

# Latvijas Banka

13 March 2014

Regulation No. 131

## **Regulation for Compiling Credit Institution, Electronic Money Institution and Payment Institution Payment Statistics Report**

Note: As amended by Latvijas Banka's Regulation No. 138 of 16 May 2014 (in effect as of 1 July 2014).

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

### **I. General Provisions**

1. The Regulation stipulates the procedure for compiling and submitting a report on payment statistics (appendix; hereinafter, the Report) to Latvijas Banka and establishes the reporting timeframe with regard to a credit institution registered in the Republic of Latvia, a branch registered in the Republic of Latvia of a credit institution registered in another country (hereinafter, a credit institution), as well as an electronic money (hereinafter, e-money) institution registered and licensed in the Republic of Latvia, a branch registered and licensed in the Republic of Latvia of an e-money institution registered in another country (hereinafter, an e-money institution), a payment institution registered and licensed in the Republic of Latvia and a branch registered and licensed in the Republic of Latvia of a payment institution registered in another country (hereinafter, a payment institution).

2. Terms used in the Regulation:

2.1 cheque – a written order from one party (the drawer) to another (the drawee) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer;

2.2 card payment – a payment performed with a card at a terminal or via other channels;

2.3 card – a payment instrument providing one or more functions, i.e. a cash, e-money or payment (debit, credit or delayed debit) function to authorised users in accordance with the agreement signed with a credit institution, e-money institution or payment institution;

2.4 card with a delayed debit function – a card enabling an authorised user to execute payment transactions up to an authorised limit of the granted credit line, settling the credit granted in full amount of the debt incurred at the end of the specified period;

2.5 card with a debit function – a card enabling an authorised user to execute payment transactions from own funds on his/her payment account or additional overdraft facilities available on the account;

2.6 card with a credit function – a card enabling an authorised user to execute payment transactions up to a prearranged ceiling of the granted credit line, settling the credit granted in full by the deadline set or in part, with the balance taken as an extended credit;

2.7 card with an e-money function – a card enabling e-money transactions, including a card on which e-money can be stored directly (hereinafter, an e-money card), and a card ensuring access to e-money on e-money accounts;

2.8 customer – a payment service user, excluding the institutions referred to in Paragraph 1, the state joint stock company *Latvijas Pasts* and the Treasury;

2.9 credit transfer – a payment initiated by a payer at the credit institution, e-money institution or payment institution of the payer for the purpose of placing funds at the disposal of the payee;

2.10 payment – an act initiated by the payer or payee for the purpose of placing, transferring or withdrawing funds, and which is independent of any obligations underlying the legal relationship between the payer and payee;

2.11 money remittance – a payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, or receives these funds and makes them available to the payee;

2.12 terminal – an electromechanical device allowing authorised users to gain access to a specified range of services, using a card with one or several functions (a cash, e-money or payment function);

2.13 Automated teller machine (ATM) – a terminal that allows a card user to withdraw cash from his/her account or use other services, e.g. to make balance enquiries (a device allowing only balance enquiries does not qualify as an ATM), transfer or deposit funds;

2.14 Point of sale (POS) terminal – a terminal that allows the use of payment cards in a physical (non-virtual) POS and which is designed to enable transmission of information online, with a real-time request for authorisation, or offline;

2.15 direct debit – a payment service for debiting a payer's payment account, where a payment is initiated by the payee on the basis of the payer's consent given to the payee, payment service provider of the payee or payment service provider of the payer.

3. One or several credit institutions, e-money institutions or payment institutions and payment systems may be involved in a payment.
4. A payment may be initiated by a payer or payee that may be one and the same person.
5. The information presented in the Report is necessary for monitoring the payment instruments used in the Republic of Latvia and for production of payment statistics in compliance with the requirements of the EU, including the European Central Bank, legislation, as well as for informing other institutions and the public on the development of payment instruments in the Republic of Latvia.
6. Latvijas Banka may disclose information provided in the Report to the institutions referred to in Paragraph 2 of Article 40 of the Law on Latvijas Banka pursuant to the requirements thereof.

## **II. Procedure for Compiling and Submitting the Report and the Submission Deadlines**

7. The institutions referred to in Paragraph 1 of the Regulation (hereinafter, the reporting institution) shall prepare a semi-annual Report and submit it to Latvijas Banka by 25 July and 25 January respectively.
8. The Report shall be submitted in electronic form in compliance with the Regulation of Latvijas Banka regulating the exchange of electronic information with Latvijas Banka.
9. In the Report, numerical values shall be reported in whole numbers. The monetary unit used in the Report shall be the euro (EUR) and foreign currency positions of the Report shall be reported in euro applying the accounting rate of the respective foreign currency at the end of the respective day.

## **III. Procedure for Filling in Part 1 "Payments Sent" of the Report**

10. The volume and value of the payment instruments initiated by the reporting institution where the payer or payee is a customer shall be reported in Part 1 "Payments Sent" of the Report, excluding the item "Credit institution credit transfers" (190000) under which the payments where the credit institution is both the payer and the payee shall be reported. Payment instruments in euro and other currencies shall be reported separately.

11. Credit transfers and e-money payments initiated by the payer shall be reported by the reporting institution that is the sender of both payment documents and funds. Direct debits, cheques and e-money payments initiated by the payee shall be reported by the reporting institution that is the sender of payment documents and the recipient of funds. Card payments shall be reported by the reporting institution that is the card issuer.

12. Credit transfers meeting the credit transfer requirements of the Single Euro Payments Area (SEPA) as stipulated in Regulation (EU) No. 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No. 924/2009 (hereinafter, Regulation No. 260/2012) shall be reported under the item "Customer SEPA credit transfers" (111000). In cases of regular payments and a payment order package each individual payment shall be reported. Transactions involving cash on one or both sides of the payment transaction and which are performed using a credit transfer shall also be reported.

13. Customer SEPA credit transactions initiated on the basis of a payment order submitted in paper-based form shall be reported under the item "Initiated in paper-based form" (111100).

14. Customer SEPA credit transactions initiated on the basis of a payment order submitted without the use of paper-based form shall be reported under the item "Initiated electronically" (111200).

15. Electronically initiated customer SEPA credit transfers grouped in files a customer has submitted to the reporting institution shall be reported under the item "Initiated in a file/batch" (111210). Each SEPA credit transfer included in the file shall be counted as a separate credit transfer.

16. Electronically initiated SEPA credit transfers which are independent and do not constitute part of the SEPA credit transfers initiated in a group shall be reported under the item "Initiated on a single payment basis" (111220). Payments for online purchases initiated via internet banking and other payment initiation services shall be reported separately.

17. Credit transfers not complying with the SEPA credit transfer requirements as stipulated in Regulation (EU) No. 260/2012 shall be reported under the item "Customer non-SEPA credit transfers" (112000).

18. Customer non-SEPA credit transfers initiated on the basis of a payment order submitted in paper-based form shall be reported under the item "Initiated in paper-based form" (112100).

19. Customer non-SEPA credit transfers initiated on the basis of a payment order submitted without the use of paper form shall be reported under the item "Initiated electronically" (112200).

20. Electronically initiated customer non-SEPA credit transfers submitted to the reporting institution grouped in files by a customer shall be reported under the item "Initiated in a file/batch" (112210). Each non-SEPA credit transfer included in the file shall be counted as a separate credit transfer.

21. Electronically initiated non-SEPA credit transfers which are independent and do not constitute part of non-SEPA credit transfers initiated in a group shall be reported under the item "Initiated on a single payment basis" (112220). Payments for online purchases initiated via internet banking and other payment initiation services shall be reported separately.

22. Payments made with cards with a payment function issued by the reporting institution shall be reported under the item "Card payments" (120000). Payments with cards with a debit, credit and delayed debit function made at POS terminals in the Republic of Latvia and abroad shall be reported separately. Payments made via virtual POS for cards and telephone payments shall also be reported. Card payments made with cards issued by the reporting institution in cooperation with merchants shall also be reported.

23. Card payments initiated at POS, i.e. card payments at a merchant's location shall be reported under the item "Initiated at POS terminals" (121000).

24. Card payments not initiated at POS but electronically via the internet or telephone shall be reported under the item "Initiated remotely" (122000).

25. Direct debits complying with the requirements of SEPA direct debits as stipulated in Regulation (EU) No. 260/2012 shall be reported under the item "SEPA direct debits" (131000). Direct debit requests submitted to the reporting institution by the beneficiary (creditor) shall be reported. Both one-off and recurrent direct debits shall be reported. In cases of recurrent direct debits, each individual direct debit request shall be reported.

26. SEPA direct debit requests, grouped in files and submitted to the reporting institution by the creditor shall be reported under the item "Initiated in a

file/batch" (131100). Each SEPA direct debit request included in the file shall be counted as a separate request.

27. SEPA direct debit requests the creditor has submitted to the reporting institution separately and which are not part of the SEPA direct debit requests grouped in a file shall be reported under position "Initiated on a single payment basis" (131200).

28. Direct debit payments not complying with the requirements of SEPA direct debit payments as stipulated in Regulation (EU) No. 260/2012 shall be reported under the item "Non-SEPA direct debits" (132000).

29. Customer e-money transfers from the payer's e-money storage to the payee's e-money storage shall be reported under the item "E-money payments" (140000).

30. E-money payments made with the e-money cards, on which the issued e-money is registered directly, shall be reported under the item "With e-money cards" (141000).

31. E-money payments, during which an e-money transaction from the payer's e-money account to the payee's e-money account occurs, shall be reported under the item "With e-money accounts" (142000). E-money payments made from e-money accounts using access with a card with an e-money function shall be reported separately.

32. The reporting institution to which a customer has submitted cheques for clearing shall report payments under the item "Cheques" (150000). Travellers' cheques, petrol cheques, drafts and promissory notes of a credit institution shall also be reported. Cash withdrawals against cheques shall also be reported. Cash withdrawals using forms of a credit institution shall not be reported. Cheques issued but not submitted for clearing shall not be reported either.

33. Customer payment instruments not included in the category of credit transfers, card, direct debit, e-money and cheque payments shall be reported under the item "Other payment services" (160000).

34. The customer payments where a telecommunication, digital or information technology device gives the payer's consent to execute the payment, and the payment is made via the telecommunication, information technology system or network operator acting as an intermediary between the user and supplier of payment services, shall be reported under the item "Incl. via telecommunication, digital or information technology devices" (171000).

35. Money remittance made without any payment account being created in the name of the payer or payee shall be reported under the item "Money remittance" (180000).

36. Only the transfers of credit institutions initiated by the reporting credit institution on its own behalf or on behalf of other credit institution shall be reported under the item "Credit institution credit transfers" (190000). The credit transfers of the reporting credit institution involving only credit institutions and national central banks shall be reported.

#### **IV. Procedure for Filling in Part 2 "Payments Sent by Geographical Breakdown" of the Report**

37. The volume and value of the payments (included in Part 1 "Sent Payments" of the Report) made by the reporting institution shall be reported in Section 2 "Payments Sent by Geographical Breakdown." Domestic payments, payments to other euro area countries and other foreign countries shall be reported separately. Payment instruments in euro and other currencies shall be reported separately.

38. Data on each country (indicating the respective country code in compliance with the international standard ISO 3166 "Codes for the representation of names of countries and their subdivisions"; hereinafter, standard ISO 3166) to which payments have been made shall be reported under the items "To other euro area countries (by country)".

39. Credit transfers, e-money payments (initiated by the payer) and money remittances shall be reported by the reporting institution that is both the sender of payment documents and funds. Direct debits, cheques and e-money payments initiated by the recipient of e-money shall be reported by the reporting institution that is the sender of payment documents and recipient of funds. Card payments shall be reported by the reporting institution that has issued the card to the customer.

40. The total of the respective indicators of customer credit transfers, card payments, SEPA direct debit payments, e-money payments, cheques, other payment instruments, the total of customer payments and money remittances by geographical breakdown shall be the same as the total of the respective indicator reported in Part 1 "Payments Sent".

## **V. Procedure for Filling in Part 3 "Cross-border Payments Received" of the Report**

41. The volume and value of the cross-border payments the reporting institution receives from abroad (the sender of payment documents is located outside the Republic of Latvia) shall be reported in Part 3 "Cross-border Payments Received" of the Report. Payment instruments in euro and other currencies shall be reported separately.

42. Credit transfers, e-money payments (initiated by a payer) and money remittances shall be reported by the reporting institution that is the recipient of both payment documents and funds. Direct debits, cheques and e-money payments initiated by the recipient of e-money shall be reported by the reporting institution that is the recipient of payment documents and sender of funds. Card payments shall be reported by the reporting institution whose customer is the merchant that has accepted the card.

## **VI. Procedure for Filling in Part 4 "Transactions at Terminals" of the Report**

43. The volume and value of transactions at terminals irrespective of the payment currency shall be reported in Part 4 "Transactions at Terminals" of the Report. Card transaction commissions shall be reported under the item "Debit entries" (612000) of Part 6 "Book Entries". Only the transactions performed at POS terminals shall be reported. Transactions carried out at terminals located inside the country, in other euro area countries and other foreign countries shall be reported separately. Data on each country (indicating the respective country code in compliance with the international standard ISO 3166) where payments have been made shall be reported under the items "To other euro area countries (by country breakdown)".

44. Transactions performed at domestic and foreign terminals of resident payment service providers with cards issued by the reporting institution shall be reported under the item "Transactions at terminals of resident payment service providers with cards issued by the reporting institution" (410000).

45. Transactions performed at domestic and foreign terminals of the reporting institution with cards issued by non-resident payment service providers shall be reported under the item "Transactions at terminals of the reporting institution with cards issued by non-resident payment service providers" (420000).

46. Transactions performed at terminals of non-resident payment service providers with cards issued by the reporting institution shall be reported under



the item "Transactions at terminals of non-resident payment service providers with cards issued by the reporting institution" (430000).

47. Cash deposits and withdrawals performed via ATMs using a card with a cash function shall be reported under the items "ATM cash deposits" (411000, 421000 and 431000) and "ATM cash withdrawals" (412000, 422000 and 432000).

48. Card payment transactions carried out at POS terminals shall be reported under the items "Card payments at POS terminals" (413000, 423000 and 433000).

49. Credit transfers performed via ATMs with a credit transfer function shall be reported under the items "Credit transfers via ATMs" (414000, 424000 and 434000).

50. Both e-money card loading and e-money unloading transactions performed with the reporting institution shall be reported under the item "E-money card loading and unloading" (415000, 425000 and 435000).

51. E-money payments made with a card with an e-money function shall be reported under the items "E-money payments with e-money cards" (416000, 426000 and 436000).

52. Cash withdrawals via POS terminals (cash-back facility) shall be reported under the items "Cash withdrawals via POS terminals" (417000, 427000 and 437000).

## **VII. Procedure for Filing in Part 5 "Over-the-Counter (OTC) Cash Transactions" of the Report**

53. The volume and value of the reporting institution's customer OTC cash deposits and OTC cash withdrawals with transactions in euro and other currencies being reported separately, shall be reported in Part 5 "Over-the-Counter Cash Transactions" of the Report. The cash deposits and withdrawals reported in Part 4 "Transactions at Terminals" shall not be reported herein.

54. Under the item "Cash" (510000), transactions shall be reported in the currency they have been performed. Commissions for cash transactions shall be reported under the item "Debit entries" (612000) of Part 6 "Book Entries".

55. OTC cash deposits (necessary for performing credit transfers or for supplementing the balance of the customer's payment or other account) to cash in hand shall be reported under the item "OTC cash deposits" (511000).

56. Cash withdrawals from the customer's payment or other account shall be reported under the item "OTC cash withdrawals" (512000). Cash withdrawals when receiving money remittance shall not be included under this item as they are reported by the institution transferring the money remittance.

### **VIII. Procedure for Filling in Part 6 "Book Entries" of the Report**

57. The reporting institution's internal book entries performed between the accounts of the reporting institution and customers in compliance with the concluded agreements and transactions shall be reported in Part 6 "Book Entries" of the Report. Book entries in euro and other currencies shall be reported separately.

58. The book entries resulting in crediting funds to the customer's payment account without using a credit transfer as a payment instrument shall be reported under the item "Credit entries" (611000). Credit entries, including interest paid by the credit institution, dividend payments, loan disbursements and other credit entries to the customer's payment account shall be reported.

59. The book entries resulting in debiting funds from the customer's account without using direct debit as a payment instrument shall be reported under the item "Debit entries" (612000). Debiting funds from customers' accounts inter alia interest write-offs, deduction of the credit institution's fees, commissions related to financial assets, loan repayment and other debit entries in the customer's account shall be reported. Where commissions are entered together with the payment, they shall be included in Part 1 "Payments Sent" under the respective payment instrument.

### **IX. Procedure for Filling in Part 7 "Number of Customer Accounts" of the Report**

60. The number of the reporting institution's customer overnight deposits, customer payment accounts and e-money accounts at the end of the reporting period shall be reported in Part 7 "Number of Customer Accounts". Each account shall be reported once; accounts for settlement in euro shall be reported separately. Accounts with zero turnover during the reporting period and without any balance at the end of the reporting period shall not be reported.

61. The number of overnight deposits which are convertible into currency and/or transferable on demand by cheque, bankers' order, debit entry or similar means without significant delay, restriction or penalty shall be reported under the item "Number of overnight deposits" (710000). Such deposits also include the following:

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

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

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

62. The number of overnight deposits that are directly transferable on demand to make payments using payment instruments, e.g. a credit transfer or direct debit, possibly also employing a card, e-money and cheques, without significant penalty or restriction, shall be reported under the item "Number of transferable overnight deposits" (712000). Deposits that can be used for cash withdrawal and/or deposits from which funds can only be withdrawn or transferred through another account of the same owner shall not be included in the category of transferable deposits.

63. The number of deposits available electronically via internet banking or other remote access technologies shall be reported under the items "of which: number of internet/PC linked overnight deposits" (711000) and "of which number of internet/PC linked transferable deposits" (712100).

64. The total number of payment accounts opened in the customer's name shall be reported under the item "Number of customer payment accounts" (720000).

*(Wording of Latvijas Banka's Regulation No. 138 of 16.05.2014)*

65. The number of accounts holding e-money shall be reported under the item "Number of customer e-money accounts" (730000). 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.

## **X. Procedure for Filling in Part 8 "Cards" of the Report**

66. The number of cards issued by the reporting institution and valid at the end of the reporting period shall be reported in Part 8 "Cards" of the Report. Cards shall be reported irrespective of the frequency of their use during the reporting period. Cards issued by the reporting institution in cooperation with merchants shall also be reported herein. 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.

67. If a card has several functions, it shall be reported under each respective item. Each card shall be reported once in the total number of cards.

68. Cards enabling their authorised user to perform cash deposits or withdrawals via a terminal shall be reported under the item "Cards with a cash function" (810000).

69. Cards with a debit, credit or delayed debit function (with at least one of these functions) enabling their authorised user to make payments shall be reported under the item "Cards with a payment function" (820000). Virtual cards, i.e. cards whereby purchases at e-commerce venues can be carried out shall also be reported herein.

70. E-money cards and cards which give access to e-money stored on an e-money account shall be reported under the item "Cards with an e-money function" (830000). In addition to the e-money function, a card can also have a cash or payment function.

71. Cards used as access cards to e-money in other storages, e.g. the internet and the accounting system of the credit institution shall be reported under the item "Cards which give access to e-money stored on e-money accounts" (832000). E-money cards that have been loaded at least once, i.e. are considered activated shall be reported separately.

72. Each payment card shall be reported once under the item "Total number of cards (irrespective of the number of functions on the card)" (840000) irrespective of the number of its functions and the number of currencies on the card's account.

73. Cards with at least one payment function (a debit, credit or delayed debit function), a cash function and an additional e-money function shall be reported under the item "Combined cards" (841000).

74. Cards issued by the reporting institution without an international card organisation brand shall be reported under the item "Local cards" (842000). Such cards are usually intended for domestic payments only.

## **XI. Procedure for Filling in Part 9 "Terminals, Their Networks and Virtual POSs for Cards and E-money" of the Report**

75. Terminals, their networks and virtual POSs for cards and e-money serviced by the reporting institution at the end of the reporting period shall be reported in Part 9 "Terminals, Their Networks and Virtual POSs for Cards and E-money" of the Report. Domestic data, data concerning other euro area countries and other foreign countries shall be reported separately. Data on each euro area country (indicating the respective country code in compliance with ISO 3166 standard) where payments have been made shall be reported separately under the items "In other euro area countries (by country)".

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

77. Terminals allowing the authorised payment card user to withdraw cash from his/her account and offering other services, including cash deposits or credit transfers, shall be reported under the item "ATMs" (910000). Terminals usually also offer a possibility of making balance enquiries; however, a terminal equipped only with this function does not qualify as an ATM and shall not be reported herein. ATMs owned or held and serviced by the reporting institution shall be reported herein. ATMs allowing cash withdrawals, credit transfers and cash deposits shall be reported separately.

78. Data on the ATM management centres established and serviced by the reporting institution, whereby which the reporting institution also authorises transactions permitted at ATMs, collects payment information and forwards it to the respective international card organisations or credit institutions provided that the execution of such functions is not assigned to specialised organisations, e.g. card centres, shall be reported under the item "ATM networks" (920000).

79. The terminals serviced by the reporting institution shall be reported under the item "POS terminals" (930000). Only physical terminals shall be reported herein. POS terminals and e-money card terminals shall be reported separately.

80. Information on the POS management centres established and serviced by the reporting institution, whereby which the reporting institution also authorises

payment card transactions, collects payment information and forwards it to the respective international card organisations, credit institutions, e-money institutions or payment institutions provided that the execution of such functions is not assigned to specialised organisations, e.g. card centres, shall be reported under the item "POS terminal networks" (940000).

81. Terminals with an e-money card loading or unloading function and e-money card payment terminals shall be reported separately under the item "E-money card-accepting terminals" (950000).

82. Virtual POS for cards and e-money (i.e. the ones which are not POS terminals) serviced by the reporting institution shall be reported under the item "Virtual POS for cards and e-money" (960000).

## **XII. Final Provisions**

83. Latvijas Banka's Regulation No. 104 "Regulation for "Compiling Credit Institution and Electronic Money Institution Payment Statistics Report"" of 16 May 2013 shall be applied to the reports compiled for the first half of 2014. The reports referred to in this paragraph shall be submitted to Latvijas Banka by 25 July 2014.

84. Latvijas Banka's Regulation No. 104 "Regulation for "Compiling Credit Institution and Electronic Money Institution Payment Statistics Report"" of 16 May 2013 (*Latvijas Vēstnesis*, 2013, No. 103) shall be deemed invalid.

85. The Regulation shall take effect on 1 July 2014.

Governor of Latvijas Banka

I. Rimšēvičs

**Credit Institution, Electronic Money Institution and Payment Institution Payment Statistics Report**

VSPARK 27002064  
To be submitted to Latvijas Banka

for the \_\_\_ half of \_\_\_\_\_  
(last date of the reporting period – 30 June or 31 December)

Credit/e-money/payment institution \_\_\_\_\_

Code

**Part 1. Payments sent**  
(in the reporting period)

(in whole numbers)

Item	Item code	Payments in euro		Payments in other currencies	
		Volume	Value (in euro)	Volume	Value (in euro)
A	B	01	02	03	04
<b>Customer credit transfers (111000+112000)</b>	110000				
customer SEPA credit transfers (111100+111200)	111000				
initiated in paper-based form	111100				
initiated electronically (111210+111220)	111200				
initiated in a file/batch	111210				
initiated on a single payment basis	111220				
of which through the use of internet banking services	111221				
customer non-SEPA credit transfers (112100+112200)	112000				
initiated in paper-based form	112100				
initiated electronically (112210+112220)	112200				
initiated in a file/batch	112210				
initiated on a single payment basis	112220				
of which through the use of internet banking services	112221				
<b>Card payments (121000+122000) = (123000+124000+125000)</b>	120000				
initiated at POS terminals	121000				

Item	Item code	Payments in euro		Payments in other currencies	
		Volume	Value (in euro)	Volume	Value (in euro)
A	B	01	02	03	04
initiated remotely	122000				
with cards with a debit function	123000				
with cards with a credit function	124000				
with cards with a delayed debit function	125000				
<b>Direct debits (131000+132000)</b>	130000				
SEPA direct debits (131100+131200)	131000				
initiated in a file/batch	131100				
initiated on a single payment basis	131200				
non-SEPA direct debits	132000				
<b>E-money payments (141000+142000)</b>	140000				
with e-money cards	141000				
with e-money accounts	142000				
of which through access with a card with an e-money function	142100				
<b>Cheques</b>	150000				
<b>Other payment /services</b>	160000				
<b>Total customer payments (110000+120000+130000+140000+150000+160000)</b>	170000				
Incl. via telecommunications, digital or information technology devices	171000				
<b>Money remittances</b>	180000				
<b>Credit institution credit transfers</b>	190000				



**Part 2. Payments sent by geographical breakdown**  
(in the reporting period)

(in whole numbers)

Item	Item code	Country code	Payments in euro		Payments in other currencies	
			Volume	Value (in euro)	Volume	Value (in euro)
A	B	C	01	02	03	04
<b>Customer credit transfers</b>						
domestic	110010	LV				
to other euro area countries (by country)	110020	total				
	110021	AT				
	110021	BE				
	110021	..				
to other foreign countries	110030	total				
<b>Card payments</b>						
domestic	120010	LV				
to other euro area countries (by country)	120020	total				
	120021	AT				
	120021	BE				
	120021	..				
to other foreign countries	120030	total				
<b>SEPA direct debits</b>						
domestic	131010	LV				
to other euro area countries (by country)	131020	total				
	131021	AT				
	131021	BE				
	131021	..				
to other foreign countries	131030	total				
<b>E-money payments</b>						
domestic	140010	LV				
to other euro area countries (by country)	140020	total				
	140021	AT				
	140021	BE				
	140021	..				

Item	Item code	Country code	Payments in euro		Payments in other currencies	
			Volume	Value (in euro)	Volume	Value (in euro)
A	B	C	01	02	03	04
to other foreign countries	140030	total				
<b>Cheques</b>						
domestic	150010	LV				
to other euro area countries (by country)	150020	total				
	150021	AT				
	150021	BE				
	150021	..				
to other foreign countries	150030	total				
<b>Other payment /services</b>						
domestic	160010	LV				
to other euro area countries (by country)	160020	total				
	160021	AT				
	160021	BE				
	160021	..				
to other foreign countries	160030	total				
<b>Total customer payments</b>						
domestic (110010+120010+131010+140010+150010+160010)	170010	LV				
to other euro area countries (by country)	170020	total				
(110020+120020+131020+140020+150020+160020)	170021	AT				
	170021	BE				
	170021	..				
to other foreign countries (110030+120030+131030+140030+150030+160030)	170030	total				
<b>Money remittances</b>						
domestic	180010	LV				
to other euro area countries (by country)	180020	total				
	180021	AT				
	180021	BE				
	180021	..				
to other foreign countries	180030	total				

**Part 3. Cross-border payments received**  
(in the reporting period)

(in whole numbers)

Item	Item code	Payments in euro		Payments in other currencies	
		Volume	Value (in euro)	Volume	Value (in euro)
A	B	01	02	03	04
<b>Customer credit transfers</b>	310000				
<b>Card payments</b>	320000				
<b>SEPA direct debits</b>	330000				
<b>E-money payments</b>	340000				
<b>Cheques</b>	350000				
<b>Other payment services</b>	360000				
<b>Total customer payments</b> (310000+320000+330000+340000 +350000+360000)	370000				
of which through the use of telecommunications, digital or information technology devices	371000				
<b>Money remittances</b>	380000				
<b>Credit institution credit transfers</b>	390000				

**Part 4. Transactions at terminals**  
(in the reporting period)

(in whole numbers)

Item	Item code	Country code	Transactions	
			Volume	Value (in euro)
A	B	C	01	02
<b>Transactions at terminals of resident payment service providers with cards issued by the reporting institution</b> (410010+410020+410030)	410000	total		
at terminals located inside the country	410010	LV		
at terminals located in other euro area countries (by country)	410020	total		
	410021	AT		
	410021	BE		
	410021	..		
at terminals located in other foreign countries	410030	total		
<b>of which</b>				
ATM cash deposits (411010+411020+411030)	411000	total		
at terminals located inside the country	411010	LV		
at terminals located in other euro area countries (by country)	411020	total		
	411021	AT		
	411021	BE		
	411021	..		
at terminals located in other foreign countries	411030	total		
ATM cash withdrawals (412010+412020+412030)	412000	total		
at terminals located inside the country	412010	LV		
at terminals located in other euro area countries (by country)	412020	total		
	412021	AT		
	412021	BE		
	412021	..		
at terminals located in other foreign countries	412030	total		
card payments at POS terminals (413010+413020+413030)	413000	total		
at terminals located inside the country	413010	LV		
at terminals located in other euro area countries (by country)	413020	total		
	413021	AT		

Item		Item code	Country code	Transactions	
				Volume	Value (in euro)
A		B	C	01	02
		413021	BE		
		413021	..		
	at terminals located in other foreign countries	413030	total		
	Credit transfers via ATMs	414000	total		
	e-money card loading and unloading (415010+415020+415030)	415000	total		
	at terminals located inside the country	415010	LV		
	at terminals located in other euro area countries (by country)	415020	total		
		415021	AT		
		415021	BE		
		415021	..		
	at terminals located in other foreign countries	415030	total		
	e-money payments with e-money cards (416010+416020+416030)	416000	total		
	at terminals located inside the country	416010	LV		
	at terminals located in other euro area countries (by country)	416020	total		
		416021	AT		
		416021	BE		
		416021	..		
	at terminals located in other foreign countries	416030	total		
	cash withdrawals via POS terminals	417000	total		
	<b>Transactions at terminals of the reporting institution with cards issued by non-resident payment service providers (420010+420020+420030)</b>	420000	total		
	at terminals located inside the country	420010	LV		
	at terminals located in other euro area countries (by country)	420020	total		
		420021	AT		
		420021	BE		
		420021	..		
	at terminals located in other foreign countries	420030	total		
of which					
	ATM cash deposits (421010+421020+421030)	421000	total		
	at terminals located inside the country	421010	LV		

Item	Item code	Country code	Transactions	
			Volume	Value (in euro)
A	B	C	01	02
at terminals located in other euro area countries (by country)	421020	total		
	421021	AT		
at terminals located in other foreign countries	421021	BE		
	421021	..		
ATM cash withdrawals (422010+422020+422030)	421030	total		
at terminals located inside the country	422000	total		
at terminals located in other euro area countries (by country)	422010	LV		
at terminals located in other foreign countries	422020	total		
	422021	AT		
	422021	BE		
	422021	..		
at terminals located in other foreign countries	422030	total		
card payments at POS terminals (423010+423020+423030)	423000	total		
at terminals located inside the country	423010	LV		
at terminals located in other euro area countries (by country)	423020	total		
at terminals located in other foreign countries	423021	AT		
	423021	BE		
	423021	..		
at terminals located in other foreign countries	423030	total		
credit transfers via ATMs	424000	total		
e-money card loading and unloading (425010+425020+425030)	425000	total		
at terminals located inside the country	425010	LV		
at terminals located in other euro area countries (by country)	425020	total		
at terminals located in other foreign countries	425021	AT		
	425021	BE		
	425021	..		
at terminals located in other foreign countries	425030	total		
e-money payments with e-money cards (426010+426020+426030)	426000	total		
at terminals located inside the country	426010	LV		
at terminals located in other euro area countries (by country)	426020	total		

Item		Item code	Country code	Transactions		
				Volume	Value (in euro)	
A		B	C	01	02	
	at terminals located in other foreign countries	426021	AT			
		426021	BE			
		426021	..			
		426030	total			
		427000	total			
<b>Transactions at terminals of non-resident payment service providers with cards issued by the reporting institution</b> (430010+430020+430030)		430000	total			
	at terminals located inside the country	430010	LV			
	at terminals located in other euro area countries (by country)	430020	total			
		430021	AT			
		430021	BE			
		430021	..			
	at terminals located in other foreign countries	430030	total			
of which	ATM cash deposits (431010+431020+431030) at terminals located inside the country at terminals located in other euro area countries (by country)	431000	total			
		431010				
		431020	total			
		431021	AT			
		431021	BE			
		431021	..			
		431030	total			
			at terminals located in other foreign countries	431030	total	
	ATM cash withdrawals (432010+432020+432030) at terminals located inside the country at terminals located in other euro area countries (by country)	432000	total			
		432010	LV			
		432020	total			
		432021	AT			
		432021	BE			
		432021	..			
		432030	total			
		at terminals located in other foreign countries	432030	total		
	card payments at POS terminals (433010+433020+433030) at terminals located inside the country	433000	total			
		433010	LV			

Item	Item code	Country code	Transactions	
			Volume	Value (in euro)
A	B	C	01	02
at terminals located in other euro area countries (by country)	433020	total		
	433021	AT		
at terminals located in other foreign countries	433021	BE		
	433021	..		
credit transfers via ATMs	433030	total		
e-money card loading and unloading (435010+435020+435030)	434000	total		
at terminals located inside the country	435000	total		
at terminals located in other euro area countries (by country)	435010	LV		
at terminals located in other foreign countries	435020	total		
	435021	AT		
	435021	BE		
	435021	..		
	435030	total		
e-money payments with e-money cards (436010+436020+436030)	436000	total		
at terminals located inside the country	436010	LV		
at terminals located in other euro area countries (by country)	436020	total		
at terminals located in other foreign countries	436021	AT		
	436021	BE		
	436021	..		
cash withdrawals via POS terminals	436030	total		
	437000	total		



VSPARK 27002064 (continued)

**Part 5. OTC cash transactions**  
(in the reporting period)

(in whole numbers)

Item	Item code	Transactions in euro		Transactions in other currencies	
		Volume	Value (in euro)	Volume	Value (in euro)
A	B	01	02	03	04
<b>Cash transactions (511000+512000)</b>	510000				
OTC cash deposits	511000				
OTC cash withdrawals	512000				

VSPARK 27002064 (continued)

**Part 6. Book-entries**  
(in the reporting period)

(in whole numbers)

Item	Item code	Transactions in euro		Transactions in other currencies	
		Volume	Value (in euro)	Volume	Value (in euro)
A	B	01	02	03	04
<b>Book-entries (611000+612000)</b>	610000				
credit entries	611000				
debit entries	612000				

**Part 7. Number of customer accounts**  
(in the reporting period)

(in whole numbers)

Item	Item code	Total	
			of which for settlements in euro
A	B	01	02
<b>Number of overnight deposits</b>	710000		
of which			
number of internet/PC linked overnight deposits	71100		
number of transferable overnight deposits	712000		
of which			
number of internet/PC linked transferable deposits	712100		
<b>Number of customer payment accounts</b>	720000		
<b>Number of customer e-money accounts</b>	730000		

**Part 8. Cards**  
(in the reporting period)

(in whole numbers)

Item	Item code	Volume
A	B	01
<b>Cards with a cash function</b>	810000	
<b>Cards with a payment function</b>	820000	
of which		
cards with a debit function	821000	
cards with a credit function	822000	
cards with a delayed debit function	823000	
<b>Cards with an e-money function (831000+832000)</b>	830000	
cards on which e-money can be stored	831000	
cards which give access to e-money stored on the e-money account	832000	
of which e-money cards that have been loaded at least once	832100	
<b>Total number of cards (irrespective of the number of functions on the card)</b>	840000	
of which		
combined cards	841000	
local cards	842000	

**Part 9. Terminals, their networks and virtual POSs for cards and e-money**  
(in the reporting period)

(in whole numbers)

Item		Item code	Country code	Volume
A		B	C	01
<b>Automated teller machines (ATMs) (910010+910020+910030)</b>		910000	total	
in the country		910010	LV	
in other euro area countries (by country)		910020	total	
		910021	AT	
		910021	BE	
		910021	..	
in other foreign countries		910030	total	
of which	with a cash withdrawal function (911010+911020+911030)			
		911000	total	
		911010	LV	
		911020	total	
		911021	AT	
		911021	BE	
	in other foreign countries	911021	..	
		911030	total	
	with a credit transfer function (912010+912020+912030)	912000	total	
		912010	LV	
		912020	total	
		912021	AT	
		912021	BE	
		912021	..	
in other foreign countries	912030	total		
with a cash deposit function		913000	total	
<b>ATM networks</b>		920000	total	
<b>POS terminals (930010+930020+930030)</b>		930000	total	
in the country		930010	LV	
in other euro area countries (by country)		930020	total	

Item		Item code	Country code	Volume
A		B	C	01
in other foreign countries		930021	AT	
		930021	BE	
		930021	..	
		930030	total	
of which	electronic terminals (931010+931020+931030) in the country in other euro area countries (by country)			
		931000	total	
		931010	LV	
		931020	total	
		931021	AT	
		931021	BE	
		931021	..	
	931030	total		
	e-money card accepting terminals (932010+932020+932030) in the country in other euro area countries (by country)	932000	total	
		932010	LV	
		932020	total	
		932021	AT	
		932021	BE	
		932021	..	
932030	total			
in other foreign countries		940000	total	
<b>POS terminal networks</b>				
<b>E-money card accepting terminals (950010+950020+950030)</b> in the country in other euro area countries (by country)		950000	total	
		950010	LV	
		950020	total	
		950021	AT	
		950021	BE	
		950021	..	
		950030	total	
in other foreign countries				
of which	terminals with an e-money card loading or unloading function (951010+951020+951030) in the country			
		951000	total	
		951010	LV	

Item		Item code	Country code	Volume
A		B	C	01
	in other euro area countries (by country)	951020	total	
		951021	AT	
		951021	BE	
		951021	..	
	in other foreign countries	951030	total	
	e-money card payment terminals (952010+952020+952030)	952000	total	
	in the country	952010	LV	
	in other euro area countries (by country)	952020	total	
		952021	AT	
		952021	BE	
		952021	..	
	in other foreign countries	952030	total	
<b>Virtual POS for cards and e-money</b>		960000	total	

Prepared by \_\_\_\_\_  
(name, last name; telephone number)

Submission date \_\_\_\_\_

Governor of Latvijas Banka

I. Rimšēvičs