

## Instructions for reporting payment statistics

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1.0	2025-06-27	First version
1.1.0	2025-08-25	<p><b>Attribute updates:</b></p> <ul style="list-style-type: none"> <li><b>payment scheme:</b> Correction of code CTS_NPCI.</li> <li><b>initiation_channel:</b> Addition of code 2270.</li> </ul> <p><b>2.2 Guidelines on files and size:</b> minor text changes (does not affect anything in substance).</p> <p><b>Tables:</b> column mandatory updated (Yes, No, Partly), text moved from column description to column mandatory.</p> <p><b>Appendix 2:</b> code and date adjusted in the examples.</p> <p><b>Appendix 3:</b> minor text changes (does not affect anything in substance).</p> <p><b>JSON Schemas (ZIP file):</b> Minor text adjustment (Atm -&gt; ATM) affecting schema 5.1.5 scheme for owners of ATMs.</p>
1.2.0	2025-11-03	<p><b>Attribute updates:</b></p> <ul style="list-style-type: none"> <li><b>sni_code:</b> Point removed codes. Code '00000' added for foreign customers.</li> <li><b>Time and date stamps</b> (all except transaction_initiated): Updated format to Swedish local time adjusted for summer time (Europé/Stockholm) and format ISO 8601-1:2019.</li> <li><b>transaction_initiated:</b> Description and validations updated so that the attribute should be reported if it is available also for Mastercard transactions. Updated format to ISO 8601-1:2019.</li> <li><b>report_schema_version:</b> Renamed to schema_version.</li> <li><b>schema_version (previously):</b> Removed from the schemes for the various items.</li> <li><b>payment_service_user:</b> Minor text change description.</li> <li><b>initiation_channel:</b> Updated description for code 1200 Paper-based form and 3000 Other.</li> </ul> <p><b>5 Instructions for payment service providers:</b> Added general text about which transactions that are included in the reporting.</p>
1.2.1	2025-12-18	<p><b>5.3 Aggregated items (3 § 8-12):</b> Text added that OTC cash deposits include overnight deposits via e.g. service boxes.</p> <p><b>5.4 Quantity items (3 § 13-17):</b> Correction of scheme numbering for items 16 and 17.</p> <p><b>Appendix 3:</b> Figure 2 updated.</p>
1.3.0	2026-02-12	<p><b>Attribute updates:</b></p> <ul style="list-style-type: none"> <li><b>actor_id:</b> New attribute in the report schemes. Used if a payment service provider handles the reporting for another payment service provider.</li> </ul>

## Table of Contents

1 Introduction .....	5
2 General instructions .....	5
2.1 Reporting method .....	5
2.2 Guidelines on files and size .....	5
2.3 Definition of sectors in the payments statistics .....	6
2.3.1 MFIs .....	6
2.3.2 Non-MFIs .....	6
2.4 Classification of non-MFIs excluding private persons by SNI code .....	6
2.5 Reporting of "other" .....	6
3 Validation of submitted files .....	7
3.1 Initial validation of submitted files .....	7
3.2 Validation of items in the sent file .....	7
3.2.1 Validation times .....	8
3.2.2 Additional checks .....	8
4 Revisions .....	8
4.1 Payment service providers .....	8
4.1.1 Transaction and aggregated data (3(1-6) and (8-12)) .....	8
4.1.2 Direct debits (3(7)) .....	8
4.1.3 Quantity items (3(13-17)) .....	8
4.2 Payment system operators .....	9
5 Instructions for payment service providers .....	9
5.1 Transaction items (3(1-6)) .....	9
5.1.1 Clarification of what to report on the different transaction items .....	9
5.1.2 Report scheme for transaction items .....	10
5.1.3 Scheme for card acquirers .....	11
5.1.4 Scheme for card issuers .....	13
5.1.5 Scheme for owners of ATMs .....	15
5.1.6 Scheme for instant credit transfers .....	15
5.1.7 Scheme for credit transfers .....	17
5.2 Direct debits (3(7)) .....	18
5.2.1 Clarifications on direct debits .....	18
5.2.2 Report scheme for direct debits .....	18
5.2.3 Scheme for direct debits .....	18
5.3 Aggregated items (3(8-12)) .....	19
5.3.1 Clarification on what to report on the different aggregated items .....	19
5.3.2 Report scheme for aggregated items .....	19
5.3.3 Scheme for money remittances .....	20
5.3.4 Scheme for e-money payment transactions .....	21
5.3.5 Scheme for payment initiation services .....	21
5.3.6 Scheme for OTC cash deposits and -withdrawals .....	22
5.4 Quantity items (3(13-17)) .....	22
5.4.1 Clarification on what to report on the different quantity items .....	22
5.4.2 Report scheme for quantity items .....	23
5.4.3 Scheme for cards .....	24
5.4.4 Scheme for payment accounts .....	24
5.4.5 Scheme for POS terminals .....	25
5.4.6 Scheme for e-money card terminals .....	25
5.4.7 Scheme for ATMs .....	25
5.5 Reporting frequency .....	27
5.6 Deadline for providing data .....	27
6 Instructions for payment system operators .....	28
6.1 Report scheme .....	28
6.2 Specific schemes for the different datasets .....	28

6.2.1 Scheme for transactions processed in the payment system .....	28
6.2.2 Scheme for number of participants in the payment system .....	29
6.2.3 Scheme for concentration ratio .....	29
6.3 Reporting frequency .....	29
6.4 Deadline for providing data .....	30
Appendix 1. Full attribute list with code descriptions .....	31
Appendix 2. Reporting examples for the different parts of payments statistics .....	36
Example for payment service providers .....	36
Transaction items (3(1-6)) .....	36
Direct debits (3(7)) .....	36
Aggregated items (3(8-12)) .....	37
Quantity items (3(13-17)) .....	37
Payment system operators .....	38
Appendix 3. Reporting for different payment models .....	39

## 1 Introduction

The following instructions apply to payment service providers and payment system operators when reporting payments statistics. The Riksbank's regulations (RBFS 2025:1) on the reporting of payments statistics contain general provisions on the data to be reported in payments statistics. The following instructions provide additional guidance on the reporting of payments statistics.

Payments statistics are used for the Riksbank's own analyses and are passed on to the European Central Bank (ECB) and Bank for International Settlements (BIS).

The ECB Regulation on payments statistics (Regulation ECB/2020/59 amending Regulation ECB 2013/43 on payments statistics) provides guidance on the reporting of payments statistics and can, in many cases, also be used as a reference for the reporting of payments statistics. These instructions provide clarification for the items included in the reporting. In the event that the instructions do not correspond with the guidance provided in the ECB Statistical Regulation, these instructions shall take precedence.

Payments statistics consist of two different parts:

- **Payments statistics collected from payment service providers** consisting of payment transactions and data on the number of cards, accounts and terminals in the Swedish payments market.
- **Payments statistics collected from payment system operators** consisting of transactions processed through different payment systems.

The instructions are divided as follows. Section 2 provides general instructions for reporting. This is followed by section 3 with information on how to validate files and section 4 with information on revision management. Section 5 contains specific instructions for payment service providers and section 6 contains specific instructions for payment system operators.

The first annex contains all attributes with code lists that apply to the reporting. The second annex provides reporting examples for the different collection schemes and the third and final annex provides illustrations of which payment service providers should report which information in payment models where both account-holding and non-account-holding payment service providers are involved in the payment/transaction.

## 2 General instructions

This section contains general instructions that apply to both payment service providers and payment system operators.

### 2.1 Reporting method

Reporting of data takes place via the private API provided by the Riksbank. The data must be submitted in files in JSON format. When the data is submitted, the files are checked against specific collection schemes and validations.

For authentication and access to the API for reporting payments statistics, reporting agents need to provide a valid token when asked to do so. To obtain such a token, an app registration in Microsoft Entra, or the Workload Identity Federation is used for token exchange. For more information on how to do this, see the document API Authentication on the Riksbank's website for reporters.

### 2.2 Guidelines on files and size

If a file contains more than 10 million transactions, it should, if possible, be split into several smaller files to make the validation time reasonable. It is suggested to send one file per day instead of sending all transactions for a week in the same file.

Another option is to use the `report_part` attribute. This attribute is used to split the same item into different JSON files. This may be the case, for example, if different parts of an item come from different internal source systems at a reporting agent. The attribute is optional to use but if used, **the attribute must always be named exactly the same in each file reported for the flow of transactions to which the file corresponds.**

Each file must be compressed as a ZIP archive before it is sent to the Riksbank. Note that each ZIP archive can only contain one JSON file. For example, if a reporting agent divides the transactions into one JSON file per day and payment type, they should submit one ZIP archive for each day and payment type (multiple JSON files cannot be submitted in one ZIP archive).

Reporting agents shall only submit files for the items in the regulations that they provide. If, during the year, a reporting agent starts to offer any of the items in the regulations that it has not previously offered, they are to start submitting files and report for this item as soon as possible.

## 2.3 Definition of sectors in the payments statistics

### 2.3.1 MFIs

For the purposes of payments statistics, monetary financial institutions (MFIs) are those institutions traditionally recognised as **MFIs and those companies that are payment service providers**. Note that the definition of MFIs in the payments statistics is broader and differs from the common definition and use of the term as the definition also includes payment service providers.

Payment service providers are defined in Chapter 1, section 3 of the Payment Services Act. MFIs are the following sectors according to Statistics Sweden's Standard Industrial Classification:

- 121 Central bank
- 122 Monetary financial institutions (MFIs) except the central bank and money market funds
- 123 Money market funds

A list of the institutions in Sweden that are MFIs as defined in the payments statistics, i.e. MFIs and the companies that are payment service providers, is published by the Riksbank on the website for reporters.

### 2.3.2 Non-MFIs

Non-MFIs are other sectors except the companies that are payment service providers.

Non-MFIs are further divided into two subsectors, which are used in payments statistics to distinguish private persons from other non-MFIs, see below. This breakdown is used in the attribute type of payment service user (`payment_service_user`).

#### 2.3.2.1 Non-MFIs excluding private persons

Non-MFIs excluding private persons is defined as all non-MFIs excluding private persons. Note that entrepreneurial households, i.e. sole proprietors, and Household non-profit institutions serving households (HIOs) are included in Non-MFIs excluding private persons.

#### 2.3.2.2 Private persons

Private persons are defined as all individuals who are not sole proprietors or a HIO.

## 2.4 Classification of non-MFIs excluding private persons by SNI code

When reporting instant credit transfers and credit transfers, non-MFIs excluding private persons that receive payments shall be classified according to the Swedish Standard Industrial Classification (SNI), five-digit level, and it shall be reported as an attribute.

To classify non-MFIs excluding private persons by SNI code, the list in the following link can be used <https://bolagsverket.se/api/erochoppnadata/nedladdningsbarafiler.2517.html>.

The list can be found in the link under **Värdefulla datamängder via filnedladdning**. Click on + and then select the file called **scb\_bulkfil.zip**. In the file, the column **Ng1** is to be used for classification. The register of SNI codes is updated weekly.

The Riksbank recommends that reporting agents regularly update their customer registers for both existing and new customers so that the classifications are up-to-date at the time of reporting.

## 2.5 Reporting of "other"

In the reporting, some attributes contain the code "other". "Other" should only be used if the transaction does not fit any of the already specified codes possible for the respective attribute. Please contact the Riksbank if you have any doubts about whether "Other" should be used or not. The Riksbank also has the option of adding more codes for each attribute if there is a need for this.

### 3 Validation of submitted files

Reporting agents' reported files will be validated in two steps.

#### 3.1 Initial validation of submitted files

When a reporting agent has submitted a file with data, the Riksbank will check and validate the content according to the checks below.

**Check that it is a ZIP archive that has been uploaded.** If it is not a ZIP archive, http status code 400 and an error message are returned as follows:

```
{
  "message": "File must be a ZIP archive.",
}
```

**Check that the overall information in the JSON object is correct against the respective report scheme.** If the overall information about the file **is not correct**, http status code 415 and a reason for validation failure are returned as follows:

```
{
  "message": "string",
}
```

If for any reason the validation **fails**, the general http status code 422 and associated information are returned as follows:

```
{
  "detail": [
    {
      "loc": [
        "string",
        0
      ],
      "msg": "string",
      "type": "string"
    }
  ]
}
```

If the overall information about the file **is correct**, the http status code 202 and a process id are returned as follows:

```
{
  "message": "string",
  "process_id": "string"
}
```

#### 3.2 Validation of items in the sent file

Upon successful initial validation of the sent file, each item in the report will be validated so that the data are **reported in the correct format** and the data are **logically reported based on the different attributes**.

To obtain information about the status for the validation, reporting agents should use the API's GET endpoint. There will be one GET endpoint for each report type (transaction items, direct debits, aggregated items, quantity items and payment system operators). When the process id associated with the submitted file is specified in the GET endpoint, the following object is returned with validation results:

```
{
  "status": "string",
  "environment": "string",
  "created": "string",
  "modified": "string",
}
```

```

"messages": [
  "string"
],
"errors": [
  {}
]
}

```

## Description of the status

Status	Beskrivning	Description
IN_PROGRESS	Filen väntar på att bli validerad eller validering pågår.	The file is waiting to be validated, or validation is in progress.
COMPLETED	Valideringen är färdig utan fel.	Validation is completed without errors.
COMPLETED WITH ERRORS	Valideringen är färdig med fel, se errors för mer information.	Validation is completed with validation errors, see errors for more information.
FAILED	Valideringen misslyckades, se messages för mer information.	Validation failed, see messages for more information.
MISSING	Angivet process id kan inte hittas.	The provided process id can not be found.

Until any status other than “IN PROGRESS” is returned, reporting agents can repeat calls against the GET endpoint. The recommendation is to wait at least 30 seconds between every attempt to avoid being locked out due to too many calls.

### 3.2.1 Validation times

Initial tests show that validation takes around 30 seconds per 1 million transactions. In cases where several reporting agents report at the same time or one reporting agent submits several files in a short period of time, there is a risk of queuing for validation. This may increase the total time a reporting agent has to wait to receive the validation result back.

### 3.2.2 Additional checks

In addition to the automatic checks, the Riksbank will carry out various plausibility checks and time series analyses to check, among other things, large changes over time.

## 4 Revisions

If a submitted file does not pass all validations and checks, or if a reporting agent finds errors in data that has been submitted to the Riksbank, the inaccuracies shall be revised. This section describes how data should be revised.

### 4.1 Payment service providers

#### 4.1.1 Transaction and aggregated data (3(1-6) and (8-12))

The revised file must contain **all transactions** that the reporting agent has for a reported payment type (reported\_payment\_type), report part (report\_part, if the reporting agent uses the attribute) between the attributes date\_from and date\_to in the report scheme, regardless if the transactions need to be revised or not.

The revised data file will replace the previously supplied data for each reporting agent and the combination of the reported payment type (reported\_payment\_type), the report part (report\_part) between the two dates (date\_from) and (date\_to).

#### 4.1.2 Direct debits (3(7))

The revised file must contain **all transactions** that the reporting agent has for a reported payment type (reported\_payment\_type), report part (report\_part, if the reporting agent uses the attribute) and period (period) in the report scheme, regardless if the transactions need to be revised or not.

The revised data file will replace the previously supplied data for each reporting agent and the combination of the reported payment type (reported\_payment\_type), report part (report\_part) and the period (period).

#### 4.1.3 Quantity items (3(13-17))

The revised file must contain **all items** that the reporting agent has for a reported quantity item (reported\_quantity\_item), report part (report\_part, if the reporting agent uses the attribute) and period (period) in the report scheme, regardless if the items need to be revised or not.

The revised data file will replace the previously supplied data for each reporting agent and the combination of the reported quantity item (reported\_quantity\_item), report part (report\_part) and the period (period).

## 4.2 Payment system operators

The revised file must contain **all data** that the reporting agent has for a reported payment system's metric (reported\_payment\_system\_metric), report part (report\_part, if the reporting agent uses the attribute) and period (period) in the report scheme, regardless if the data need to be revised or not.

The revised data file will replace previously supplied data for each reporting agent and the combination of the reported payment system's metric (reported\_payment\_system\_metric), report part (report\_part) and the period (period).

## 5 Instructions for payment service providers

This section provides instructions for payment service providers. The first four sections consist of instructions for the four different parts of the reporting.

- Section 1: Transaction items (3(1-6))
- Section 2: Direct debits (3(7))
- Section 3: Aggregated items (3(8-12))
- Section 4: Quantity items (3(13-17))

Each section contains clarifications on the different items to be reported as well as the collection scheme, i.e. the report and reporting scheme. The last two sections contain information on the frequency of reporting for the various items and when the data must be received by the Riksbank.

### Transactions included in the reporting

Transactions where MFIs are both payer and payee are **not** included in the reporting. For transactions to be included in the reporting, either the payer or the payee (or both) must be a non-MFI. Transactions initiated by an MFI can, for example, be when an MFI purchases office equipment from a company. If information is missing of the payee for outgoing/sent transactions and information missing of the payer in incoming/received transactions, the transactions should still be included.

Furthermore, transactions between different types of accounts are included, for example transactions from an account with transferable deposits to an account with non-transferable deposits. The ECB's Payment Statistics Regulation, on which the Riksbank's regulations are largely based, is in principle methodologically aligned with PSD2, but it should also be noted that they serve different purposes. In some cases, payment statistics therefore go beyond the scope of PSD2. Note that credits to and debits from accounts by simple book entry are excluded (for example, interest payments and disbursements or deduction of banking fees).

Transactions between two accounts in the same MFI are included, as well as transactions between accounts of the same account holder.

### 5.1 Transaction items (3(1-6))

This section provides **clarifications on what is included in the reporting** of the different transaction items (3(1-6)) in the regulations and **collection schemes** for these. They consist of a report scheme with general information about the file and specific reporting schemes for the different items. Each file submitted to the Riksbank shall contain information according to the report scheme and according to the reporting scheme for the item being reported.

#### 5.1.1 Clarification of what to report on the different transaction items

This section provides clarifications on the different items as a complement to the definition in the regulations.

**Instant credit transfers (3(1)):** Instant credit transfers are electronic payments processed in real time - 24 hours a day, 365 days a year - where the funds are immediately available to the payee.

Instant credit transfers include, **for example**:

- The SIP model (Swish payments), incl. Swish payments made between two accounts within the same bank.
- The standard model
- SEPA Credit Instant

Instant credit transfers do **not include**:

- Account-to-account transfers (e.g. via internet banking) between accounts within the same bank that are carried out directly. They are reported under credit transfers 3(2) in the regulations.

- Recurring Swish payments. They are reported under direct debits 3(7) in the regulations.

When non-MFIs excluding private persons are payees, the SNI code should be provided as an attribute. For the classification of non-MFIs excluding private persons by SNI, see section 2.4.

**Credit transfers (3(2)):**

Credit transfers include, **for example**:

- Account-to-account transfers.
- Transactions between different accounts of the same account holder at the same bank.
- To aliases such as Bankgiro and Plusgiro.
- Transactions that take place both within the same bank and with other banks.
- Transactions that take place directly via RIX RTGS.
- Automatic payments of e-invoices.
- If possible, payments of insurance premiums.

Credit transfers do **not include**:

- Transactions that are not initiated via a payment service (and do not have a payment order), i.e. that take place by debiting or crediting an account through simple bookkeeping.

Refunds are reported as a separate transaction where the roles of payer and payee have changed from the perspective of the initial transaction. When non-MFIs excluding private persons are payees, the SNI code should be provided as an attribute. For the classification of non-MFIs excluding private persons by SNI, see section 2.4.

**Card-based payment transactions (3(3)):** Pre-paid card transactions are included here as card-based payment transactions with a debit card if the transaction does not consist of e-money, i.e. is not a claim to an e-money issuer. If a card acquirer has difficulty recognising whether it is a pre-paid card with e-money or not, it is included here. Recurring card payments are included as merchant-initiated payments.

Card-based payment transactions **do not** include Cash withdrawals from ATMs. They are reported as ATM cash withdrawals 3(4) in the regulations.

**ATM cash withdrawals (3(4)):** Purchases of foreign currency at ATMs are included here.

ATM cash withdrawals **do not** include cash withdrawals at a POS terminal that are part of a payment transaction for the purchase of goods or services (“cash-back” transactions). They are reported as Cash advance at POS terminals 3(5) in the regulations.

**Cash advance at POS terminals (3(5)):** Also called “cash-back”. Only the cash withdrawal part of the purchase is included here, the amount for the payment of goods is included as a card-based payment transaction. If it is not possible to distinguish between the transaction amount for goods and services and the cash withdrawal, everything is reported as a card-based payment transaction. Purchases of foreign currency are included here if made through a POS terminal.

Cash advance at POS terminals **do not** include cash advance at POS terminals that are not linked to a purchase transaction taking place at the same time. They are reported as ATM cash withdrawals 3(4) in the regulations.

**ATM cash deposits (3(6)):** No clarifications.

**5.1.2 Report scheme for transaction items**

Each file with transaction items shall contain general information about the file according to the report scheme below.

Name	Field	Type	Description	Example	Allowed values	Required
Reporter id	reporter_id	string	The reporting payment service provider's or payment system operator's corporate registration number.	55XXXX-XXXX		Yes
Actor id	actor_id	string   null	The payment service provider to which the reporting refers, corporate registration number.	55XXXX-XXXX		Partly. Mandatory if a payment service provider handles the

Name	Field	Type	Description	Example	Allowed values	Required
						reporting for another payment service provider.
Environment	environment	string	If the report is a test (T) or for production (P).		T, P	Yes
Report date	report_datetime	string	Date and time when the report file is created. Stated in Swedish local time adjusted for summer time (Europé/Stockholm). Format ISO 8601-1:2019.	2026-11-06T12:20:01		Yes
Report part	report_part	string   null	The attribute is used to split the same item into different JSON files. The attribute is optional to use, but if used, the attribute must always be named the same for the flow of transactions that the file corresponds to.	system1, cross-border, schemeX		No
Items	items	array	Refers to the actual data to be reported and consists of transaction data or aggregated data across transactions or quantity items.			Yes
Schema version	schema_version	string	Refers to which version of the schema is used for reporting.		1.0	Yes
Date from	date_from	string	The date from which the file contains data from, inclusive. Stated in Swedish local time adjusted for summer time (Europé/Stockholm). Format ISO 8601-1:2019.	2025-01-02		Yes
Date to	date_to	string	The date the file contains data up to and including. Stated in Swedish local time adjusted for summer time (Europé/Stockholm). Format ISO 8601-1:2019.	2025-01-02		Yes
Reported payment type	reported_payment_type	string	Type of item according to Section 3 (1-6) of the regulations that the JSON file contains data about.		CPI, CWI, CADVI, CPA, CADVA, CWO, CDO, CTO, CT1	Yes

### 5.1.3 Scheme for card acquirers

Card acquirers shall use the following scheme when reporting card-based payment transactions and cash advance at POS terminal (3(3) and (5)).

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Role in the transaction	role_in_transaction	integer	Indicates whether the transaction is reported from the payer's or payee's PSP.		1, 2	Yes
Transaction initiated	transaction_initiated	string   null	Local (merchant's) date and time when the transaction is initiated, can be rounded to nearest hour. Format ISO 8601-1:2019.	2025-01-02T12:00:00, 2025-01-02T12:20:01		The attribute is reported if available.
Transaction cleared	transaction_cleared	string	Date when the transaction is cleared. Stated in Swedish local time adjusted for summer time (Europé/Stockholm). Must be between or equal to date_from and date_to in the report scheme. Format ISO 8601-1:2019.	2024-01-01, 2024-12-31		Yes
Merchant location	merchant_location	string	For card-based transactions that are not initiated remotely, the country is the location where the physical terminal is located. For card-based transactions initiated remotely, the	SE, NO		Yes

Name	Field	Type	Description	Example	Allowed values	Required
			country is where the merchant is located. Format ISO 3166-1, alpha-2 country code.			
Remote/non-remote	remote_initiation	string	Indicates whether the transaction is initiated remotely or not. Same meaning as in the definition in Article 4(6) of Directive (EU) 2015/2366.		R, NR	Yes
Contact/contactless	contactless	string   null	Contactless payment is a payment made using a card or other means where the payer and the merchant (and/or their equipment) are in the same physical location and where the communication between the portable device and the point of sale is done using contactless technology. Contact is for example when the cardholder inserts the card into the POS terminal or swipes the card's magnetic stripe in the terminal.		CNT, CNTL1, MAG, OTH	Partly. Mandatory and should only be specified when the payment is made non-remotely.
MCC-code	merchant_category	string	A four-digit number used to classify companies by the goods or services they provide. Format ISO 18245.	0742, 6211		Yes
Payment type	payment_type	string	Type of item according to Section 3 (1-6) of the regulations to which the reporting relates.		CPA, CADVA	Yes
Counterparty country	counterparty_country	string	The payer's PSP states the country of residence of the payee's PSP. The payee's PSP states the country of residence of the payer's PSP. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Transaction type	transaction_type	string   null	Refers to the type of card transaction reported.		PUR, RET, ORC, P2P, REV, CHB, REP	Partly. The attribute is mandatory when payment type (payment_type) is Card-based payment transactions.
Initiation channel	initiation_channel	integer	Refers to a service for initiating a payment order at the request of the payment service user.		1000, 2222, 2211, 2212, 2230, 3000	Yes
Payment scheme	payment_scheme	string	Payment scheme is a set of formal, standardised and common rules enabling the transfer of value between end-users by means of electronic payment instruments. It is managed by a governance body.		PCS_MCRD, PCS_VISA, PCS_AMEX, PCS_DINE, PCS_CUP, PCS_JCB, PCS_OTH	Yes
Card type	card_type	integer	Refers to what type of card it is. Pre-paid cards are considered debit cards.		111, 131, 16	Yes

### 5.1.4 Scheme for card issuers

Card issuers shall use the following scheme when reporting card-based payment transactions, ATM cash withdrawals and cash advance at POS terminals (3(3-5)).

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Role in the transaction	role_in_transaction	integer	Indicates whether the transaction is reported from the payer's or payee's PSP.		1, 2	Yes
Transaction initiated	transaction_initiated	string   null	Local (merchant's) date and time when the transaction is initiated, can be rounded to nearest hour. Format ISO 8601-1:2019.	2025-01-02T12:00:00, 2025-01-02T12:20:01		The attribute is reported if available.
Transaction cleared	transaction_cleared	string	Date when the transaction is cleared. Stated in Swedish local time adjusted for summer time (Europé/ Stockholm). Must be between or equal to date_from and date_to in the report scheme. Format ISO 8601-1:2019.	2024-01-01, 2024-12-31		Yes
Merchant location	merchant_location	string	For card-based transactions that are not initiated remotely, the country is the location where the physical terminal is located. For card-based transactions initiated remotely, the country is where the merchant is located. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Remote/non-remote	remote_initiation	string	Indicates whether the transaction is initiated remotely or not. Same meaning as in the definition in Article 4(6) of Directive (EU) 2015/2366.		R, NR	Yes
Contact/contactless	contactless	string   null	Contactless payment is a payment made using a card or other means where the payer and the merchant (and/or their equipment) are in the same physical location and where the communication between the portable device and the point of sale is done using contactless technology. Contact is for example when the cardholder inserts the card into the POS terminal or swipes the card's magnetic stripe in the terminal.		CNT, CNTL1, MAG, OTH	Partly. Mandatory and should only be specified when the payment is made non-remotely.
MCC-code	merchant_category	string	A four-digit number used to classify companies by the goods or services they provide. Format ISO 18245.	0742, 6211		Yes
Payment type	payment_type	string	Type of item according to Section 3 (1-6) of the regulations to which the reporting relates.		CPI, CWI, CADVI	Yes
Transaction type	transaction_type	string   null	Refers to the type of card transaction reported.		PUR, RET, ORC, P2P, REV, CHB, REP	Partly. The attribute is mandatory when payment type (payment_type) is Card-based payment transactions.
Counterparty country	counterparty_country	string   null	The payer's PSP states the country of residence of the payee's PSP. The payee's PSP states the country of residence of the payer's PSP. Format ISO 3166-1, alpha-2 country code.	SE, NO		No. Card issuers report this attribute if the information is available.

Name	Field	Type	Description	Example	Allowed values	Required
Transaction amount in account currency	account_value	number   string	The value of the transaction in account currency or card currency, for example SEK if the account is in SEK or if it is a Swedish-issued card. That is, the amount debited from the account or card.			Yes
Currency code account currency	account_currency	string	Currency code of the account currency. Format ISO 4217-1, alpha-3	SEK, NOK		Yes
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFIXP	Yes
Initiation channel	initiation_channel	integer	Refers to a service for initiating a payment order at the request of the payment service user.		1000, 2221, 2222, 2211, 2212, 2230, 3000	Yes
Payment scheme	payment_scheme	string	Payment scheme is a set of formal, standardised and common rules enabling the transfer of value between end-users by means of electronic payment instruments. It is managed by a governance body.		PCS_MCRD, PCS_VISA, PCS_AMEX, PCS_DINE, PCS_OTH	Yes
Card type	card_type	integer	Refers to what type of card it is. Pre-paid cards are considered debit cards.		11, 12, 13	Yes

### 5.1.5 Scheme for owners of ATMs

Owners of ATMs shall use the following scheme when reporting ATM cash withdrawals and ATM cash deposits (3(4) and (6)).

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Role in the transaction	role_in_transaction	integer	Indicates whether the transaction is reported from the payer's or payee's PSP.		1, 2	Yes
Payment type	payment_type	string	Type of item according to Section 3 (1-6) of the regulations to which the reporting relates.		CW0, CD0	Yes
Counterparty country	counterparty_country	string	The payer's PSP states the country of residence of the payee's PSP. The payee's PSP states the country of residence of the payer's PSP. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Transaction day	transaction_day	string	Date when the payer's or payee's account is debited or credited. Stated in Swedish local time adjusted for summer time (Europé/Stockholm). Must be between or equal to date_from and date_to in the report scheme. Format ISO 8601-1:2019.	2024-01-01		Yes
Merchant location	merchant_location	string	Refers to the country where the ATM is located. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Locality	locality	string   null	The postal locality where the cash withdrawal or deposit took place.	KIL, Luleå		Partly. Mandatory and should only be specified when attribute merchant location is Sweden.
Payment scheme	payment_scheme	string	Payment scheme is a set of formal, standardised and common rules enabling the transfer of value between end-users by means of electronic payment instruments. It is managed by a governance body.		PCS_MCRD, PCS_VISA, PCS_CUP, PCS_JCB, PCS_AMEX, PCS_DINE, PCS_OTH	Yes

#### 5.1.5.1 Specific clarifications concerning some attributes in this scheme

For ATM cash withdrawals, the transaction amount in transaction currency refers to the currency being dispensed.

### 5.1.6 Scheme for instant credit transfers

When reporting instant credit transfers (3(1)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Role in the transaction	role_in_transaction	integer	Indicates whether the transaction is reported from the payer's or payee's PSP.		1, 2	Yes

Name	Field	Type	Description	Example	Allowed values	Required
Payment type	payment_type	string	Type of item according to Section 3 (1-6) of the regulations to which the reporting relates.		CT1	Yes
Counterparty country	counterparty_country	string	The payer's PSP states the country of residence of the payee's PSP. The payee's PSP states the country of residence of the payer's PSP. IBAN is primarily used as an identifier (secondarily BIC), and the counterparty country is then de facto the country of the payer's or payee's account number. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Transaction time	transaction_time	string	Date and time when the payer's or payee's account is debited or credited, can be rounded to nearest hour. Stated in Swedish local time adjusted for summer time (Europé/ Stockholm). Format ISO 8601-1:2019. Must be between or equal to date_from and date_to in the report scheme.	2025-01-02T12:00:00, 2025-01-02T12:20:01		Yes
Transaction amount in account currency	account_value	number   null	The value of the transaction in account currency, for example SEK if the account is in SEK. That is, the amount debited from the account.			Partly. Mandatory and should only be specified for sent/outgoing transactions.
Currency code account currency	account_currency	string   null	Currency code of the account currency. Format ISO 4217-1, alpha-3.	SEK, NOK		Partly. Mandatory and should only be specified for sent/outgoing transactions.
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFXP, MFI	Yes
SNI-Code	sni_code	string   null	Refers to industry classification at the 5-digit level. For foreign clients, or in exceptional cases where an SNI code is missing, code '00000' is used.			Partly. Mandatory and should only be specified when a non-MFI excl. private persons is the payee.
Initiation channel	initiation_channel	integer   null	Refers to a service to initiate a payment order at the request of the payment service user.		2100, 2210, 2211, 2213, 2220, 2231, 2232, 3000, 5000	Partly. Mandatory and should only be specified for sent/outgoing transactions.
Remote initiation	remote_initiation	string   null	Refers to whether the transaction is initiated remotely or not. Same meaning as in the definition in Article 4(6) of Directive (EU) 2015/2366.		R, NR	Partly. Mandatory and should only be specified for sent/outgoing transactions.
Payment scheme	payment_scheme	string	Payment scheme is a set of formal, standardised and common rules enabling the transfer of value between end-users by means of electronic payment instruments. It is managed by a governance body.		CTS_NPCI, CTS_SEPAI, CTS_NPCOLO, CTS_EPCOLO, CTS_OTHSIP, CTS_OTHO	Yes

### 5.1.7 Scheme for credit transfers

When reporting credit transfers (3(2)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Role in the transaction	role_in_transaction	integer	Indicates whether the transaction is reported from the payer's or payee's PSP.		1, 2	Yes
Payment type	payment_type	string	Type of item according to Section 3 (1-6) of the regulations to which the reporting relates.		CT0	Yes
Counterparty country	counterparty_country	string	The payer's PSP states the country of residence of the payee's PSP. The payee's PSP states the country of residence of the payer's PSP. IBAN is primarily used as an identifier (secondarily BIC), and the counterparty country is then de facto the country of the payer's or payee's account number. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Transaction day	transaction_day	string	Date when the payer's or payee's account is debited or credited. Stated in Swedish local time adjusted for summer time (Europé/Stockholm). Must be between or equal to date_from and date_to in the report scheme. Format ISO 8601-1:2019.	2024-01-01		Yes
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFIXP, MFI	Yes
SNI-Code	sni_code	string   null	Refers to industry classification at the 5-digit level. For foreign clients, or in exceptional cases where an SNI code is missing, code '00000' is used.			Partly. Mandatory and should only be specified when a non-MFI excl. private persons is the payee.
Initiation channel	initiation_channel	integer   null	Refers to a service to initiate a payment order at the request of the payment service user.		1200, 2100, 2210, 2211, 2213, 2220, 2231, 2232, 3000, 5000	Partly. Mandatory and should only be specified for sent/outgoing transactions.
Remote initiation	remote_initiation	string   null	Refers to whether the transaction is initiated remotely or not. Same meaning as in the definition in Article 4(6) of Directive (EU) 2015/2366.		R, NR	Partly. Mandatory and should only be specified for sent/outgoing transactions.
Payment scheme	payment_scheme	string	Payment scheme is a set of formal, standardised and common rules enabling the transfer of value between end-users by means of electronic payment instruments. It is managed by a governance body.		CTS_SEPA, CTS_NPC, CTS_OTHRIX, CTS_OTHXB, CTS_ONUS, CTS_OTHO	Yes

## 5.2 Direct debits (3(7))

This section contains **clarifications** and **collection schemes** for direct debits (3(7) of the Regulations). The schemes consist of a report scheme with general information about the file and a specific reporting scheme for direct debits. Each file submitted to the Riksbank shall contain information according to the report scheme and according to the reporting scheme for direct debits.

### 5.2.1 Clarifications on direct debits

Clarifications should be seen as a complement to the definition in the regulations. Only domestic direct debits are included in the reporting, and they are reported from the payee's perspective. That is, what is referred to in the market as incoming payments. Recurring Swish payments are also included here and are distinguished by a specific code in the initiation channel attribute.

### 5.2.2 Report scheme for direct debits

Each file reported for direct debits should contain general information about the file according to the report scheme below.

Name	Field	Type	Description	Example	Allowed values	Required
Reporter id	reporter_id	string	The reporting payment service provider's or payment system operator's corporate registration number.	55XXXX-XXXX		Yes
Actor id	actor_id	string   null	The payment service provider to which the reporting refers, corporate registration number.	55XXXX-XXXX		Partly. Mandatory if a payment service provider handles the reporting for another payment service provider.
Environment	environment	string	If the report is a test (T) or for production (P).		T, P	Yes
Report date	report_datetime	string	Date and time when the report file is created. Stated in Swedish local time adjusted for summer time (Europé/ Stockholm). Format ISO 8601-1:2019.	2026-11-06T12:20:01		Yes
Report part	report_part	string   null	The attribute is used to split the same item into different JSON files. The attribute is optional to use, but if used, the attribute must always be named the same for the flow of transactions that the file corresponds to.	system1, cross-border, schemeX		No
Items	items	array	Refers to the actual data to be reported and consists of transaction data or aggregated data across transactions or quantity items.			Yes
Schema version	schema_version	string	Refers to which version of the schema is used for reporting.		1.0	Yes
Reported payment type	reported_payment_type	string	Type of item according to Section 3 (7) of the regulations that the JSON file contains data about.		DD	Yes
Period	period	string	Refers to the last day of the period (month, quarter, half-year or year) to which the reporting relates.			Yes

### 5.2.3 Scheme for direct debits

When reporting direct debits (3(7)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Number of transactions	number_of	integer	Number of transactions included in each aggregate. Stated in integers.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes

Name	Field	Type	Description	Example	Allowed values	Required
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Payment type	payment_type	string	Type of item according to Section 3 (7) of the regulations to which the reporting relates.		DD	Yes
Initiation channel	initiation_channel	integer	Refers to a service for initiating a payment order at the request of the payment service user.		2100, 2200, 2270	Yes

### 5.3 Aggregated items (3(8-12))

This section provides **clarification on what is included in the reporting** of the aggregated items (3(8-12)) in the regulations and **collection schemes** for these. The schemes consist of a report scheme with general information about the file and specific reporting schemes for the different items. Each file submitted to the Riksbank shall contain information according to the report scheme and according to the reporting scheme for the item being reported.

#### 5.3.1 Clarification on what to report on the different aggregated items

This section provides clarifications on the different items as a complement to the definition in the regulations.

**Money remittances (3(8)):** A payment service where a payment service provider receives funds from a payer without opening a payment account in the name of the payer or payee. The purpose is to transfer the corresponding amount to a payee or another payment service provider acting on behalf of the payee, and/or where these funds are received on behalf of the payee and put at their disposal. Money remittances are not limited to transactions involving only cash and hence cashless financing of money remittances is also possible and shall be included in the reporting. Payments of bills with cash over the counter are also included here.

**E-money payment transactions (3(9)):** A payment transaction for which electronic money is used. Electronic money means any electronically or magnetically stored monetary value in the form of a claim on the issuer of electronic money which is issued against receipt of funds for the purpose of executing payment transactions and which is accepted by a natural or legal person other than the issuer of electronic money.

**Payment initiation services (3(10)):** No clarifications.

**OTC cash deposits (3(11)):** An over-the-counter cash deposit to an account with a payment service provider made using a form. Deposits where a card is used solely to identify the payer are included here. OTC cash deposits also includes cash deposited into for example a PSP's day or night deposit box, e.g. service boxes.

**OTC cash withdrawals (3(12)):** An over-the-counter cash withdrawal from an account with a payment service provider made using a form. Withdrawals where a card is used solely to identify the payee are also included. Purchases of foreign currency that involve manual steps and that **do not take place** through a POS terminal at the counter are included here.

#### 5.3.2 Report scheme for aggregated items

Each file with aggregated items shall contain general information about the file according to the report scheme below.

Name	Field	Type	Description	Example	Allowed values	Required
Reporter id	reporter_id	string	The reporting payment service provider's or payment system operator's corporate registration number.	55XXXX-XXXX		Yes
Actor id	actor_id	string   null	The payment service provider to which the reporting refers, corporate registration number.	55XXXX-XXXX		Partly. Mandatory if a payment service provider handles the reporting for another payment service provider.
Environment	environment	string	If the report is a test (T) or for production (P).		T, P	Yes
Report date	report_datetime	string	Date and time when the report file is created. Stated in Swedish local time adjusted for summer time (Europé/ Stockholm). Format ISO 8601-1:2019.	2026-11-06T12:20:01		Yes

Name	Field	Type	Description	Example	Allowed values	Required
Report part	report_part	string   null	The attribute is used to split the same item into different JSON files. The attribute is optional to use, but if used, the attribute must always be named the same for the flow of transactions that the file corresponds to.	system1, cross-border, schemeX		No
Items	items	array	Refers to the actual data to be reported and consists of transaction data or aggregated data across transactions or quantity items.			Yes
Schema version	schema_version	string	Refers to which version of the schema is used for reporting.		1.0	Yes
Date from	date_from	string	The date from which the file contains data from, inclusive. Stated in Swedish local time adjusted for summer time (Europe/Stockholm). Format ISO 8601-1:2019.	2025-01-02		Yes
Date to	date_to	string	The date the file contains data up to and including. Stated in Swedish local time adjusted for summer time (Europe/Stockholm). Format ISO 8601-1:2019.	2025-01-02		Yes
Reported payment type	reported_payment_type	string	Type of item according to Section 3 (8-12) of the regulations that the JSON file contains data about.		EMPO, MREM, CWOTC, CDOTC, PI	Yes

### 5.3.3 Scheme for money remittances

When reporting money remittances (3(8)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction day	transaction_day	string	Date when the payer's or payee's account is debited or credited. Stated in Swedish local time adjusted for summer time (Europe/Stockholm). Must be between or equal to date_from and date_to in the report scheme. Format ISO 8601-1:2019.	2024-01-01		Yes
Number of transactions	number_of	integer	Number of transactions included in each aggregate. Stated in integers.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Payment type	payment_type	string	Type of item according to Section 3 (8-12) of the regulations to which the reporting relates.		MREM	Yes
Counterparty country	counterparty_country	string	The payer's PSP states the country of residence of the payee's PSP. The payee's PSP states the country of residence of the payer's PSP. IBAN is primarily used as an identifier (secondarily BIC), and the counterparty country is then de facto the country of the payer's or payee's account number. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Initiation country	initiation_country	string	Country of domicile of the payer. According to ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Role in the transaction	role_in_transaction	integer	Indicates whether the transaction is reported from the payer's or payee's PSP.		1, 2	Yes
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFIXP, MFI	Yes

### 5.3.3.1 Specific clarifications concerning some attributes in this scheme

For money remittances, the transaction amount in the currency of transaction refers to the currency received by the payee.

### 5.3.4 Scheme for e-money payment transactions

When reporting e-money payment transactions (3(9)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction day	transaction_day	string	Date when the payer's or payee's account is debited or credited. Stated in Swedish local time adjusted for summer time (Europe/Stockholm). Must be between or equal to date_from and date_to in the report scheme. Format ISO 8601-1:2019.	2024-01-01		Yes
Number of transactions	number_of	integer	Number of transactions included in each aggregate. Stated in integers.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Payment type	payment_type	string	Type of item according to Section 3 (8-12) of the regulations to which the reporting relates.		EMPO	Yes
Counterparty country	counterparty_country	string	The payer's PSP states the country of residence of the payee's PSP. The payee's PSP states the country of residence of the payer's PSP. IBAN is primarily used as an identifier (secondarily BIC), and the counterparty country is then de facto the country of the payer's or payee's account number. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Role in the transaction	role_in_transaction	integer	Indicates whether the transaction is reported from the payer's or payee's PSP.		1, 2	Yes
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFIXP	Yes
Initiation channel	initiation_channel	integer	Refers to a service for initiating a payment order at the request of the payment service user.		2231, 2232, 2240, 2251, 2252	Yes
Remote/non-remote	remote_initiation	string	Indicates whether the transaction is initiated remotely or not. Same meaning as in the definition in Article 4(6) of Directive (EU) 2015/2366.		R, NR	Yes

### 5.3.5 Scheme for payment initiation services

When reporting payment initiation services (3(10)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction day	transaction_day	string	Date when the payer's or payee's account is debited or credited. Stated in Swedish local time adjusted for summer time (Europe/Stockholm). Must be between or equal to date_from and date_to in the report scheme. Format ISO 8601-1:2019.	2024-01-01		Yes
Number of transactions	number_of	integer	Number of transactions included in each aggregate. Stated in integers.			Yes

Name	Field	Type	Description	Example	Allowed values	Required
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Payment type	payment_type	string	Type of item according to Section 3 (8-12) of the regulations to which the reporting relates.		PI	Yes
PISP initiated transaction	pisp_initiated_transaction	string	Refers to the type of payment that has been initiated.		ICT0, ICT1, OTH	Yes
Counterparty country	counterparty_country	string	The payer's PSP states the country of residence of the payee's PSP. The payee's PSP states the country of residence of the payer's PSP. IBAN is primarily used as an identifier (secondarily BIC), and the counterparty country is then de facto the country of the payer's or payee's account number. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Initiation country	initiation_country	string	Country of domicile of the payer. According to ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFIXP, MFI	Yes
Remote/non-remote	remote_initiation	string	Indicates whether the transaction is initiated remotely or not. Same meaning as in the definition in Article 4(6) of Directive (EU) 2015/2366.		R, NR	Yes

### 5.3.6 Scheme for OTC cash deposits and -withdrawals

When reporting OTC cash deposits and -withdrawals (3(11-12)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Transaction day	transaction_day	string	Date when the payer's or payee's account is debited or credited. Stated in Swedish local time adjusted for summer time (Europé/Stockholm). Must be between or equal to date_from and date_to in the report scheme. Format ISO 8601-1:2019.	2024-01-01		Yes
Number of transactions	number_of	integer	Number of transactions included in each aggregate. Stated in integers.			Yes
Transaction amount in transaction currency	transaction_value	number   string	The value of the transaction/-s in the currency of the transaction.			Yes
Currency code transaction currency	transaction_currency	string	Currency code of the transaction currency. According to ISO 4217-1, alpha-3.	SEK, NOK		Yes
Payment type	payment_type	string	Type of item according to Section 3 (8-12) of the regulations to which the reporting relates.		CWOTC, CDOTC	Yes
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFIXP	Yes

## 5.4 Quantity items (3(13-17))

This section provides **clarification on what is included in the reporting** of the quantity items (3(13-17)) in the regulations and **collection schemes** for these. The schemes consist of a report scheme with general information about the file and specific reporting schemes for the different items. Each file submitted to the Riksbank shall contain information according to the report scheme and according to the reporting scheme for the item being reported.

### 5.4.1 Clarification on what to report on the different quantity items

This section provides clarifications on the different items as a complement to the definition in the regulations.

**Cards (3(13)):** A payment instrument based on a unique card number that can be used to initiate a payment, cash withdrawal or cash deposit. The card number can be stored on a physical card, on another device (e.g. key tag or smartphone) or can exist virtually without any physical device. Physical cards with multiple card numbers (co-badged) are reported as separate cards per card number. Stand-alone virtual cards are reported. Tokenisations of a card for use in, for example, e-commerce and in apps are not included, even if they materialise as separate card numbers at the acquirer and shop. All valid cards shall be included, regardless of when the card was issued or how often they are used. The card is included from the moment it is posted to the customer (in the case of physical cards) and regardless of whether the customer has activated it or not. Only cards where the cardholder is a non-MFI should be included.

**Payment accounts (3(14)):** Payment accounts include all types of accounts that can be used to make payments/transactions, whether held by a bank, payment institution or electronic money institution. Note that if an account can be used to make payments/transactions but no payment/transaction have been made from the account during the actual reporting period, the accounts should still be included. Accounts with transferable overnight deposits should be included as payment accounts. The same applies to credit card accounts and to e-money accounts with a credit function. Deposits redeemable at notice, as defined in Regulation ECB/2013/33, Annex II, Table 1, paragraph 9.3, and non-transferable overnight deposits are excluded from payment accounts. Investment accounts are not always included in the definition of payment accounts (they are included if they are operated as payment accounts). Only accounts where the account holder is a non-MFI should be included.

**POS terminals (3(15)):** The number of POS terminals included in the reporting is the POS terminals owned by the acquirers themselves (although acquirers include in the transaction reporting all transactions that they acquire, regardless of whether they own the terminal or not). A POS terminal can receive e-money payments, but if there are terminals that only receive e-money payments, they should not be included here but under E-money card terminals (3(16)).

**E-money card terminals (3(16)):** Terminal enabling the transfer of the value of e-money from an e-money issuer to the holder of an e-money card and vice versa (i.e. allowing for both loading and withdrawal transactions) or a terminal enabling the holder of e-money on an e-money card to transfer the value of e-money from their own balance to the balance of a merchant or other recipient (i.e. accepting only e-money transactions and not other card payments).

**ATMs (3(17)):** No clarifications.

#### 5.4.2 Report scheme for quantity items

Each file of quantity items shall contain general information about the file according to the report scheme below.

Name	Field	Type	Description	Example	Allowed values	Required
Reporter id	reporter_id	string	The reporting payment service provider's or payment system operator's corporate registration number.	55XXXX-XXXX		Yes
Actor id	actor_id	string   null	The payment service provider to which the reporting refers, corporate registration number.	55XXXX-XXXX		Partly. Mandatory if a payment service provider handles the reporting for another payment service provider.
Environment	environment	string	If the report is a test (T) or for production (P).		T, P	Yes
Report date	report_datetime	string	Date and time when the report file is created. Stated in Swedish local time adjusted for summer time (Europé/Stockholm). Format ISO 8601-1:2019.	2026-11-06T12:20:01		Yes
Report part	report_part	string   null	The attribute is used to split the same item into different JSON files. The attribute is optional to use, but if used, the attribute must always be named the same for the flow of transactions that the file corresponds to.	system1, cross-border, schemeX		No
Items	items	array	Refers to the actual data to be reported and consists of transaction data or aggregated data across transactions or quantity items.			Yes
Schema version	schema_version	string	Refers to which version of the schema is used for reporting.		1.0	Yes

Name	Field	Type	Description	Example	Allowed values	Required
Period	period	string	Refers to the last day of the period (month, quarter, half-year or year) to which the reporting relates.			Yes
Reported quantity item	reported_quantity_item	string	Type of item according to Section 3 (13-17) of the regulations that the JSON file contains data about.		CARD, PA, POS, EMT, ATM	Yes

### 5.4.3 Scheme for cards

When reporting cards (3(13)), the scheme below should be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Number of	number_of	integer	Refers to the number of the quantity item to which the reporting refers according to Section 3 (13-17) of the regulations. Stated in integers.			Yes
Quantity item	quantity_item	string	Type of quantity item the reporting refers to according to Section 3 (13-17) in the regulations.		CARD	Yes
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFIXP	Yes
Payment scheme	payment_scheme	string	Payment scheme is a set of formal, standardised and common rules enabling the transfer of value between end-users by means of electronic payment instruments. It is managed by a governance body.		PCS_MCRD, PCS_VISA, PCS_AMEX, PCS_DINE, PCS_OTH	Yes
Card type	card_type	integer	Refers to what type of card it is. Pre-paid cards are considered debit cards.		11, 12, 13	Yes
Card function	card_function	string	Refers to the functionalities the card has, such as cash or payment functions. If a customer has chosen to turn off any function on their card, this is not taken into account, it is the card's 'original' functions that define the card's functions.		CF1, CF2, CF3, CF4, CF5, CF6	Yes
E-money functions	e_money_function	integer   null	Refers to whether e-money can be stored directly on the card or whether the card provides access to e-money stored in an e-money account.		41, 42	Partly. Mandatory and should only be specified if attribute card_function is reported with e-money function.
Contact/contactless function	contactless_function	integer	Refers to whether terminals and cards have contact and/or contactless functionality.		10, 11, 12	Yes

### 5.4.4 Scheme for payment accounts

When reporting payment accounts (3(14)), the scheme below should be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Number of	number_of	integer	Refers to the number of the quantity item to which the reporting refers according to Section 3 (13-17) of the regulations. Stated in integers.			Yes
Quantity item	quantity_item	string	Type of quantity item the reporting refers to according to Section 3 (13-17) in the regulations.		PA	Yes

Name	Field	Type	Description	Example	Allowed values	Required
Type of payment service user	payment_service_user	string	Refers to a natural or legal person using a payment service as a payer or payee.		P, NMFIXP	Yes
Type of payment account	type_of_account	string	Refers to the type of payment account, whether the account is a payment account or e-money account.		PA, EMA	Yes

#### 5.4.5 Scheme for POS terminals

When reporting POS terminals (3(15)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Number of	number_of	integer	Refers to the number of the quantity item to which the reporting refers according to Section 3 (13-17) of the regulations. Stated in intergers.			Yes
Merchant location	merchant_location	string	Refers to the country where the terminal is located. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Quantity item	quantity_item	string	Type of quantity item the reporting refers to according to Section 3 (13-17) in the regulations.		POS	Yes
Terminal function	terminal_function	integer	Refers to the functions that terminals have.		1, 2	Yes
Contact/contactless function	contactless_function	integer	Refers to whether terminals and cards have contact and/or contactless functionality.		10, 11, 12	Yes

#### 5.4.6 Scheme for e-money card terminals

When reporting e-money card terminals (3(16)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Number of	number_of	integer	Refers to the number of the quantity item to which the reporting refers according to Section 3 (13-17) of the regulations. Stated in intergers.			Yes
Merchant location	merchant_location	string	Refers to the country where the terminal is located. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Quantity item	quantity_item	string	Type of quantity item the reporting refers to according to Section 3 (13-17) in the regulations.		EMT	Yes
Terminal function	terminal_function	integer	Refers to the functions that terminals have.		1, 3, 4	Yes

#### 5.4.7 Scheme for ATMs

When reporting ATMs (3(17)), the scheme below shall be used.

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Number of	number_of	integer	Refers to the number of the quantity item to which the reporting refers according to Section 3 (13-17) of the regulations. Stated in intergers.			Yes

Name	Field	Type	Description	Example	Allowed values	Required
Merchant location	merchant_location	string	Refers to the country where the terminal is located. Format ISO 3166-1, alpha-2 country code.	SE, NO		Yes
Quantity item	quantity_item	string	Type of quantity item the reporting refers to according to Section 3 (13-17) in the regulations.		ATM	Yes
Terminal function	terminal_function	integer	Refers to the functions that terminals have.		5, 6, 7, 8, 9, 10, 11	Yes
Contact/contactless function	contactless_function	integer	Refers to whether terminals and cards have contact and/or contactless functionality.		10, 11, 12	Yes

## 5.5 Reporting frequency

The items in the regulations are to be reported according to the table below. The statistics for the weekly and monthly items shall cover 85 per cent of the total value per item in the Swedish payment market. To ensure that the statistics are representative and of good quality, the Riksbank annually reviews the coverage of each item. In connection with this, the Riksbank may decide that smaller reporting agents may provide the data at a lower frequency and instead provide the data either quarterly or annually. If a reporting agent is able to provide data at a lower frequency, **the Riksbank will contact the reporting agents concerned.**

Item in the regulations	Frequency 85%	Frequency 95%	Frequency 100%
Instant credit transfers	W	Q	Y
Credit transfers	M	Q	Y
Card-based payment transactions	W	Q	Y
Cash advance at POS terminals	W	Q	Y
ATM cash withdrawals	W	Q	Y
ATM cash deposits	W	Q	Y
Direct debits	M	Q	Y
Money remittances	M	Q	Y
E-money payment transactions	M	Q	Y
Payment initiation services	M	Q	Y
OTC cash deposits	M	Q	Y
OTC cash withdrawals	M	Q	Y
Cards	-	H	Y/H
Payment accounts	-	H	Y/H
POS terminals	-	H	Y/H
E-money card terminals	-	H	Y/H
ATMs	-	H	Y/H

\*Y/H means that the data are to be reported annually, broken down by half-year.

## 5.6 Deadline for providing data

- The weekly reported data shall be received by the Riksbank no later than the 4th banking day after the week to which the report relates.
- The monthly reported data shall be received by the Riksbank no later than the 9th banking day after the month to which the report relates.
- The quarterly, semi-annual and annual reported data shall be received by the Riksbank no later than the last banking day of the month following the period to which the report relates.

Please note that the above-mentioned banking days are the latest date by which the information must be received by the Riksbank. If a reporting agent wishes to **submit data more continuously** such as daily after the day on which the transactions/ payments have taken place, the Riksbank sees this as positive.

## 6 Instructions for payment system operators

This section contains instructions for payment system operators. The first two sections consist of collection schemes, i.e. a report and reporting scheme, and the last two sections consist of information on reporting frequency and when the data must be received by the Riksbank.

### 6.1 Report scheme

Each file shall contain general information about the file according to the report scheme below.

Name	Field	Type	Description	Example	Allowed values	Required
Reporter id	reporter_id	string	The reporting payment service provider's or payment system operator's corporate registration number.	55XXXX-XXXX		Yes
Actor id	actor_id	string   null	The payment service provider to which the reporting refers, corporate registration number.	55XXXX-XXXX		Partly. Mandatory if a payment service provider handles the reporting for another payment service provider.
Environment	environment	string	If the report is a test (T) or for production (P).		T, P	Yes
Report date	report_datetime	string	Date and time when the report file is created. Stated in Swedish local time adjusted for summer time (Europé/ Stockholm). Format ISO 8601-1:2019.	2026-11-06T12:20:01		Yes
Report part	report_part	string   null	The attribute is used to split the same item into different JSON files. The attribute is optional to use, but if used, the attribute must always be named the same for the flow of transactions that the file corresponds to.	system1, cross-border, schemeX		No
Items	items	array	Refers to the actual data to be reported and consists of transaction data or aggregated data across transactions or quantity items.			Yes
Schema version	schema_version	string	Refers to which version of the schema is used for reporting.		1.0	Yes
Period	period	string	Refers to the last day of the period (month, quarter, half-year or year) to which the reporting relates.			Yes
Reported payment system metric	reported_payment_system_metric	string	Refers to the type of data the JSON file contains. Whether it is transaction data, concentration rates or participant information.		T, C, P	Yes

### 6.2 Specific schemes for the different datasets

This section provides reporting schemes for the different data to be reported by payment system operators. They consist of transactions processed in the payment system to which the report relates, the number of participants in the payment system and the concentration ratio.

#### 6.2.1 Scheme for transactions processed in the payment system

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Payment system	payment_system	string	Name of the payment system to which the reporting relates.		RIX, RIXI, BG, DC	Yes
Payment system metric	payment_system_metric	string	Refers to the type of data reported. Whether it is transaction data, concentration levels or participant information.		T	Yes

Name	Field	Type	Description	Example	Allowed values	Required
Payment type	payment_type	string	Type of transaction according to Section 7 (3-11) of the regulations to which the reporting relates.		DD, CT0, CT1	Yes
Number	number_of	integer	Number of transactions processed in the payment system. Stated in integers.			Yes
Value	value_of_transactions	number   string	The value of the transactions processed in the payment system. Stated in SEK.			Yes
Counterparty country	counterparty_country	string	Cross-border transactions should be distinguished from domestic transactions and reported according to the residence of the sending and receiving participants. Distributed by individual countries, format ISO 3166-1, alpha-2 country code.	SE, NO		Yes

### 6.2.2 Scheme for number of participants in the payment system

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Payment system	payment_system	string	Name of the payment system to which the reporting relates.		RIX, RIXI, BG, DC	Yes
Payment system metric	payment_system_metric	string	Refers to the type of data reported. Whether it is transaction data, concentration levels or participant information.		P	Yes
Number of participants	number_of_participants	integer	The number of direct and indirect participants in the payment system.			Yes
Participant type	participant_type	integer	Defines whether it is a direct or indirect participant in the payment system.		1, 2	Yes
Participant sector	participant_sector	string	Institutional sector of the participant.		S122C, S121, S13, S125D1, S12P, SZP	Yes

### 6.2.3 Scheme for concentration ratio

Name	Field	Type	Description	Example	Allowed values	Required
Id	id	string	Id for each transaction or aggregate. Each reporter decides how it is generated, but must not contain any personal information. Only used for communication about reported data.			Yes
Payment system	payment_system	string	Name of the payment system to which the reporting relates.		RIX, RIXI, BG, DC	Yes
Payment system metric	payment_system_metric	string	Refers to the type of data reported. Whether it is transaction data, concentration levels or participant information.		C	Yes
Concentration ratio type	concentration_ratio_type	integer	Concentration refers to the market share of the five largest senders of payment transactions within each system, including the central bank. Each participant with individual access to the system shall be counted separately, regardless of whether two or more participants are related or not. The attribute refers to whether it is a concentration degree for the value or number of transactions.		2, 3	Yes
Concentration ratio value	concentration_ratio_value	number   string	Refers to the value of the degree of concentration.	0.65		Yes

## 6.3 Reporting frequency

Payment system operators shall report the data on a quarterly basis.

#### **6.4 Deadline for providing data**

The data shall be submitted no later than the last banking day of the month following the quarter to which the reporting refers.

## Appendix 1. Full attribute list with code descriptions

This annex contains all attributes including code lists. For some attributes consisting of, for example, country codes, the code list is not included in its entirety, but instead there is a reference to the list/standard used. For some codes there is also no description as these codes can be considered self-explanatory. However, if necessary, the Riksbank can include explanations and clarifications for these codes on an ongoing basis.

Below are the attributes where full code lists are included.

### Card function

Code	Name	Description
CF1	Payment function (except e-money function only)	
CF2	Cash function	
CF3	E-money function	
CF4	Payment and cash function	
CF5	Cash and e-money function	
CF6	Payment, Cash and e-money function	

### Card type

Code	Name	Description
11	Debit card	Pre paid cards are included here as long as there is no e-money on the card.
111	Debit card (only consumer card)	
12	Delayed debit card	
13	Credit card	
131	Credit card (only consumer card)	
16	Corporate cards	

### Concentration ratio type

Code	Name	Description
2	Concentration ratio by value	
3	Concentration ratio by volume	

### Contactless

Code	Name	Description
CNT	Contact chip	
CNTL1	Contactless chip NFC	
MAG	Magstripe	
OTH	Other	

### Contactless function

Code	Name	Description
10	Contact function	
11	Contactless function	
12	Both contact and contactless function	

### E-Money function

Code	Name	Description
41	Cards on which e-money can be stored directly	
42	Cards that give access to e-money stored on an e-money account	

### Environment

Code	Name	Description
T	Test	Used when a reporter sends a file with data for test environment.
P	Production	Used when a reporter sends a file with data for production environment.

### Initiation channel

Code	Name	Description
1000	Non-electronic	Includes card payments initiated via imprinters, post or telephone. Can be both remote and non-remote initiated.
1200	Paper-based form	Includes paper-based initiations over the counter and post. Can be both remote and non-remote initiated.
2100	File/batch	Each transaction included in a file/batch is counted as a separate transaction. Always reported as remotely initiated transactions.
2200	Single payment basis	An electronically initiated transaction that is independent from other transactions, i.e. that is not part of a group of transactions jointly initiated.

Code	Name	Description
2210	Online banking based	Transactions via the internet bank, either via a web browser or the customer's banking app on the phone. Always reported as remotely initiated transactions.
2211	E-commerce payments	This includes all payments made online where the purchase is made via a web browser on a computer, mobile phone or other devices. Always reported as remotely initiated transactions.
2212	Merchant initiated payments	Includes merchant-initiated payments (MIT) such as recurring card payments. Always reported as remotely initiated transactions.
2213	Other online based payments	Online-based transactions that are not part of e-commerce, internet- or mobile banking. Always reported as remotely initiated transactions.
2220	Terminal	Only includes transactions that occur at physical terminals. This also includes transactions where you scan a QR code or enter a phone number using your phone. Note that all Swish payments P2B are excluded here and are included under mobile payments (code 2232) even if you use, for example, the Swish app to scan a QR code. Always reported as non-remotely initiated transactions.
2221	ATM	Includes transactions initiated via an ATM. Can only include non-remote initiated transactions.
2222	POS terminal	Only includes transactions that occur at physical POS-terminals. Including those that occur with contactless technology. For example, Apple Pay or similar. Always reported as non-remotely initiated transactions.
2230	Mobile payment solution	Includes card payments made in a merchant's app (not the bank app). This also includes payments made remotely via Apple Pay and Google Pay. If it is not possible to distinguish whether a payment is made via mobile or not, it is reported under e-commerce (code 2211). Always reported as remotely initiated transactions.
2231	P2P mobile payment solution	Includes P2P transactions that take place via a mobile payment solution. This includes, for example, Swish transactions P2P. Always reported as remotely initiated transactions.
2232	Other mobile payment solutions	Includes other transactions, except P2P, that are made via a mobile payment solution. This includes, for example, all P2B payments made via Swish. Always reported as remotely initiated transactions.
2240	E-money stored direct on a card	E-money held on a card in the e-money holder's possession.
2251	E-money account accessed via a card	Cards which give access to e-money stored on e-money accounts are cards linked to e-money (card) accounts.
2252	E-money payment initiated from account other than through a card or mobile payment	E-money payment initiated from account other than through a card or mobile payment
2270	Recurring Swish	Includes recurring Swish payments.
3000	Other	Includes transactions that do not belong to any of the other specified categories. For credit transfers other includes transactions initiated via email or phone. Can be both remote and non-remote initiated.
5000	PISP	Includes transactions initiated by PISP. If information is available about both the fact that the transaction is initiated via a PISP and what other initiation channel is used for the transaction, PISP takes precedence and is specified for the transaction. Always reported as remotely initiated transactions.

#### Participant sector

Code	Name	Description
S122C	Credit institution	
S121	Central bank	
S13	General Government	
S125D1	Clearing and settlement organisation	
S12P	Other financial institutions	
SZP	Other than general government, clearing and settlement organisations and other financial institutions	

#### Participant type

Code	Name	Description
1	Direct participant	
2	Indirect participant	

#### Payment scheme

Code	Name	Description
PCS_MCRD	Mastercard	
PCS_VISA	VISA	
PCS_CUP	Union Pay	
PCS_JCB	JCB	
PCS_AMEX	American Express	
PCS_DINE	Diners and Discover	
PCS_OTH	Other card schemes	If the payment scheme is not known, it should be reported as other. If the payment scheme is known but it is not included in the code list, contact the Riksbank and inform them about the payment scheme and the Riksbank will add a code for it.
CTS_NPCI	NPC Instant credit transfer scheme	Instant credit transfers in the Nordic currencies.
CTS_SEPAI	The SEPA instant credit transfer (SCT Inst)	Instant credit transfers in EUR.

Code	Name	Description
CTS_NPCOLO	NPC One-leg out instant credit transfer	Upcoming scheme, development in progress. Instant credit transfers that start in one currency and end in another. The scheme handles incoming/outgoing payments to any of the Nordic currencies. The scheme indicates that they should be instant in the Nordic currency.
CTS_EPCOLO	EPC One-leg out instant credit transfer	Instant credit transfers that start in one currency and end in another, where EUR is one of the currencies. The immediacy is for the part of the payment that is in EUR.
CTS_OTHSIP	Other-Swish	Swish (also includes Swish transactions where both payer and payee have the same bank).
CTS_SEPA	The SEPA Credit Transfer (SCT)	Credit transfers in EUR.
CTS_NPC	NPC Credit transfer	Payments in the Nordics that go via NPC Credit transfer. No on us transactions are included here.
CTS_OTHRIX	Other - RIX RTGS	Payments that go individually directly via RIX RTGS.
CTS_OTHXB	Other - Cross-border	Includes other cross-border payments where knowledge of the payment scheme is lacking or the payment does not belong to any specific payment scheme. If knowledge about the payment scheme is available but it is not included in the code list, contact the Riksbank and inform about the payment scheme and the Riksbank will add a code for it.
CTS_ONUS	Other - On us	Payments/transactions between two accounts in the same bank (if the account holder is the same on both accounts, the payment/transaction should also be included).
CTS_OTHO	Other-other	If the payment scheme is not known, it should be reported as other. If the payment scheme is known but it is not included in the code list, contact the Riksbank and inform them about the payment scheme and the Riksbank will add a code for it.

#### Payment service user

Code	Name	Description
P	Private persons	Private persons include all private persons that are not sole proprietors or a HIO
NMFXP	Non-MFI excl. private persons	Non-MFIs excl. private persons are defined as all non-MFIs excl. private persons. Note that self-employed households, i.e. sole proprietors, and Household Non-Profit Organizations (HIOs) are included in the sector Non-MFIs exc. private persons. The public sector is, for example, also included here.
MFI	Monetary financial institutions	In payment statistics, MFIs refer to institutions that are traditionally considered MFIs and companies that are payment service providers. Transactions initiated by MFIs can be, for example, when an MFI purchases office equipment from a retailer or when another MFI initiates a payment (PSP that has an account with the reporting MFI).

#### Payment system metric

Code	Name	Description
C	Concentration ratio for payment systems.	
P	Participants per payment system.	
T	Transactions per payment system	

#### Payment system

Code	Name	Description
RIX	RIX	
RIXI	RIXInst	
BG	Bankgirot	
DC	Dataclearingen	

#### Payment type

Code	Name	Description
CTO	Credit transfer	Refers to item 3 § 2 in the regulations.
CT1	Instant credit transfer	Refers to item 3 § 1 in the regulations.
DD	Direct debits	Refers to item 3 § 7 in the regulations.
CPI	Card-based payment transactions issuer	Refers to item 3 § 3 in the regulations.
CPA	Card-based payment transactions acquirer	Refers to item 3 § 3 in the regulations.
CWI	ATM cash withdrawal issuer	Refers to item 3 § 4 in the regulations.
CW0	ATM cash withdrawal	Refers to item 3 § 4 in the regulations.
CDO	ATM cash deposits	Refers to item 3 § 6 in the regulations.
CADVI	Cash advance at POS terminals issuer	Refers to item 3 § 5 in the regulations.
CADVA	Cash advance at POS terminals acquirer	Refers to item 3 § 5 in the regulations.
EMPO	E-money payment transactions	Refers to item 3 § 9 in the regulations.
MREM	Money remittance	Refers to item 3 § 8 in the regulations.
PI	Payment initiation services	Refers to item 3 § 10 in the regulations.
CWOTC	OTC cash withdrawals	Refers to item 3 § 12 in the regulations.
CDOTC	OTC cash deposits	Refers to item 3 § 11 in the regulations.

#### PISP initiated transactions

Code	Name	Description
ICT0	Credit transfer	
ICT1	Instant credit transfer	
OTH	Other	

**Quantity item**

Code	Name	Description
CARD	Cards	Refers to item 3 § 13 in the regulations.
PA	Payment accounts	Refers to item 3 § 14 in the regulations.
POS	POS terminals	Refers to item 3 § 15 in the regulations.
EMT	E-money card terminals	Refers to item 3 § 16 in the regulations.
ATM	ATMs	Refers to item 3 § 17 in the regulations.

**Remote initiation**

Code	Name	Description
R	Initiated via remote channel	Remote payment transaction means a payment transaction initiated via internet or through a device that can be used for distance communication. This includes transactions initiated via email or telephone (both when you button/keys in on the phone and when you speak to customer service).
NR	Initiated via non-remote channel	Non-remote transactions are those initiated at physical terminals and over the counter, including transactions initiated using contactless technology.

**Role in transaction**

Code	Name	Description
1	Payer's PSP	Payers payment service provider.
2	Payee's PSP	Payees payment service provider.

**Terminal function**

Code	Name	Description
1	Accepting e-money cards	
2	Not accepting e-money cards	
3	E-money cards loading and unloading	
4	Accepting both e-money transactions and card loading/unloading	
5	Cash withdrawals	
6	Cash deposits	
7	Credit transfers	
8	Both cash withdrawals and -deposits	
9	Both cash deposits and credit transfers	
10	Both cash withdrawals and credit transfer	
11	Both cash withdrawals, -deposits and credit transfers	

**Transaction type**

Code	Name	Description
PUR	Purchase	The payer is a cardholder and the payee is a sales company (merchant)
RET	Returns	The payer is the selling company and the payee is a cardholder. It does not have to be the entire original purchase that is returned; it can be a partial amount.
ORC	Original credits	The payer is the selling company and the payee is a cardholder. It essentially functions like a refund, more of a regulatory definition where certain selling companies are given the right to make a credit to cardholders without a prior purchase transaction. For example, gambling winnings.
P2P	P2P Card-to-card	Payer is a cardholder and the payee is another cardholder within the same payment scheme.
REV	Reversals	Technical backing of a transaction, as a correction for a technical error. For example, a batch of transactions that has been read into clearing twice by mistake.
CHB	Charge-back	When the payer claims that the completed transaction is legally (not technically) incorrect and the payer's payment service provider compensates the payer and then charges the payee's payment service provider for this in accordance with the scheme's rules. For example, fraud or when the payer has not received the goods or services he paid for.
REP	Representments	The acquirer rejects a chargeback and takes back the money.

**Type of account**

Code	Name	Description
PA	Payment account	
EMA	E-money account	

The table below lists the attributes that refer to a specific standard.

**Attribut med standard**

<b>Attribute name</b>	<b>Description</b>	<b>Examples</b>
Counterparty country	According to ISO 3166-1 in alpha-2 country code.	SE, NO
Transaction currency	According to ISO 4217-1 in alpha-3 currency code.	SEK, NOK
Account currency	According to ISO 4217-1 in alpha-3 currency code.	SEK, NOK
SNI-code	Refers to the industry classification at 5-digit level, Ng1.	01110, 99000
Initiation country	According to ISO 3166-1 in alpha-2 country code.	SE, NO
Merchant category code	A four-digit number in according to ISO 18245.	0742, 9950
Merchant location	According to ISO 3166-1 in alpha-2 country code.	SE, NO
Locality	According to all localities in Sweden.	ABBEKÁS, ÖXNEVALLA

## Appendix 2. Reporting examples for the different parts of payments statistics

This section provides examples of what a file might look like for the different parts of the payment statistics. First, there are examples for payment service providers and then examples for payment system operators.

### Example for payment service providers

#### Transaction items (3(1-6))

The example below is based on the card issuer's scheme for card-based payment transactions.

```
{
  "schema_version": "1.0",
  "reporter_id": "XXXXXX-XXXX",
  "environment": "T",
  "report_datetime": "2025-01-10T11:11:01",
  "date_from": "2025-01-01",
  "date_to": "2025-01-02",
  "reported_payment_type": "CPI",
  "report_part": "part_1",
  "items": [
    {
      "id": "00001",
      "payment_type": "CPI",
      "transaction_value": 1000.00,
      "transaction_currency": "SEK",
      "counterparty_country": "SE",
      "role_in_transaction": 1,
      "transaction_initiated": "2025-01-01T11:10:00",
      "transaction_cleared": "2025-01-02",
      "account_value": 1000.11,
      "account_currency": "SEK",
      "payment_service_user": "P",
      "transaction_type": "PUR",
      "merchant_location": "SE",
      "initiation_channel": 2221,
      "remote_initiation": "NR",
      "contactless": "CNT",
      "payment_scheme": "PCS_MCRD",
      "card_type": 11,
      "merchant_category": "9950",
    },
  ],
}
```

#### Direct debits (3(7))

The example below is based on the schema for direct debits.

```
{
  "schema_version": "1.0",
  "reporter_id": "XXXXXX-XXXX",
  "environment": "T",
  "report_datetime": "2024-02-10T11:11:01",
  "period": "2024-01-31",
  "reported_payment_type": "DD",
  "report_part": "part_1",
  "items": [
    {
      "id": "00001",
      "number_of": 1000,
      "transaction_value": 1000000.00,
    },
  ],
}
```

```

    "transaction_currency": "SEK",
    "payment_type": "DD",
    "initiation_channel": 2200,
  }
],
}

```

### Aggregated items (3(8-12))

The example below is based on the schema for e-money payment transactions.

```

{
  "schema_version": "1.0",
  "reporter_id": "XXXXXX-XXXX",
  "environment": "T",
  "report_datetime": "2024-07-10T11:11:01",
  "date_from": "2024-06-30",
  "date_to": "2024-07-01",
  "reported_payment_type": "EMP0",
  "report_part": "part_1",
  "items": [
    {
      "id": "00001",
      "number_of": 1000,
      "transaction_value": 100000.00,
      "transaction_currency": "SEK",
      "payment_type": "EMP0",
      "transaction_day": "2024-07-01",
      "counterparty_country": "SE",
      "role_in_transaction": 1,
      "payment_service_user": "P",
      "initiation_channel": 2231,
      "remote_initiation": "NR",
    }
  ],
}

```

### Quantity items (3(13-17))

The example below is based on the schema for number of cards.

```

{
  "schema_version": "1.0",
  "reporter_id": "XXXXXX-XXXX",
  "environment": "T",
  "report_datetime": "2024-07-01T11:11:01",
  "period": "2024-06-30",
  "reported_quantity_item": "CARD",
  "report_part": "part_1",
  "items": [
    {
      "id": "00001",
      "quantity_item": "CARD",
      "number_of": 100,
      "payment_service_user": "P",
      "payment_scheme": "PCS_MCRD",
      "card_type": 11,
      "card_function": "CF1",
      "contactless": "MAG",
    }
  ]
}

```

```
],  
}
```

## Payment system operators

The example below is based on the schema for transactions processed in payment system.

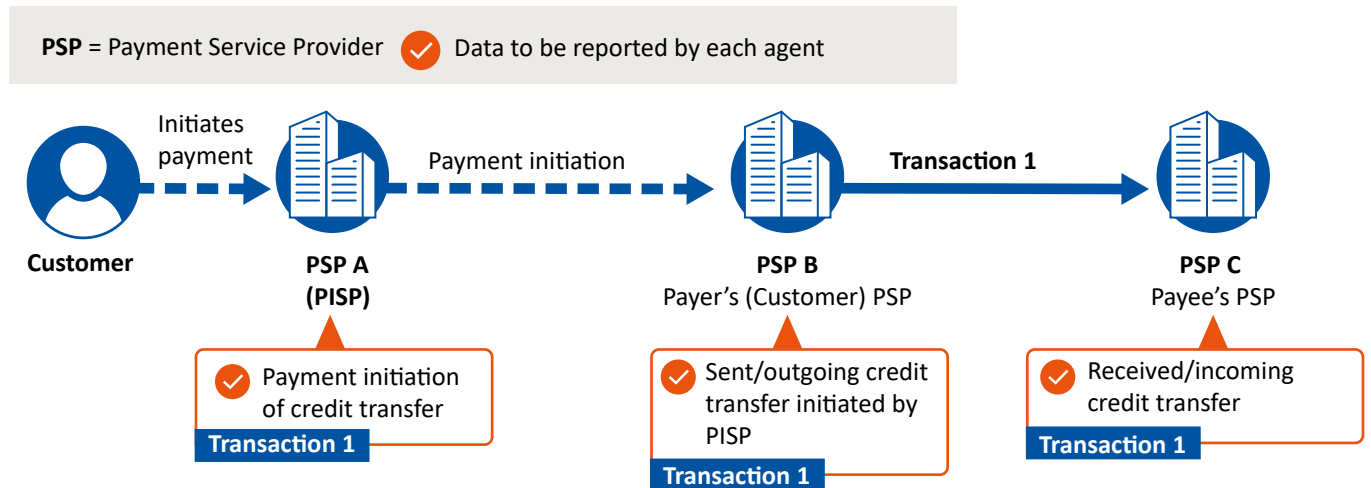
```
{  
  "schema_version": "1.0",  
  "reporter_id": "XXXXXX-XXXX",  
  "environment": "T",  
  "report_datetime": "2024-07-01T11:11:01",  
  "period": "2024-06-30",  
  "reported_payment_system_metric": "T",  
  "report_part": "part_1",  
  "items": [  
    {  
      "id": "0001",  
      "payment_system": "RIX",  
      "payment_system_metric": "T",  
      "payment_type": "CT0",  
      "number_of": 100,  
      "value_of_transactions": 100000,  
      "counterparty_country": "SE",  
    }  
  ],  
}
```

### Annex 3. Reporting for different payment models

The figures below describe what each payment service provider shall report in payment models where different payment service providers are involved in the payment/transaction.

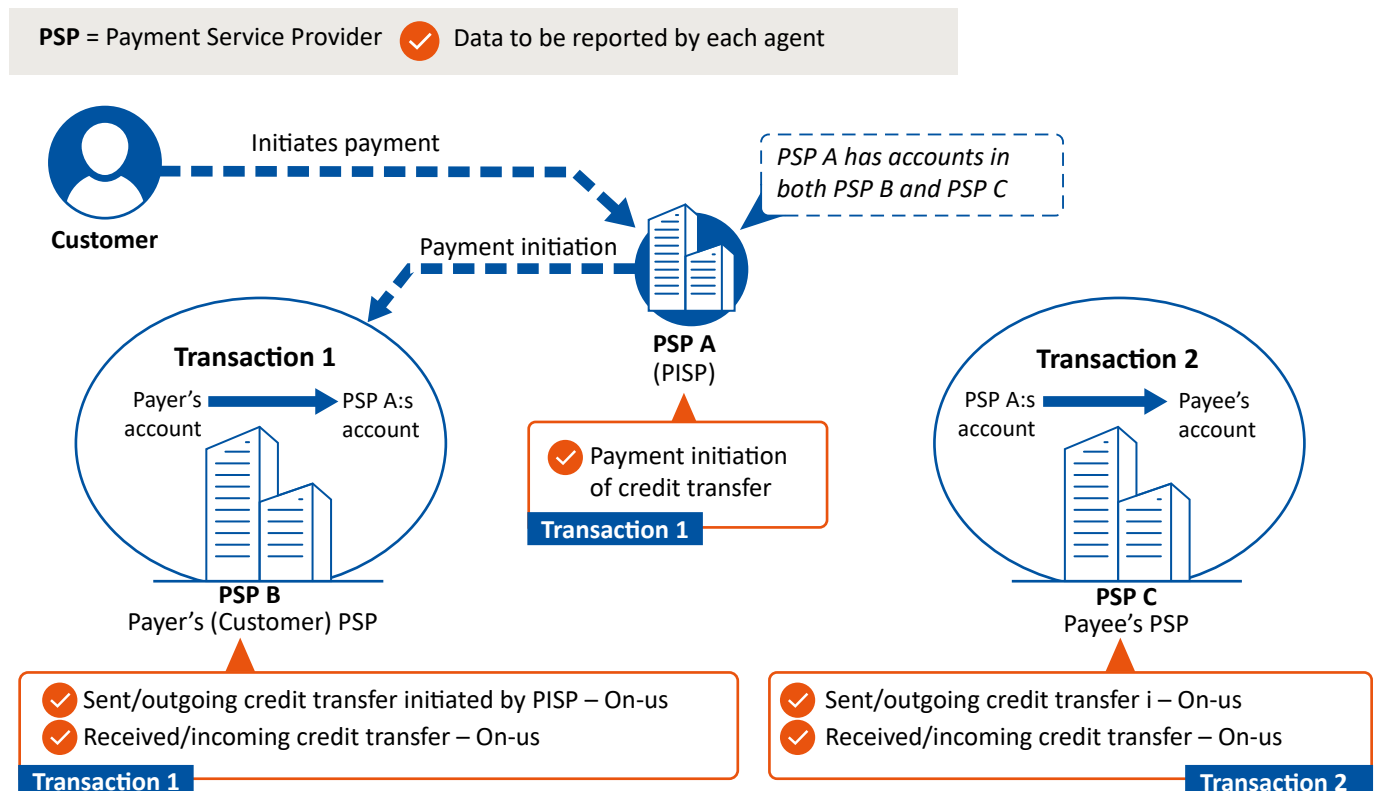
**Figure 1: Payment initiation**

Assumption that the payment service used is a credit transfer.



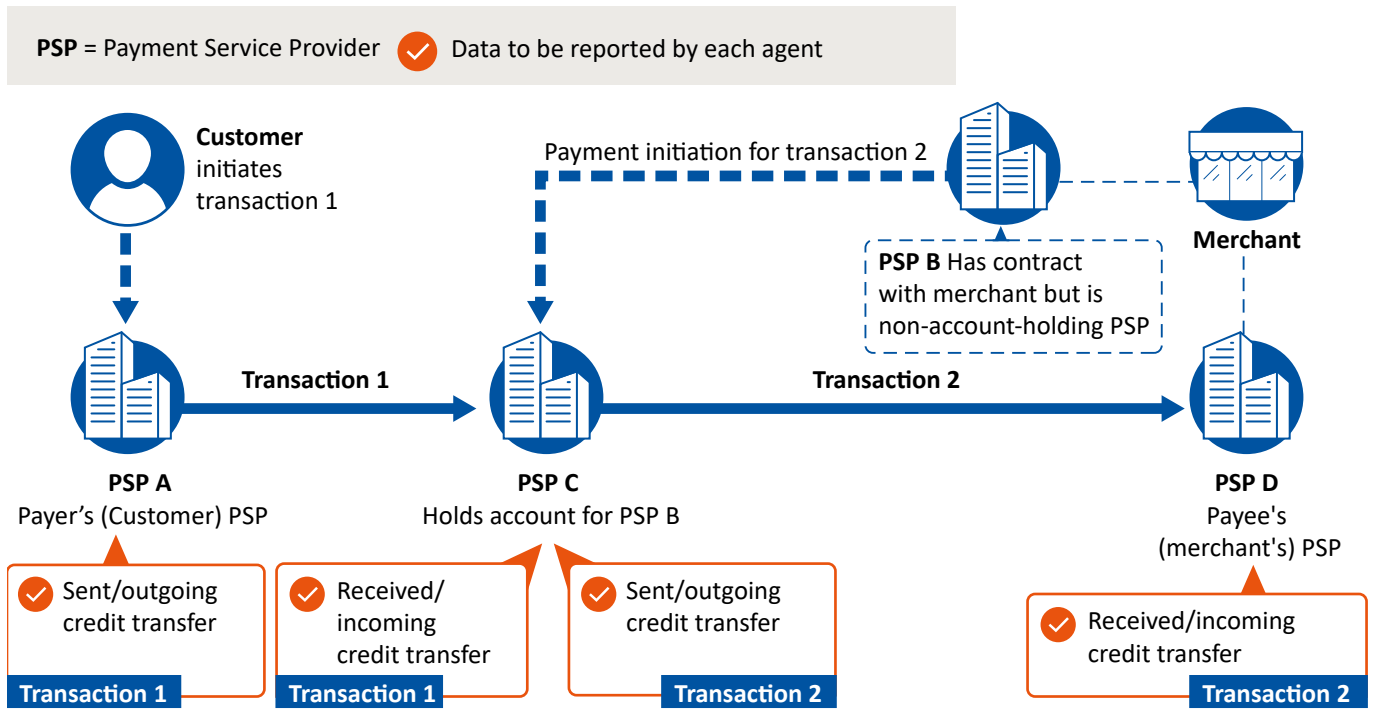
**Figure 2: Payment initiation with own account structure – PISP that has accounts in several other PSPs**

Two transactions made by credit transfer.



**Figure 3: Payment service providers that have outsourced the payment service to another PSP**

Assumption that both transactions are made by credit transfer.



**Figure 4: Money remittances**

**PSP = Payment Service Provider** ✓ Data to be reported by each agent

