



**COMMISSION IMPLEMENTING REGULATION (EU) 2025/1979
of 1 October 2025**

laying down implementing technical standards for the application of Regulation (EU) No 260/2012 of the European Parliament and of the Council with regard to uniform reporting templates, instructions and methodology for the reporting of the level of charges for credit transfers, instant credit transfers and payment accounts, and the share of rejected transactions

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009⁽¹⁾, and in particular Article 15(5), third subparagraph thereof,

Whereas:

- (1) The reporting on the level of charges pursuant to Article 15(3) of Regulation (EU) No 260/2012 should enable the Commission to assess the impact of the rule on charges levied for instant credit transfers, as laid down in Article 5b(1) of that Regulation, on the charges for payment accounts, both for national and cross-border credit transfers, and for instant credit transfers in euro and in the national currency of the Member States whose currency is not the euro. Charges levied by payment service providers (PSPs) for credit transfers, including instant credit transfers, typically vary depending on the features of the credit transfer concerned. Such features may be whether the payment service user (PSU) is the payer or the payee, a consumer or not, or the type of payment initiation channel. The reporting on credit transfers sent should therefore include breakdowns by domestic and cross-border transfers, type of PSU and payment initiation channel.
- (2) PSPs may choose to set charges on a per transaction basis either in nominal terms or as a percentage of the value of the transaction. PSPs may also opt for alternative charging structures, including tiered pricing based on different bands of the transaction value or approaches that have a certain number of transactions per month for free beyond which a charge per transaction is applied. It would be undesirable that such heterogeneity of commercial practices results in the circumvention of the aim of the rule on the charges for instant credit transfers laid down in Article 5b(1) of Regulation (EU) No 260/2012. The methodology for reporting the information on the level of charges for regular and instant credit transfers should enable the Commission to evaluate the information provided by PSPs in a uniform and comparable manner at the level of a PSP over time and among different PSPs at a given point in time, despite the different charging methods used by PSPs. The reporting should therefore contain the information on the total aggregated charges, volume and value of credit transfers, including instant credit transfers, in the national currency. The reporting on credit transfers, both sent and received, should also include a breakdown by free and paid-for credit transfers.
- (3) PSPs should comply with their reporting obligation as laid down in Article 15(3) of Regulation (EU) No 260/2012 at entity level. To align with the approach of reporting of payment statistics to the ECB, branches of PSPs located in Member States other than Member States of their parent entities should submit their data to the competent authority of the host Member State, and parent entities should report for themselves to the competent authority of their home Member State.

⁽¹⁾ OJ L 94, 30.3.2012, p. 22, ELI: <http://data.europa.eu/eli/reg/2012/260/oj>.

(4) PSPs located in Member States whose currency is not the euro that offer their PSUs the payment service of receiving and sending regular credit transfers in euro have the obligation to offer their PSUs the payment service of receiving instant credit transfers in euro by 9 January 2027 and the payment service of sending instant credit transfers in euro by 9 July 2027, as laid down in Article 5a(8) of Regulation (EU) No 260/2012. Those PSPs should also comply with obligations regarding the charges levied on payers and payees in respect of sending and receiving instant credit transfers in euro by 9 January 2027, in accordance with Article 5b(3), second subparagraph, of that Regulation. To enable the Commission to evaluate the impact of Regulation (EU) No 260/2012 on the level of charges for credit transfers, including instant credit transfers, denominated in the national currency of the Member States whose currency is not the euro, pursuant to Article 15(2), point (a), of that Regulation, it is appropriate that PSPs that are located in those Member States and that offer their PSUs the payment service of receiving and sending regular credit transfers in euro should report on the numbers and values of, and charges for, credit transfers, including instant credit transfers, denominated in their national currency and in euro.

(5) For the purposes of the reporting in accordance with Article 15(3) of Regulation (EU) No 260/2012, PSPs should provide their competent authorities with data on the total number of payment accounts and with the aggregated level of total charges for payment accounts. To enable the Commission to assess whether there is a link between potential changes in the charges for payment accounts and changes in the charges for credit transfers and instant credit transfers, the reporting should include breakdowns for maintenance fees.

(6) To enable the Commission to assess the share of rejected instant credit transfers due to the application of targeted financial restrictive measures adopted in accordance with Article 215 of the Treaty on the Functioning of the European Union, and to assess whether that share has changed after the amendments to Regulation (EU) No 260/2012 introduced by Regulation (EU) 2024/886 of the European Parliament and of the Council (¹) have started to apply, PSPs should provide their competent authorities with data on that share in a given year, including the number of instances where instant credit transfers were not executed or funds were frozen on the side of the payer's or payee's PSP.

(7) To harmonise reporting, PSPs should use the data point model and the validation formulae made available on the website of the European Banking Authority (EBA). In addition, to reduce the burden of reporting, and avoid any duplication, competent authorities should be able to allow PSPs located in their jurisdiction to limit the reporting to those data points that have not been previously submitted.

(8) This Regulation is based on the draft implementing technical standards submitted to the Commission by the EBA.

(9) The EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the advice of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council (²),

(¹) Regulation (EU) 2024/886 of the European Parliament and of the Council of 13 March 2024 amending Regulations (EU) No 260/2012 and (EU) 2021/1230 and Directives 98/26/EC and (EU) 2015/2366 as regards instant credit transfers in euro (OJ L, 2024/886, 19.3.2024, ELI: <http://data.europa.eu/eli/reg/2024/886/oj>).

(²) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12, ELI: <http://data.europa.eu/eli/reg/2010/1093/oj>).

HAS ADOPTED THIS REGULATION:

Article 1

Reporting on the level of charges

1. PSPs shall report on the level of charges for credit transfers, instant credit transfers and payment accounts by submitting the information specified in templates 1.1, 1.2, 2.1, 2.2 and 3 set out in Annex I and in accordance with the instructions set out in Annex II.
2. PSPs shall report the annual aggregate figures up until 31 of December of the calendar year preceding the year in which the report is submitted.
3. By way of derogation from paragraph 2, the first harmonised report shall contain aggregate figures for each year preceding the year in which the report is submitted, starting with the period of 26 October 2022 – 31 December 2022, for 2022.

Article 2

Reporting of share of rejected instant credit transfer transactions and reference periods

1. PSPs shall report the share of instant credit transfer transactions that have been rejected due to targeted financial restrictive measures, as referred to in Article 15(3) of Regulation (EU) No 260/2012, including separate data for national and cross-border transactions, by submitting the information specified in template 4 set out in Annex I and in accordance with the instructions set out in Annex II.
2. The reports shall include the number of rejections for the calendar year preceding the year in which the report is submitted.
3. By way of derogation from paragraph 2, the first harmonised report shall contain the completed templates with the number of rejections for each year preceding the year in which the report is submitted, starting with the period of 26 October 2022 – 31 December 2022, for 2022.

Article 3

Data exchange formats and information accompanying submissions

PSPs shall submit the information referred to in Articles 1 and 2 of this Regulation in the data exchange formats and representations specified by the competent authorities, and respect the data point definition of the data point model and the validation formulae made available on the EBA website. PSPs shall comply with the following specifications:

- (a) information that is not required or not applicable shall not be included in a data submission;
- (b) numerical values shall be submitted as follows:
 - (i) PSPs shall report data points with the data type 'Monetary' using a minimum precision equivalent to thousands of units;
 - (ii) PSPs shall not use decimals when reporting data points with the data type 'Integer' and shall use a precision equivalent to units.

Article 4

Entry into force

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 1 October 2025.

For the Commission

The President

Ursula VON DER LEYEN

ANNEX I

Level of charges for credit transfers and share of rejected transactions

ISSUER TEMPLATES			
Template number	Template code	Adressees	Name of the template /group of templates
Level of charges for credit transfers and share of rejected transactions			
1,1	S 01.01	All PSPs	NUMBER AND VALUE OF CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (NATIONAL CURRENCY)
1,2	S 01.02	PSPs located in non-Euro member states	NUMBER AND VALUE OF CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (EURO)
2,1	S 02.01	ALL PSPs	CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (NATIONAL CURRENCY)
2,2	S 02.02	PSPs located in non-Euro member states	CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (EURO)
3	S 03.00	ALL PSPs	NUMBER OF PAYMENT ACCOUNTS AND TOTAL CHARGES (NATIONAL CURRENCY)
4	S 04.00	ALL PSPs	NUMBER OF REJECTED INSTANT CREDIT TRANSFERS

S 01.01 - TOTAL NUMBER AND TOTAL VALUE OF CREDIT TRANSFERS AND OF INSTANT CREDIT TRANSFERS (NATIONAL CURRENCY)

			Credit transfers sent			Credit transfers received		
			Number of credit transfers	Value of credit transfers	Number of credit transfers	Value of credit transfers		
Total	0010	0020	0030	0040	0050	0060	0070	0080
of which: initiated electronically via online banking	0020							
of which: initiated electronically via mobile payment solutions	0030							

		Credit transfers sent				Credit transfers received			
		Number of credit transfers	Value of credit transfers		Number of credit transfers	Value of credit transfers		Number of credit transfers	Value of credit transfers
			of which: instant credit transfers	of which: instant credit transfers		of which: instant credit transfers	of which: instant credit transfers		of which: instant credit transfers
		0010	0020	0030	0040	0050	0060	0070	0080
of which: initiated in a paper-based form	0040								
Breakdown by location of PSPs	National	0050							
	Cross-border	0060							
Breakdown by charges levied	Free of charge	0070							
	Charged	0080							
Breakdown by PSU type	PSUs other than consumers	0090							
	Consumers	0100							

S 01.02 - TOTAL NUMBER AND TOTAL VALUE OF CREDIT TRANSFERS AND OF INSTANT CREDIT TRANSFERS (EURO)

		Credit transfers sent				Credit transfers received			
		Number of credit transfers	Value of credit transfers		Number of credit transfers	Value of credit transfers		Number of credit transfers	Value of credit transfers
			of which: instant credit transfers	of which: instant credit transfers		of which: instant credit transfers	of which: instant credit transfers		of which: instant credit transfers
		0010	0020	0030	0040	0050	0060	0070	0080
Total	0010								

S 02.01 - CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (NATIONAL CURRENCY)

		Credit transfers sent		Credit transfers received	
		Value of charges for credit transfers	of which: instant credit transfers	Value of charges for credit transfers	of which: instant credit transfers
			0010		0040
Total	0010				
of which: initiated electronically via online banking	0020				
of which: initiated electronically via mobile payment solutions	0030				
of which: initiated in a paper-based form	0040				
Breakdown by location of the PSPs	National	0050			
	Cross-border	0060			
Breakdown by PSU type	PSUs other than consumers	0070			
	Consumers	0080			

S 02.02 - CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (EURO)

		Credit transfers sent		Credit transfers received	
		Value of charges for credit transfers	of which: instant credit transfers	Value of charges for credit transfers	of which: instant credit transfers
			0010		0040
Total	0010				

S 03.00 - TOTAL NUMBER OF PAYMENT ACCOUNTS AND TOTAL CHARGES FOR PAYMENT ACCOUNTS

		Number of payment accounts	Value of charges for payment accounts	
			of which: maintainance of payment accounts	0020
Total		0010		0030

S 04.00 - NUMBER OF REJECTED INSTANT CREDIT TRANSFERS

		Number of instances when instant credit transfers were not executed or funds were frozen, as	
		Payee's PSP	Payer's PSP
Total		0010	0020
Breakdown by location of PSPs	National	0010	
	Cross-border	0020	
		0030	

ANNEX II

REPORTING FOR PAYMENT SERVICES PROVIDERS OF LEVEL OF CHARGES FOR CREDIT TRANSFERS AND PAYMENT ACCOUNTS, AND REJECTED TRANSACTIONS - INSTRUCTIONS*Table of Contents*

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GENERAL INSTRUCTIONS

Content

1. This Annex contains the instructions for completing the reporting templates in Annex I. The instructions are addressed to the Payment Service Providers (PSPs). The instructions contain legal references for each of the templates.
2. Annex I consists of six different templates:
 - Total number and total value of credit transfers, and of instant credit transfers (national currency) (S 01.01)
 - Total number and total value of credit transfers, and of instant credit transfers (euro) (S 01.02)
 - Charges for credit transfers and instant credit transfers (national currency) (S 02.01)
 - Charges for credit transfers and instant credit transfers (euro) (S 02.02)
 - Total number of payment accounts, and total charges for payment accounts (national currency) (S 03.00)
 - Number of rejected instant credit transfers (S 04.00).
3. In Annex I, in columns “Number”, PSPs shall report numerical values following the specific instructions given for the templates.
4. The following general notation is followed in these instructions: {Template; Row; Column; z-axis}. In the case of templates with only one column, only rows are referred to {Template; Row}, with z-axis where applicable.

Scope of reporting

5. PSPs located in euro Member States in scope for the reporting obligations based on Article 15 of Regulation (EU) No 260/2012 of the European Parliament and of the Council⁽¹⁾ shall report templates S 01.01, S 02.01, S 03.00 and S 04.00, with all the data points presented in this Annex, unless the national competent authorities in their jurisdiction allow them to send only a reference (including a link, where available) to identical previously submitted data points.
6. PSPs located in non-euro Member States which offer the payment service of receiving and sending regular credit transfers in euro are also within the scope of the obligations to offer their PSUs the payment service of receiving and sending instant credit transfers in euro. Those PSPs should also comply with obligations regarding the charges levied on payers and payees in respect of sending and receiving instant credit transfers in euro. As such, those PSPs are also within the scope of the reporting obligations based on Article 15 of Regulation (EU) No 260/2012. Therefore, they shall report all templates with all the data points presented in this Annex, unless the national competent authorities in their jurisdiction allow them to send only a reference (including a link, where available) to identical previously submitted data points.
7. Branches of PSPs located in Member States other than Member States of their parent entities shall submit their data to the competent authority of the host Member State and parent entities shall report for themselves to the competent authority of their home Member State.

⁽¹⁾ Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009 (OJ L 94, 30/03/2012, p. 22, ELI: <http://data.europa.eu/eli/reg/2012/260/oj>).

8. Article 15(2) and (3) of Regulation (EU) No 260/2012 specify that those paragraphs apply to credit transfers and instant credit transfers, while excluding transactions that are referred to in Article 1(2) of that Regulation. Furthermore, Article 15(2) of Regulation (EU) No 260/2012 provides that the development of charges for national and cross-border credit transfers and instant credit transfers in euro and in the national currency of the Member States whose currency is not the euro are also to be evaluated by the European Commission. National and cross-border credit transfers are defined in Article 2, points (26) and (27) of that Regulation. In light of this, to determine whether a credit transfer is under the scope of this Regulation, both the credit transfer currency (the credit transfer is in euro or in the national currency of the Member States whose currency is not the euro) and the PSP location (the payer's and the payee's PSPs of the credit transfer are located in the Union) are to be considered.
9. Charges for transfers denominated in euro shall always be reported in euro, even if they were levied in another currency.
10. Charges for transfers denominated in Member States' national currencies other than euro shall be reported in that national currency, even where they were levied in a different currency. In such cases, where charges are converted into euro or into other national currencies, data shall be converted using the ECB reference exchange rate or exchange rates applied for those transactions, in accordance with Regulation (EU) No 1409/2013 of the European Central Bank ⁽²⁾.
11. The currency conversion fee shall be excluded from reporting.
12. PSPs shall report the six sets of templates in this Annex separately for each reference period.

TEMPLATE S 01.01: TOTAL NUMBER AND TOTAL VALUE OF CREDIT TRANSFERS, AND OF INSTANT CREDIT TRANSFERS

General remarks

13. PSPs shall complete Template S 01.01 with the number and value of sent credit transfers and instant credit transfers in euro for PSPs located in euro Member States, and in national currency other than euro for PSPs located in non-euro Member States.

The number and value of credit transfers and instant credit transfers shall include the number of such transfers sent by each PSP in the reference period, with breakdowns by:

- (a) transfers that are free of charge and those that are not free of charge;
- (b) type of customer initiating the credit transfer;
- (c) national or cross-border nature of the credit transfer;
- (d) payment initiation method used.

For the breakdowns referred to in points (a), (b) and (c), the sum of the reported data points shall add up to the total number or value of reported credit transfers.

For the breakdown referred to in point (d), in the credit transfers "initiated electronically via online banking", PSPs shall include credit transfers initiated online on a single payment basis and credit transfers initiated in a file/batch. Credit transfers initiated in a file/batch are electronically initiated credit transfers that are part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch shall be counted as a separate credit transfer when reporting the number of transactions.

⁽²⁾ Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/43), (OJ L 352, 24/12/2013, p. 18, ELI: <http://data.europa.eu/eli/reg/2013/1409/oj>).

14. PSPs shall indicate in Template S 01.01 the number and value of received credit transfers and instant credit transfers in euro for PSPs located in euro Member States, and in national currency other than euro for PSPs located in non-euro Member States. The number and value of credit transfers and instant credit transfers shall indicate the number of transfers received by each PSP in the reference period, with a breakdown by whether the transfer is free of charge or not.

15. Information in this template shall be reported at a total level.

Instructions concerning specific positions of Template S 01.01

Row; Column	Legal references and instructions
0010;	Total number of sent credit transfers
0010	Total number of sent credit transfers in national currency
0010;	of which instant credit transfers
0020	
0010;	Total value of sent credit transfers
0030	Total value of all sent credit transfers in national currency, expressed in national currency.
0010;	of which instant credit transfers
0040	
0010;	Total number of received credit transfers
0050	Total number of received credit transfers in national currency
0010;	of which instant credit transfers
0060	
0010;	Total value of received credit transfers
0070	Total value of all received credit transfers in national currency, expressed in national currency.
0010;	of which instant credit transfers
0080	
0020;	Total number of sent credit transfers initiated electronically via online banking
0010	Total number of all credit transfers initiated through online banking, including credit transfers initiated in a file/batch, and payment initiation services.
0020;	of which instant credit transfers
0020	
0020;	Total value of sent credit transfers initiated electronically via online banking
0030	Total value of all credit transfers initiated through online banking, including credit transfers initiated in a file/batch, and payment initiation services, expressed in national currency.
0020;	of which instant credit transfers
0040	

Row; Column	Legal references and instructions
0030; 0010	<p>Total number of sent credit transfers initiated electronically via mobile payment solutions</p> <p>Total number of credit transfer initiated via a mobile payment solution, where that solution is used to initiate payments for which the payments data and the payment instructions are transmitted or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (person-to-person) or C2B (consumer-to-business) transactions, according to the data definitions set out in Annex II to Regulation (EU) No 1409/2013.</p>
0030;	of which instant credit transfers
0020	
0030; 0030	<p>Total value of sent credit transfers initiated electronically via mobile payment solutions</p> <p>Total value of credit transfer initiated via a mobile payment solution, expressed in national currency, where that solution is used to initiate payments for which the payments data and the payment instructions are transmitted or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (person-to-person) or C2B (consumer-to-business) transactions, according to the data definitions set out in Annex II to Regulation (EU) No 1409/2013.</p>
0030; 0040	of which instant credit transfers
0040; 0010	<p>Total number of sent credit transfers initiated in paper-based form</p> <p>Total number of credit transfers initiated by the payer in paper-based form, where a "Credit transfer initiated in paper-based form" means, according to the definitions set out in Annex II to Regulation (EU) No 1409/2013, "a credit transfer initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing".</p>
0040; 0020	of which instant credit transfers
0040; 0030	<p>Total value of sent credit transfers initiated in paper-based form</p> <p>Total value of credit transfers initiated by the payer in paper-based form, expressed in national currency, where a "Credit transfer initiated in paper-based form" means, according to the definitions set out in Annex II to Regulation (EU) No 1409/2013, "a credit transfer initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing".</p>
0040; 0040	of which instant credit transfers
0050; 0010	<p>Total number of sent national credit transfers</p> <p>Total number of national credit transfers where the payer's PSP and the payee's PSP are located in the same Member State</p>
0050; 0020	of which instant credit transfers

Row; Column	Legal references and instructions
0050;	Total value of sent national credit transfers
0030	Total value of all credit transfers, where the payer's PSP and the payee's PSP are located in the same Member State. The value shall be expressed in national currency.
0050;	of which instant credit transfers
0040	
0060;	Total number of sent cross-border credit transfers
0010	Total number of credit transfers where the payer's PSP and the payee's PSP are located in different Member States. Cross-border transactions where either the payer's or the payee's PSP are located outside the Union shall be excluded.
0060;	of which instant credit transfers
0020	
0060;	Total value of sent cross-border credit transfers
0030	Total value of credit transfers where the payer's PSP and the payee's PSP are located in different Member States, expressed in national currency. Cross-border transactions where either the payer's or the payee's PSP are located outside the Union shall be excluded.
0060;	of which instant credit transfers
0040	
0070;	Total number of sent credit transfers that were free of charge
0010	Total number of sent credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package.
0070;	of which instant credit transfers
0020	
0070;	Total value of sent credit transfers that were free of charge
0030	Total value of all sent credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package, expressed in national currency.
0070;	of which instant credit transfers
0040	
0070;	Total number of received credit transfers that were free of charge
0050	Total number of received credit transfers that were free of charge, including cases where the transfer is free as part of a paid-for payment account package.
0070;	of which instant credit transfers
0060	
0070;	Total value of received credit transfers that were free of charge
0070	Total value of all received credit transfers that were free of charge, including where the transfer is free as part of a paid-for payment account package, expressed in national currency.
0070;	of which instant credit transfers
0080	

Row; Column	Legal references and instructions
0080;	Total number of sent credit transfers where the payer was charged
0010	Total number of credit transfers where the payer's PSP levied charges to its PSU for an individual transfer as opposed to as part of a paid-for payment account package.
0080;	of which instant credit transfers
0020	
0080;	Total value of sent credit transfers where the payer was charged
0030	Total value of all sent credit transfers where the payer's PSP levied charges to its PSU, expressed in national currency.
0080;	of which instant credit transfers
0040	
0080;	Total number of received credit transfers where the payee was charged
0050	Total number of credit transfers where the payee's PSP levied charges to its PSU for an individual transfer as opposed to as part of a paid-for payment account package.
0080;	of which instant credit transfers
0060	
0080;	Total value of received credit transfers where the payee was charged
0070	Total value of all received credit transfers where the payee's PSP levied charges to its PSU, expressed in national currency.
0080;	of which instant credit transfers
0080	
0090;	Total number of sent credit transfers initiated by PSUs other than consumers
0010	Total number of all credit transfers from payment accounts held by PSUs other than consumers, including natural persons acting for the purposes of his or her trade, business or profession, or legal persons.
0090;	of which instant credit transfers
0020	
0090;	Total value of sent credit transfers initiated by PSUs other than consumers
0030	Total value of all credit transfers from payment accounts held by PSUs other than consumers, including natural persons acting for the purposes of his or her trade business or profession, or legal persons, expressed in national currency.
0090;	of which instant credit transfers
0040	
0100;	Total number of sent credit transfers initiated by consumers
0010	Total number of credit transfers initiated from payment accounts belonging to consumers.
0100;	of which instant credit transfers
0020	
0100;	Total value of sent credit transfers initiated by consumers
0030	Total value of all credit transfers initiated by a consumer, expressed in national currency
0100;	of which instant credit transfers
0040	

TEMPLATE S 01.02: TOTAL NUMBER AND TOTAL VALUE OF CREDIT TRANSFERS, AND OF INSTANT CREDIT TRANSFERS (only for PSPs in non-euro Member States)

16. PSPs shall complete Template S 01.02 by including the number and value of sent and received credit transfers and instant credit transfers in euro only for PSPs located in non-euro Member States, without further breakdowns.

Instructions concerning specific positions of Template S 01.02

Row; Column	Legal references and instructions
0010;	Total number of sent credit transfers
0010	Total number of sent credit transfers in euro.
0010;	of which instant credit transfers
0020	
0010;	Total value of sent credit transfers
0030	Total value of all sent credit transfers in euro, expressed in euro.
0010;	of which instant credit transfers
0040	
0010;	Total number of received credit transfers
0050	Total number of received credit transfers in euro.
0010;	of which instant credit transfers
0060	
0010;	Total value of received credit transfers
0070	Total value of all received credit transfers in euro, expressed in euro.
0010;	of which instant credit transfers
0080	

TEMPLATE S 02.01: CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS

General remarks

17. PSPs shall complete Template S 02.01 by including information on the charges levied by PSPs on PSUs for sent credit transfers and instant credit transfers in euro for PSPs located in euro Member States, and in national currency other than euro levied by PSPs located in non-euro Member States, in the reference period. The value of charges for sent credit transfers and instant credit transfers in the reference period shall include breakdowns by:

- national or cross-border nature of the credit transfer;
- type of customer initiating the credit transfer;
- payment initiation method.

18. For the breakdowns referred to in points (a) and (b), the sum of the reported data points shall add up to the total value of charges for the reported credit transfers.

19. PSPs shall also include in Template S 02.01 information on the charges levied by PSPs on PSUs for received credit transfers and instant credit transfers in euro for PSPs located in euro Member States, and in national currency other than euro for PSPs located in non-euro Member States, with no further breakdowns.

Instructions concerning specific positions of Template S 02.01

Row; Column	Legal references and instructions
0010; 0010	Total value of charges for sent credit transfers Total value of charges for sent credit transfers, expressed in national currency.
0010; 0020	of which for instant credit transfers
0010; 0030	Total value of charges for received credit transfers Total value of charges for received credit transfers, expressed in national currency.
0010; 0040	of which for instant credit transfers
0020; 0010	Total value of charges for sent credit transfers initiated electronically via online banking Total value of charges for sent credit transfers initiated through online banking, including credit transfers initiated in a file/batch, and payment initiation services.
0020; 0020	of which for instant credit transfers
0030; 0010	Total value of charges for sent credit transfers initiated electronically via mobile payment solutions Total value of charges for sent credit transfers initiated via mobile payment solutions expressed in national currency, where that solution is used to initiate payments for which the payments data and the payment instructions are transmitted or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (person-to-person) or C2B (consumer-to-business) transactions, according to the data definitions set out in Annex II to Regulation (EU) No 1409/2013.
0030; 0020	of which for instant credit transfers
0040; 0010	Total value of charges for sent credit transfers initiated in a paper-based form
	Total value of charges for credit transfers initiated by the payer in paper-based form, expressed in national currency, where a “Credit transfer initiated in paper-based form” means, according to the definition set out in Annex II to Regulation (EU) No 1409/2013, “a credit transfer initiated by the payer in paper-based form or by instructing staff at a branch over the counter (OTC) to initiate a credit transfer and any other credit transfer, which requires manual processing”.
0040; 0020	of which for instant credit transfers
0050; 0010	Total value of charges for sent national credit transfers Total value of charges for credit transfers where the payer's PSP and the payee's PSP are located in the same Member State. The value shall be expressed in national currency.

Row; Column	Legal references and instructions
0050; 0020	of which instant credit transfers
0060; 0010	Total value of charges for sent cross-border credit transfers Total value of charges for credit transfers where the payer's PSP and the payee's PSP are located in different Member States, expressed in national currency. Charges of cross-border transactions where either the payer's or the payee's PSP are located outside the Union, shall be excluded.
0060; 0020	of which for instant credit transfers
0070; 0010	Total value of charges for sent credit transfers initiated by PSUs other than consumers Total value of charges for credit transfers initiated by PSUs other than consumers, expressed in national currency
0070; 0020	of which for instant credit transfers
0080; 0010	Total value of charges for sent credit transfers initiated by consumers Total value of charges for credit transfers initiated by a consumer, expressed in national currency
0080; 0020	of which for instant credit transfers

TEMPLATE S 02.02: CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS (only for PSPs in non-euro Member States)

20. PSPs shall complete Template S 02.02 by including information on the charges for sent and received credit transfers and instant credit transfers in euro only for PSPs located in non-euro Member States, without further breakdowns.

Instructions concerning specific positions of Template S 02.02

Row; Column	Legal references and instructions
0010; 0010	Total value of charges for sent credit transfers Total value of charges for sent credit transfers, expressed in euro.
0010; 0020	of which for instant credit transfers
0010; 0030	Total value of charges for received credit transfers Total value of charges for received credit transfers, expressed in euro.
0010; 0040	of which for instant credit transfers

TEMPLATE S 03.00: TOTAL NUMBER OF PAYMENT ACCOUNTS, AND TOTAL CHARGES FOR PAYMENT ACCOUNTS (NATIONAL CURRENCY)

General remarks

21. Template S 03.00 shall include information on the number of payment accounts and total charges for such accounts in the reference period.
22. Values of charges shall be reported in euro for PSPs located in euro Member States and in national currency other than euro for non-euro Member States. Where charges were applied in a different currency than the one used for reporting in this template, the value of such charges shall be converted into euro or into other national currencies, using the ECB reference exchange rate or exchange rates applied for those transactions, in accordance with Regulation (EU) No 1409/2013.

Instructions concerning specific positions of Template S 03.00

Row; Column	Legal references and instructions
0010; 0010	<p>Total number of payment accounts</p> <p>The total number of payment accounts shall reflect the number at the end of the reference period. All payment accounts shall be included irrespective of the currency they are denominated in.</p>
0010; 0020	<p>Total value of charges for a payment account</p> <p>Total value of charges refers to the total fees paid summarising the overall annual cost of the payment account, as reported to some account holders in the annual Statement of Fees (SoF). For those accounts which do not fall within the scope of Directive 2014/92/EU of the European Parliament and of the Council (¹) and for which the SoF is not mandatory nor provided to the account holder, the figure shall in any case indicate the total annual fees paid by the account holders for the services linked to the payment account, which may vary according to the number and type of services provided and to the type of pricing applied by the PSPs.</p> <p>The figure shall be expressed in national currency.</p> <p>In case a pre-paid package (or 'single flat fee') is applied, meaning that one or more services are offered as part of a package of services linked to a payment account, the figure shall just disclose the single fee applied for the entire package and the additional fee charged for any service exceeding the quantity covered by the package fee, if applicable.</p> <p>All charges irrespective of the currency shall be included.</p> <p>The currency conversion fee shall be excluded from reporting.</p>
0010; 0030	<p>Total value of charges for the maintenance of payment accounts</p> <p>Maintenance fee refers to general account services as reported to the account holders in the Fee Information Document (FID), in accordance with the most commonly used services as defined within the Member State in which the reporting PSP operates. For those accounts which do not fall within the scope of Directive 2014/92/EU and for which the FID is not mandatory nor provided to the account holder, the figure shall in any case indicate the charge for the maintenance of the payment account, meaning the charges that the provider levies to operate the account for use by the customer, as per the national list of the most representative services linked to a payment account drafted by each Member State and applicable to the specific reporting PSP.</p> <p>The figure shall be expressed in national currency.</p>

(¹) Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (OJ L 257, 28.8.2014, p. 214, ELI: <http://data.europa.eu/eli/dir/2014/92/oj>).

Row; Column	Legal references and instructions
	<p>In case a pre-paid package (or 'single flat fee') is applied, meaning that one or more services are offered as part of a package of services linked to a payment account, the figure shall just disclose the single fee applied for the entire package.</p> <p>All charges irrespective of the currency shall be included.</p> <p>The currency conversion fee shall be excluded from reporting.</p>

TEMPLATE S 04.00: NUMBER OF REJECTED INSTANT CREDIT TRANSFERS

General remarks

23. PSPs shall complete Template S 04.00 by including information on the number of rejected instant credit transfers due to the application of the targeted financial restrictive measures in the reference period.

24. The aim of this reporting is to verify the number of instances where an instant credit transfer from or to an entity subject to targeted financial restrictive measures (TFRM) was not allowed to go through, irrespective of the mechanism used. That could derive from the fact that the payer's or the payee's PSP has stopped the execution of an initiated transaction, or the payer's PSP has frozen funds before an instant credit transfer was initiated, or the payee's PSP has frozen funds after the instant credit transfer has arrived at an account.

25. The number of rejected instant credit transfers shall include both transfers within the same PSP and transfers between different PSPs.

Instructions concerning specific positions of Template S 04.00

Row; Column	Legal references and instructions
0010; 0010	<p>Total number of instances where an instant credit transfer was not executed or funds were frozen, as payee's PSP.</p> <p>The reported figure shall include incoming instant credit transfers rejected by the reporting PSP or instances when funds were received and immediately frozen on the account of the reporting PSP's PSU. Only actions due to the application of the targeted financial restrictive measures, in the reference period, shall be reported.</p>
0010; 0020	<p>Total number of instances where an instant credit transfer was not executed or funds were frozen, as payer's PSP</p>
	<p>The reported figure shall include instances where the payer's PSP stopped the execution of the requested instant credit transfer, following its PSU's request to initiate the transaction, including situations stemming from the payer's PSP obligation under Article 5d(1) of Regulation (EU) No 260/2012 to verify its PSUs or due to the PSU's payment account being frozen following such a verification. Only actions due to the application of the targeted financial restrictive measures, in the reference period, shall be reported.</p>
0020; 0010	<p>Total number of instances where a national instant credit transfer was not executed or funds were frozen, as payee's PSP</p> <p>The reported figure shall include incoming instant credit transfers rejected by the reporting PSP or instances where funds were received and immediately frozen on the account of the reporting PSP's PSU. Only actions due to the application of the targeted financial restrictive measures, in the reference period, shall be reported. National instant credit transfers shall be those where the payer's PSP and the payee's PSP are located in the same Member State.</p>

Row; Column	Legal references and instructions
0020; 0020	<p>Total number of instances where a national instant credit transfer was not executed or funds were frozen, as payer's PSP</p> <p>The reported figure shall include instances where the payer's PSP stopped the execution of the requested national instant credit transfer, following its PSU's request to initiate the transaction, including situations stemming from the payer's PSP obligation under Article 5d(1) of Regulation (EU) No 260/2012 to verify its PSUs or due to the PSU's payment account being frozen following such a verification. Only actions due to the application of the targeted financial restrictive measures, in the reference period shall be reported. National instant credit transfers shall be those where both the payer's PSP and the payee's PSP are located in the same Member State.</p>
0030; 0010	<p>Total number of instances where a cross-border instant credit transfer was not executed or funds were frozen, as payee's PSP.</p> <p>The reported figure shall include incoming cross-border instant credit transfers rejected by the reporting PSP or instances where funds were received and immediately frozen on the account of the reporting PSP's PSU. Only actions due to the application of the targeted financial restrictive measures, in the reference period, shall be reported. Cross-border instant credit transfers shall be those where both the payer's PSP and the payee's PSP are not located in the same Member State.</p>
0030; 0020	<p>Total number of instances where a cross-border instant credit transfer was not executed or funds were frozen, as payer's PSP</p> <p>The reported figure shall include instances where the payer's PSP stopped the execution of the requested cross-border instant credit transfer, following its PSU's request to initiate the transaction, including situations stemming from the payer's PSP obligation under Article 5d(1) of Regulation (EU) No 260/2012 to verify its PSUs or due to the PSU's payment account being frozen following such a verification. Only actions due to the application of the targeted financial restrictive measures, in the reference period, shall be reported. Cross-border instant credit transfers shall be those where both the payer's PSP and the payee's PSP are not located in the same Member State.</p>