

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, client transactions broken down by type of payment service and territory. All resident and non-resident clients except for banks and other monetary financial institutions (MFIs) are classified as clients.

II. Sources and methodology of ascertainment

Up to 2021, 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).

From 2022 onwards, the source of the data are the statements PSS (ČNB) 22-04 – “Quarterly statement of payments”, and PSS (ČNB) 22-02 – “Semi-annual statement of payments and reporting of fraudulent activities”.

III. Breakdown

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

Numbers of cards issued: numbers of cards by type 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 payment card accepting devices by type and geographical location, and the numbers and volumes of transactions executed through them. Accepting devices are divided into 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 and received by clients in the period under review, broken down geographically. Transactions are also broken down by type of payment service (credit transfers, direct debits, card payments, cash withdrawals using payment cards, electronic money transactions, money remittances and transactions using cheques). Transactions using virtual terminals (e.g. payments over the internet) are also included. Additionally, transactions are broken down by initiation channel

(e.g. electronically) and initiation method (remote and non-remote) of the payment. They are also broken down by the “strength” of client authentication.

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

Up to 2021, 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).

As of 2022, the payments statistics methodology is governed by [Regulation \(EU\) No. 2020/2011 of the European Central Bank of 1 December 2020 amending Regulation \(EU\) No 1409/2013 on payments statistics \(ECB/2020/59\)](#). Data collection according to this regulation is ensured by [Decree No. 401/2021 Coll.](#) (available only in Czech), on the submitting of some statements in the payment system area to the Czech National Bank. This decree also covers data collection pursuant to the Guidelines on reporting requirements for fraud data under Article 96(6) of PSD2 ([EBA/GL/2018/05](#), as amended by [EBA/GL/2020/01](#)).

A convertor between ARAD time series up to 2021 and from 2022 onwards is available [here](#).

VI. Reporting population

The reporting population comprises:

1. banks and foreign banks established in another Member State providing services in the Czech Republic through a branch,
2. credit unions,
3. payment institutions and foreign payment institutions established in another Member State operating in the Czech Republic through a branch,
4. electronic money institutions and foreign electronic money institutions established in another Member State operating in the Czech Republic,
5. payment account administrators and foreign payment account administrators established in another Member State operating in the Czech Republic through a branch,
6. small-scale payment service providers,
7. small-scale electronic money issuers,
8. postal licence holders whose postal licence expressly includes a postal money order delivery service,
9. the Czech National Bank.

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 reporting entities. Current and historical lists of institutions (including those exempt from reporting) are available on the [CNB website](#).

Data on the number and volume of transactions using ATMs and payment terminals (POS/EFTPOS) are collected only from payment statistics relevant institutions (PSRIs) licensed to operate these devices. In practice, some banks transfer this service to third parties that are not PSRIs or are foreign entities. Therefore, these data are not included in the payment statistics compiled by the CNB.

Data relating to all transactions received are derived for small-scale payment service providers, electronic money issuers and postal licence holders as these entities are exempt from reporting in this area.

Abbreviations

CNB – Czech National Bank

EBA – European Banking Authority

ECB – European Central Bank

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)

GL – Guidelines

MFI – [monetary financial institution](#)

POS – terminals that capture payment information

PSD2 – EU Payment Services Directive

PSP – payment service providers

PSRIs – payment statistics relevant institutions

PSS – payment statistics

SEPA – Single Euro Payments Area