in euro)
A	B	C	D	E	F	1	2	3	4	5	6
Card-based payment transactions (23.1000.000+23.2000.000)	**23.0000.000**	**R/NR**	**T**	**W0**	**W0**						
initiated non-electronically	23.1000.000	R/NR	T								
initiated electronically = (23.2000.021+23.2000.022+23.2000.023) = (23.2000.100+23.2000.200)	23.2000.000	R/NR	T	W0	W0						
card-based payment transactions initiated electronically, broken down by card function											
cards with a debit function	23.2000.021	R/NR	T								
cards with a delayed debit function	23.2000.022	R/NR	T								
cards with a credit function	23.2000.023	R/NR	T								
card-based payment transactions initiated electronically, broken down by authentication method											
authenticated via SCA	23.2000.100	R/NR	T								
authenticated via non-SCA 23.2000.(201+202+205+206+207+208+209+210)	23.2000.200	R/NR	T								
card-based payment transactions initiated electronically, authenticated via non-SCA, broken down by reason (total schemes)											
low value transactions	23.2000.201	R	T								
contactless low value transactions	23.2000.202	NR	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								
card-based payment transactions initiated electronically, authenticated by SCA, broken down by fraud origin											
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		
card-based payment transactions initiated electronically, authenticated by non-SCA, broken down by fraud origin											
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 service

(over the reporting period)

Item	Item code	Country code	Number
A	B	C	1
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 _____

       (first name, surname; e-mail address; telephone number)

Submission date _____

Governor of Latvijas Banka   Mārtiņš Kazāks