Payments Statistics (PST-3, PST-3_FULL and PST-3_DER)

Protocol

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

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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">
 <a href="4"><Administration creationTime="2015-02-11T16:18:22.217+01:00"></a>
  <From declarerType=".....1">.....2
  <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">
    <Dim prop=".....8">......9</Dim>
   </ltem>
 </Data>
 </Report>
</DeclarationReport>
```

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

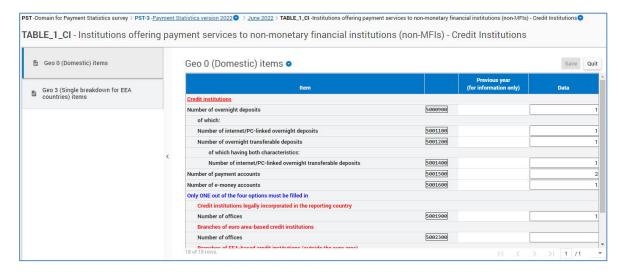
- Parameter for the institution's *identification type*. The value of this parameter depends on the institution and report. The identification type for the PST-3 reporting is always "KBO".
- Parameter for the institution's *identification number*. The value of this parameter depends on the institution 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.
- 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.
- 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.
- 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).
- Parameter to instruct OneGate to which *form* the data belong. There may be several forms within one report.
- 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.
- 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.





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

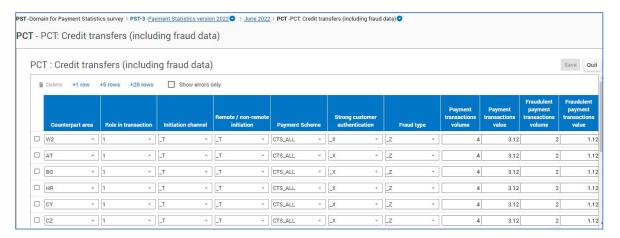
```
<Report date="2022-06" code="PST-3 FULL" close="false">
 <Data form="TABLE 1 CI">
      <Dim prop="P STR HEADING">5000900</pim>
      <Dim prop="P NUM DATA">1</Dim>
   </Item>
      <Dim prop="P STR HEADING">5001100</pim>
      <Dim prop="P NUM DATA">1</Dim>
   </Item>
      <Dim prop="P STR HEADING">5001200</Dim>
      <Dim prop="P NUM DATA">1</Dim>
   </Item>
      <Dim prop="P STR HEADING">5001400</Dim>
     <Dim prop="P NUM DATA">1</Dim>
   </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.



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

```
<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</pim>
      <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 <u>PST-3 reporting scheme</u>.
- The code and the data provided should respect the validations rules mentioned in the <u>PST-3 reporting scheme</u>.
- 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 <u>PST-3 reporting scheme</u>.