

The Riksbank's regulations (RBFS 2024:X) on reporting of payment statistics

Decided on X.

The Riksbank hereby provides the following regulations pursuant to Chapter 13, Section 1, paragraph 11 of the Sveriges Riksbank Act.

Scope and definitions

Section 1 These regulations apply to payment service providers and payment system operators domiciled in Sweden and to foreign payment service providers with a branch in Sweden.

For a reporting agent operating abroad, only activities that take place directly across national borders are covered and not through branches or subsidiaries abroad.

The regulations shall not apply to payment service providers that only provide account information services.

Section 2 Terms and expressions used in these regulations have the same meaning as in Chapter 1, Sections 3 and 4 of the Payment Services Act (2010:751) and Chapter 1, Section 2 of the Electronic Money Act (2011:755), unless otherwise stated. In addition, the following is meant

the ECB's statistics regulation: Council Regulation (EU) No 1409/2013 of 28 November 2013 on payments statistics,

payment system operator: the entity responsible for a payment system,

reporting agents: payment service providers and payment system operators that are subject to reporting obligations under these regulations.

Reporting obligations for payment service providers

Information to be reported

Section 3 A payment service provider shall provide information on attributes as set out in Tables 1 and 2 of Annex 1 for the following items.

1. Card-based payment transactions
2. Credit transfers
3. Direct debits
4. Money remittances
5. E-money payment transactions
6. Cheques
7. Payment initiation services
8. ATM cash deposits
9. OTC cash deposits
10. ATM cash withdrawals

11. OTC cash withdrawals
12. Cash advance at POS terminals
13. Other services
14. Cards
15. Payment accounts
16. POS terminals
17. E-money card terminals
18. ATMs

The items in the first paragraph are defined in accordance with Annex II of the ECB Statistical Regulation. Items 1 to 13 shall be reported for each individual payment transaction and items 14 to 18 at an aggregated level.

How often reports should be made

Section 4 Reporting under Section 3 (1-13) shall take place every calendar week, and reporting under Section 3 (14-18) shall take place every calendar quarter.

Section 5 The Riksbank may decide on exemptions from Section 4 and instead decide that a payment service provider shall report

1. pursuant to Section 3 (1-13) each calendar quarter if the payment service provider is included in the group of payment service providers whose total number or value per payment service specified in Section 3 (1-13) exceeds five per cent but not more than 15 per cent of the total number or value per calendar year of all payment service providers.
2. pursuant to section 3 each calendar year if the payment service provider is included in the group of payment service providers whose total number or value per payment service specified in section 3 (1-13) amounts to no more than five per cent of the total number or value per calendar year of all payment service providers. Reporting in accordance with section 3 (14-18) shall be submitted broken down by calendar quarter.

The Riksbank may revoke a derogation decision.

Timing of reporting

Section 6 A payment service provider that reports each calendar week shall do so no later than the third business day following the calendar week to which the report relates.

A payment service provider that reports on a calendar quarterly or calendar yearly basis shall do so no later than the last business day of the month following the quarter or year to which the reporting relates.

Reporting obligations for payment system operators

Information to be reported

Section 7 A payment system operator shall provide information on attributes as set out in Tables 3 and 4 of Annex 1 for the following items.

1. Direct participants
2. Indirect participants
3. Card-based payment transactions
4. Credit transfers

5. Direct debits
6. E-money payment transactions
7. Cheques
8. ATM cash deposits
9. OTC cash deposits
10. ATM cash withdrawals
11. OTC cash withdrawals
12. Cash advance at at POS terminals
13. Other services

The items in the first paragraph are defined in accordance with Annex II of the ECB Statistical Regulation. The items shall be reported at an aggregated level.

How often should reporting be done

Section 8 Reporting under Section 7 shall be done every calendar quarter.

Timing of reporting

Section 9 An operator of a payment system shall submit a report no later than the final business day of the month following the quarter to which the report refers.

Correction and verification of information provided

Section 10 If the Riksbank discovers that incorrect or incomplete information has been submitted, a reporting agent shall, at the request of the Riksbank, submit corrections for up to two years back from the date of the report.

A reporting agent that discovers significant errors in previously submitted data shall contact the Riksbank to assess whether corrections should be made.

Section 11 At the Riksbank's request, a reporting agent shall promptly verify and explain any major changes and deviating values in the report.

How to report

Section 12 Reports shall be submitted to the Riksbank in electronic form in the manner specified by the Riksbank.

Contact details

Section 13 A reporting agent shall notify the Riksbank of the contact person and provide this person's contact details. If this information changes, the Riksbank shall be informed of the change.

Exemptions from the regulations

Section 14 The Riksbank may allow exemptions from these regulations in exceptional circumstances.

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1. These regulations enter into force on 1 May 2025.
 2. The provisions relating to reporting for the items in Sections 3 (2-18) and 7 apply from 1 October 2025.

Annex 1 Attribute lists

Table 1. Attributes of payment service providers, items in Section 3 (1-13)

Attribute	Description
Transaction initiated	Time when the transaction was initiated. Expressed in Coordinated Universal Time, UTC.
Transaction settled	Time when the transaction was settled. Expressed in Coordinated Universal Time, UTC.
Transaction amount in transaction currency	The value of the transaction in the currency of the transaction. Refers to amounts including currency code before any currency exchange.
Transaction amount in account currency	The value of the transaction in account currency or card currency, e.g. SEK if the account is in SEK or if it is a Swedish issued card. Refers to amounts including currency code after any currency exchange.
Counterparty country	Country of domicile of the counterparty to the transaction. For sent card-based payment transactions, the country of domicile of the payment service provider that is the card acquirer is indicated. For payment transactions received, the country of domicile of the card issuing payment service provider is indicated.
Location of the terminal	Country where terminal outside Sweden is located or region where terminal in Sweden is located. For card-based transactions not initiated remotely, the location is the place where the physical terminal is located. For card-based transactions initiated remotely, the location of the terminal is indicated according to the location of the merchant.
Payment transaction type	Type of transaction according to Section 3 (1-13).
Role in the transaction	Indicates whether the transaction is reported from the payer's or payee's payment service provider.
Type of payment service user	Defines whether the transaction is initiated by households, companies or monetary financial institutions (MFIs). Companies include all that are non-MFIs. In payment statistics, payment service providers belong to MFIs. When the payment service user, who is a company, receives transactions, the industrial classification, SNI, to which the company belongs is indicated instead.
Initiation channel	Indicates how the transaction is initiated, e.g. via form (paper-based), over-the-counter (OTC), file or batch, online banking, terminal or e-commerce.
Remote/non-remote	Indicates whether the transaction is initiated remotely or not.
Payment scheme	Indicates the payment scheme used for the transaction, e.g. Visa, Mastercard, Single Euro Payments Area (SEPA) or non-SEPA.
Card function	Indicates the card function used for the transaction, such as debit functionality, credit functionality, cash withdrawal or e-money.
Strong customer authentication	Indicates whether or not strong customer authentication (SCA) has been used. If SCA has not been used, the reason for this should also

	be indicated, e.g. low value, recurring transaction or merchant-initiated transaction (MIT).
Channel used for giving consent	Indicates how consent has been given for direct debits, such as electronic or paper-based consent.
Merchant category code (MCC)	A four-digit number (given in accordance with ISO 18245) used to classify the business by the type of goods or services it provides.
Off-line transaction	Indicates whether the transaction has taken place online or offline. It is considered offline if it is not possible to reserve the amount with the card issuer.
Currency exchange income	Refers to currency exchange income for cross-border transactions. Stated in SEK.
Other transaction-based income	Refers to the payment service provider's revenue for both sent and received transactions. Stated in SEK.

Table 2. Attributes of payment service providers, items in Section 3 (14-18)

Attribute	Description
Number	Number of terminals provided, number of cards or payment accounts issued.
Type of payment service user	Defines whether the card or account belongs to a household or a company. Companies include all that are non-MFIs. In payment statistics, payment service providers belong to MFIs.
Initiation channel	Indicates the type of terminal it refers to, for example a POS terminal or ATM.
Location of the terminal	Country where terminal outside Sweden is located or region where terminal in Sweden is located. For card-based transactions not initiated remotely, the location is the place where the physical terminal is located. For card-based transactions initiated remotely, the location of the terminal is indicated according to the location of the merchant.
Terminal function	Indicates the functions of the terminal such as cash withdrawal, cash deposit, transfer, contactless transactions and e-money.
Card function	Indicates the card function of the respective card, such as debit functionality, credit functionality, cash withdrawal or e-money.
Payment scheme	Indicates the payment scheme used for the transaction, e.g. Visa, Mastercard, Single Euro Payments Area (SEPA) or non-SEPA.
Offline function	Offline function is indicated by the number of terminals accepting offline transactions and the number of cards authorised for offline transactions, as well as the limits applicable to these cards.
Fixed income	The payment service provider's fixed revenue per card, per terminal or per account. Stated in SEK.
Interchange fee income	Payment service provider's interchange fee revenue during the period for each card. Stated in SEK.

Table 3. Attributes of payment system operators, items in Section 7 (1-2)

Attribute	Description
Number	The number of direct and indirect participants in the payment system.
Participant	Defines whether it is a direct or indirect participant in the payment system.
Participant sector	Institutional sector of the participant.
Payment system	Name of the payment system.

Table 4. Attributes of payment system operators, items in Section 7 (3-13)

Attribute	Description
Number	Number of transactions processed in the payment system during the period.
Value	The value of the transactions processed in the payment system during the period. Stated in SEK.
Counterparty country	Cross-border transactions should be distinguished from domestic transactions and reported according to the residency of the sending and receiving participants. The transactions shall be broken down by country.
Information type	Indicates whether the data refers to transactions processed through a payment system or whether it is a concentration ratio.
Payment transaction type	Type of transaction according to Section 7 (3-13).
Initiation channel	Indicates how the transaction is initiated, e.g. via form (paper-based), electronically, via ATM or direct payment.
Payment system	Name of the payment system.