

# Payments Statistics (PST-3, **PST-3\_FULL** and PST-3\_DER)

## Protocol

**v.1.2 (updates from v1.1 highlighted in yellow)**

**August 2022**

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## **INTRODUCTION**

This document describes the technical protocol for submitting XML files to the National Bank of Belgium via the online portal "OneGate", domain PST, report *Payments Statistics (PST-3, PST-3\_FULL and PST-3\_DER)*:

- The PST-3 report contains the TRI table that is reported on a quarterly basis by the "full" reporting agents (without derogation)
- The PST-3\_FULL report contains all tables to be reported on a half-yearly basis by the "full" reporting agents (without derogation)
- The PST-3\_DER report contains all tables to be reported by reporting agents that have been granted a partial derogation.

*Disclaimer: all XML syntax excerpts in this document are for non-normative, illustrative purposes and should not be considered as valid. For valid XML syntax, the preparer should make use of appropriate parsers.*

### **1. ONEGATE, REPORTING PORTAL OF THE NATIONAL BANK OF BELGIUM**

The National Bank of Belgium provides declarers with a totally secure internet collection application.

This application is called OneGate and allows companies to complete statistical, prudential and other declaration forms either by introducing data directly (if allowed by the supervisor) or by uploading files.

In order to ensure the confidentiality of the data transmitted, the National Bank of Belgium proposes two access methods:

- access by means of a **username** and **password** ("standard secured");
- access by means of an **electronic certificate** ("strong secured").

All necessary information including User Guide is available on the NBB website  
<http://www.onegate.be/>

## 2. THE XML FORMAT - GENERAL

This section describes the generic XML format. A general OneGate XML report is a valid XML document, with the following structure:

```
<?xml version='1.0' encoding='UTF-8'?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2015-02-11T16:18:22.217+01:00">
    <From declarerType=".....1">.....2</From>
    <To>NBB</To>
    <Domain>PST</Domain>
    <Response>
      <Email>company.email@company.be</Email>
      <Language>EN</Language>
    </Response>
  </Administration>
  <Report date=".....3" code=".....4" action=".....5">
    <Data close=".....6" form=".....7">
      <Item>
        <Dim prop=".....8">.....9</Dim>
      </Item>
    </Data>
  </Report>
</DeclarationReport>
```

Non-normative sample report (for illustration purposes only):

- 1 Parameter for the institution's *identification type*. The value of this parameter depends on the institution and report. The identification type for the PST-3 reporting is always "KBO".
- 2 Parameter for the institution's *identification number*. The value of this parameter depends on the institution and report. Reporting agents are to be identified by means of the unique enterprise number [Kruispuntbank van Ondernemingen; Banque-Carrefour des Entreprises]. This code is composed of 10 figures.
- 3 Parameter to instruct OneGate to which *reporting period* the data belong. The value of this parameter depends on the institution and report. The format for Payments Statistics is YYYY-MM.
- 4 Parameter to instruct OneGate to which *report* the data belong. For Payments Statistics, the report code is "PST-3". If you have been granted a derogation, then the report "PST-3\_DER" applies to you.
- 5 Parameter to instruct the *processing type* of your submission:
  - o action="replace": this will initialize the forms present in the current submission file before processing the values of the submission.
  - o action="append": this will process some of the values. No action at all behaves the same.
- 6 Parameter to instruct OneGate whether or not to *close the report*. Possible values are "true" (close the report) and "false" (don't close the report).
- 7 Parameter to instruct OneGate to which *form* the data belong. There may be several forms within one report.
- 8 Indication of the *dimension property*. Dimension properties can exist on the level of the form (if they relate to all the items within the form) or within an item (if they relate only to the item itself). There may be none, one or many dimension properties.
- 9 Value for the dimension property.

Optional elements:

- Administration, attribute "creationTime" for your own reference, ignored by OneGate.

### 3. THE XML FORMAT - BY FORM

Two examples are going to be illustrated. A first one is the table called "TABLE\_1\_CI". This one is only available for credit institutions, but it works in the same way as the tables TABLE\_1\_PI, TABLE\_1\_ELMI and TABLE\_1\_POGI which are available for the three other kinds of Payment Service Provider. The two sections of this table are represented below.

PST-Domain for Payment Statistics survey > PST-3 -Payment Statistics version 2022 > June 2022 > TABLE\_1\_CI -Institutions offering payment services to non-monetary financial institutions (non-MFIs) - Credit Institutions

TABLE\_1\_CI - Institutions offering payment services to non-monetary financial institutions (non-MFIs) - Credit Institutions

Geo 0 (Domestic) items

Geo 0 (Domestic) items

Item	Previous year (for information only)	Data
<b>Credit institutions</b>		
Number of overnight deposits	5000900	1
of which:		
Number of internet/PC-linked overnight deposits	5001100	1
Number of overnight transferable deposits	5001200	1
of which having both characteristics:		
Number of internet/PC-linked overnight transferable deposits	5001400	1
Number of payment accounts	5001500	2
Number of e-money accounts	5001600	1
<b>Only ONE out of the four options must be filled in</b>		
<b>Credit institutions legally incorporated in the reporting country</b>		
Number of offices	5001900	1
<b>Branches of euro area-based credit institutions</b>		
Number of offices	5002300	
<b>Branches of EEA-based credit institutions (outside the euro area)</b>		

18 of 18 rows.

PST-Domain for Payment Statistics survey > PST-3 -Payment Statistics version 2022 > June 2022 > TABLE\_1\_CI -Institutions offering payment services to non-monetary financial institutions (non-MFIs) - Credit Institutions

TABLE\_1\_CI - Institutions offering payment services to non-monetary financial institutions (non-MFIs) - Credit Institutions

Geo 3 (Single breakdown for EEA countries) items

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Item	Previous year (for information only)	Data
<b>If Account Servicing Payment Services Providers</b>		
<b>Number of payment accounts accessed by Account Information Service Providers (AISPs)</b>		
Domestic	5020300	1
Austria	5020400	1
Bulgaria	5020500	1

The corresponding XML code for the data shown above is the following:

```
<Report date="2022-06" code="PST-3_FULL" close="false">
  <Data form="TABLE_1_CI">
    <Item>
      <Dim prop="P_STR_HEADING">5000900</Dim>
      <Dim prop="P_NUM_DATA">1</Dim>
    </Item>
    <Item>
      <Dim prop="P_STR_HEADING">5001100</Dim>
      <Dim prop="P_NUM_DATA">1</Dim>
    </Item>
    <Item>
      <Dim prop="P_STR_HEADING">5001200</Dim>
      <Dim prop="P_NUM_DATA">1</Dim>
    </Item>
    <Item>
      <Dim prop="P_STR_HEADING">5001400</Dim>
      <Dim prop="P_NUM_DATA">1</Dim>
    </Item>
    <Item>
      <Dim prop="P_STR_HEADING">5001500</Dim>
      <Dim prop="P_NUM_DATA">2</Dim>
    </Item>
    <Item>
      <Dim prop="P_STR_HEADING">5001600</Dim>
```

```

    <Dim prop="P_NUM_DATA">1</Dim>
  </Item>
  <Item>
    <Dim prop="P_STR_HEADING">5001900</Dim>
    <Dim prop="P_NUM_DATA">1</Dim>
  </Item>
  <Item>
    <Dim prop="P_STR_HEADING">5020300</Dim>
    <Dim prop="P_NUM_DATA">1</Dim>
  </Item>
  <Item>
    <Dim prop="P_STR_HEADING">5020400</Dim>
    <Dim prop="P_NUM_DATA">1</Dim>
  </Item>
  <Item>
    <Dim prop="P_STR_HEADING">5020500</Dim>
    <Dim prop="P_NUM_DATA">1</Dim>
  </Item>
</Data>
</Report>

```

## Remarks

- No distinction is needed in XML to distinguish the two sections. It is identified from the property 'P\_STR\_HEADING'.
- A dimension 'P\_NUM\_DATA\_PREVIOUS' exists for this table, but this one is not mandatory and is not shown in the example. If a value is assigned, this will have anyway no effect as the value is automatically derived in OneGate from the table of the past period.
- The code and the data provided should respect the validations rules mentioned in the [PST-3 reporting scheme](#) (Excel template).
- If you have been granted a derogation, the report code "PST-3\_DER" applies to you instead of "PST-3" or "PST-3\_FULL". "PST-3" is used by the reporting agents without derogation for the reporting of the quarterly TRI table. "PST-3\_FULL" is used by the reporting agents without derogation for the reporting of all half-year tables.

The second example is with the table PCT.

PST-Domain for Payment Statistics survey > PST-3-Payment Statistics version 2022 > June 2022 > PCT-PCT: Credit transfers (including fraud data)

PCT - PCT: Credit transfers (including fraud data)

PCT : Credit transfers (including fraud data) Save Quit

Delete +1 row +5 rows +20 rows  Show errors only

	Counterpart area	Role in transaction	Initiation channel	Remote / non-remote initiation	Payment Scheme	Strong customer authentication	Fraud type	Payment transactions volume	Payment transactions value	Fraudulent payment transactions volume	Fraudulent payment transactions value
<input type="checkbox"/>	W2	1	_T	_T	CTS_ALL	_X	_Z	4	3.12	2	1.12
<input type="checkbox"/>	AT	1	_T	_T	CTS_ALL	_X	_Z	4	3.12	2	1.12
<input type="checkbox"/>	BG	1	_T	_T	CTS_ALL	_X	_Z	4	3.12	2	1.12
<input type="checkbox"/>	HR	1	_T	_T	CTS_ALL	_X	_Z	4	3.12	2	1.12
<input type="checkbox"/>	CY	1	_T	_T	CTS_ALL	_X	_Z	4	3.12	2	1.12
<input type="checkbox"/>	CZ	1	_T	_T	CTS_ALL	_X	_Z	4	3.12	2	1.12

The corresponding XML code for the data shown above is the following:

```

<Report date="2022-06" code="PST-3_FULL" close="false">
  <Data form="PCT">
    <Item>
      <Dim prop="COUNT_AREA">W2</Dim>
      <Dim prop="RL_TRNSCTN">1</Dim>
      <Dim prop="INTTN_CHNNL">_T</Dim>

```

```

<Dim prop="RMT_INTTN">_T</Dim>
<Dim prop="PYMNT_SCHM">CTS_ALL</Dim>
<Dim prop="SCA">_X</Dim>
<Dim prop="FRD_TYP">_Z</Dim>
<Dim prop="F_TOTALVOLUME">4</Dim>
<Dim prop="F_TOTALVALUE">3.12</Dim>
<Dim prop="F_FRAUDVOLUME">2</Dim>
<Dim prop="F_FRAUDVALUE">1.12</Dim>
</Item>
<Item>
<Dim prop="COUNT_AREA">AT</Dim>
<Dim prop="RL_TRNSCTN">1</Dim>
<Dim prop="INTTN_CHNNL">_T</Dim>
<Dim prop="RMT_INTTN">_T</Dim>
<Dim prop="PYMNT_SCHM">CTS_ALL</Dim>
<Dim prop="SCA">_X</Dim>
<Dim prop="FRD_TYP">_Z</Dim>
<Dim prop="F_TOTALVOLUME">4</Dim>
<Dim prop="F_TOTALVALUE">3.12</Dim>
<Dim prop="F_FRAUDVOLUME">2</Dim>
<Dim prop="F_FRAUDVALUE">1.12</Dim>
</Item>
<Item>
<Dim prop="COUNT_AREA">BG</Dim>
<Dim prop="RL_TRNSCTN">1</Dim>
<Dim prop="INTTN_CHNNL">_T</Dim>
<Dim prop="RMT_INTTN">_T</Dim>
<Dim prop="PYMNT_SCHM">CTS_ALL</Dim>
<Dim prop="SCA">_X</Dim>
<Dim prop="FRD_TYP">_Z</Dim>
<Dim prop="F_TOTALVOLUME">4</Dim>
<Dim prop="F_TOTALVALUE">3.12</Dim>
<Dim prop="F_FRAUDVOLUME">2</Dim>
<Dim prop="F_FRAUDVALUE">1.12</Dim>
</Item>
<Item>
<Dim prop="COUNT_AREA">HR</Dim>
<Dim prop="RL_TRNSCTN">1</Dim>
<Dim prop="INTTN_CHNNL">_T</Dim>
<Dim prop="RMT_INTTN">_T</Dim>
<Dim prop="PYMNT_SCHM">CTS_ALL</Dim>
<Dim prop="SCA">_X</Dim>
<Dim prop="FRD_TYP">_Z</Dim>
<Dim prop="F_TOTALVOLUME">4</Dim>
<Dim prop="F_TOTALVALUE">3.12</Dim>
<Dim prop="F_FRAUDVOLUME">2</Dim>
<Dim prop="F_FRAUDVALUE">1.12</Dim>
</Item>
<Item>
<Dim prop="COUNT_AREA">CY</Dim>
<Dim prop="RL_TRNSCTN">1</Dim>
<Dim prop="INTTN_CHNNL">_T</Dim>
<Dim prop="RMT_INTTN">_T</Dim>
<Dim prop="PYMNT_SCHM">CTS_ALL</Dim>
<Dim prop="SCA">_X</Dim>
<Dim prop="FRD_TYP">_Z</Dim>
<Dim prop="F_TOTALVOLUME">4</Dim>
<Dim prop="F_TOTALVALUE">3.12</Dim>
<Dim prop="F_FRAUDVOLUME">2</Dim>
<Dim prop="F_FRAUDVALUE">1.12</Dim>
</Item>
</Data>
</Report>

```

## Remarks

- 'F\_TOTALVALUE' and 'F\_FRAUDVALUE' accept 2 decimals and no decimal is accepted for 'F\_TOTALVOLUME' and 'F\_FRAUDVOLUME'.
- For some items, the reporting of 'F\_TOTALVALUE' and 'F\_TOTALVOLUME' or 'F\_FRAUDVALUE' and 'F\_FRAUDVOLUME' are disallowed (see black cells of the [PST-3 reporting scheme](#)). In this case, either the property should not be reported, or it should be reported as null like '`<Dim prop="F_TOTALVOLUME"></Dim>`'. A zero is not considered as null.
- Each table has got its own set of dimensions described in the [PST-3 reporting scheme](#).
- The code and the data provided should respect the validations rules mentioned in the [PST-3 reporting scheme](#).
- If you have been granted a derogation, the report code "PST-3\_DER" applies to you instead of "PST-3" or "PST-3\_FULL". "PST-3" is used by the reporting agents without derogation for the reporting of the quarterly TRI table. "PST-3\_FULL" is used by the reporting agents without derogation for the reporting of all half-year tables.

#### **4. THE CSV FORMAT - BY FORM**

For the CSV format, please follow the instructions described in the [PST-3 reporting scheme](#).