**MNB identification code: P12 (Changes for reference year 2023 are highlighted in yellow)**

**Methodological manual**

**Data related to payment turnover and abuses**

**I. General instructions**

1. In the tables the forint equivalent of the data arising in foreign currency shall be calculated using the reporting entity’s own exchange rate prevailing on the day of the transaction or the average MNB exchange rate for the reporting period.
2. When a cooperative credit institution connects to the national clearing turnover indirectly – through its correspondent bank – (hereinafter: respondent cooperative credit institution), the data shall be reported by its correspondent bank, separately from its own data, in separate tables. In order to ensure this, the respondent cooperative credit institution shall provide the correspondent bank with the data necessary for the data reporting in full and in due course. The correspondent bank shall send the data of the respondent cooperative credit institution to the MNB in aggregated form. 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. The data of the payment service provider, belonging to the “other” category, pursuing payment services shall be reported on its own irrespective of whether it is connected to the national clearing turnover independently or through a correspondent bank.
3. Requirements related to the reporting of cross-border services by non-resident reporting entities:

* Turnover, abuse and revenue data must be reported in respect of all payment accounts the international bank account number (IBAN) of which includes the country code of Hungary (HU).
* All revenues shall be reported that originate from card acquiring services that result from
  1. acquiring services provided by the reporting entity to physical acceptance points in the territory of Hungary, and
  2. internet-based (card not present) acquiring service provided by the reporting entity to enterprises registered in Hungary, and
  3. the reporting entity’s acquiring operation of ATMs operated in the territory of Hungary.

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. Detailed instructions for the completion of the tables**

**Table 01: Payment debit and credit turnover in the reporting period**

1. The data reporting contains certain payment turnover conducted in forint and foreign currency by payment providers keeping payment accounts and the data related to requests to pay, sent and received by the reporting entities. For the purposes of the payment turnover to be reported, the forint and foreign currency turnover transacted on the payment accounts specified in point 8 of Section 2 of the Payment Services Act and on the client accounts specified in Section 5 (1)130 of Act CXX of 2001 of Capital Markets (hereinafter: Capital Markets Act) (reportable accounts) shall be taken into consideration, subject to the restrictions specified in subsection 1.2. With regard to the provision of data, customer transactions shall be taken into account and interbank transactions shall not be taken into account. However, the reporting entity’s own transactions, which are handled similarly to the status of customer transactions (e.g. payment of wages to own employees), shall be included.
2. The cash-pool turnover shall be reported in terms of credit transfer transactions when actual postings are made between member accounts and the central account participating in the cash-pool settlement. With the exception of payment orders made by payment card that are processed in systems other than the card systems within or outside the bank (e.g. order for credit transfer made by payment card) do not report the turnover executed by payment cards. The turnover transferred to the merchant acceptance point in connection with the payments made by payment cards must be reported only in the credit turnover, in the column corresponding to the direction of the transaction. It is also not necessary to report in the data reporting the payment turnover where both parties (the payer and the beneficiary) are included in group C1, C3, C4 or C7 in the list under point 1 of Annex 3, published on the MNB’s website. An exception to the above is the credit transfer stemming from non-financial market transactions (sale of real estate to another credit institution, agent’s activity, settlement of other services with other credit institution). However, the payment for goods and services purchased by the reporting entity, and the turnover generated by the payment of wages and taxes must be reported. It is not necessary to report the turnover linked to the issuance of government securities transacted with the Government Debt Management Agency, nor the transactions carried out between the reporting entity’s two branches for bookkeeping purposes.
3. Domestic payment turnover shall mean the payment turnover defined as such in MNB Decree No 35/2017 (XII. 14.) on Payment Services Activities. Cross-border payment turnover shall mean the payment turnover where the payment service provider of either the principal or of the beneficiary renders the payment services outside Hungary, irrespective of the currency of the payment transaction, i.e. the payment transaction carried out between a payment service provider with registered office or branch office in Hungary and a payment service provider with registered office or branch office abroad. Payments within the organisation of the payment service provider shall be reported only as internal turnover.
4. Reckoning of forint, foreign currency and conversion transactions:

4.1. Debit turnover: Unless provided otherwise by the filling instructions, credit transfers carried out in the national clearing turnover (Interbank Clearing System (BKR), real-time gross settlement system (VIBER), postal clearing centre (PEK)) shall be regarded as forint payments, while the credit transfer settled through nostro accounts held with foreign banks or through international clearing centres (e.g. STEP2, TARGET) shall be regarded as foreign currency payments, irrespective of whether those were initiated from the forint or foreign currency accounts of the customers.

4.2. Credit turnover: Unless provided otherwise by the filling instructions, the turnover received in forint by the reporting entity or by the account-keeper thereof shall be regarded as forint credit entry, while the turnover received in foreign currency shall be regarded as foreign currency credit entry (i.e. it does not matter whether the payment is received on the beneficiary customer’s forint or foreign currency account).

4.3. Internal and conversion items: credit and debit turnover in forint shall be regarded as forint turnover, while credit and debit turnover in foreign currency shall be regarded as foreign currency turnover.

4.4. If the data of forint payments stemming from letters of credit cannot be separated at the reporting entity, those shall be reported under the subtype of the payment method (e.g. credit transfer) that the reporting entity uses to manage the forint payments stemming from letters of credit together in its systems.

1. Reckoning of loans:

5.1. If the disbursement takes place from the loan account by direct credit transfer, and the repayment is credited directly to the loan account, i.e. the disbursed or repaid amount is not credited to a payment account held with the reporting entity:

– the disbursement, i.e. the debiting of the loan account, shall be reported in column “i”, indicating the code “Other submission channel” and in column “e” indicating as transaction under “Instant payment” or “Credit transfer (not subject to instant settlement)” code.

– the repayment, i.e. the crediting of the loan account shall be reported in the credit turnover in accordance with the applied payment method and currency.

5.2. If the loan disbursement or repayment results in the crediting or debiting of a payment account held with the reporting entity, the turnover between the loan and payment accounts shall be regarded as turnover between the reporting entity and the customer, i.e.:

– upon disbursement, the debiting of the loan account and crediting of the payment account shall be reported in column “e” as “Turnover between the reporting entity and the customer” in the debit and credit turnover.

– upon repayment, the debiting of the payment account and crediting of the loan account shall be reported in column “e” as “Turnover between the reporting entity and the customer” in the debit and credit turnover.

1. Data to be reported in the individual columns of the data reporting:

* column “a”: This column shall indicate whether the reporting entity is a payment credit institution.
* column “b”: This column shall indicate whether the reporting entity holds a licence for payment initiation services (PISP) specified in Section 6 (1)27.a of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter: Credit Institutions Act). The reporting entities that pursue PIS activity shall report separately the turnover data transacted for customers whose accounts are kept by the reporting entity (“column “b”: code “EGYEB”) and as PISP the turnover data transacted on accounts kept by other payment service providers (column “b”: code “FIZETES”).
* column “c”: This column shall indicate the currency of the turnover reported as foreign currency turnover, however the transaction values should be reported in HUF. The currency of the turnover is the currency in which the client submits the order to the data provider and the currency in which the data provider transmits it for processing outside the institution should be taken into account.
* column “d”: This column shall indicate whether the reported turnover is of debit or credit nature. In the case of requests to pay:
  + requests submitted to the reporting entity payment service provider by the initiators in order for the reporting entity to forward them to the payer shall be reported as debit. Accordingly, it shall be indicated as a debit turnover when the customer of the reporting entity (initiator) would like to send a request to pay to another account holder (payer) and initiates this at the reporting entity. However, the initiator does not necessarily have an account with the reporting entity. The debit turnover shall be reported by the service provider to which the customer (initiator) submitted the request to pay. It may happen that the initiator’s account-keeping payment service provider does not render the service of sending requests to pay, but the initiator is able to initiate it through e.g. a provider connected to GIRO.
  + the turnover, the recipient of which is the holder of a payment account kept by the reporting entity payment service provider, shall be reported as credit turnover. That is, the reporting entity shall report a request to pay as a credit, when its customer receives an (incoming) request to pay as a payer.
* column “e”: This column shall indicate the type of the reported turnover. In the case of cash turnover, forint payments to the debit and forint deposits to the credit of accounts kept by the reporting entity shall be reported, with the exception of those transactions carried out by bankcards and settled in the bankcard clearing system. At the same time, bankcard clearing systems do not only mean the systems of international card companies, but also the systems within the bank. If payment cards are used in terms of the identification of customers and the initiation of transactions, and the related transactions are processed through an internal system that supports the clearing of payment card transactions, they are considered to be payment card transactions, not cash transactions, regardless of whether international card clearing systems are involved in the process or not. Thus, transactions initiated with payment cards issued by the reporting entity via its own ATM network (e.g. cash deposits or cash withdrawals) shall always be reported in the table with the identification number P13 and not here. In the case credit transfers, the instant payments specified in Article 35 (1) and (2) of the MNB Decree shall be indicated separately (code “AZONUTAL”). The one-off credit transfers that do not belong to the instant payments specified in Article 35 (1) and (2) of the MNB Decree, but nevertheless processed in the instant payment infrastructure shall be indicated under codes “UTALAS”, “RENDSZ” or “ERTEK”, and the instant processing shall be indicated in column “f”, using the HCTinst schema. The forint payments executed in accordance with Article 32 of the MNB Decree shall be reported as direct credits, including not only the credit transfers submitted in the standard form, but also those submitted in batches based on a bilateral agreement as well as the credit transfers executed in the bank’s internal account turnover. For direct credits the number and amount of the orders included in the batches shall be indicated. The forint payments executed in accordance with Article 37 of the Decree shall be reported as direct debits. In addition to standard direct debits, direct debits submitted in batch format based on bilateral agreements as well as the direct debits executed in the bank’s internal account turnover shall be reported. The number and amount of the effectively executed direct debits shall be reported. Report here also the revocation requests for credit transfers (debit) and incoming (credit) entries under the “RECALL” code, irrespective of whether in response to those a successful pay-back has been made.
* column “f”: This column shall indicate the type of the payment schema governing the rules of the respective turnover. For requests to pay the HCTinst schema should be applied. For turnover between the customer’s own accounts the HCT or HCTinst schema should be used for HUF, SCT or SCTinst for transfers in EUR, while for currencies Z\_7, USD the EGYEB schema should be used. For domestic and internal credit transfer type turnover in HUF only the HCT or HCTinst schema may be used.
* column “g”: This column shall indicate which national economy sector the respective turnover belongs to. For the purposes of defining the sectors, the provisions of the technical manual specified in point 1 of Annex 3, published on the MNB’s website, shall govern. Sector level breakdown used in the data reporting:
  + Household: the payment turnover of customers to be allocated to sector “J” of the sector description used in the MNB’s other statistical data collections.
  + Non-financial corporations: the payment turnover of customers to be allocated to sector “A” of the sector description used in the MNB’s other statistical data collections.
  + Other (other than households and non-financial corporations): the payment turnover of customers to be allocated to sectors other than “A” and “J” of the sector description used in the MNB’s other statistical data collections. Including also sector “Z” of the exclusive financial intermediaries removed from sector “A”.
* column “h”: This column shall indicate the direction of the turnover.

In the case of cash turnover:

* the forint or foreign currency cash payment at the cash-desk of other domestic payment service providers or through the postal clearing system shall be reported as domestic transactions, while the foreign currency payments at the cash-desk of foreign payment service providers shall be reported as cross-border transactions. The forint of foreign currency turnover paid by the reporting entity due to cash transfer activity shall be reported as domestic or cross-border turnover, if the cash transfer is performed not in a capacity as the agent of another resident enterprise. The foreign currency cash payment at the reporting entity’s cash-desk to the debit of the customer’s account and the foreign currency delivered by cash-in-transit companies shall be regarded as internal turnover.
* The cash deposits made at the reporting entity’s cash desk or through ATM, and the forint and foreign currency cash collected by the cash-in-transit company shall be regarded as internal turnover. The cash deposits executed through postal cash transfer order and at the cash desk of other payment service providers – without a bankcard – shall be reported as domestic turnover. The forint cash deposits executed at the cash desk of foreign payment service providers to the credit of an account kept by the reporting entity shall be reported as cross-border turnover.

In the case of credit transfers, domestic payment turnover shall include the transactions specified as such in the MNB Decree. Payments within the organisation of the payment service provider shall be reported only as internal turnover.

In the case of requests to pay:

* if the payment account of the addressee (payer) of the request to pay submitted to the reporting entity payment service provider is kept by the reporting entity payment service provider, it shall be regarded as internal turnover.
* if the payment account of the addressee (payer) of the request to pay submitted to the reporting entity payment service provider is kept not by the reporting entity payment service provider, it shall be regarded as domestic turnover.
* column “i”: This column shall indicate the channel of submitting the payment order or the request to pay:
  + Initiated on paper: the orders submitted by the customer on a standard form or signature pad with biometric signature in the branch shall be reported here.
  + Initiated over the phone: this shall include the orders received by the call centre, irrespective of whether the call was initiated by land line or mobile phone, and whether the order was submitted with the assistance of the operator or via the keyboard.
  + Initiated by mobile phone: this shall include the orders initiated through mobile phone applications, and those submitted using WAP, active SMS, or other non-voice based technology.
  + Initiated over the internet: the orders submitted via the internet bank shall be reported here.
  + Initiated over client terminal: the order compiled using the software package installed on the electronic terminal available to the customer (own or installed by the reporting entity) or installed subject to the conditions prescribed by the reporting entity and submitted through a telecommunication network shall be reported here.
  + Initiated on data carrier: the orders submitted on any data carrier (e.g. CD) shall be reported here.
  + Initiated via TPP: the turnover initiated by the customers of the reporting entity payment service provider keeping the payment account through another payment service provider rendering payment initiation services, defined in point 27.a of Section 6 of the Credit Institutions Act, shall be reported here.
  + Cash-pool turnover: within credit transfers the transactions related to group financing, specified in the Credit Institutions Act, shall be reported here, if actual posting is carried out between the accounts participating in the cash pool settlement.
  + Other submission channel: any additional submission channel not included among the submission channels specified in column “i”
  + Initiated via ATM/POS: the turnover initiated on ATMs or POS terminals shall be reported here.
* column “j”: This column shall indicate whether the credit transfer turnover has been carried out in response to a request to pay message.
* column “k”: This column shall indicate whether the payment order or request to pay involved in the reported turnover has been submitted with the use of the secondary account identifier specified point 12 of Article 2 of the MNB Decree. Within the transaction types reported in column “e” it must indicated for instant payments and credit transfers whether the payer has submitted the payment order using the secondary account identifier of the beneficiary. In the case of the request to pay indicated in column “e”, it must be indicated whether the initiator of the message has initiated the request to pay using the secondary account identifier of the recipient (i.e. of the payer).
* column “l”: shall indicate the method of authorisation in the case of direct debits
* column “m”: shall indicate whether the respective turnover qualifies as remote payment transaction based on point 27a of Section 2 of the Payment Services Act.
* column “n”: shall indicate whether strong customer authentication (SCA), specified in point 4a of Section 2 of the Payment Services Act has been carried out upon transaction initiation.
* column “o”: if no strong customer authentication has been carried out in the respective turnover, the reason for omitting that shall be indicated here based on Commission Delegated Regulation 2018/389/EU of 27 November 2017 supplementing Directive 2015/2366/EU of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication.
* column “p”: shall indicate the cross-border debit turnover of credit transfer and collection transactions by the country of the recipient account.
* column “q”: the credit transfer, direct credit, recurring payment, value-dated transfer, instant payment and request to pay turnover shall be reported broken down by the specified limits.
* column “r”: In the case of credit transfers and requests to pay executed in accordance with the HCTinst schema, the breakdown by payment positions based on the payment position code included in the credit transfer message shall be provided here. If no payment position is indicated in the transaction, the respective turnover shall be classified as peer-to-peer (P2P) payment. If the reporting entity payment service provider renders acquiring services for instant payments, it is mandatory to apply the respective use codes in order to identify the turnover carried out in this category; i.e. do not use the “EGY” code for reporting this turnover.
* column “s”: this column shall indicate the method of submitting the transaction – individually or batched – in the case of credit transfers and requests to pay (i.e. when column “e” contains the codes of “FIZK”, “UTALAS”, “AZONUTAL”, “RENDSZ” or “ERTEK”).
* column “t”: indicate here whether the credit transfer transactions shown in column “e” have been initiated in response to a revocation (“RECALL”).
* column “u”: indicate here whether automated data entry has been used for credit transfers (i.e. column “e” contains “UTALAS”, “CSOPUTAL”, “AZONUTAL”, “RENDSZ” or “ERTEK” code). The automated data entry category includes payment orders where the data entry for submitting the payment order (irrespective of whether it is initiated by the beneficiary or the payer) is made at least partially be scanning a QR code. However, the solutions when reading the QR code is necessary for the sending of a request to pay (in response to which an instant payment can be initiated) should not be taken into consideration here. It should be interpreted similarly in the case of NFC payments, i.e. report here the transactions where the transaction data are provided, whether by the payer or the beneficiary, at least partially by NFC data transmission, while it should not be reported when the NFC data transmission is necessary solely for sending a request to pay.
* column “v”: shall indicate the number of the completed transactions and requests to pay.
* column “w”: shall indicate the amount of the completed transactions and requests to pay in units of forint. The forint equivalent of the data arising in foreign currency shall be calculated using the reporting entity’s own exchange rate prevailing on the day of the transaction or the average MNB exchange rate for the reporting period.

**Table 02: Loss incurred in the debit turnover of payments in the reporting period and losses written off**

1. The table shall be used for the reporting of abuses related to payment cards with the exception of all abuses of payment nature.
2. The methodology to be applied to the data content of columns “a” and “b”, columns “d” to “r” and columns “w” and “x” is described at the corresponding columns of Table 01 of this data reporting.
3. Data to be reported in the individual columns of the data reporting:

* column “c”: shall indicate whether the reported data relate to payment abuses, losses written off in connection with those or in the case of request to pay abuses, to the number of accounts involved in the sending of fraudulent requests to pay.
* column “e”: shall indicate, in the case of requests to pay (code “FIZK”), the number and amount of the requests to pay submitted by a sender who has been disabled by the bank for good in the reporting quarter based on an external signal or on its own abuse monitoring system. If the respective sender has submitted fraudulent requests to pay also in the quarters preceding the reporting quarter, the number and amount of those shall be aggregated. Under code “FIZK” only the requests to pay shall be reported, irrespective of whether or not the respective request to pay has been settled by instant payment. The instant payments launched in response to request to pay that the reporting entity classified as abuse shall be reported as instant payment (code “AZONUTAL”) in column “j”, indicating that the instant payment has been sent in response to a request to pay.
* column “s”: shall indicate the data related to the origin of the abuse.
* Payment order initiated by the fraudster: an unauthorised payment transaction where the fraudster initiates a fake payment order having fraudulently obtained the payer’s sensitive payment data or fraudulently obtained access to the customer’s payment account or to the cash substitute instrument used by the customer.
* Payment order amended by the fraudster: an unauthorised payment transaction where in the electronic communication between the payer and the payment service provider the fraudster modifies the legitimate payment order (man-in-the-middle attack) or a participant in the processing of the transaction modifies the payment order in the system of some service provider prior to the clearing and settlement thereof.
* Unauthorised collection, non-existent / fictional payment order: customer order feigned by the fraudster, attempt to execute an unauthorised collection.
* Payment order initiated by the payer: an authorised payment transaction, when the payer consciously initiates the transaction as a result of e.g. deception or psychological manipulation.
* Payment order initiated by relatives of the payer: an unauthorised payment order where the order is initiated by a relative of the payer, rather than by a party acting fraudulently, without the approval of the payer.
* Request to pay sent by the fraudster: a request to pay the purpose of which is to cause loss to the payer.
* column “t”: shall indicate the data related to the type of the abuse.
  + Data phishing / identity theft: Acquisition of the payer’s sensitive payment data / identification documents by the fraudster, in possession of which a payment order may be submitted / a cash substitute instrument may be used on behalf of the customer. Complete column “w” in the case of phishing / identity theft, to indicate the method of phishing.
  + Direct access to user account / payment account: direct access to the account or cash substitute instrument of the payer by the fraudster without phishing. Complete column “x” in the case of direct access to the user account / bank account to indicate the method of direct access to the user account / bank account.
  + Psychological manipulation / deception to initiate or approve payment transaction . This category includes, among others:
    - persuading to make a fictitious purchase: when the payer is persuaded to pay in advance for a product or service – typically through a fictitious advertisement or webshop – which then is never sent or fulfilled;
    - Deception related to bogus investment: when the fraudsterconvinces the payer to invest his or her funds in a non-existent investment instrument (e.g. investment fund, bullion, real estate or crypto currency), but in fact the investment is never made after transferring the funds to the fraudster;
    - emotion-based deception/manipulation: when the payer is persuaded by citing some problem (e.g. medical treatment related to deteriorating health or covering the costs of organising a personal meeting) to pay to a person with whom she or he has become acquainted earlier (typically in the online space or through some social media) and believes to have an emotional relationship with;
    - deception related to making available high-value articles or amounts(e.g. the so-called “Nigerian scam”): when the fraudster convinces the payer to pay a fee alleged to be necessary for releasing a payment of larger amount or goods of particularly high value (e.g. prepayment of administrative costs related to the payment or transfer of a high-amount lottery prize; reimbursement of costs related to the customs clearance of articles sent as gift; reimbursement of costs related to inheritance);
    - deception linked to the payment of invoices: when the payer tries to pay an invoice to a legal beneficiary, but the fraudster intervenes and convinces the payer to make the payment to an account controlled by him or her;
    - deception linked to impersonation: when the fraudster, pretending to be some official person (e.g. employee of public authority, typically the police; state or local government officer), bank employee, high-ranking representative of the payer’s employer, employee of public utility or telecommunication company or representative of a fundraiser civil organisation, convinces the payer to make a payment to an account controlled by him or her.
  + Payer acts fraudulently: self-fraud, when the payer pretends to be a victim of fraud, thereby trying to make its payment service provider refund the sham loss.
  + Damage caused by other frauds: cases not falling within the categories above.
* column “u”: shall indicate whether the attempted abuse succeeded. Failed attempted abuses, when the amount intended to be stolen cannot be established, shall be reported with 0 amount.
  + All cases: All acts where a party acting fraudulently tries to dispose over a customer account or any cash substitute payment instrument used by the customer or any customer receivable (e.g. deposit) without authorisation, including also false collection authorisations, shall qualify as payment abuse. It shall also qualify as a payment abuse when a relative of the payer initiates a transaction without the payer’s authorisation or the payer submits a payment order to the benefit of a party acting fraudulently as a result of a deception or psychological manipulation, including also the authorisation of a request to pay sent by the fraudster. It shall also qualify as a payment abuse when the party acting fraudulently only initiates transfers between the customer’s own accounts. However, only those cases shall be reported that the reporting entity also classifies as an abuse and its appropriate of organisational unit (e.g. bank security, internal audit) treats it as such. Abuses shall be reported by the payment service provider performing the customer identification.
  + Failed case: All cases where the payment order is not executed shall qualify as failed attempted abuse. This category includes cases when the payer’s payment service provider – usually as a result of the applied fraud detection mechanisms – intervenes before the authorisation of the payment order, irrespective of the origin or motive of the abuse. The failure of the authorisation of persons disposing over the account shall not qualify as failed attempted abuse, e.g. providing wrong signature password in the internet bank or wrong signature on paper-based orders. On the other hand, it also qualifies as a failed abuse when the party acting fraudulently obtains the payer’s sensitive payment data or access to the customer account or to the cash substitute instrument, but does not get as far as commencing the submission of the payment order (e.g. the payment service provider’s fraud detection mechanism detects the intervention of a malicious software, providing remote access, when applicable, and thus it restricts the submission of payment orders). In such cases enter HUF 0 as the amount of the failed abuse. When reporting failed abuses, notifications by the customer shall be also taken into consideration, but it is subject to reporting only if the competent organisational unit of the reporting entity also classifies these incidents as an abuse.
  + Successful case: All cases when the reporting entity executes the order, even if the stolen amount is later recovered by the reporting entity, shall qualify as successful abuse.
* column “v”: shall indicate which actor bore the loss written off. If the incurred loss is shared between the reporting entity and the customer, it shall be divided between the rows of the relevant code values. If the abuse is recovered in any form (e.g. the customer’s payment account has been also used in transfer chains and the full transfer of the incoming amounts does not succeed, and thus the customer can be reimbursed partially for his loss) or the amount of the loss involved in the abuse is partly or fully recovered, report the recovered part under the “MEGTER” code. In this case the loss charged to the customer, or borne by the service provider shall be reduced with this amount. If the recovery took place in a period other than when the loss was actually written off, carry out a retrospective amendment based on the available new information. If the abuse took place only between the customer’s own accounts, no actual loss is incurred..
* column “w”: indicate here the exact method of committing the phishing related to the phishing type abuses indicated in column “t”.
* column “x”: indicate here the exact method of access in the case of abuses indicated in column “t”, related to direct access to user accounts / payment accounts.

Practical examples on reporting specific cases:

* Hacking of savings account by fraudster and transferring the sum to payments account: Successful abuse, transaction between client’s own accounts. (Number of cases depends on the number of transactions. Unblocking and transferring multiple savings separately counts as multiple cases). Value of the abuse is the value of the transaction but there is no loss written off yet as the money is still on the client’s account. (The costs and losses due to unblocking the savings need not be taken into account.)
* Sale of securities and transferring the resulting sum to payments account: Successful abuse, transaction between client’s own accounts. (Number of cases depends on the number of transactions. Multiple transactions to sell different securities counts as multiple cases). Value of the abuse is the value of the transaction but there is no loss written off yet as the money is still on the client’s account. (The costs and losses due to selling the securities need not be taken into account.)
* Online personal loan taken by fraudster: Successful abuse, turnover between the reporting entity and the customer. Value of the abuse is the value of the transaction but there is no loss written off yet as the money is still on the client’s account.
* Transaction initiated by fraudster: Always a successful abuse, classification depends on the type of transaction, independently of whether the client suffers any net loss, if for example, an incoming fraudulent transaction covers the outgoing transaction. Value of abuse is the value of the transaction but only the amount that originally belonged to the client counts as loss written off (e.g. account balance, value of savings and securities that were unblocked/sold and then transferred out; personal loan taken by fraudster), sums from incoming fraudulent transaction do not. (This is to filter out duplication from fraudulent transfers.)

**Table 03: Number, turnover and cash revenues of merchants using electronic payment methods acquiring service**

1. Under revenues from electronic payment acceptance, the fees and commissions collected from merchants in connection with the merchant acceptance points belonging to the reporting entity shall be reported. Revenue related data shall be provided by the reporting entities having vested interest in the acceptance, irrespective of whether they use their own devices or ones operated by other service providers. In the data reporting, merchants shall be categorised on the basis of the overall value of the total payment turnover (card or instant payments) transacted by them in the period under review, and this categorisation shall be carried out in each period under review.
2. Revenues from card acceptance shall be reported under both code "KARTYABEV" and "PENZFBEV". Under the code “KARTYABEV”, the fees related to POS terminals and other devices enabling acceptance of electronic payment solutions (code „12” in column g), interchange fees (code „13” in column g) and other income (code „14” in column g) should be reported. Similarly, revenues from acceptance of instant payments shall be reported under both code “AFRBEV” and “PENZFBEV”. Under the code “AFRBEV”, the fees related to POS terminals and other devices enabling acceptance of electronic payment solutions (code „12” in column g), interchange fees (code „13” in column g) and other income (code „14” in column g) should be reported. If the payment card and instant payment acquiring service is provided by the same device, the fees related to POS terminals and other devices for acceptance of electronic payment solutions must be divided between the “KARTYABEV” and AFRBEV” codes, paying special attention to the prevention of redundancy. If charges related to POS terminals and other devices enabling acceptance of electronic payment solutions are collected as a fixed charge (for example monthly charge) directly related to a POS terminal or other devices enabling acceptance of electronic payment solutions, it shall be included under the other revenues not related to transactions (code „03” in column g) with the code “PENZFBEV”. If the fees related to the POS terminal and other devices enabling acceptance of electronic payment solutions are collected in some form related to the number or value of the transactions, it should be reported under the code “PENZFBEV” with the corresponding form of transaction. For items classified as interchange fees and other income, if they are related to the number or value of the transactions, they shall be classified under the code “PENZFBEV” under revenues related to payment card purchases (credits) or revenues related to credit transfers (code “18” and „20” in column g). In the other hand, if they collected as a fixed fee, they should be reported under other revenues not related to transactions (code „03” in column g).
3. In the data reporting – with the exception of the data related to Payment revenues – 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 acceptance points, at the units specified in the acceptance service and involved in the acceptance; these shall be aggregated by merchants. The range of acceptance points shall correspond to the range of acceptance points reported in Table 02 of the Data reporting No P11 to the MNB, but the data shall be reported aggregated by merchants and turnover groups.
4. Under Payment revenues (code “PENZFBEV”) the fee and commission revenues received (due) in connection with the payment services rendered by the reporting entity shall be reported, broken down by the specified categories. The data reporting shall include the part of the reportable revenues that relate to the reporting period. The amounts accumulated since the beginning of the calendar year included in the data reporting for the reporting period shall correspond to the sum of reportable revenues of the reporting period. Revenues to be reported in the data reporting shall be as follows:

* the revenues reported in row 22 (line code: 051) and row 23 (line code: 052) in column 2 of Table 03 in the MNB data reporting of M01 and M11 (hereinafter collectively: Statistical balance sheet data reporting) under MNB Decree on the reporting obligations of credit institutions for the central bank information system to be fulfilled primarily in relation to carrying out the basic tasks of the Magyar Nemzeti Bank,
* in the case of reporting entities not obliged to report Statistical balance sheet data

1. when applying the Hungarian accounting standards, the revenues reported in columns e and f of the rows with line codes 82A111 and 82A112 in the supervisory report No 82A presented in accordance with the MNB Decree on the obligations of money and credit market institutions to report data to the central bank’s information system primarily to enable the Magyar Nemzeti Bank to carry out its supervisory duties;
2. when applying the IFRS, the revenues reported, in columns and b of row with line code PI82A02 in the supervisory report No PI82A presented in accordance with the MNB Decree on the obligations of money and credit market institutions to report data to the central bank’s information system primarily to enable the Magyar Nemzeti Bank to carry out its supervisory duties.
3. Data to be reported in the individual columns of the data reporting:

* column “a”: This column shall indicate whether the reporting entity is a payment provider credit institution.
* column “b”: This column shall indicate whether the reporting entity
  + holds a licence for payment initiation services (PISP) specified in Section 6 (1)27.a of the Credit Institutions Act. The reporting entities that pursue PISP activity shall report separately the turnover data transacted for customers whose accounts are kept by the reporting entity (“column “b”: code “EGYEB”) and the turnover data transacted on accounts kept by other payment service providers (column “b”: code “FIZETES”).
  + performs account information services (AISP) specified in Section 6 (1)101.a of the Credit Institutions Act. The reporting entities that pursue AISP activity shall report separately the account information activity performed for customers whose accounts are kept by the reporting entity (“column “b”: code “EGYEB”) and as AISP (column “b”: code “SZAMLA”) performed on accounts kept by other payment service providers.
  + The code “PENZ” shall be used when the reporting entity payment provider issues cards, as third party provider, linked to payment accounts kept by other payment providers and reports revenues related to this activity.
* column “c”: shall indicate what the data reported in columns “m” and “n” refer to:
  + Merchant information: the data of the merchants connected to the acquiring network of the reporting entity in Hungary shall be indicated.
  + Revenues from card acquiring: the fee and commission incomes collected from the merchants in relation to the merchant acceptance points belonging to the reporting entity shall be reported.
  + Revenues from payment services: the fee and commission revenues received (due) in connection with the payment services rendered by the reporting entity, broken down by the specified categories, shall be reported.
  + Total payment card turnover of merchants: the total payment card turnover of merchants connecting to the reporting entity’s acquiring network operating in Hungary, broken down by turnover categories.
  + Revenues from accepting instant payment: the fee and commission incomes collected from the merchants in relation to the merchant acceptance points belonging to the reporting entity shall be reported.
  + Total instant payment turnover of merchants: the total instant payment turnover of merchants connecting to the reporting entity’s acquiring network operating in Hungary, broken down by turnover categories.
* 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 Revenues from payment services (code “PENZFBEV”).
* column “e”: Cardholder: it shall be specified here whether the payment card used at the merchant was a retail or a business/corporate card. When categorising the transactions, the categories used in Table 01 of the P11 data reporting shall be applied. The breakdown should be provided only for the interchange fee, and not for the other types of revenues.
* column “f”: Place of card issuance: This column shall indicate the place of issuance of the card used at the merchant. The breakdown should be provided only for the interchange fee, and not for the other types of revenues.
* column “g”: This column shall indicate the type of the commission and fee income. In the case of revenues from the card acquiring services the revenues linked to the SZÉP-card services shall be reported separately.

Revenues from payment services:

* Periodic revenues:
  + - Periodic revenues related to account package or account-keeping: This shall include all reportable revenues charged by the reporting entity periodically for the relevant account package, but not related to special services and to the execution of transactions, apart from the account-keeping or the availability of the service package (e.g. account-keeping fee, package fee). The one-off items related to account-keeping (e.g. account opening fee, account closing fee, modification fee) shall be also reported here.
    - Periodic revenues related to payment card issuance: This shall include the periodic and one-off commissions and fees related to the payment cards issued by the reporting entity independently or through a sponsor bank (e.g. annual card fee, card issuance fee), which do not depend on the number and value of transactions carried out by the payment cards, namely on the purchase, cash withdrawal or cash deposit transactions. Accordingly, the revenues related to the latter shall be reported not in this category, but in the related separate row.
    - Other revenues not related to transactions: This shall include all reportable revenues not related directly to the execution of transactions, account management, access to account packages or payment card issuance, and thus they provide access to other, separate services (e.g. internet bank access, the issue of additional account statements).
  + Revenues related to debit transactions: This shall include all reportable revenues the value of which depends on the number or amount of debit transactions, or those providing direct access to the respective transaction service (e.g. a certain number of transactions may be executed for the pre-determined fixed fee, but no further services are available).
    - Revenues related to the initiation of credit transfers (debit): This shall include all reportable revenues related to credit transfers executed on the basis of payment orders issued in accordance with the MNB Decree on Payment Services Activities – except for transfers executing court orders and administrative orders – or those related to the initiation of credit transfers (debit) to accounts kept by the reporting entity (internal transfers). In the case of direct credits, the revenues related not only to the credit transfers initiated in the standard form, but also those related to credit transfers submitted in batches based on bilateral agreements and initiated in the bank’s internal account turnover shall be reported.
    - Revenues related to direct debits (debit): This shall include the reportable revenues, which – according to the MNB’s payment services decree – are related to direct debits and burden the payers (the party fulfilling the request to pay). This shall also include, in addition to standard direct debits, the direct debits submitted in a batch format based on bilateral agreements, as well as the bank’s internal direct debits.
    - Revenues related to payment card purchases (debit): This shall include the reporting entity’s reportable revenues paid by the reporting entity’s cardholder customers in relation to the debits linked to purchase turnover carried out by cards issued by the reporting entity independently or through a sponsor bank. The revenues related to cash withdrawal and cash deposit transactions carried out by payment cards, and the revenues related to card issuance shall be reported in the related separate row rather than in this category. This shall not include the fees paid in respect of payment card purchases by the beneficiaries (e.g. merchant) in relation to the card acquiring service.
    - Revenues related to cash withdrawals: This row shall include reportable revenues related to cash payments debited to the payment accounts kept by the reporting entity in accordance with the Payment Services MNB Decree and to cash withdrawals carried out executed with cards issued by the reporting entity independently or through a sponsor bank, paid by the cardholder customers of the reporting entity.
    - Revenues related to other debit transactions: This shall include all reportable revenues of the reporting entity that are related to debit transactions but may not be allocated to any of the rows listed above.
  + Revenues related to credit transactions: This includes all reportable revenues the value of which depends on the number or amount of credit transactions, or those providing direct access to the given transaction service (e.g. a certain number of credit transactions may be executed for the pre-determined fixed fee, but no further services are available).
    - Revenues related to the crediting of credit transfers: This shall include all reportable revenues related to credit transfers executed on the basis of payment orders issued in accordance with the MNB Decree on Payment Services Activities – except for transfers executing court orders and administrative orders – or those related to the crediting credit transfers initiated to accounts kept by the reporting entity (internal transfers).
    - Revenues related to direct debits (credit): This shall include the reportable revenues, which – according to the MNB’s payment services decree – are related to direct debits and burden the payees (the party sending the collection order, whose account is credited with the incoming amount). This shall also include, in addition to standard direct debits, the direct debits submitted in a batch format based on bilateral agreements, as well as the bank’s internal direct debits.
    - Revenues related to payment card purchases (credits): This shall include the reporting entity’s reportable revenues paid by the reporting entity’s customers (e.g. merchants) in relation to the credit entries connected to purchase turnover carried out by cards. This shall also include the revenues related to the card acquiring service in connection with the credit transactions linked to payment card purchases (i.e. under codes “12” and “14 of column “g”).
    - Revenues related to cash deposits: This shall include reportable revenues paid by the reporting entity’s cardholder customers in relation to cash deposits credited to the payment accounts kept by the reporting entity in accordance with the payment services MNB Decree and in relation to cash deposits made by cards issued by the reporting entity independently or through a sponsor bank.
    - Revenues related to other credit transactions: This shall include the reporting entity’s all other reportable revenues connected to credit transactions.
  + Interbank revenues: This shall include the reportable revenues received by the reporting entity from the customers of institutions, payment institutions and e-money issuers belonging to sectors C1, C3, C4, C5 or C7 in the list under point 1 of Annex 3, published on the MNB’s website, and from customers other than the reporting entity’s own customers. Accordingly, card issuers shall also state here the interchange fees forwarded to them by the acquirers in connection with the acceptance of payment cards, which shall be also reported separately among revenues from card acquiring, under code “13” in column “g”. Similarly, report here the interchange revenues received by the payer’s payment service provider in connection with the credit transfers from the acquiring payment service provider.
  + Revenues related to conversion and exchange rate differences: report here the fix and variable revenues related to the conversion activity directly connected to the processing of payment orders, including also the realised gains from exchange rate differences.

Revenues from acceptance service:

* + Fees related to POS terminals and other devices enabling acceptance of electronic payment solutions: This shall include the amount of the reporting entity’s all revenues directly related to POS terminals and other devices enabling acceptance of electronic payment solutions, including the fee for the installation, termination, lease and purchase of devices, the monthly device maintenance fee, the fee for the training on its use, the maintenance package fee and all other revenues linked to the device. If the acquiring agreement permits the acceptance of both card and instant payments (“MIND” code in column “o”), break down the fees for the acquirer’s devices (codes “KARTYABEV” an “AFRBEV” in column “c”) depending on the method of payment they support (e.g. in the case of QR code-based instant payment, the fees for the QR code reader shall be reported under “AFRBEV”). If the fees of the devices cannot be divided clearly between the accepted methods of payment, divide those between the methods of payment based on the number of transactions executed. However, when the division is based on the number of transactions use code 22 instead of 12.
  + Interchange fees: This shall include the interchange fee paid by the merchant to the reporting entity, and through that to the issuer of the payment card, or in the case of instant payments to the payer’s payment service provider. If the interchange fee collected from the merchants is lower than the amount paid by the reporting entity to the issuer of the payment card as interchange fee, the total amount paid to the issuer shall be indicated here and the difference will reduce the amount reported under Other revenues.
  + Other revenues: This shall include all revenues paid by the merchant to the reporting entity in relation to the acceptance service, not belonging to any of the revenue categories defined under the categories of POS and BANK.
* column “h”: This column shall indicate which national economy sector the respective revenue from payment services belongs to. For the purposes of defining the sectors, the provisions of the technical manual specified in point 1 of Annex 3, published on the MNB’s website, shall govern. Sector level breakdown used in the data reporting:
  + Household: the payment turnover of customers to be allocated to sector “J” of the sector description used in the MNB’s other statistical data collections.
  + Non-financial enterprise: the payment turnover of customers to be allocated to sector “A” of the sector description used in the MNB’s other statistical data collections.
  + Other: the payment turnover of customers to be allocated to sectors other than “A” and “J” of the sector description used in the MNB’s other statistical data collections.
* column “i”: This column shall indicate the nature of the commission and fee income. If several types of commissions or fees are charged for a single transaction, the relevant revenue figures shall be presented broken down by type. In the case of transactions where the data supplier applies fees or commissions proportionate to the value of the transaction (whether independently or combined with fixed or transaction number-proportionate fees or commissions), but in the case of the given transaction, owing to the value of the transaction the reporting entity applies the minimum or maximum fee or commission announced by it, the fee or commission revenue shall be reported under the category of items proportionate to transaction number.
  + Fixed: this category includes all commission and fee revenues that are not dependant either on the number, or the amount of the transactions carried out by the reporting entity’s customers. This category typically includes periodic commissions and fees paid for the services (e.g. annual and monthly fees) and the fees and commissions charged for obtaining the authorisation required for the execution of the transactions. If the fixed-amount fee or commission depends on the volume or amount of the services used or transactions executed by the customer (e.g. in the case of discounts), the fee or commission concerned shall still be reported under the fixed category.
  + Part proportionate to the number of transactions: this category includes all fee and commission revenues where the total fee and commission revenue changes in line with the changes in the number of transactions carried out by the reporting entity’s customers. This category shall include all revenues where for each transaction a fee depending on the calculation method is charged, and thus the revenues belonging to the respective tariff will change in parallel with the change in the number of transactions.
  + Part proportionate to the value of transaction: this category includes all fee and commission revenues where the total fee and commission revenue changes in line with the changes in the amount of transactions carried out by the reporting entity’s customers. This category shall include all revenues where the method of calculation depends on the amount of the transaction, i.e. the revenue linked to the transaction will change in line with the transaction amount.
* column “j”: This column shall indicate the turnover category of the acceptor merchants. Merchants shall be allocated to categories based on the total amount of the overall payment card or instant payments turnover transacted by them in the reporting period (depending on whether the code “FORG” or “AFRFORG” is indicated in column “c”), and this categorisation shall be performed in each reporting period. The code “FORG” is used for payment card turnover and the code “AFRFORG” for instant payment turnover. Merchants on a threshold value shall be allocated to the category of the lower threshold value. The breakdown of the merchant information by turnover categories shall be also specified here.
* column “k”: This column shall indicate what the reported merchant information refers to. The number of merchants that pursuant to Article 9(1) and (2) and Article 12 (1) of Regulation 2015/751/EU of the European Parliament and of the Council on card-based payment transactions charge blended merchant service charges and agree to the disclosure of aggregated statements shall be reported here. The total number of the merchants shall be also reported.
* column “l”: In the case of Merchant information, Revenues from card acquiring, and data related to the Total payment card turnover of merchants, the data related to state-subsidised POS terminals shall be reported separately. It shall be indicated here whether the data relate to POS terminals installed on the basis of MNE Decree No 47/2016 (XII. 6.) on the Subsidy provided to increase the number of POS terminals. Namely, the payment providers rendering card acceptance services shall report separately the terminals for the installation of which they received state subsidy due to their compliance with the conditions set forth in the MNE Decree.
* column “m”: shall provide further information on the nature of the turnover to which the acquiring revenues reported in column “c” (code “KARTYABEV” and “AFRBEV”) and total payment card turnover of merchants (code “FORG” and “AFRFORG”) belonged to.
* column “n”: shall contain further breakdown of the data related to the cards reported in column “e” by the function of the card
* column “o”: shall indicate for what payment methods does the payment service provider provide acquiring service per the acquiring agreement.
* column “p”: shall indicate the information on merchants using the acceptance services (quantity)
* column “q”: shall indicate the amount of the completed turnover and the collected revenues in forint.

**Table 04: Fraud ratio statistics in the debit turnover of payments in the reporting period**

1. The account-keeping payment service provider shall report in this table the fraud rates calculated on the basis of a 90-day rolling average specified in Commission Delegated Regulation 2018/389/EU of 27 November 2017 supplementing Directive 2015/2366/EU of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication (hereinafter: SCA Regulation) and the cases when the calculated fraud rate at any of these transaction types exceeds the reference fraud rate specified in the SCA Regulation as a condition of risk-based exemption (hereinafter: reference fraud rate under the SCA Regulation).
2. Instructions for completing the columns:

* column “a”: This column shall indicate whether the reporting entity is a credit institution.
* column “b”: This column shall indicate whether the reporting entity holds a licence for payment initiation services (PISP) specified in Section 6 (1)27.a of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter: Credit Institutions Act). The reporting entities that pursue PISP activity shall report separately the turnover data transacted for customers whose accounts are kept by the reporting entity (“column “b”: code EGYEB”) and the data related to PISP (column “b”: code FIZETES”).
* column “c”: This column shall indicate the fraud rate related to the amount reported in column “f” and the deviation from the reference fraud rate under the SCA Regulation, i.e. when the calculated fraud rate differs from the reference fraud rate under the SCA Regulation. Furthermore, the termination of the application of exemption from strong customer authentication based on transaction risk analysis shall be reported here, i.e. the case when for any of transaction types the calculated fraud rate in two consecutive quarters (180 days) exceeded the reference fraud rate under the SCA Regulation, and based on this the reporting entity terminated the application of the exemption based on transaction risk analysis.
* column “d”: This column shall indicate the type of the reported turnover. In the case credit transfers, the instant payments specified in Article 35 (1) and (2) of the MNB Decree shall be indicated separately (code “AZONUTAL”). The one-off credit transfers that do not belong to the instant payments specified in Article 35 (1) and (2) of the MNB Decree, but nevertheless processed in the instant payment infrastructure shall be indicated under the credit transfers (code “UTALAS”)
* column “e”: This column shall indicate the reference fraud rate applicable to the transaction type under the SCA Regulation.
* column “f”: This column shall indicate the percentage value of the calculated fraud rate, as well as the deviation from the reference fraud rate under the SCA Regulation. The deviation from the reference fraud rate under the SCA Regulation shall be calculated by deducting the reference fraud rate under the SCA Regulation from the calculated fraud rate. The values shall be specified in values for one unit, with an accuracy of 3 decimal points. In the case of deviation from the reference fraud rate under the SCA Regulation negative values may be also reported, while upon the termination of the application of exemption from strong customer authentication based on transaction risk analysis only positive values may be reported.