**MNB identification number: P63**

**Completion instructions**

### Reporting related to authentication and the handling of exemptions

### I. General requirements

1. The reporting obligation of the account-keeping payment service provider exists irrespective of whether upon customer authentication it applies the strong customer authentication specified in subsection 4a of Section 2 of the Payment Services Act (hereinafter: strong customer authentication) or omits the strong customer authentication, applying the exemptions from strong customer authentication as specified in Articles 10-18 of Commission Delegated Regulation No 2018/389/EU of 27 November 2017 supplementing Directive 2015/2366/EU of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication (hereinafter: SCAr).
2. The codes necessary for completing the table are included in the technical manual specified in section 4.8 of Annex 3, published on the MNB’s website (hereinafter: code list).
3. In the tables the values of the sequence number column must be filled up with leading zeros, in a length of four characters in row-major order (e.g. 0001, 0002).

**II. Detailed requirements**

**Table 01: Fraud rate statistics**

In this table, the accounting-keeping payment service provider must report the fraud rate calculated on the basis of the 90-day rolling average, as specified in SCAr, and those cases when the fraud rate departs from the reference fraud rate defined as a condition for risk-based exemption.

Instructions for completing the individual columns:

a) this column must contain the transaction types included in the code list,

b) this column must contain the threshold values specified in SCAr for the transaction type and included in the code list based on this,

c) this column must contain the fraud rate calculated in accordance with the calculation method specified in SCAr,

d) this column must contain the percentage value of departure from the reference fraud rate specified in SCAr, if the fraud rate exceeded the reference rate in two consecutive quarters (180 days)

**Table 02: Customer authentication statistics**

In this table, the account-keeping payment service provider must report all statistical data related to customer authentication, including the payment transactions authenticated with the use of strong customer authentication, as well as the transactions executed based on any of the exemptions from strong customer authentication, as specified in Articles 10-18 of SCAr, in the case of which no strong customer authentication was performed.

Instructions for completing the individual columns:

1. this column must contain the transaction types included in the code list,
2. this column must contain the acceptance channels included in the code list,
3. this column must contain the customer authentication types according to the code list,
4. this column must contain the reason for the exemption from strong customer authentication in accordance with the code list,
5. this column must contain the number of transactions,
6. this column must contain the value of transactions.