**MNB identification code: P11**

**Methodological manual**

**Payment infrastructures**

**I. General instructions**

1. The data of cooperative credit institutions using comprehensive services of banks, as reporting entities, are collected from the system 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. The codes necessary for filling the tables are included in the technical manuals specified in point 4.8 of Annex 3 hereto, published on the MNB’s website.

3. Requirements related to reporting the rendering of cross-border services by non-resident reporting entities:

* Data must be reported in respect of all payment accounts owned by entities resident or headquartered in Hungary.
* Data must be reported in respect of all payment cards issued by the service provider, the holder of which is resident in Hungary.
* The following data must be also reported:
  + physical acceptance points in the territory of Hungary, contracted with the reporting entity, and the POS terminals operating there
  + internet-based (card not present) acceptance points provided by the reporting entity for enterprises registered in Hungary,
  + ATMs operated by the reporting entity in its capacity as acquirer.

4. Reporting entities providing cross-border payment related services in Hungary are required to apply the code “CROSSB” under the “Type of payment service provider” dimension.

**II. Definitions**

A card may have several functions. Based on this, the following categories exist within the cards with payment function:

* Debit card (card with debit function); within that card with debit function linked to a credit line
* Credit card (card with credit function)
* Delayed debit card (charge card)
* Prepaid card

Cards physically appearing as a single card but having multiple functions, must be reported in separate rows by functions, i.e. cards having both debit and delayed debit functions must be reported under the cards with debit function and also under cards with delayed debit function.

Debit card (card with debit function): a card linked to the cardholder’s bank account, which enables the holder to withdraw cash or make purchases up to balance of the account subject to the conditions set forth in the contract between the cardholder and the issuer. The amount of each transaction is automatically debited to the payment account of the cardholder. All cards with debit function (irrespective of the number of additional functions they may have) must be reported in this category. If the card also has delayed debit function and it is not possible to separate the turnover data by these two functions unambiguously, it must be reported in separate rows, both among the cards with debit and delayed debit function.

Debit card (card with debit function) linked to a credit line: a subcategory within the debit cards (card with debit function); a debit card, which is linked to a loan account rather than to a bank account, and the cardholder may withdraw cash or make purchases up to this registered limit. The amount of each transaction is automatically debited to the credit line; there is no interest-free credit period.

Credit card (card with credit function): in accordance with the provisions of the contract between the cardholder and the issuing bank, a card linked to a credit line of a predefined amount, which can be used by the customer for cash withdrawal or purchases up to the amount of the credit line. At the end of the invoicing period (usually one month), the cardholder decides whether to settle the full debt or only part thereof until the deadline specified in the bank statement. The spending is free of interest, if the total debt is repaid by the payment deadline. If the repaid amount is less than the total debt, the interest is charged either on the full debt or on the unsettled part thereof. Interest on the remaining transactions is charged from the value date of those. Cash withdrawals are usually not interest-free, as interest is charged on them from the date of the transaction. All cards with credit function (irrespective of the number of additional functions they may have) must be reported in this category. If the card also has delayed debit function, it must be reported in separate rows, both among the cards with credit and delayed debit function.

Delayed debit card (charge card): a card linked to a credit line of a predefined amount, in accordance with the provisions of the contract concluded between the cardholder and the issuer. The card may be used for cash withdrawal and purchases. At the end of the invoicing period the cardholder is obliged to settle the full amount of the outstanding debt. All cards with delayed debit function (irrespective of the number of additional functions they may have) must be reported in this category. If the card also has credit function, it must be reported in separate rows, both among the cards with credit and delayed debit function. The same applies when the card also has a debit function; in this case the card must be also reported in the subcategory of cards with debit function.

Prepaid card: a card linked to a prepaid amount, which is registered by the issuer on a bank account. The cardholder may use the card for cash withdrawal and/or for payment for goods or services up to the balance of the bank account. This also includes the schemes where the account underlying the card can be topped up as well as those where this is not possible (i.e. the card is only valid until such time as the cardholder fully utilises the amount paid up upon applying for the card). When the prepaid amount is stored on the card, the card must be reported under the cards with electronic money function.

**III. Detailed information related to the filling of the tables, method of data compilation**

**Table 01: Infrastructure data related to card issuance**

Data to be reported in the individual columns:

* column “a”: This column shall indicate whether the reporting entity is a payment service provider, an e-money issuer not providing payment services, a cross-border service provider, or a credit institution.
* column “b”: This column shall indicate whether the payment account belonging to the issued card is kept by the reporting entity.
  + code “PENZ”: This code shall be used when the reporting entity payment provider issues cards, as third party provider, linked to payment accounts kept by other payment providers.
  + code “EGYÉB”: This code shall be used when the payment card is issued by the reporting entity payment provider linked to an account kept by it.
* column “c”: This column shall indicate the type of the reported data:
  + Number of cards: the data related to all cards shall be indicated, i.e. the data of each card with a separate card number. Cards physically appearing as a single card but having multiple functions, must be reported in separate rows.
  + Number of card products: Report here the number of valid cards in circulation on the last day of the reporting period, issued or displayed as one card to the client. A single card (which can also be a virtual card) may have one or several of the following functions: debit, credit, delayed debit, prepaid, cash, and electronic money. Cards with more than one of the first three functions listed, unlike those reported under the “Number of cards” code, should only be counted once to avoid the same card being included twice. As a result, the sum of the numbers entered under the “Number of cards” code may not be the same as the numbers entered under the “Number of card products” code, the difference being equal to the number of cards reported more than once due to multiple functions. The two are only equal if each card is entered only once in the breakdown by the functions listed in column “i”.
  + Number of debit, cash, e-money cards: the number of the physical cards, which have at least the following three functions of those listed under the “Number of physical cards” code: debit, cash and e-money.
  + Number of cards with payment function: the number of physical cards that have payment function irrespective of the additional functions they may have.
  + Number of cards with cash function: the number of physical cards that have cash function irrespective of the additional functions they may have.
* column “d”: This column shall indicate the reference date of the reported data. The monthly data for the first and second month of the respective quarter must be reported only for the SZÉP-cards (Széchenyi Recreation Cards).
* column “e”: This column shall indicate the card company codes based on the attached code lists.
* column “f”: This column shall indicate the card logo codes based on the attached code lists.
* column “g”: This column shall indicate whether the quantity reported in column “t” applies to additional cards linked to SZÉP-cards.
* column “h”: This column shall indicate whether the respective card is a retail or corporate card. Business and corporate cards are those issued for the employees of corporations and other organisations. Retail cards are those issued for private customers. In the case of SZÉP-cards only the retail card code may be applied.
* column “i”: This column shall contain the function of the cards. The cards that have several of the credit, debit and delayed debit functions shall be reported by sub-categories, i.e. in separate rows. E.g. cards with debit and delayed debit function shall be reported separately in the debit and in the delayed debit rows. In this case each column of the two rows, including the quantity, corresponds to each other, with the exception of column “i”, where one row includes the code of the debit card and the other the code of the delayed debit card.
* column “j”: This column shall indicate whether the card is issued by a bank or it is co-branded. Co-branded cards are those the image of which contains the trademark of the partner in addition to that of the issuing bank, and the underlying reason for the issuance is the joint economic interest of the parties. Regarding cards bearing international trademarks, where a co-branded card is subject to a separate authorisation procedure of the card company, the international card company must have authorised the scheme as a co-branded product.
* column “k”: This column shall indicate whether the card is used inland.
* column “l”: This column shall indicate whether the card is used solely electronically.
* column “m”: This column shall indicate whether the card is a virtual card. Virtual cards are cards that may only be used in internet-based transactions, irrespective of in what form the card data necessary for the execution of the transaction are available to the customers.
* column “n”: This column shall indicate whether the respective card has cash and/or payment function.
  + Cards with cash function are those that enable the cardholder to withdraw and deposit cash and can be used at ATMs and at POS terminals in the branch, post offices or at merchants.
  + Card with payment function: card suitable to use for payment for goods and services, which has at least one of the following functions indicted in column “i”: debit, delayed debit, credit or prepaid function. A card may have several of the listed functions.
  + Card with cash and payment function: physically the same card, having both the cash and payment functions defined above.
* column “o”: This column shall indicate whether the card has electronic money function. Card with electronic money function: a card that may be used for carrying out electronic money transactions. This includes cards that store electronic money directly as well as those that provide access to electronic money accounts.
* column “p”: This column shall indicate whether the card has contactless function. A card with contactless payment function is a card which facilitates data transmission between the POS terminal and the card without direct physical contact.
* column “q”: This column shall indicate whether the card is registered in a mobile wallet. Those cards must be indicated as registered in a mobile wallet that have been registered in a mobile phone payment application provided by the card issuer payment provider or by the service provider being in contractual relationship with it, which may be used for payments at physical points of acceptance (by NFC or QR code) and which may be issued in physical form as well.
  + Cards registered only in a mobile phone payment application provided by the card issuer payment service provider shall be reported under the code “SAJAT”.
  + Cards registered in a mobile phone payment application provided by a contracted partner of the reporting entity shall be reported under the “EGYEB” code.
  + Cards registered in both kinds of mobile phone payment applications shall be reported under the “SAJATEGYEB” code to avoid duplications.
* column “r”: This column shall indicate whether the respective card has been issued in physical form as well.
* column “s”: This column shall indicate whether the respective card has been used for purchase transaction in the reporting period.
* column “t”: This column shall contain the number of valid bankcards issued by the reporting entity and being in circulation on the last working day of the reporting period (last working day of the period under review) irrespective of the date when they were issued and the frequency of their use. Expired cards, and cards stopped or cancelled by the issuer do not belong here. Cards that have been temporarily blocked by the issuing bank due to any reason (e.g. in the case of a credit card the cardholder failed to pay the outstanding debt) must be reported even if the temporary blocking is still in effect on the last working day of the reporting period. In the case of cards sent to customers by post (whether they are new cards or replacing expired cards), those cards must be reported that the bank has posted to the customer until the last working day of the reporting period irrespective of whether or not the customer has already activated the card. In addition, in the case of cards sent within the framework of a Direct Mail campaign the relevant part of Section 14 (2) of Government Decree No 227/2006 on Payment Services and Electronic Means of Payment shall be taken into consideration, according to which “issuer may provide the customer with a bankcard only at the customer’s express request to this effect”.

**Table 02: Infrastructure data related to electronic payments acceptance.**

1. Table 02 of this data reporting comprises the infrastructure data of the electronic payments acceptance business, i.e. the number of the cash withdrawal and merchant acceptance points operated by the reporting entity inland (e.g. ATM, POS, imprinter).

2. The table shall contain the data related to the reporting entity’s acceptance network as follows:

* column “a”: This column shall indicate whether the reporting entity is a payment service provider, an e-money issuer not providing payment services, a cross-border service provider, or a credit institution.
* column “b”: This column shall indicate the point of acceptance provided by the reporting entity. Under the code “FIOK”, all of the reporting entity’s own bank branches, where payment card acceptance related services are accessible, shall be reported, regardless of whether it is provided via an ATM or a POS terminal. The latter should be distinguished on the basis of what is indicated in the case of column *“*o”. Under the code “POSTA”, in the case of POS terminals at Magyar Posta Zrt., devices with a cash withdrawal function shall be reported, regardless of whether they have a purchase function. In addition, in the case of POS terminals at Magyar Posta Zrt., terminals with a purchase function shall be reported under the code “KER”, regardless of whether they have a cash withdrawal function. This means that in the case of POS terminals at Magyar Posta Zrt., duplicate reporting of certain devices may occur, if they have both cash withdrawal and purchase functions. In the case of POS terminals shown under the “KER” code, it is not necessary to distinguish subcategories within the purchase function and they should not be counted more than once, but the actual number of devices with any purchase function should be taken into consideration, regardless of whether they also have other functions (e.g. cash withdrawal).
* column “c”: shall indicate the country of the acceptance network. Where a foreign service provider renders acquiring services to a client in Hungary directly rather than through a branch office or subsidiary, this shall be reported with the code “HU” as a domestic place of acceptance. Also to be indicated here is the foreign acquiring network of Hungarian resident reporting entities, with the appropriate code, if it provides services directly, rather than via a subsidiary or branch office. Merchant acceptance points, ATMs, imprinters and terminals must be categorised on the basis of the terminal location, online and MOTO acceptance points must be categorised on the basis of the registered seat or place of operation of the accepting merchant.
* column “d”: shall indicate the acceptance channel. The number of POS terminals shall be reported by the credit institution reporting entity that renders the POS acquiring service, irrespective of the owner of the equipment (reporting entity, merchant or a third party). Under the novel, innovative POS solutions, report the smart devices (e.g. mobile phones, tablets) belonging to the reporting entity’s acquiring network that as a result of a software update are capable of processing purchase transactions. There are 3 solutions in this category: using the communication channel and the display of a smart device, but data transmission (e.g. card chip reading) and PIN entry is done on a separate device (MPOS); PIN entry on the smart device but data transmission (e.g. card chip reading) on a separate device (SPOS); both data transmission (e.g. card chip reading) and PIN entry on the smart device (Tap-on-Phone). Novel, innovative devices shall be reported under the appropriate category and not under the code "POS". Under the “NETES” code report the number of web merchant acceptance points rather than the number of VPOS operated. Merchant websites created for separate objectives, selling a specific range of goods and services or serving different consumers, shall be treated as separate web merchant acceptance points irrespective of the number of technologies used for access (e.g. website, mobile application). Along this logic, related to webshops and online payment of invoices, multiple solutions created for the same purpose shall be regarded as a single acceptance point (e.g. if a website and mobile application are operated in parallel). On the other hand, if the party using the reporting agent’s acquiring services operates multiple webshops or invoice payment solutions for distinctly different purposes (e.g. specific range of products or services, or multiple solutions by regions served) shall not be treated as single acceptance point. Online marketplaces shall be treated as a single web merchant acceptance point irrespective of the number of sellers accessible through that, except when the available sellers have concluded a separate acquiring agreement with the reporting entity. In this case report sellers with separate agreement irrespective of the market place.
* column “e”: shall indicate the type of imprinter acceptance
* column “f”: shall indicate the breakdown of the accepted types of cards and the total number of merchant acceptance points. Merchant acceptance point shall mean the number of those physical or “card not present” shops or settlement units were payment by card is accepted (rather than the number of the concluded acceptor contracts). If the merchant operates physical as well as telephone, postal or internet acceptance points, it must be included in the quantity in each category of column “d”. In the case of untended terminals (e.g. terminals operating in ATMs) each terminal must be reported as an independent physical acceptance point. In the case of (mobile) physical merchants and service providers that cannot be linked to a specific location (e.g. taxis, couriers) each POS terminal must be reported at a separate physical acceptance point. Report under code 11 the exclusive acceptance of SZÉP-cards (Széchenyi Recreation Cards) (acceptance of SZÉP-cards without accepting payment cards), independently of code 9, where aggregate data for SZÉP-cards acceptance shall be reported irrespective of the acceptance of payment cards. Accordingly, the data reported under code 11 is always “of which” data, which shall be less than or equal to the number reported under code 9.
* column “g”: shall indicate cards with own logo. Cards with own logo shall be reported in a separate row, segregated from the card types indicated in column “f”.
* column “h”: shall indicate the floor limit for POS terminals and imprinters
* column “i”: shall indicate the type of the POS terminals. The equipment in the case of which the place of purchase continuously changes (e.g. taxis, delivery of goods) shall be reported as Mobile POS terminals; i.e. the terminals with wireless data link (e.g. internet-based) but located at a permanent physical acceptance point shall be reported in the “Other category” and not as Mobile POS terminal.
* column “j”: shall indicate supported data entry methods for POS terminals and ATMs. When providing a contactless payment function, NFC-based data transmission is possible between the POS terminal and the payer’s device (card, mobile app) without direct physical connection. The code “PROXY” shall be used whenever the data are transmitted without a direct physical connection but not with a technology meeting the Single Data Entry Solution (EAM) standard provided for in MNB Decree No 35/2017 (XII. 14.) (but e.g. by BLE). Report under code “QR” all devices that support either the reading of the QR codes presented by the payer, or the display of the beneficiary’s (merchant’s) QR code, as provided for in EAM. Also report under the “QR” code the cases when the data entry of the acquirer’s solutions is based on QR code, but the reading or display of the QR code is technically performed by a device other than a POS terminal (but rather e.g. by a reader connected to the cash register system). Data transmissions using Deep Link technology compliant with the EAM standard shall be reported under the DPL code. Indicate the relevant code only when the acquiring services rendered by the reporting entity payment service provider support the particular type of data entry; i.e. do not indicate this code if the acquirer’s device supports the relevant type of data entry only technically, but the acquiring agreement contains no provisions for the support of this method of data entry.
* column “k”: shall indicate the geographical location of ATMs and branches by county. The number of ATMs and branches already reported under Budapest shall not be reported under Pest county. The mobile branches and the ATMs and POS terminals operating in those shall be always reported under the “Cannot be linked to a county” code. The legal entities, not qualifying as financial institutions, rendering ATM services, which provide the ATM services to several credit institutions, only have to report the data related to the ATMs, and not to branches.
* column “l”: shall indicate whether the branch accepting cards or the ATM is located in a county seat, except when column “k” contains the following codes: “01” Budapest, “13” Pest county or “22” Cannot be linked to a county, since in the case of these codes it is not necessary to fill in column “l”.
* column “m”: shall indicate the function of the ATM. The ATM equipment must always be reported by the service provider that renders the ATM services (i.e. the credit institution or payment institution that acts as acquiring bank in the transaction, i.e. provides the financial background for the transaction; “acquiring institution’s ID”). The reporting obligation exists also when for the rendering of the ATM services it relies on the services of another legal entity, not qualifying as a financial institution. If the reporting entity is not a credit institution but a legal entity not qualifying as a financial institution, it must report only the number of those ATMs that do not belong to the above category, i.e. renders the ATM service not to a credit institution (it operates a network independent of that).
  + Cash deposit function: The number of the reporting entity’s ATMs suitable for cash deposit. The equipment that provide this service solely in relation to the cards issued by the credit institution rendering the ATM service (on-us transactions) must be also reported. This row shall contain all equipment suitable for cash deposit, irrespective of the number of other functions it may have. If an equipment also has cash withdrawal, purchase and credit transfer function, it must be also reported under the other relevant codes of this column.
  + Cash withdrawal: The number of the reporting entity’s ATMs suitable for cash withdrawal. This row shall contain all equipment with cash withdrawal function, irrespective of the number of other functions it may have. If an equipment suitable for cash withdrawal also has credit transfer, purchase or cash deposit function, it must be also reported under the other relevant codes of this column.
  + Credit transfer: The number of the reporting entity’s ATMs suitable for credit transfer. The equipment that provide this service solely in relation to the cards issued by the credit institution rendering the ATM service (on-us transactions) must be also reported. This row shall contain all equipment with credit transfer function, irrespective of the number of other functions it may have. If an equipment also has purchase, cash withdrawal and cash deposit function, it must be also reported under the other relevant codes of this column.
  + Purchase: The number of the reporting entity’s ATMs suitable for purchase (e.g. devices with mobile recharge option). The equipment that provide this service solely in relation to the cards issued by the credit institution rendering the ATM service (on-us transactions) must be also reported. This row shall contain all equipment with purchase function, irrespective of the number of other functions it may have. If an equipment also has credit transfer, cash withdrawal and cash deposit function, it must be also reported under the other relevant codes of this column.
  + Total number of ATMs: The number of the reporting entity’s ATMs, irrespective of the functions and location of the equipment. If the total number of ATMs is filled in, the number of ATMs with cash deposit function (“KPBEF”), cash withdrawal function (“KPFELV”), credit transfer (“UTAL”) function and purchase (“VASAR”) function must be recorded again and shown in separate rows. The number of total (“OSSZES”) ATMs shall be always less than or equal to the number of ATMs with “KPBEF” or “KPFELV” or “UTAL” or “VASAR” functions.
* column “n”: shall indicate the method of the installation of the ATM.
  + Wall mounted, 24 hours a day or less than 24 hours a day: Of the ATMs reported by the reporting entity, the number of wall mounted equipment shall be specified, indicating those accessible 24 hours a day and those accessible during a shorter period in separate rows.
  + Free standing, 24 hours a day or less than 24 hours a day: Of the ATMs reported by the reporting entity the number of free standing equipment shall be specified, indicating those accessible 24 hours a day and those accessible during a shorter period in separate rows.
* column “o”: This column shall indicate whether cash withdrawal by payment card is possible in the respective branch. In case of the code “I”, only the possibility of withdrawing cash via POS terminals shall be indicated. If cash withdrawal is only possible at ATMs, the code “N” shall be applied. If POS terminals are only used for customer identification but do not play a role in the cash withdrawal transactions, it should not be taken into account in terms of the code “I”.
* column “p”: This column shall indicate whether the reported turnover has been carried out on POS terminals installed based on the Decree of the Minister of National Economy 47/2016 (XII. 6.) on the Subsidy provided to increase the number of POS terminals (MNE Decree). Namely, the payment providers rendering card acceptance services shall report separately the turnover related to terminals for the installation of which they received state subsidy due to their compliance with the conditions set forth in the MNE Decree.
* column “q”: this column shall indicate the type of merchant accepting the card. Report the MCC category for physical acceptance points for the “ELF”, “MOTO” and web “NETES” acceptance channels, only for the merchant acceptance point total data, where the value in column “f” is “10”. There is no need to specify the MCC category by card type. If multiple MCC categories may apply to a merchant, use the category of the highest turnover; never duplicate merchants due to the MCC categories. The code list contains the classification categories applied by MasterCard, VISA, Union PAY and Amex; if during the acceptance of data you wish to apply a newly introduced code not identified in the code list, please contact the staff of the MNB’s Directorate Statistics to register the new code in the data acceptance system. In the case of a temporary absence of a code, the “0000” technical code may be applied. If multiple MCC categories may apply to a merchant, use the category of the highest turnover; never duplicate merchants due to the MCC categories.
* column “r”: indicate here the method of payments accepted by the reported acceptance points and acceptance devices. For reporting purpose consider the provisions of the agreement between the reporting entity payment service provider and the merchant with regard to the method of payments accepted rather than the method of payments that the respective acceptance device is technically able to handle. Acceptance of instant payments need to be reported only in the case of accepting instant payments in the AFR system operated in Hungary by GIRO Zrt. When accepting an instant payment (code “AZONUTAL”), columns “e”, “g”, “h”, “k”, “l”, “m”, “n”, “o” are not to be filled in. The code values must indicate without duplication the payment methods accepted by the merchant or the POS terminal.
* column “s”: report here whether there was any transaction during the quarter through the installed POS terminal (“POS”, “MPOS”, “SPOS”, “TOP”).
* column “t”: Indicate here the category of the accepting merchants as per their payment card turnover. Merchants shall be categorised based on the total value of their total payment card (except SZÉP card) turnover in the reference period, and this categorisation shall be carried out in each reference period. Merchants on a threshold value shall be allocated to the category of the lower threshold value. The data shall be taken into consideration by merchant contracts, i.e. in a breakdown by parties contracted to use the acceptance service of the reporting entity. The data by merchants shall be allocated to the specified turnover groups, and merchants shall be reported in aggregate in the individual turnover groups. A single merchant may provide acceptance services at multiple points of sale, (at units specified in the acceptance service and involved in the acceptance) these shall be aggregated for each merchant. The categories used must be the same as in the P1203 report. For merchants where the data provider does not offer payment card acceptance, only SZÉP card and/or instant payment system (AFR) acceptance, this column should indicate the code value “0”. For such merchants, columns “e”, “g”, “h”, “k”, “l”, “m”, “n”, “o” should be left blank. Merchants who accept more than one payment method should be classified in each relevant column of the turnover category according to their turnover generated with that payment method.
* column “u”: Indicate here the category of the accepting merchants as per their SZÉP card turnover. Merchants shall be categorised based on the total value of their total SZÉP card turnover in the reference period, and this categorisation shall be carried out in each reference period. Merchants on a threshold value shall be allocated to the category of the lower threshold value. The data shall be taken into consideration by merchant contracts, i.e. in a breakdown by parties contracted to use the acceptance service of the data provider. The data by merchants shall be allocated to the specified turnover groups, and merchants shall be reported in aggregate in the individual turnover groups. A single merchant may provide acceptance services at multiple points of sale, (at units specified in the acceptance service and involved in the acceptance) these shall be aggregated for each merchant. The categories used must be the same as in the P1203 report. For merchants where the data provider does not offer SZÉP card acceptance, only payment card and/or instant payment (AFR) acceptance, this column should indicate the code value “0”. Merchants who accept more than one payment method should be classified in each relevant column of the turnover category according to their turnover generated with that payment method.
* column “v”: Indicate here the instant payment (AFR) turnover category of the accepting merchants. Merchants shall be categorised based on the total value of their total instant payment (AFR) turnover in the reference period, and this categorisation shall be carried out in each reference period. Merchants on a threshold value shall be allocated to the category of the lower threshold value. The data shall be taken into consideration by merchant contracts, i.e. in a breakdown by parties contracted to use the acceptance service of the data provider. The data by merchants shall be allocated to the specified turnover groups, and merchants shall be reported in aggregate in the individual turnover groups. A single merchant may provide acceptance services at multiple points of sale, (at units specified in the acceptance service and involved in the acceptance) these shall be aggregated for each merchant. The categories used must be the same as in the P1203 report. For merchants where the data provider does not offer instant payment (AFR) acceptance, only payment card and/or SZÉP card acceptance, this column should indicate the code value “0”. Merchants who accept more than one payment method should be classified in each relevant column of the turnover category according to their turnover generated with that payment method.
* column “w”: shall indicate the quantity of the respective component of the infrastructure for the last day of the reporting period.

**Table 03: Infrastructure data related to the keeping of payment accounts**

1. The data reporting shall include the number of accounts specified in Section 2, point 8 of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (hereinafter: Payment Services Act), not including the payment accounts specified in Government Decree No 76/2018 (IV. 20.) on the Rules of issuing and using Széchenyi Recreation Cards. The tables shall only contain the active accounts valid on the last day of the quarter. The number of the accounts with zero or negative balance shall be included in the reported quantity.

2. The table shall contain the accounts kept by reporting entity, indicating separately the number of HUF payment accounts, the number of HUF accounts other than payment account and the number of foreign currency accounts. Those accounts must be reported that may participate in the clearing turnover and the account holder may initiate from them a credit transfer for a third party. Subaccounts linked to the main account shall not be reported (the table should only contain the number of the main accounts), neither the number of accounts for the recording of deposits and loans. Reporting entities rendering payment initiation services (PIS) specified in Section 6 (1)27.a of Act CXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter: Credit Institutions Act) or account information services (AIS) specified in Section 6 (1)101.a of the Credit Institutions Act shall report the number of those accounts kept not by the reporting entity, but in respect of which these service providers received authorisation for accessing the account, initiating transactions and making account enquiries.

The data in the table shall be reported as follows:

* column “a”: This column shall indicate whether the reporting entity is a payment service provider, an e-money issuer not providing payment services, a cross-border service provider, or a credit institution.
* column “b”: This column shall indicate if
  + the reporting entity holds a licence for payment initiation services (PIS) specified in Section 6 (1)27.a of the Credit Institutions Act. If the reporting entity pursues PIS activity, it shall report separately the accounts kept by the reporting entity for the customers (column “b”: code “EGYEB”) and the data related to accounts held in its capacity as PISP (column “b”: code “FIZETES”) with other account-keeping payment providers.
  + the reporting entity holds a licence for account information services (AIS) specified in Section 6 (1)101.a of the Credit Institutions Act. If the reporting entity pursues AIS activity, it shall report separately the accounts kept by the reporting entity for the customers (column “b”: code “EGYEB”) and the data related to accounts held in its capacity as AISP (column “b”: code “SZAMLA”) with other account-keeping payment providers.
  + When using the codes “FIZETES” or “SZAMLA”, the data in columns “c” to “j” shall not be filled in.
* column “c”: This column shall indicate the account holder of the payment account:
  + Other monetary financial institutions: the number of accounts held for organisations belonging to sector C specified in point I.A.4 of Annex 2. The number of bank accounts kept for non-resident banks (correspondent accounts) must be also reported here.
  + Households: the number of accounts held for customers belonging to sector J1) specified in point I.A.4 of Annex 2.
  + Sole proprietors: the number of accounts held for customers belonging to sector J2) specified in point I.A.4 of Annex 2.
  + Non-resident households: the number of accounts kept for non-resident natural persons
  + Non-financial corporations: the number of accounts held for customers belonging to sector A) specified in point I.A.4 of Annex 2.
  + Non-resident legal entities: The number of accounts held for non-resident companies and organisations must be reported here.
  + Other legal entities: the number of accounts kept for organisations belonging to sectors D), E), F), G), H), I) and K) specified in point I.A.4 of Annex 2.
  + Mapping to pre-2024 sectoral breakdown:
    - TERM = J1 + J2 + KULFSZEM
    - GAZD = A + KULFSZERV + EGYGAZD
* column “d”: This column shall indicate the type of the payment account.
  + Forint settlement account: the number of forint accounts specified in Section 2, point 20 of the Payment Services Act shall be reported here. Accordingly, the forint settlement accounts of natural persons and sole traders obliged to pay value added tax (in connection with their entrepreneurial activity) shall be also reported here.
  + Forint non-settlement account accounts: this shall include all forint accounts that cannot be classified as a settlement account. These include e.g.
    - bank accounts kept for retail customers;
    - card accounts operating separately from the bank account, unless they are delayed debit “credit” or “charge” type accounts (those are not to be reported at all);
    - accounts held for non-residents, for whom the law does not prescribe the holding of a settlement account on a mandatory basis and the customer did not declare either that the account should be opened as a settlement account (i.e. the account contract concluded between the reporting entity and non-resident customer or the annexes thereto do not mention that the account is opened as a settlement account).
  + Foreign currency: this shall indicate the number of accounts kept in foreign currency.
  + Multi-currency settlement account: The number of multi-currency settlement accounts’ primary accounts. The connected currencies shall be reported under Currencies of multi-currency account (TDEVNM) according to the methodology described therein
  + Multi-currency non-settlement account: The number of multi-currency non-settlement accounts’ primary accounts. The connected currencies shall be reported under Currencies of multi-currency account (TDEVNM) according to the methodology described therein
  + Currencies of multi-currency account: The total number of currencies held by customers on multi-currency accounts. Each currency must only be taken into account once per primary account, even if there are multiple sub-accounts or pockets held in that currency. A currency shall be taken into account if the customer request holding said currency (e.g. by opening a sub-account or pocket for that currency) even if there was no such turnover on the account yet. The primary account (i.e. the primary currency of the multi-currency account) shall be reported as a currency as well.
* column “e”: shall indicate the subtype of the forint and foreign currency non-settlement account:
  + 9SE basic account: this shall contain the number of those accounts – of the accounts reported in the data collection entitled “9SE Product description – Account” based on the effective MNB Decree on the Reporting Obligations of Money and Credit Market Institutions to the Central Bank Information System with the Primary View of the Performance of the Supervisory Tasks of the Magyar Nemzeti Bank – that are provided by the payment service providers for the customers based on “Government Decree No 262/2016 (VIII. 31.) on access to payment accounts with basic features, and on the characteristics of and the fees related to payment accounts with basic features” and subject to the conditions stipulated therein.
  + 9SE non-basic account: this shall contain the accounts – of the accounts reported in the data collection entitled “9SE Product description – Account” based on the effective MNB Decree on the Reporting Obligations of Money and Credit Market Institutions to the Central Bank Information System with the Primary View of the Performance of the Supervisory Tasks of the Magyar Nemzeti Bank – that are provided by payment service providers for the customers not based on “Government Decree No 262/2016 (VIII. 31.) on access to payment accounts with basic features, and on the characteristics of and the fees related to payment accounts with basic features” and not subject to the conditions stipulated therein.
  + Accessible subject to restrictions: this shall contain the accounts accessible subject to restrictions, not reported in the 9SE data collection (e.g. employee or private banking account packages) the use of which is conditional upon an effective cooperation agreement between the payment service provider and the institution defined by the payment service provider and having a relationship with the private individual, or the existence of some other special condition applicable to a narrow range of customer (e.g. in the case of private banking accounts a high-value loan or savings product).
  + Savings: this shall contain the savings accounts not reported in the 9SE data collection, which can be used not only for the deposits, but also participate in payments and the primary objective of the account opening is to preserve or increase the value of assets.
  + Credit and card product: this shall contain the accounts linked to credit and card products not reported in the 9SE data collection, from which the account holder may also initiate credit transfers. These are, for example, the card accounts operating separately from the bank account, unless they are delayed debit “credit” or “charge” type accounts (those are not to be reported at all) or the START accounts.
  + Other: this shall contain the number of all other settlement account, belonging to the group of forint non-settlement accounts, but not allocable to any of the sub-categories and not reported in the 9SE data collection.
* column “f”: shall indicate the accounts to which the account holder has electronic access, through the internet or a dedicated software and wire communication link. This service often necessitates the supplementation of the contract between the customer and the credit institution, and the credit institution also provides the account holder with an electronic identification code (PIN, etc.).
* column “g”: shall indicate whether pursuant to Section 2(1) point 12 of MNB Decree No 35/2017 (XII. 14.) on Payment Services Activities a mobile telephone number has been registered through the account-keeper reporting entity as a secondary account identifier.
* column “h”: shall indicate whether pursuant to Section 2(1) point 12 of MNB Decree No 35/2017 (XII. 14.) on Payment Services Activities an e-mail has been registered through the account-keeper reporting entity as a secondary account identifier.
* column “i”: shall indicate whether pursuant to Section 2(1) point 12 of MNB Decree No 35/2017 (XII. 14.) on Payment Services Activities a tax number or tax identification code has been registered through the account-keeper reporting entity as a secondary account identifier.
* column “j”: shall indicate whether pursuant to Section 2(1) point 12 of MNB Decree No 35/2017 (XII. 14.) on Payment Services Activities any other identifier has been registered through the account-keeper reporting entity as a secondary account identifier.
* column “k”: shall indicate to what the quantities reported in column “l” apply in the case of third party service providers, i.e. if column “b” indicates payment initiation, account information activity or the activity of issuance cash substitute instrument:
  + Number of registered accounts: the number of those accounts, on the last day of the reporting period, for the access to which the payment initiation service provider or the account information service provider third party received authorisation from the account holder.
  + Transaction was initiated from there: the number of registered accounts in connection with which the third party provider rendering payment initiation services initiated transaction. As this is a subset of registered accounts, its value must be less than or equal to that.
  + Account information was queried: the number of registered accounts in respect of which the account information service provider effectively made enquiries. As this is a subset of registered accounts, its value must be less than or equal to that.
* column “l”: shall indicate, out of the accounts maintained at the end of the reporting period, how many accounts a request to pay was initiated from during the respective reporting period (quarter).
* column “m”: shall indicate, out of accounts maintained at the end of the reporting period, how many accounts an instant payment using automated data entry solutions was initiated from during the respective reporting period (quarter).
  + Under the codes NFC, QR and Deep Link, only data entry compliant with the Single Data Entry Solution (EAM) standard regulated in MNB Decree No 35/2017 (XII. 14.) shall be reported.
  + The EAM code shall be reported if the reporting entity is unable to ascertain the method of the EAM-compliant data entry.
  + Data entry methods not compliant with the EAM standard shall be reported under the PROXY code.
* column “n”: shall indicate, out of accounts maintained at the end of the reporting period, how many accounts an instant payment has been initiated from during the respective reporting period (quarter).
* column “o”: shall indicate, out of accounts maintained at the end of the reporting period, how many accounts an instant payment or credit transfer not qualifying as instant payment has been initiated from via mobile application during the respective reporting period (quarter). Instant payments specified in Article 35 (1) and (2) of the MNB Decree shall be reported under the code “AZONUTAL”. Report credit transfers other than instant payment specified by Article 35 (1) and (2) of the MNB Decree under the “NEMAZONUTAL” code. Report under the “AZUT\_NEMAZUT” code the accounts from which both instant payments and non-instant payment credit transfers have been in initiated in the respective quarter by mobile application.
* column “p”: the account-keeper payment service providers (i.e. in the case of “EGYEB” code in column “b”) shall report here if, during the quarter, a credit transfer has been initiated from the account kept by them at the end of the reporting period via a payment initiation service provider (“TR” code) or an account information service provider made enquiries on the account data (“INFO”).
* column “q”: this column shall indicate the number of payment accounts on the last day of the reporting period. In the case of columns “l”, “m”, “n”, and “o”, or if in columns “k” or “p” codes “TR” or “INFO” were used, the subset of those accounts must be reported where relevant transactions or information enquiries have been made.