**MNB identification code: P74**

**Completion instructions for the report**

**Data of the statement of fees related to payments**

**I. General instructions**

1. The data supply shall include the data content of the statement of fees to be prepared annually by the payment service providers to their customers qualifying as consumers based on Section 6 of Government Decree No 144/2018 (VIII. 13.) on Certain issues related to the information on fees connected to payment accounts held for consumers and Commission Implementing Regulation (EU) No 2018/33 of 28 September 2017 laying down implementing technical standards with regard to the standardised presentation format of the statement of fees and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council, supplemented with certain data related to customer groups, transactions, credit cards and bank account products. The data supply shall contain all outgoing payments initiated by the customer in the reference period irrespective of whether he paid a fee for them or not and whether they are included in the statement of fees sent to the customer. The data supply shall be fulfilled in respect of all customers who were the data provider’s customers in the reference period in the area of any of the services specified in the data supply, irrespective of the reason for establishing or terminating the business connection, the length of using the service and the range of the services used.

When the customer has only a credit card contract with the payment service provider without a payment account contract, the data supply shall only contain data related to the credit cards. When the customer has a payment account contract and also a credit card contract, the data for both products shall be included in a single data supply, indicating the various services with the appropriate code.

2. 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 shall be indicated.

3. The data shall be reported with an anonymous identifier generated in accordance with the Code Generation description provided by the MNB.

4. The codes to be used for the completion are included in the technical guidelines, specified in point 4.8 of Annex 3, published on the MNB’s website.

5. The individual verification criteria and methodological guidelines supporting the proper completion tables are included in the technical guidelines, specified in points 5 and 9 of Annex 3, published on the MNB’s website.

**II. Detailed instructions for the completion of the data supply**

**Table P7401:**

Data to be reported in the individual columns:

1. Sequence number: this column shall contain the sequence number with continuous numbering

b) Anonymous identifier: this column shall contain the customer’s anonymous identifier generated in accordance with the Code Generation description mentioned in Section I.3. The same customer shall be reported with the same anonymous identifier in all data supplies, and the anonymous identifier shall be constant in time as well. These conditions shall be also satisfied if the respective person is removed from and then repeatedly included in the data supply (e.g. if a customer closes a previous payment account and later opens a new payment account, in which case the customer shall be assigned the same anonymous identifier when opening the new account).

c) Customer’s year of birth: this column shall contain the customer’s year of birth. Only the year shall be indicated.

d) Title of account package: this column shall contain the title of the respective account product (title of the payment account) in accordance with Article 5(1) of the Commission implementing regulation. When the customer also has a credit card, the name of the credit card shall be shown in the column at the data related to the credit card.

e) Product code of the account package used in data supply 9SED: this column shall contain the product code of the account product used in data supply 9SED. If there are several versions of a given product and it has been assigned a separate 9SED code, each product version must be assigned a unique 9SED code; it is not possible to report all product versions together under a single product code. All code values reported in the 9SED data report must be included in the data report. If the respective account product is not to be included in data report 9SED and is not a foreign currency account, this column shall be left blank. If the account product is a foreign currency account, the code ‘Deviza’ is required. When the customer has a credit card, the column shall show the ‘HITELKARTYA’ category for the data related to the credit card.

f), g) Period start and end: these columns shall indicate the period to which the data relate, in accordance with Article 6 of the Commission implementing regulation. If the customer opens an account or applies for a credit card (without opening an account) in the reference period, then in the Type of data field for the code value ‘OSSZES’, the ‘Period start’ shall be the date of the account opening or applying for a credit card, and if the customer closes his or her account or terminates the credit card in the reference period, the ‘Period end’ shall be the date of the account closure or termination of the credit card contract. If there has been a change in the charges for a service in the reference period, the start and end of period fields must be used to indicate the period to which the quantities and charges paid for the service relate. If the customer remains the customer of the data provider throughout the reference period, then in the Type of data field for the code value ‘OSSZES’, the start and end of the period shall be the first and last day of the reference year, respectively.

h) Postal code: this shall include the postal code of the postal (mailing) address of the customer whom the statement of fees is addressed to, i.e. in the case of one statement of fees the column shall contain the same code in each row. In the case of a change of address during the year, the address valid at the time of sending the statement of fees shall be taken into consideration. If the customer only has a credit card contract, for the purposes of the postal code, set out from the address valid on the date reported in the ‘Period end’ column or from the current address.

i) Data type: this column shall contain the type of the data sent in the statement of fees defined on the basis of the Commission implementing regulation and the code list. When using the ‘OSSZES’, ‘FIZKAM’ and ‘JOVKAM’ codes only a value is to be specified. Report all incoming payments and cash deposits under the ‘UTALASBE’ and ‘KPBE’ code; when using the code, also provide quantity and value data, in separate rows; for the k) and value fill in column p) (direction of transaction and currency), and leave columns j) and l) (services and submission channel) blank. Do not report rejected payment orders, withdrawn credit transfers and transfers between own accounts – e.g. from securities accounts – under the ‘UTALASBE’ code. Report the number of all outgoing transactions belonging to the respective service type in the column under the ‘SZOLGDB’ code, i.e. the number of all outgoing transactions belonging to all payment methods. If the customer also has transactions for which no fee was charged, the value reported in the ‘Number of pieces’ column belonging to the ‘SZOLGDB’ and ‘DIJDB’ code will differ. The difference of the two values reported in the ‘Number of pieces’ column shall show the number of free transactions performed by the customer. If the customer has transactions in respect of which no fee has been charged, those shall be reported only under the ‘SZOLGDB’ code and not under the ‘DIJDB’ code.

The codes ‘VISSZATERDB’ and ‘VISSZATERERTEK’ must be used to report, by type of Service, the crediting of discounts (number and value of discounts must also be reported) that are granted retrospectively (e.g. because a certain condition is met), the number of cancelled items not executed and the value of the refunded fee, with a positive sign, if the fee was originally charged. If the refunded fee is not related to any service, it must be reported under service code 21 ‘other’.

If the customer has a credit card contract, for reporting the data related to the credit card use only the ‘OSSZES’, ‘JOVKAM’, ‘FIZKAM’, ‘SZOLGDB’, ‘EGYSDIJ’, ‘DIJDB’, ‘SZOLGDIJ’, ‘VISSZATERDB’ and ‘VISSZATERERTEK’ codes.

If the customer has a bank account and also a credit card, the data of those shall be reported separately using the appropriate codes; do not combine the data related to the account and to the credit card.

j) Service: this column shall contain the data related to the individual services in the statement of fees, based on the Commission implementing regulation and the code list. That is, when column i) contains the ‘SZOLGDB’, ‘EGYSDIJ’, ‘DIJDB’, ‘SZOLGDIJ’, ‘VISSZATERDB’ and ‘VISSZATERERTEK’ codes, the data shall be broken down by services [column j)], when this is relevant for the respective customer. When the data provider used additional sub-categories for certain services and fees that cannot be designated even with the use of columns k) and l) (e.g. SMS fees varying by telecom providers), the fees connected to the respective service (‘Total fee paid for the service’) and the number of transactions (‘Number of occasions of charging the fee’) shall be specified in aggregate for the respective service.

If the customer has a bank account and also a credit card, the data of those shall be reported separately using the appropriate codes; do not combine the data related to the account and to the credit card.

k) Transaction direction: this column shall indicate intrabank (internal), interbank (domestic) and cross-border transactions data under the ‘Domestic credit transfer in forint’, ‘Standing order’, ‘Collection’, ‘Credit transfer in euro (SEPA)’, ‘Credit transfer in other currency’, ‘Send request to pay’ and ‘Receive request to pay’ services. If a refund has been made for these services, it is also necessary to indicate the direction of the refunded transaction when using the codes ‘VISSZATERDB’ and ‘VISSZATERERTEK’. If the ‘Data type’ column shows ‘UTALSBE’ and ‘KPBE’ code, also fill in the direction of transaction column.

l) Channel of submission: this column shall indicate the data as per the channels of submission under the ‘Domestic credit transfer in forint’, ‘Standing order’, ‘Credit transfer in euro (SEPA)’, ‘Credit transfer in other currency’, ‘Send request to pay’ and ‘Receive request to pay’ services. The code ‘MOBIL’ is only applicable to these services. If a refund has been made for the previous services, the submission channel must also be specified for the use of the codes ‘VISSZATERDB’ and ‘VISSZATERERTEK’.

If the customer has a card registered into mobile wallet, the column must be filled in for mobile wallet payments, using the codes ‘TARCA\_SAJAT’ and ‘TARCA\_EGYEB’. For all other card payments the column must be left blank. The codes ‘TARCA\_SAJAT’ and ‘TARCA\_EGYEB’ are only applicable for Service codes '13', '14', '22', '23'.

If the customer initiates a card payment or transfer via a third party service provider, it must be reported with the code ‘TPP’.

The codes 'ATM', 'POS' and 'FIOK' are used for cash withdrawals ('15', '16', '24', '25' Service codes).

m) Quantity: this shall contain the quantity in number of pieces if the *Data type* column includes any of the ‘SZOLGDB’, ‘DIJDB’, ‘UTALASBE’, ‘KPBE’ and ‘VISSZATERDB’ codes.

n) Value: this field shall contain the value data in units, rounded to two decimals, if the *Data type* column includes any of the ‘OSSZES’, ‘FIZKAM’, ‘JOVKAM’, ‘EGYSDIJ’, (as long as the ‘Fee per unit’ is not specified by a formula), ‘SZOLGDIJ’, ‘UTALASBE’, ‘KPBE’ and ‘VISSZATERERTEK’ codes. This column shall contain only numeric data. If the ‘Fee per unit’ is specified by a formula, or it also contains a minimum or maximum value, the ‘Fee per unit’ shall be reported in column o) rather than here. For each service either column n) or column o) shall be completed. In the case of codes ‘UTALASBE’ and ‘KPBE’, if the credit entries differ from the currency of the account, those shall be stated in the account currency in aggregated form, calculated at the exchange rate specified in the announcement prevailing at the time of crediting each such item.

o) Formula: provide the formula here, if column i) contains the ‘EGYSDIJ’ code and it could not be reported in column n). If the ‘Fee per unit’ contains no formula, i.e. it is a constant value, it shall be reported in column n) in accordance with the completion instructions.

p) Currency: this column shall contain the currency of the fee reported in column n) and the currency of the tariffs of the formula reported in column o).

**Table P7402:**

It shall be reported in this table when the anonymous identifier – generated in accordance with the Code Generation description mentioned in Section I.3 – changes for a specific customer. The table is to be completed only if the anonymous identifier changes compared to previous year, and it shall be completed only in the data supply where the customer’s name is indicated for the first time with the changed customer identifier.

Data to be reported in the individual columns:

b) Year of change of Customer ID: this column shall include the year for which the customer is reported for the first time with the changed customer ID.