

The Riksbank's Statute Book

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The Riksbank's regulations (RBFS 2025:1) on reporting payment statistics

Adopted on 25 June 2025.

The Riksbank hereby provides the following regulations pursuant to Chapter 13, Section 1, paragraph 11 of the Sveriges Riksbank Act (2022:1568).

Scope and definitions

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

The Regulations shall not apply to payment service providers that are public authorities, natural persons or that only provide account information services.

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

Section 2 Terms and expressions used in these regulations have the same meaning as in Chapter 1, Sections 3 and 5 of the Payment Services Act (2010:751) and Chapter 1, Section 2 of the Electronic Money Act (2011:755), unless otherwise stated. In addition, the following is meant

the ECB's statistics regulation: Council Regulation (EU) No 1409/2013 of 28 November 2013 (PDF 2.0 MB) on payments statistics,

instant credit transfers: account-based payments that take place immediately,

payment system operator: the person legally responsible for managing a payment system,

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

Reporting obligations for payment service providers

Information to be reported

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

1. Instant credit transfers
2. Credit transfers
3. Card-based payment transactions
4. ATM cash withdrawals
5. Cash advance at POS terminal
6. ATM cash deposits
7. Direct debits
8. Money remittances
9. E-money payment transactions

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10. Payment initiation services
11. OTC cash deposits
12. OTC cash withdrawals
13. Cards
14. Payment accounts
15. POS terminals
16. E-money card terminals
17. ATMs

The items in the first paragraph 2 to 17 are defined in accordance with Annex II of the ECB Statistical Regulation. Items 1 to 6 shall be reported for each individual payment transaction and items 7 to 17 at an aggregated level.

How often reports should be made

Section 4 Reporting under

1. Sections 3 (1) and (3-6) shall take place every calendar week,
2. Section 3 (2) and (7-12) shall take place every calendar month, and
3. Section 3 (13-17) shall take place each calendar half-year.

Section 5 The Riksbank may announce that a payment service provider may, instead of reporting in accordance with Section 4, report

1. pursuant to Section 3 (1-12) each calendar quarter if the payment service provider is included in the group of payment service providers whose value per payment service specified in Section 3 (1-12) exceeds 5 per cent but not more than 15 per cent of the total value per calendar year of all payment service providers, or
2. pursuant to section 3 each calendar year if the payment service provider is included in the group of payment service providers whose total value per payment service specified in section 3 (1-12) amounts to no more than 5 per cent of the total value per calendar year of all payment service providers. Reporting in accordance with section 3 (13-17) shall be submitted broken down by calendar half-year.

The Riksbank may announce that the payment service provider shall return to reporting in accordance with Section 4.

Timing of reporting

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

A payment service provider that reports each calendar month shall do so no later than the ninth business day of the month following the month to which the report relates.

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

Reporting obligations for payment system operators

Information to be reported

Section 7 An operator of a payment system shall provide information on attributes as set out in Annex 2 regarding for the following items.

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1. Direct participants
2. Indirect participants
3. Card-based payment transactions
4. Credit transfers
5. Direct debits
6. E-money payment transactions
7. ATM cash deposits
8. OTC cash deposits
9. ATM cash withdrawals
10. OTC cash withdrawals
11. Cash advance at a POS terminal

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

How often to report

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

Timing of reporting

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

Correction and verification of information provided

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

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

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

How to report

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

Contact details

Section 13 A reporting agent shall inform the Riksbank of the contact person or contact function and their contact details. If this information changes, the Riksbank should be informed.

Exemptions from the regulations

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

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1. These regulations enter into force on 1 October 2026.
2. The provisions relating to reporting for the items in Sections 3 (2) apply from 1 October 2027.

Annex 1 Attribute lists for payment service providers

Table 1. Items in Section 3 (1-12)

Attribute	Description
Number of transactions	Number of transactions included in each aggregate.
Payment scheme	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.
Payment type	Refers to which of the items under Section 3 (1-12) the reporting refers to.
Role in the transaction	Indicates whether the transaction is reported from the payer's or payee's payment service provider.
Remote/non-remote	Indicates whether the transaction is initiated remotely or not.
Merchant location	Refers to the country where the payment transaction is executed at a physical payment terminal using a card. For card-based transactions initiated remotely, the country is the place where the retailer is located.
Initiation channel	Refers to a service for initiating a payment order at the request of the payment service user.
Initiating country	Refers to the country of residence of the payer.
Contact/contactless	A payment transaction made by contact is, for example, when the cardholder inserts the card into the POS terminal or pays by swiping the magnetic stripe of the card in the terminal. A contactless payment transaction is a payment transaction 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 made using contactless technology.
MCC-code	A four-digit code used to classify businesses according to the goods or services they provide.
Counterparty country	The payer's payment services provider states the country of residence of the payee's payment services provider. The payee's payment service provider states the country of residence of the payer's payment service provider
PISP initiated transaction	Refers to the type of payment that has been initiated.
Locality	The postal locality where the cash withdrawal or deposit took place.
SNI-code	Refers to the Swedish Standard Industrial Classification at the 5-digit level when enterprises are payment recipients.
Transaction cleared	Date when the transaction is cleared.

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Transaction initiated	Local time (merchants time stamp) when the transaction is initiated, may be rounded to the nearest hour.
Transaction amount in account currency	The value of the transaction in the account currency. The amount debited from the account (or card).
Transaction amount in transaction currency	The value of the transaction or transactions in the currency of the transaction.
Transaction day	Date when the customer's account is debited or credited.
Transaction time	Time at which the payer's or payee's account is debited or credited, may be rounded to the nearest hour.
Transaction type	Refers to the type of card transaction reported.
Type of payment service user	Refers to a natural or legal person using a payment service as payer, payee or both.
Card type	Refers to the type of card and whether it is a debit or credit card, for example.
Currency code account currency	Currency code of the account currency.
Currency code transaction currency	Currency code of the transaction currency.

Table 2. Matrix of attributes to be reported for the transactional items in section 3(1-6)

The M in the table below means that the attribute should only be reported for received/arriving transactions. S means that the attribute should only be reported for sent/outgoing transactions.

Attribute	Item 1.	Item 2.	Items 3, 4 and 5. Card issuers	Items 3 and 5. Card acquirer	Items 4 and 6. Payment service providers who own ATMs
Payment type	X	X	X	X	X
Role in the transaction	X	X	X	X	X
Counterparty country	X	X	X	X	X
Transaction amount in transaction currency	X	X	X	X	X
Currency code transaction currency	X	X	X	X	X
Transaction amount in account currency	S		X		
Currency code account currency	S		X		
Transaction initiated			X	X	
Transaction cleared			X	X	
Transaction time	X				
Transaction day		X			X
Type of payment service user	X	X	X		
SNI-Code	M	M			
Transaction type			X*	X*	
Merchant location			X	X	X
Locality					X
Initiation channel	S	S	X	X	

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Remote/non-remote	S	S	X	X	
Contact/contactless			X	X	
Payment scheme	X	X	X	X	X
Card type			X	X	
MCC-code			X	X	

* Transaction type is only reported for item 3, not for items 4 or 5

Table 3. Matrix of attributes to be reported for the aggregated items in Section 3 (7-12)

S in the table below means that the attribute should only be reported for sent/outgoing transactions.

Attribute	Item 7.	Item 8.	Item 9.	Item 10.	Items 11–12.
Payment type	X	X	X	X	X
Transaction amount in transaction currency	X	X	X	X	X
Currency code transaction currency	X	X	X	X	X
Number of transactions	X	X	X	X	X
Role in the transaction		X	X		
Counterparty country		X	X	X	
Transaction date		X	X	X	X
Type of payment service user		X	X	X	X
PISP initiated transaction				X	
Initiating country		S		X	
Initiation channel	X		S		
Remote/non-remote			S	X	

Table 4. Items in Section 3 (13-17)

Attribute	Description
Number of	Refers to the number of terminals (ATMs, POS and e-money terminals) owned by payment service providers, as well as the number of cards and payment accounts issued by payment service providers.
Payment scheme	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.
E-money functions	Refers to the e-money features of the card.
Merchant location	Refers to the country where the terminal (ATMs, POS and e-money terminals) is located.
Contact/contactless function	Indicates whether the terminal accepts contact and/or contactless transactions. Indicates whether the card has contact and/or contactless functionality.
Card function	Refers to the card functionalities of the card that are payment, e-money and/or cash.
Quantity item	Refers to which of the other items under Section 3 (13-17) the reporting refers to.

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Terminal function	Refers to which functions the POS terminals, ATMs and e-money terminals have.
Type of payment account	Refers to the type of payment account, whether the account is a payment account or e-money account.
Type of payment service user	Refers to a natural or legal person using a payment service as payer, payee or both.
Card type	Refers to the type of card and whether it is a debit or credit card, for example.

Table 5. Matrix of attributes to be reported for the aggregated items in Section 3 (13-17)

Attribute	Item 13.	Item 14.	Item 15.	Item 16.	Item 17.
Quantity item	X	X	X	X	X
Number of	X	X	X	X	X
Type of payment service user	X	X			
Merchant location			X	X	X
Terminal function			X	X	X
Contact/contactless function	X		X		X
Payment scheme	X				
Card type	X				
Card function	X				
E-money functions	X				
Type of payment account		X			

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Annex 2 Attribute lists for payment system operators

Table 1. Items in Section 7 (1-2)

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

Table 2. Items in Section 7 (3-11)

Attribute	Description
Number	Number of transactions processed in the payment system.
Payment system	Refers to the name of the payment system. A payment system is a funds transfer system with formal and standardised procedures and common rules for the processing, clearing and/or settlement of payment transactions.
Payment type	Type of transaction according to Section 7 (3)-(11).
Counterparty country	Cross-border transactions should be distinguished from domestic transactions and reported according to the residency of the sending and receiving participants. The transactions shall be broken down by country.
Payment system metric	Indicates whether the data refers to transactions processed through a payment system or whether it is a concentration ratio.
Value	Expressed in SEK and is the value of the transactions processed in the payment system.