**MNB identification code: P14**

**Completion instructions**

**Data related to damages incurred, losses written off and abuses in the payment card issuance and acceptance business**

**I. General instructions**

1. The data of cooperative credit institutions using comprehensive services of banks, as reporting entities, are collected from the system, aggregated 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**

**Table 01: Loss incurred in the payment card issuance and acquiring business in the reporting period and losses written off**

Abuses committed against the owner of the ATM shall be reported by the reporting entity that provides the service on the ATM equipment (acquiring institution ID), irrespective of whether it uses its own ATM network or operated by another organisation.

**Table 02: Fraud rate statistics in the payment card issuance business in the reporting period**

Completion reports of Table 04 of report MNB ID Code P12 shall apply with the exception that column “d” shall indicate the transaction type, i.e. the respective abuse occurred in connection with card turnover.