Methodological sheet

Payments statistics

I.   Definition and content

Statistics on the numbers of client accounts, the numbers of cards issued, the numbers of terminals operated and transactions executed through them, and client transactions broken down by type of payment service. All resident and non-resident clients except for banks and other monetary financial institutions are classified as clients.

II.   Sources and methodology of ascertainment

The source of the data are the statements PLS (ČNB) 10-01 – "Annual statement of banks' payments", DZ (ČNB) 11-01 – "Annual statement of credit unions' payments", PLT (ČNB) 12-01 – "Annual statement of payments of payment institutions and electronic money institutions", and IVPLIS13 – "Annual statement of the CNB's payments" (by the end of 2019).

III.   Breakdown

Numbers of client accounts: numbers of accounts maintained by an institution providing payment services to clients other than MFIs.

Numbers of cards issued: numbers of cards issued by payment service providers. The data on cards are compiled in a breakdown by card function.

Numbers of terminals operated and transactions executed through them: data on terminals and transactions executed through them differentiate between ATMs and POS terminals. Transactions are broken down by whether they were executed through resident or non-resident terminals, by the type of card used, and by whether the card was issued by a resident or non-resident institution. All the indicators in this dataset pertain to cash or non-cash payment transactions executed through a physical (non-virtual) terminal.

Client transactions broken down by type of payment service: number and volume of client payment transactions sent by clients in the period under review. Transactions are broken down by type of payment service. Transactions using virtual terminals (e.g. payments over the internet) are also included.

The following rules apply to different payment services on the side of transactions sent:

a) credit transfers are counted on the payer's side;
b) direct debits are counted on the payee's side;
c) cheques are counted on the payee's side;
d) card transactions are counted on the payer's, i.e. the issuing, side.

V. Methodology

The payments statistics methodology is governed by [Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/43)](#). Data collection according to this regulation is ensured by [Decree No. 215/2014 Coll.](#) (available only in Czech), amending [Decree No. 314/2013 Coll., on the submitting of statements to the Czech National Bank by entities that belong to the financial institutions sector](#) (available only in Czech).

VI. Reporting population

The reporting population comprises banks and foreign bank branches operating in the Czech Republic including the CNB, as well as payment institutions and electronic money institutions. According to the Decree and the Regulation, the data are converted using a coefficient even for statistically insignificant institutions that have been granted an exception from the reporting obligation by the Czech National Bank. These include small-scale payment service providers and small-scale electronic money issuers.

The list of institutions relevant to payments statistics is subject to changes as payment service providers are granted and revoked licenses. The data are not backward revised to correspond with the current list of banks. Current and historical lists of institutions (including those exempt from reporting) are available on the [CNB website](#).

Abbreviations

EFTPOS – terminals that capture payment information by electronic means and are designed, in some cases, to transmit such information either online, with a real-time request for authorisation, or offline. This category also includes unattended terminals.

EEA – European Economic Area (EU countries + Iceland, Norway and Liechtenstein)

MFI – [monetary financial institution](#)

POS – terminals that capture payment information

PSP – payment service providers

SEPA – Single Euro Payments Area