**MNB identification code: P11**

**Completion instructions**

**Payment infrastructures**

**I. General instructions**

1. The data of cooperative credit institutions using comprehensive services of banks, as reporting entities, are collected from the system and submitted to the MNB in an aggregate form by the reporting entity (bank) operating the system. In the case of a sponsoring bank relationship, the data of the sponsored bank are submitted to the MNB either by the sponsored bank or by the sponsoring bank; in the latter case, the data must be separated from its own data and the GIRO code and registration number of the sponsored bank must be indicated.

2. A glossary of terms used in the tables and in these completion instructions is located in point I.A of this Annex.

3. The codes necessary for filling the tables and the methodological and technical guidelines are included in the technical manuals specified in Section 4.8 and 9. of Annex 3 hereto, published on the MNB website.

4. Correlations between the specific tables and rules of individual control of reports as per point 5 of Annex 3 are listed in the technical guidelines, published on the MNB website.

**II. Detailed information related to the filling of the tables**

1. Table 01 shall include the number of issued cards.

2. Table 02 comprises the infrastructure data of the bankcard acceptance business, i.e. the number of the cash withdrawal and merchant acceptance points operated by the reporting entity inland (ATM, POS, imprinter).

3. Table 03 shall include the number of accounts specified in Section 2, point 8 of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (hereinafter: Payment Services Act), not including the payment accounts specified in Government Decree 76/2018 (IV.20.) on the Rules of issuing and using Széchenyi Recreation Cards. The tables shall only contain the active accounts valid on the last day of the quarter. The number of the accounts with zero or negative balance shall be included in the reported quantity.

The table shall contain the accounts kept by reporting entity, indicating separately the number of HUF payment accounts, the number of HUF accounts other than payment account and the number of foreign currency accounts. Those accounts must be reported that may participate in the clearing turnover and the account holder may initiate from them a credit transfer for a third party. It is not necessary to report the subaccounts linked to the main account (the table should only contain the number of the main accounts), neither the number of accounts for the recording of deposits and loans.