**MNB identification code: D10**

**Completion guidelines**

**Details of accounts used digitally**

**I. General instructions**

1. In the data supply, the data of accounts managed by the data supplier for non-financial companies, central government, local governments, households and non-profit institutions serving households shall be reported in terms of their digital usage, subdivided into the categories defined by the columns of the table.
2. The data shall be categorised and reported in accordance with the sector definition rules in Section I.A.2 of this Annex.

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

**Main and securities accounts:**

1. Main accounts are defined as the types of account in Column d) of Table 03 of the data supply with MNB identification code P11 provided for in MNB Decree on the obligations of insurance market organisations to report data to the central bank’s information system primarily to enable the Magyar Nemzeti Bank to carry out its supervisory duties (HUF current accounts, HUF non current accounts and FX accounts).
2. Securities accounts are the securities accounts held by the data supplier and defined in Section 5 (1) (46) of the Capital Markets Act.

**Determining gross value and number of units:**

1. The data pertaining to main accounts and securities accounts and reported in Columns d), e), h), i), o), p), s) and t) shall be reported gross rather than net, in compliance with Section II.7 of the completion instructions applicable to the data supplies with MNB identification code M01-M04.
2. The quantity information regarding main accounts, to be reported in Columns a), b), c), l), m and n, shall also include accounts where the closing balance as of the end of the reporting period is zero or negative.
3. Only the number of units and the gross outstanding value of main accounts and securities accounts opened in the reporting period and used digitally in the reporting period shall be included in the ‘Details of main accounts and securities accounts opened in total and digitally and used digitally in the reporting quarter’ block of the data supply.
4. In the ‘Reporting quarter closing balances’ block of the data supply, the total closing quantity and gross value for the reporting quarter shall be reported for both the main accounts and the securities accounts.

**Digitally opened and digitally used main and securities accounts:**

1. Digitally opened main accounts and securities accounts are defined as main accounts and securities accounts opened without the customer’s face-to-face consultation with a clerk, including personal bankers or agents outside of bank branches, relying instead on identification via a digital channel (e.g. video chat).
2. Transactions shall classify as digitally initiated if they are initiated:
   1. from a mobile phone,
   2. on-line,
   3. at a customer terminal or
   4. using any digital data carrier

regarding the main accounts or securities accounts.

1. In the case of main accounts, on-line transfers and standing orders also classify as digitally initiated transactions in addition to those set out in Section 8.
2. Digitally used main accounts are defined as main accounts where the customer has logged in to their own on-line banking or mobile banking platforms at least twice a month in the reporting period and executed at least one digitally initiated transaction a month in the reporting period or if a direct debit has been set up on the account.
3. Securities accounts shall be reported as digitally used securities accounts where the customer has logged into the securities account system using an on-line or mobile application at least once during the reporting quarter and has initiated digitally at least one transaction (securities sale/purchase or securities lending) in the year comprising the reporting quarter of the data supply and the preceding three quarters.
4. Securities accounts shall be reported as digitally used securities accounts used for transacting digitally with government securities where the customer has digitally initiated at least one transaction with government securities (government securities sale/purchase or government securities lending) in the year comprising the reporting quarter of the data supply and the preceding three quarters.