**MNB identification code: D10**

**Completion instructions**

**Data of digitally used accounts**

**I. General instructions**

1. The data shall be categorised and shown taking into account the sector identification rules determined in point I.A.2 of this annex.
2. The codes to be used for completing the data supply are listed in the technical guidelines as per point 4.12 of Annex 3 published on the website of the MNB.
3. The individual correlations and aspects of checking within the data reporting are given in the technical guidelines as per point 5 of Annex 3, which are available on the website of the MNB.

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

1. **Primary and securities accounts**

* 1. Primary accounts shall be the account types to be reported in column d) of table 03 of the report with MNB identification code P11. Only those payment accounts shall be reported in line with the report with MNB identification code P11 that may participate in clearing transactions, and the account holder may issue orders to transfer from them to third persons, and the subaccounts linked to the primary account as well as the number of pieces of accounts used exclusively for deposit collection or credit registration do not have to be reported separately.
  2. The securities accounts under point 46 of Section 5(1) of the Capital Markets Act managed by the data provider shall be classified as securities accounts.

2. **Determining the gross value and number of pieces**

2.1. The data concerning primary accounts and securities accounts shall not be netted; they shall be reported in gross terms, while negative balances shall be reported at zero value.

2.2. The number of pieces of primary accounts shall also include the accounts whose balance at the end of the period under review is zero or negative.

2.3. In column a) of the report, the number of pieces and gross outstanding value of the accounts opened in the period under review shall be reported using the code ‘Accounts opened in the reference quarter’, while the total closing number of pieces and gross value of the accounts for the reference quarter shall be reported using the code ‘Total at the end of the reference quarter’ for primary accounts and securities accounts alike.

3. **Digitally opened and digitally used primary and securities accounts:**

3.1. Primary accounts and securities accounts opened without the customer’s meeting in person with an administrator, including personal discussions with a personal banker or agent outside a bank branch, and based on identification carried out using a digital channel (e.g. video chat) shall qualify as digitally opened primary accounts and securities accounts.

3.2. In the case of primary accounts and securities accounts, the transactions launched

* 1. from a mobile phone,
  2. through the Internet,
  3. through a client terminal or
  4. with the help of any digital storage device

shall qualify as digitally initiated transactions.

* 1. In the case of the transaction types under subpoint 3.2, not only ad hoc transactions, but regular transfers and repeated term deposits shall also qualify as performance of digitally initiated transactions. Value date transactions shall be reported according to the date of fulfilment, and in the case of regularly or repeatedly fulfilled transactions, each fulfilment shall be interpreted as a separate transaction.
  2. A primary account shall qualify as digitally used primary account if the customer has entered his own net banking or mobile banking interface at least twice a month on average in the review period, and in addition carried out at least one digitally initiated transaction a month on average in the review period, or minimum one direct debit order a month on average was performed on the account.
  3. A securities account shall be reported as digitally used securities account if in connection with it the customer has at least one login to an Internet or mobile application based securities account system in the reference quarter, and during the one year including the reference quarter of the data reporting and the previous three quarters he initiated at least one transaction (sale and purchase of securities or securities lending) digitally.
  4. A securities account shall be reported as a digitally used securities account used for digital transaction of government securities if the customer digitally initiated minimum one government securities related transaction (sale and purchase of government securities or government securities lending) from it during the one year including the reference quarter of the data reporting and the previous three quarters.
  5. With regard to digitally used accounts, the following shall be applied in columns k), l), m):
     1. the code ‘NET’ or ‘MOBIL’ if – depending on the type of account – the conditions under subpoints 3.4 or 3.5, respectively, are met independently as well regarding the channel (net banking if the ‘NET’ code is used, mobile banking if the ‘MOBIL’ code is used) serving the performance of the transaction type, while in respect of the other, not selected channel (the mobile banking if the ‘NET’ code is used and the net banking if the ‘MOBIL’ code is used) the conditions under subpoints 3.4 or 3.5 are not met independently;
     2. the code ‘NETMOBIL’ if both the net banking and mobile banking channels meet – depending on the type of account – the conditions under subpoints 3.4 or 3.5 alone as well with respect to the channel of digital login or the performance of the transaction type;
     3. the code ‘EGYÉB’ (OTHER) if alone neither the net banking nor the mobile banking channel meets – depending on the type of account – the conditions under subpoints 3.4 or 3.5 regarding the channel of digital login and the performance of the transaction type. In addition, the transactions carried out through third party providers’ (TPP) own surface shall also be reported here.
  6. Primary accounts in the case of which the customer has performed at least one transaction a month on average in the period under review or minimum one direct debit order a month on average was performed on the account, while the conditions of digital use were not met, shall qualify as actively used primary accounts.
  7. A securities account shall qualify as an active securities account if in connection with it the customer initiated at least one transaction (sale and purchase of securities or securities lending) during the one year including the reference quarter of the data reporting and the previous three quarters.
  8. The accounts that do not meet the conditions of either digital use or active use shall be reported as inactive accounts.