

Explanatory Notes for Completing Retail Payments Statistics Forms

Version 2.1 – March 2018¹

The following explanatory notes provide definitions for data series in the Reserve Bank of Australia’s Retail Payments Statistics (RPS) Collection. A separate set of *RPS Reporting Instructions* provide detailed procedures for reporting RPS forms using the web portal. These explanatory notes will be updated over time as required and will be available to reporting institutions in the web portal.

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¹ Version 2.1 replaces Version 2.0 distributed to reporting institutions in 2017. Version 2.1 only includes some very minor updates, primarily around contact details rather than series definitions.

Cheques

Table 1 in the Cheques form collects data from cheque issuers on the number of accounts where a cheque book is provided to a customer, and the number and value of cheque payments made by their customers during the month. Table 2 collects data on financial institution ('FI' or 'bank') cheques. Table 3 collects data on total cheque payments received by customers of the reporting institution during the month from a payer at another financial institution.

The reporting period runs from the first calendar day to the last day of the month for flow data such as the number and value of cheque payments. Stock items, such as the number of accounts, are to be reported as at the last calendar day of the month. Figures for number of accounts and transactions should be reported in full and figures for the value of transactions should be reported in Australian dollars, rounded to the nearest thousand dollars.

Reporting responsibilities:

The 'issuer' of a cheque is responsible for completing the form. For the purposes of this form, the issuer is the institution that provides a cheque account to its personal or commercial customers. Financial institutions that provide cheque books to their customers, where the cheques are drawn on another institution under 'agency' arrangements (i.e. through a cheque issuance facility), should report as the issuer of these cheques in Table 1. Consequently, to avoid double counting of transactions, institutions on which agency cheques are drawn should not report data associated with these types of cheques.

Issuers of financial institution (FI) cheques (i.e. also known as 'bank cheques') are responsible for completing Table 2. FI cheques are cheques drawn by an institution on itself or on the issuing institution's own account with the drawee bank. Finally, all reporting institutions are responsible for completing Table 3.

Definitions of the terms used in this form are provided below:

1. Customer Cheques

Number of cheque accounts	The number of accounts with a cheque book issued as at the last calendar day of the month. Institutions providing agency arrangements to other financial institutions should exclude any accounts held by the other institution to facilitate the arrangement. Separate data are to be provided for the number of personal and commercial cheque accounts.
Personal cheques	Cheques written by personal customers of the reporting institution (that are drawn on that institution or on another institution under an agency arrangement).
Commercial cheques	Cheques written by commercial/business customers of the reporting institution (that are drawn on that institution or on another institution under an agency arrangement).
Own	Customer cheques drawn on the reporting institution (including under an agency arrangement), that are presented and banked/cashed at the reporting institution.
Cleared inwards	Customer cheques drawn on the reporting institution (including under an agency arrangement) that are presented and banked/cashed at another institution.
Total customer cheque payments	The sum of 'Personal transactions' and 'Commercial transactions'. Also the sum of 'Own' and 'Cleared inwards' transactions.

2. Financial Institution (FI) Cheques

Own	Financial institution cheques drawn on the reporting institution that are presented and banked/cashed at the reporting institution.
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Cleared inwards Financial institution cheques drawn on the reporting institution that are presented and banked/cashed at another institution.

Total FI cheque payments The sum of the 'Own' and 'Cleared inwards' series.

3. Cheque Payments Received

Total cleared outwards cheque payments Customer cheques (i.e. both personal and commercial cheques) and FI cheques drawn on other institutions that are presented and banked/cashed at the reporting institution.

**RBA PAYMENTS STATISTICS
CHEQUES**

v2

Reporting Organisation:

Reporting Period:

This form is to be completed in accordance with the explanatory notes and reporting procedures

1. CUSTOMER CHEQUES	TOTAL	
	Number	Value (\$'000)
Number of cheque accounts		
Personal		
Commercial		
Total customer cheque payments		
Personal transactions		
Commercial transactions		
Own		
Cleared inwards		

2. FINANCIAL INSTITUTION (FI) CHEQUES	TOTAL	
	Number	Value (\$'000)
Total FI cheque payments		
Own		
Cleared inwards		

3. CHEQUE PAYMENTS RECEIVED	TOTAL	
	Number	Value (\$'000)
Total cleared outwards cheque payments		

Card Issuing

The Card Issuing form collects data on reporting institutions' debit card and credit/charge card accounts and transactions. These data are collected from the issuing side of the market, with a separate Card Acquiring form covering card transaction data from acquiring institutions' perspective.

Table 1 covers debit card account-related data including data on prepaid cards. Table 2 covers transactions to withdraw cash made using ATMs or over the counter. Table 3 covers transactions on Australian-issued scheme debit cards and prepaid cards made at merchants in Australia and overseas. Note: in Table 3 reporting institutions are not required to include data on eftpos transactions as these are reported to the Bank by the system operator. Table 4 covers general purpose credit and charge cards issued by the reporting institution, and covers stock figures such as the number of accounts, cards, the value of balances and limits as well as data on transactions at merchants in Australia and overseas.

Note: 'Card' transactions include all transactions over the relevant scheme including those where no physical card is used (e.g. those initiated through a mobile wallet).

The reporting period runs from the first calendar day of the month to the last day. Stock items such as the number of accounts, and credit card balances and limits are to be reported as at the last calendar day of the month.

Figures for numbers of accounts, cards and transactions should be reported in full, and figures for the value of transactions and stock values such as the value of credit card balances should be reported in Australian dollars, rounded to the nearest thousand dollars.

Reporting responsibilities:

The 'issuer' of the debit or credit card is responsible for completing the form. For the purposes of this form, the term 'issuer' generally refers to an organisation that participates in a card scheme as an issuer and provides a debit, prepaid or credit/charge card account/card to its customers. In some circumstances an issuer may use agency or 'white-label' arrangements whereby the organisation that provides the card to its customers (or whose brand is on the card) is not the same entity that participates as an issuer in the relevant card scheme or carries out all the activities related to card issuing. The Bank will liaise with reporting institutions in relation to these arrangements to avoid double counting by multiple reporting institutions. Generally the provider of the white label services may be in the best position to report data but this may vary on a case by case basis.

Definitions of the terms used in this form are provided below:

1. Debit & Prepaid Accounts and Cards

This table covers transactions made using debit cards (including prepaid cards) that are issued by the reporting institution. This section covers all debit cards issued including any cards accessing the eftpos network, although *transactions* routed over the eftpos network **are not** required to be reported in this form, with the scheme operator providing these data. All debit card accounts/cards are to be included (both personal and commercial).

The first part of the table covers 'debit cards' where the funds accessed reside in a deposit account, while the second part of the table covers prepaid cards.

Debit cards

Number of debit card accounts All open deposit accounts with a debit card(s) attached as at the last calendar day of the month (including debit cards, multi-network debit cards and combo debit/credit cards). Accounts with more than one card attached are to be counted only once. Multiple accounts that can be accessed using the same debit card are to be counted separately.

Number of active debit card accounts The number of deposit accounts with a debit card(s) attached that have had at least one customer-initiated debit transaction during the month.

Number of debit cards on issue	The number of physical debit cards on issue as at the last calendar day of the month which could be used to access funds in a deposit account held at the reporting institution. Expired and cancelled cards should not be included.
Cards with access only to eftpos network	The number of debit cards on issue as at the last calendar day of the month which can be used to access funds in a deposit or prepaid account for Australian transactions but only using the eftpos network. Consequently multi-network debit cards and combo debit/credit cards should not be included. These cards may or may not be able to be used to make transactions over the Cirrus and Maestro networks.
Cards with access only to scheme networks	The number of debit cards on issue as at the last calendar day of the month which can be used to access funds in a deposit account for Australian transactions using a scheme network other than eftpos (e.g. MasterCard or Visa).
Cards with access to eftpos and another scheme	The number of debit cards on issue as at the last calendar day of the month which can be used to access funds in a deposit account using eftpos and another scheme's network (e.g. MasterCard or Visa). This includes multi-network debit cards and combo debit/credit cards. Note: the 'number of debit cards on issue' should equal the sum of cards with access 'only to eftpos', 'only to scheme networks' and 'to eftpos and another scheme'.

Prepaid cards

Number of prepaid cards on issue	The number of prepaid cards on issue with a positive balance on the last day of the calendar month where a scheme network is used to access funds held in the related prepaid account. Expired and cancelled cards should not be included. Cards that have not been activated should be excluded.
Single load prepaid cards	The number of prepaid cards on issue on the last calendar day of the month (with a positive balance) which can only be 'loaded' with funds once and used until the balance is spent. These cards are often referred to as 'disposable', 'single load' or 'single use' prepaid cards.
Reloadable prepaid cards	The number of prepaid cards on issue on the last calendar day of the month (with a positive balance) which can be 'topped up' (i.e. reloaded) with additional funds. For the avoidance of doubt, multi-currency cards are to be included.
Number of active prepaid cards	The number of prepaid cards that have had at least one customer-initiated debit transaction during the month.
Prepaid card stored value	Total – the total value of outstanding/available funds on all prepaid cards issued by the reporting institution as at the last calendar day of the month. AUD-denominated – the total value of outstanding/available funds on prepaid cards that is denominated in Australian dollars as at the last calendar day of the month. FX-denominated – the total value of outstanding/available funds on prepaid cards that is denominated in foreign currencies, as at the last calendar day of the month. Reporting institutions should convert foreign currency balances to Australian dollars using an appropriate end-of-month exchange rate for each foreign currency.

2. Debit Card ATM and OTC Cash Withdrawals

This table covers transactions to withdraw cash at ATMs or over the counter made on debit or prepaid cards that are issued by the reporting institution.

ATM withdrawals	Transactions to obtain cash from automated teller machines (ATMs).
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Domestic – withdrawals made at ATMs in Australia using debit or prepaid cards to access deposit or stored value funds.

International – withdrawals made at ATMs outside Australia. Withdrawals may involve accessing funds held in an account or, in the case of prepaid cards, funds stored on the card. The value of transactions should be reported in Australian dollars.

Figures reported for the value of ATM cash withdrawals should not include the value of any fees charged by the ATM owner/operator related to the transaction (only the cash amounts received by cardholders should be reported).

Withdrawals may be from deposit accounts or access prepaid funds (for instance in the case of travel cards). Credit card ‘cash advance’ transactions should not be included.

Over the counter withdrawals

Transactions made to withdraw cash from deposit accounts made over the counter at the reporting institution’s branches or over the counter elsewhere. This includes all cash withdrawn from deposit accounts at branches, whether or not the debit card was swiped, inserted or tapped at a teller as part of the withdrawal process or not used at all. Debit card cash-outs at merchant terminals should not be included.

Total cash withdrawals

The sum of the ‘ATM withdrawals’ and ‘Over the counter withdrawals’ series.

3. Scheme Debit Card Issuing

This table covers transactions made using debit cards that are issued by the reporting institution where the transaction is routed over a scheme debit network (excluding transactions made over the eftpos network which are reported by the system operator separately).

The first part of the table covers ‘debit cards’ where the funds accessed reside in a deposit account, while the second part of the table covers transactions made on prepaid cards.

The figures reported for both the number and value of purchases should be net of refunds (i.e. if a customer returns goods and the purchase price is refunded or if a charge for a service is refunded, the reported figures should reflect the cancellation of the purchase transaction. The figures for number and value of transactions should also exclude any pre-authorisations or declines.

Debit cards

Domestic Transactions

Transactions at Australian merchants (either in-person or remote – e.g. online). Domestic transactions equal the sum of the following three transaction types: purchase only; cash-out only; combined purchase and cash-out.

Purchase only

Transactions made through a scheme debit network (excluding eftpos) at a point of sale in Australia to obtain goods and/or services, but not cash. In addition, purchase-only includes scheme debit card transactions made remotely on Australian cards (e.g. online).

Cash-out only

Transactions made through a scheme debit network (excluding eftpos) at a point of sale in Australia to obtain cash, but not goods and services.

Combined purchase and cash-out

The total number of transactions made through a scheme debit network (excluding eftpos) at a point of sale in Australia to obtain both goods and/or services *and* cash.

Purchase component

The value of the purchase component of combined transactions.

Cash-out component

The value of the cash obtained in combined transactions.

International transactions	Transactions at overseas merchants (either in-person or remote – e.g. online). The value of transactions should be converted from the foreign currency using an appropriate exchange rate if required, and reported in Australian dollars.
Device present	<p>Transactions made through a scheme debit network at a point of sale, where the card, mobile phone or other device interacts with an acceptance technology to authenticate the transaction.</p> <p>This includes transactions made using a POS card/device acceptance terminal and also includes any paper-based back up arrangements. The transaction may involve the cardholder entering a PIN (or in some circumstances a signature) and contactless payments.</p>
Device not present	<p>Transactions made through a scheme debit network processed via ‘remote’ card acceptance technology where the card, mobile phone or other device is not able to physically interact with the technology to authenticate the transaction.</p> <p>Examples include: card details provided to the merchant on a website, and mail/telephone orders.</p> <p><i>Note: for the avoidance of doubt, BPAY transactions where the source of the funds is a deposit account should not be included, as BPAY data are reported by the system operator in a separate form.</i></p>
Total scheme debit card transactions	The sum of the ‘Domestic’ and ‘International’ transaction series.
<u>Prepaid cards</u>	
Domestic transactions	Transactions made using prepaid cards routed over a scheme network (excluding eftpos) at an Australian merchant (may include both device present and device not present (e.g. online) transactions).
International transactions	Transactions made using prepaid cards routed over a scheme network at a merchant outside Australia (may include both device present and device not present (e.g. online) transactions). The value of transactions should be converted from the foreign currency using an appropriate exchange rate if required, and reported in Australian dollars.
Total prepaid card transactions	The sum of the ‘Domestic’ and ‘International’ transaction series.

4. Credit & Charge Card Issuing

This table covers general-purpose credit cards and charge cards issued by the reporting institution to individual and business customers. This table covers all credit card scheme cards issued by the reporting institution.

A **credit** card enables a cardholder to access a revolving credit facility, up to a pre-arranged credit limit. The cardholder does not necessarily need to repay the full amount outstanding at the end of the month.

A **charge** card enables a cardholder to access a non-revolving credit facility where the spent funds are required to be repaid in full by the due date.

Limited purpose cards, such as petrol cards and store credit/charge cards that can only be used at one merchant group should not be included.

As noted above, the ‘issuer’ of the credit card is responsible for completing the form. For the purposes of this form, the term ‘issuer’ generally refers to an organisation that participates in a card scheme as an issuer and provides a credit/charge card account/card to its customers. In some circumstances an issuer may use agency or ‘white-label’ arrangements whereby the organisation that provides the card to its customers (or whose branding is on the card) is not the same entity that participates as an issuer in the relevant card scheme or carries out all the activities related to card issuing. The Bank will liaise with reporting institutions in relation to these

products to avoid double counting by multiple reporting institutions. Generally, the provider of the white label services may be in the best position to report the data, but this may vary on a case by case basis.

Personal All credit and charge cards issued to individuals.

Commercial All credit and charge cards that are issued to commercial/business customers. In practice these cards could be eligible for a business interchange fee set by the relevant scheme.

Total The sum of the 'Personal' and 'Commercial' series.

Number of credit & charge card accounts The number of open credit and charge accounts with a credit or charge card attached, as at the last calendar day of the month. Accounts with more than one card attached should only be counted once.

Number of active accounts The number of credit and charge accounts with a credit card attached that have had at least one customer-initiated transaction recorded during the month.

Number of credit & charge cards on issue **Number of credit cards** – The total number of credit cards on issue as at the last calendar day of the month. Expired and deactivated/cancelled cards should not be included.

Number of charge cards – The total number of charge cards on issue on the last calendar day of the month. Expired and deactivated/cancelled cards should not be included.

Note: the Total number of credit/charge cards on issue should equal the sum of the number of credit cards and the number of charge cards.

Cash advances Transactions made to obtain cash where the funds are sourced from a credit card account. Cash advances can be made at ATMs and over the counter at financial institutions and other agencies.

Domestic – Transactions made in Australia to obtain cash.

International – Transactions made outside Australia to obtain cash. The value of transactions should be converted from the foreign currency using an appropriate exchange rate if required, and reported in Australian dollars.

Notes:

- *Figures reported for the value of cash advances should not include the value of any surcharges imposed by the ATM owner/operator or reporting organisation on card holders (only the amounts withdrawn by cardholders should be reported).*
- *Other types of transactions that may be referred to as cash advances but which do not involve the withdrawal of physical cash (e.g. some gambling-related transactions) and other (non- cash advance) transactions which attract interest from the time of the transaction (such as some balance transfers) should not be included.*

Purchases Transactions made through a credit card scheme to obtain goods and services.

The figures reported for both the number and value of purchases should be net of refunds (i.e. if a customer returns goods and the purchase price is refunded, or if a charge for a service is refunded, the reported figures should reflect the cancellation

of the purchase transaction. The figures for number and value of transactions should also exclude any pre-authorisations or declines.

Domestic – Transactions at Australian merchants to obtain goods and services. This also includes transactions made remotely (e.g. online).

International – Transactions made outside Australia at merchants to obtain goods and services. This also includes transactions made remotely (e.g. online). The value of transactions should be converted using an appropriate exchange rate, and reported in Australian dollars. International Purchases equal the sum of the 'Device present' and 'Device not present' series.

Note: Purchases does not include BPAY transactions made from a credit card account.

Device present

Transactions made through a scheme network at a point of sale, where the card, mobile phone or other device interacts with an acceptance technology to authenticate the transaction.

This includes transactions made using a POS card/device acceptance terminal and also includes any paper-based back up arrangements. The transaction may involve the cardholder entering a PIN (or in some circumstances a signature) and contactless payments.

Device not present

Transactions made through a scheme network processed via 'remote' card acceptance technology where the card, mobile phone or other device is not able to physically interact with the technology to authenticate the transaction.

Examples include: card details provided to the merchant on a website, and mail/telephone orders.

Total credit & charge card transactions

The sum of the 'Cash advances' and 'Purchases' series.

Repayments

Repayments of credit or charge card balances owed, including payments of interest, fees, penalties and other charges billed to the account during the month. Repayments are those that are customer-initiated either through ad hoc or regular automated repayments. Write-offs and outward balance transfers to other issuers should not be treated as repayments.

Total balances

The total value of outstanding balances owed on credit and charge cards, whether or not incurring interest charges or penalties, on the last calendar day of the month. This item includes balances not yet billed, balances billed but not yet due, and balances due but not yet paid. This item does not include any amounts on cards where the account has a credit balance (no netting of credit balances against debit balances).

Balances accruing interest or penalties

Any part of total balances outstanding on the last calendar day of the month on which the customer has been charged interest or penalties during the month for not fully repaying the statement amount.

Total limits

The total value of all approved limits for credit/charge card accounts as at the last calendar day of the month.

RBA PAYMENTS STATISTICS

CARD ISSUING

v2

Reporting Organisation:

Reporting Period:

This form is to be completed in accordance with the explanatory notes and reporting procedures

1. DEBIT & PREPAID ACCOUNTS AND CARDS	TOTAL	
	Number	Value (\$'000)
Debit cards		
Number of debit card accounts		
<i>of which:</i> Number of active debit card accounts		
Number of debit cards on issue		
with access to only eftpos network		
with access to only scheme networks		
with access to eftpos and another scheme		
Prepaid cards		
Number of prepaid cards on issue		
Single load		
Reloadable		
Number of active prepaid cards		
Total prepaid card stored value		
AUD-denominated		
FX-denominated (converted to AUD)		

2. DEBIT CARD ATM AND OTC CASH WITHDRAWALS	TOTAL	
	Number	Value (\$'000)
ATM withdrawals		
Domestic		
International		
Over the counter withdrawals		
Total cash withdrawals		

3. SCHEME DEBIT CARD ISSUING	TOTAL	
	Number	Value (\$'000)
Scheme debit cards		
Domestic transactions		
Purchase only		
Cash-out only		
Combined purchase and cash-out		
Purchase component		
Cash-out component		
International transactions		
Device present		
Device not present		
Total scheme debit card transactions		
Prepaid cards		
Domestic transactions		
International transactions		
Total prepaid card transactions		

4. CREDIT & CHARGE CARD ISSUING	PERSONAL		COMMERCIAL		TOTAL	
	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)
Number of credit & charge card accounts						
<i>of which: Number of active accounts</i>						
Number of credit & charge cards on issue						
Credit cards						
Charge cards						
Cash advances						
Domestic						
International						
Purchases						
Domestic						
International						
Device present						
Device not present						
Total credit & charge card transactions						
Repayments						
Total balances						
<i>of which: Balances accruing interest or penalties</i>						
Total limits						

eftpos Issuing and Acquiring

The eftpos form collects data on the use of debit and prepaid cards where transactions are routed over the eftpos network. Table 1 collects aggregate (system-level) issuing data. Table 2 collects aggregate data from an acquiring perspective. Table 3 covers member-level data.

The reporting period runs from the first calendar day to the last day of the month for flow items such as the number and value of eftpos transactions. Stock items, such as the number of cards on issue, are to be reported as at the last day of the month. Figures for number of cards and transactions should be reported in full and figures for the value of transactions should be reported in Australian dollars, rounded to the nearest thousand dollars.

Reporting responsibilities:

eftpos Payments Australia Limited (ePAL) is responsible for completing this form.

Definitions of the terms used in the form are provided below.

1. eftpos issuing – System Level

This table covers the number of eftpos debit and prepaid cards on issue, and purchase and cash-out transactions involving these cards at a system/industry level.

Debit cards on issue with access to eftpos	The number of physical debit cards on issue on the last calendar day of the month which may be used to access funds in a deposit account held at an authorised deposit-taking institution through the eftpos network. Multi-network debit cards which may <u>also</u> access a deposit account through a network operated by an international scheme (e.g. MasterCard, Visa) and multi-network 'combo' credit cards which may access a deposit account over the eftpos network should be included in this item. Expired and cancelled cards should not be included.
Prepaid eftpos cards on issue	The number of prepaid cards on issue with a positive balance on the last calendar day of the month where the eftpos network is used to access funds held in the related prepaid account. Expired and cancelled cards should not be included.
Transactions	<p>Transactions made on proprietary and multi-network debit <u>and</u> prepaid cards in Australia over the eftpos network. eftpos transactions made on multi-network 'combo' credit cards should also be included.</p> <p>The figures for number and value of transactions should be <u>net</u> of refunds. (i.e. if a customer returns goods and the purchase amount is refunded, or if a charge for a service is refunded, the reported figures should reflect the cancellation of the purchase. On the other hand, eftpos refund transactions (e.g. Medicare refunds) where there is no return of a good/service should have no impact on the reported figures (not included or subtracted).</p> <p>The figures for number and value of transactions should also exclude any reversals, declines or pre-authorisations.</p>
Purchase only	All transactions made over the eftpos network to pay for goods and services, but not involving a cash-out.
Cash-out only	Transactions made over the eftpos network at a point of sale in Australia to obtain cash, but not goods and/or services.
Combined purchase and cash-out	Transactions made over the eftpos network at a point of sale in Australia to obtain both goods and/or services <i>and</i> cash.
Purchase component	The value of the purchase component of combined transactions.
Cash-out component	The value of the cash obtained in combined transactions.

Total eftpos transactions	The sum of the ‘purchase only’, ‘cash-out only’ and ‘combined purchase and cash-out’ transactions series.
Transactions on prepaid cards	The total number and value of transactions made on eftpos prepaid cards. These transactions are a sub set of the ‘total eftpos transactions’ figures above.

2. eftpos acquiring – System Level

This table covers transactions acquired by eftpos members by type (i.e. device present and device not present). Transactions acquired include all debit transactions accessing deposit accounts as well as transactions involving eftpos prepaid cards. Transactions made on multi-network debit and ‘combo’ credit cards which may access a deposit account over the eftpos network should also be included. Transactions cover both purchases of goods and/or services and cash out transactions. Refunds, reversals, declines and pre-authorisations should be treated as above for issuing transactions (i.e. excluded).

Own cards	A transaction acquired by an eftpos member involving a card issued by the same member.
Domestic cards	A transaction acquired by an eftpos member involving a card issued by another eftpos member.
Total	The sum of the ‘Own cards’ and ‘Domestic cards’ series.
Device present	<p>Transactions where the card, mobile phone or other device interacts with an acceptance technology to authenticate the transaction.</p> <p>This includes transactions made using a POS card/device acceptance terminal and any paper-based back up arrangements. The transaction may involve the cardholder entering a PIN and contactless payments.</p>
Device not present	<p>Transactions processed via ‘remote’ card acceptance technology where the card, mobile phone or other device is not able to physically interact with the technology to authenticate the transaction.</p> <p>Examples include: card details provided to the merchant on a website, and mail/telephone orders.</p>
Total transactions	The sum of ‘Device present’ and ‘Device not present’ transactions.

3. eftpos issuing and acquiring, by member

This table collects member-level data on total issued and acquired eftpos transactions. For the avoidance of doubt, on-us/own transactions should be included in both ‘total issued transactions’ and ‘total acquired transactions’.

Total issued transactions	The same definition as in Table 1 above for ‘total eftpos transactions’ for each individual eftpos issuer. The sum of individual member level data should be consistent with the total reported in Table 1.
Total acquired transactions	The same definition as in Table 2 above for ‘total eftpos transactions’ for each individual eftpos acquirer. The sum of individual member level data should be consistent with the total reported in Table 2.

RBA RETAIL PAYMENTS STATISTICS

EFTPOS ISSUING AND ACQUIRING

v2

Reporting Organisation:

Reporting Period:

This form is to be completed in accordance with the explanatory notes and reporting procedures

1. EFTPOS ISSUING - SYSTEM LEVEL	TOTAL	
	Number	Value (\$'000)
Debit cards on issue with access to eftpos		
Prepaid eftpos cards on issue		
Transactions		
Purchase only		
Cash-out only		
Combined purchase and cash-out		
Purchase component		
Cash-out component		
Total eftpos transactions		
<i>of which: transactions on prepaid cards</i>		

2. EFTPOS ACQUIRING - SYSTEM LEVEL	OWN CARDS		DOMESTIC CARDS		TOTAL	
	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)
Device present						
Device not present						
Total transactions						

3. EFTPOS ISSUING AND ACQUIRING, BY MEMBER	TOTAL ISSUED TRANSACTIONS		TOTAL ACQUIRED TRANSACTIONS	
	Number	Value (\$'000)	Number	Value (\$'000)
Member A				
Member B				
Member C				
Member D				
Member E				
Member F				
Member G				
Member H				
Member I				
Member J				
Member K				
Member L				
Member M				
Member N				
Member O				
Member P				
Member Q				
Member R				
Member S				

Card Acquiring

The Card Acquiring form collects data on ATM, debit card and credit/charge card transactions at Australian ATMs and at Australian merchants. Data on these transactions are collected from the acquiring side of the market, with a separate Card Issuing form covering card transactions from an issuing institution's perspective.

Table 1 covers transactions to obtain cash or check account balances at Australian ATMs using Australian or foreign-issued cards. Table 2 collects data on the number of ATM withdrawals attracting direct charges and the total value of direct charges for domestic transactions. Table 3 covers device present and device not present transactions related to the use of domestic and internationally-issued debit and prepaid cards at Australian merchants. Table 4 covers the use of domestic and internationally-issued credit and charge cards to purchase goods and/or services from Australian merchants.

The reporting period runs from the first calendar day to the last day of the month. Figures for number of transactions should be reported in full and figures for the value of transactions should be reported in Australian dollars, rounded to the nearest thousand dollars.

Reporting responsibilities:

The 'acquirer' of a card transaction is responsible for completing this form. For the purposes of this reporting form, the term 'acquirer' generally refers to the organisation that directly participates in the ATM system or in a card scheme as an acquirer and provides its merchant clients with card acceptance services. In some cases, merchants may undertake the acquirer's role and are responsible for completing the form as a 'self-acquirer'. See below for further explanations about reporting responsibilities for ATM transactions and debit, prepaid and credit/charge card transactions. Reporting institutions completing Tables 3 and 4 should also complete the separate quarterly Merchant Service Fee Income form.

Definitions of the terms used in the form are provided below:

1. ATM Transactions

This table covers cash withdrawal and balance enquiry transactions at Australian ATMs, involving Australian or foreign-issued debit, prepaid or credit/charge cards. ATM acquirers are responsible for reporting the data. For the purposes of this table, 'ATM acquirer' refers to organisations which directly clear ATM transactions with cardholders' financial institutions. In addition to acquiring transactions related to any ATMs they operate, ATM acquirers may also acquire transactions on behalf of clients (such as independent ATM deployers and financial institutions with outsourced arrangements). See the definitions below for further explanations of 'Independent Deployer ATMs' and 'Financial Institution ATMs'.

Total ATM cash withdrawals

The number and value of cash withdrawals at ATMs for which the reporting institution is the acquirer. Transfers to other accounts held by cardholders, carried out at ATMs, should not be included. Figures reported for the value of ATM withdrawals should not include the value of any fees charged by the ATM owner/operator to cardholders, with data on ATM direct charges separately collected in Table 2.

Separate data are to be provided for ATM withdrawals accessing funds in a deposit/prepaid account and for ATM withdrawals from a credit/charge card account.

Own cards

A transaction acquired by the reporting institution using a card issued by the same reporting institution.

Domestic cards

A transaction acquired by the reporting institution using a card issued by an Australian card issuer, other than the reporting institution.

International cards	A transaction acquired by the reporting institution using a card issued by an overseas card issuer.
Total ATM transactions	Total ATM transactions is equal to the sum of: 'Own cards', 'Domestic cards' and 'International cards' withdrawals.
Independent deployer ATMs	Independent deployer ATMs are branded with the independent deployer's logo and are not owned/operated by a financial institution or carry primary financial institution branding. <i>Note: where a financial institution has outsourced the provision of ATMs to an independent deployer, these should be treated as financial institution ATMs, not independent deployer ATMs. ATMs should be considered to be outsourced if they are owned and managed by an independent deployer, but their primary branding is that of a financial institution and the institution's cardholders do not pay a direct charge at those ATMs.</i>
Balance enquiries	The number of account balance enquiries at ATMs for which the reporting organisation is the acquirer.

2. ATM Direct Charge Income (Australian debit cards)

This table covers direct charging for ATM transactions that are acquired by the reporting institution. This only covers ATM withdrawals using a card issued by a domestic issuer (any fees related to foreign-issued cards are not to be included).

Financial institution ATMs	ATMs that are branded with a financial institution's logo. This includes ATMs that are branded with a financial institution's logo but owned and managed by an independent deployer (but where the financial institution's cardholders do not pay a direct charge at those ATMs).
Independent deployer ATMs	See definition in Table 1.
Total	The sum of 'Financial institution ATMs' and 'Independent deployer ATMs' series.
ATM cash withdrawals	Number – the number of ATM withdrawals acquired by the reporting organisation on which a direct charge was paid by the cardholder to the acquirer or ATM owner/operator at the time of the withdrawal. Value – the total value of direct charges paid by cardholders on ATM withdrawals to the acquirer or ATM owner/operator during the month.
Balance enquiries	Number – the number of ATM balance enquiries acquired by the reporting organisation on which a direct charge was paid by the cardholder to the acquirer or ATM owner/operator at the time of the enquiry. Value – the total value of direct charges paid by cardholders on ATM balance enquiries to the acquirer or ATM owner/operator during the month.

3. Debit Card Acquiring (excl. eftpos)

This table covers transactions at Australian merchants using scheme debit and prepaid cards, where the reporting institution acquires the transaction. This table covers all debit card schemes acquired by the reporting institution with the exception of the Australian eftpos scheme (where system-level data is directly reported by the system operator to the Bank).

A scheme debit card enables a cardholder to access funds in a deposit account at an authorised deposit-taking institution or prepaid balance, or in the case of foreign-issued cards, deposit funds at an overseas financial institution.

As noted above, 'acquirer' generally refers to the organisation that directly participates in the card scheme as an acquirer and provides its merchant clients with card acceptance services.

Debit Card Acquiring (excl. eftpos) Transactions made using debit cards (including prepaid cards) using a scheme debit network that are acquired by the reporting organisation (excluding the eftpos scheme).

The figures reported for both the number and value of these transactions should be net of refunds (i.e. if a customer returns goods and the purchase price is refunded, or if a charge for a service is refunded, the reported figures should reflect the cancellation of the purchase transaction. Declines, reversals and pre-authorisations should not be included.

Transactions include purchase and cash-out transactions.

Note: for the avoidance of doubt, BPAY transactions where the source of the funds is a deposit account should not be included, as BPAY data are reported by the system operator in a separate form.

Own cards A transaction acquired by the reporting institution using a card issued by the same reporting institution.

Domestic cards A transaction acquired by the reporting institution using a card issued by an Australian card issuer, other than the reporting institution.

International cards A transaction acquired by the reporting institution using a card issued by an overseas card issuer.

Device present Transactions where the card, mobile phone or other device interacts with an acceptance technology to authenticate the transaction. This includes transactions made using a POS card/device acceptance terminal for which the reporting organisation is the acquirer, where the transaction is routed through a non-efpos debit card scheme. It also includes any paper-based back up arrangements. The transaction may involve the cardholder entering a PIN or in some circumstances a signature and contactless payments.

Device not present Transactions processed via 'remote' card acceptance technology where the card, mobile phone or other device is not able to physically interact with the technology to authenticate the transaction.

Examples include: card details provided to the merchant on a website, and mail/telephone orders.

Total scheme debit card acquiring Equal to the sum of:
'Device present' and 'Device not present' transactions
and

'Own cards', 'Domestic cards' and 'International cards' series.

4. Credit & charge card acquiring (at Australian merchants)

This table covers transactions made with **general-purpose** credit cards and charge cards to purchase goods or services, using a card scheme where the transaction is acquired by the reporting organisation. This table covers all credit card schemes acquired by the reporting institution.

A **credit** card enables a cardholder to access a revolving credit facility, up to a pre-arranged credit limit. The cardholder does not necessarily need to repay the full amount outstanding at the end of the statement cycle.

A **charge** card enables a cardholder to access a non-revolving credit facility where the spent funds are required to be repaid in full by the due date.

Limited-purpose cards, such as petrol cards and store credit/charge cards that can only be used at one merchant group should not be included.

As noted above, 'acquirer' generally refers to the organisation that directly participates in the card scheme as an acquirer and provides its merchant clients with card acceptance services.

Definitions of the terms used in this table are provided below:

Credit/charge card transactions	<p>Purchases of goods and/or services made with general-purpose credit cards and charge cards via a credit card scheme network, where the reporting institution acts as the acquirer.</p> <p>The figures reported for both the number and value of these transactions should be <u>net</u> of refunds (i.e. if a customer returns goods and the purchase price is refunded or if a charge for a service is refunded, the reported figures should reflect the cancellation of the purchase transaction. Declines, reversals and pre-authorisations should not be included.</p> <p><i>Note: BPAY transactions where the source of the funds is a credit card account should not be included, as BPAY data are reported by the system operator in a separate form.</i></p>
Own cards	<p>A transaction acquired by the reporting institution using a card issued by the same reporting institution.</p>
Domestic cards	<p>A transaction acquired by the reporting institution using a card issued by an Australian card issuer, other than the reporting institution.</p>
International cards	<p>A transaction acquired by the reporting institution using a card issued by an overseas card issuer.</p>
Device present	<p>Transactions where the card, mobile phone or other device interacts with an acceptance technology to authenticate the transaction.</p> <p>This includes transactions made using a POS card/device acceptance terminal for which the reporting organisation is the acquirer, where the transaction is routed through a credit card scheme. It also includes any paper-based back up arrangements. The transaction may involve the cardholder entering a PIN or in some circumstances a signature and contactless payments.</p>
Device not present	<p>Transactions processed via 'remote' card acceptance technology where the card, mobile phone or other device is not able to physically interact with the technology to authenticate the transaction.</p>

Examples include: card details provided to the merchant on a website, and mail/telephone orders.

Total credit and charge acquiring

Equal to the sum of:

'Device present' and 'Device not present' credit/charge transactions

and

'Own cards', 'Domestic cards' and 'International cards' series.

**RBA PAYMENTS STATISTICS
CARD ACQUIRING**

v2

Reporting Organisation:

Reporting Period:

This form is to be completed in accordance with the explanatory notes and reporting procedures

1. ATM TRANSACTIONS	OWN CARDS		DOMESTIC CARDS		INTERNATIONAL CARDS		TOTAL	
	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)
ATM cash withdrawals								
from a deposit or prepaid account								
from a credit & charge card account								
Total ATM cash withdrawals								
<i>of which: at Independent deployer ATMs</i>								
Balance enquiries								
<i>of which: at Independent deployer ATMs</i>								

2. ATM DIRECT CHARGE INCOME (Australian debit cards)	FINANCIAL INSTITUTION ATMs		INDEPENDENT DEPLOYER ATMs		TOTAL	
	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)
ATM cash withdrawals						
ATM balance enquiries						

3. DEBIT CARD ACQUIRING (excl. eftpos)	OWN CARDS		DOMESTIC CARDS		INTERNATIONAL CARDS		TOTAL	
	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)
Device present								
Device not present								
Total debit card transactions								

4. CREDIT & CHARGE CARD ACQUIRING	OWN CARDS		DOMESTIC CARDS		INTERNATIONAL CARDS		TOTAL	
	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)	Number	Value (\$'000)
Device present								
Device not present								
Total credit & charge card transactions								

Merchant Service Fee Income

This form collects data on income earned from merchants by reporting institutions that acquire debit and credit/charge card transactions. **Quarterly** data are collected for the March, June, September and December quarters. The reporting period runs from the first calendar day of the quarter to the last day.

Reporting institutions are to complete the return in respect of their merchant acquiring activities. For the purposes of this form, the term 'acquirer' generally refers to the organisation that directly participates in the card scheme as an acquirer and provides its merchant clients with card acceptance services. Reporting institutions should also complete the Card Acquiring form (Tables 3 & 4) which collects the transaction data related to the merchant service fee income collected in this form. For the avoidance of doubt, income related to 'own' transactions, where the reporting institution is both the issuer and acquirer should be included.

Income figures should be reported in Australian dollars, rounded to the nearest thousand dollars.

Definitions of the terms used in the form are provided below:

Merchant service fee income received	Total income derived from transaction-based fees charged to merchants for acquiring card transactions, whether collected on an <i>ad valorem</i> or flat basis. Data should reflect all transactions involving cards issued to individuals or businesses, whether domestic or foreign. Income from merchants is to be reported net of any rebates/concessions paid to merchants and GST.
Other acquiring fees received from merchants	Other income received from merchants (excluding merchant service fee income above), as a result of providing the merchant with card acceptance facilities, which may include costs such as monthly or annual fees, terminal fees, terminal rental, joining fees and other fees or associated costs charged to the merchant. Each income item should be allocated to the relevant transaction type (credit/charge, eftpos, scheme debit) or apportioned across transaction types using an appropriate method – for example, according to shares of the total number or value of each type of transaction.
eftpos transactions	'eftpos transactions' refers to transactions made with debit cards, using the proprietary eftpos network, that are acquired by the reporting organisation. An eftpos transaction involves a cardholder accessing funds in a deposit account at an authorised deposit-taking institution and includes both purchases and transactions to obtain cash at the point of sale. Any merchant fees related to prepaid eftpos cards should also be included.
Scheme debit transactions	'Scheme debit transactions' refers to transactions made with Australian-issued or foreign-issued debit cards for all schemes acquired by the reporting institution, except for eftpos cards where the related income is reported as a separate series. A scheme debit card transaction involves a cardholder accessing funds in a deposit account at an authorised deposit-taking institution or a financial institution overseas and involves purchase and transactions to obtain cash at the point of sale. Income related to accepting prepaid scheme debit card transactions should also be included.

Credit and charge transactions

'Credit/charge transactions' refers to general-purpose credit/charge card transactions, made with Australian or foreign issued cards at Australian merchants, which are acquired by the reporting institution. A general-purpose credit or charge card can be used at many different merchants to make transactions and differs from a store card which can only be used at one merchant group. A credit card enables a cardholder to access a revolving credit facility up to a pre-arranged credit limit. A charge card enables a cardholder to access a non-revolving credit facility.

RBA RETAIL PAYMENTS STATISTICS

MERCHANT SERVICE FEE INCOME

v2

Reporting Organisation:

Reporting Period:

This form is to be completed in accordance with the explanatory notes and reporting procedures

1. MERCHANT SERVICE FEE INCOME	Merchant service fee income received	Other acquiring fees received from merchants
	Value (\$'000)	Value (\$'000)
Transactions		
eftpos		
Scheme debit		
Credit and charge		

BPAY and Initial Convenience Service

This form collects system/industry level data on the use of the BPAY bill payment system (Table 1) and the Initial Convenience Service for payments made through the New Payments Platform (Table 2). The reporting period runs from the first calendar day to the last day of the month. Figures for number of transactions should be reported in full and figures for the value of transactions should be reported in Australian dollars, rounded to the nearest thousand dollars.

Reporting responsibilities:

The operator of the BPAY system and Initial Convenience Service is responsible for completing this form.

Definitions of the terms used in the form are provided below:

1. BPAY Transactions

On-Us	Transactions where the payer's account is held at the same institution as the payee's (biller's) account.
Exchanged	Transactions where the payee's (biller's) account is not held with the same institution as the payer's account.
Deposit account	Transactions where the source of funds is a deposit account.
Credit card account	Transactions where the source of funds is a credit card account.
Total transactions	The total number and value of bill payments made by customers of financial institutions using BPAY; 'Total' should equal the sum of the 'On-Us' and 'Exchanged' series and the sum of the 'Deposit account' and 'Credit card account' series.

2. Initial Convenience Service (ICS) NPP Transactions

Own	ICS transactions where the payer's account is held at the same financial institution as the payee's account.
Exchanged	ICS transactions where the payee's account is not held at the same financial institution as the payer's account.
Total	Sum of the 'Own' and 'Exchanged' transaction series.
Total ICS transactions	All transactions involving the ICS, regardless of ICS payment type.
Payment	'Payment' ICS transactions.
Payment with Document	'Payment with Document' ICS transactions.
Requests	'Requests' ICS transactions.

**RBA PAYMENTS STATISTICS
BPAY AND INITIAL CONVENIENCE SERVICE (ICS)**

v2

Reporting Organisation:

Reporting Period:

This form is to be completed in accordance with the explanatory notes and reporting procedures

1. BPAY TRANSACTIONS	TOTAL	
	Number	Value (\$000)
Total transactions		
On-us		
Exchanged		
Deposit account		
Credit card account		

2. INITIAL CONVENIENCE SERVICE (ICS) NPP TRANSACTIONS	OWN		EXCHANGED		TOTAL	
	Number	Value (\$000)	Number	Value (\$000)	Number	Value (\$000)
Total ICS transactions						
<i>by type:</i>						
Payment						
Payment with Document						
Requests						

Bulk Electronic Clearing System

This form covers transactions made through the Bulk Electronic Clearing System (BECS).

Table 1 collects data from payer institutions on both outward and inward BECS payments, including credit transfers and debit transfers. Outward BECS credit transfer payments are made from accounts at the reporting institution. This covers payments between the reporting organisation's payer customers and payees at other financial institutions, and 'own' payments to payees at the reporting institution. Inward BECS credit transfers reflect payments received from payers at other financial institutions.

Outward BECS debit transfers are where the reporting institution lodges a pre-authorised payment request to debit the account of a payer at another financial institution (or at the reporting institution) and credit the account of one of its customers. Inward BECS debit transfers reflect payments where another financial institution has exchanged an instruction to debit an account at the reporting institution.

The reporting period runs from the first calendar day to the last day of the month. Figures for number of transactions should be reported in full and figures for the value of transactions should be reported in Australian dollars, rounded to the nearest thousand dollars.

Reporting responsibilities:

The institution at which a BECS payment is lodged by a customer, or a third party processor acting on behalf of a customer, is responsible for completing this table. Reporting institutions should exclude transactions from Appointers (i.e. from Tier 2 agency customers). This is to avoid double counting of transactions.

Definitions of the terms used in this form are provided below:

1. BECS Transactions

This table collects data from organisations on total BECS transactions, for both credit and debit transfers.

Credit transfers	Gross data on BECS credit transfer payments; outward credit transfers are those payments to credit the account of a recipient at another financial institution or at the same reporting institution (i.e. 'own' or 'on-us' transactions are included). 'Inward' credit transfers reflect payments <i>received</i> from payers at other financial institutions into an account at the reporting institution. <i>Note:</i> <ul style="list-style-type: none">• <i>BPAY transactions should not be included. System/industry level BPAY data are reported by the system operator in a separate form.</i>• <i>Periodical payments (e.g. loan repayments) should be included.</i>
Customer-initiated pay anyone payments	Credit transfer payments where a customer uses internet-banking or a mobile banking app to initiate a 'pay anyone' payment to transfer funds to another person's or business' account.
Customer-initiated bulk files (credit transfers)	Credit transfer payments where a customer lodges a bulk file transaction to transfer funds to a number of recipients' deposit accounts held at the reporting institution and other financial institutions.
Debit transfers	Gross data on BECS debit transfer payments; outward debit transfers refers to BECS Debit items lodged by the reporting organisation (and pre-authorised by the payer) to debit a payer's account at another financial institution (or a payer's account at the reporting institution) and to credit an account at the reporting institution. 'Inward' debit transfers refer to payments where another financial institution has exchanged an instruction to debit an account at the reporting institution and to credit an account at the other institution.
Customer-initiated bulk files (debit transfers)	Debit transfer payments where a customer lodges a bulk file transaction to transfer funds from a number of recipients' deposit accounts held at the reporting institution and other financial institutions and credit accounts held at the reporting institution.

**RBA PAYMENTS STATISTICS
BULK ELECTRONIC CLEARING SYSTEM**

v2

Reporting Organisation:

Reporting Period:

This form is to be completed in accordance with the explanatory notes and reporting procedures

1. BECS TRANSACTIONS	OUTWARD		INWARD	
	Number	Value (\$'000)	Number	Value (\$'000)
Credit transfers				
<i>of which:</i> customer-initiated 'pay anyone' payments				
<i>of which:</i> customer-initiated bulk files				
Debit transfers				
<i>of which:</i> customer-initiated bulk files				

New Payments Platform

This form covers transactions made through the New Payments Platform (NPP).

Table 1 collects data from financial institutions participating in the NPP on both outward and inward NPP payments. Outward NPP transactions include basic single credit transfers and overlay transactions. This covers payments between the reporting organisation's payer customers and payees at other financial institutions, and 'own' payments to payees at the reporting institution. Inward NPP transactions cover payments received from another financial institution over the NPP to a recipient at the reporting institution.

The reporting period runs from the first calendar day to the last day of the month. Figures for number of transactions should be reported in full and figures for the value of transactions should be reported in Australian dollars, rounded to the nearest thousand dollars.

Reporting responsibilities:

All NPP participants that provide their customers with the ability to send and receive NPP payments are responsible for completing this table.

Definitions of the terms used in this form are provided below:

1. NPP Transactions

This table collects data from NPP participants on NPP transactions including basic single credit transfers routed over the NPP infrastructure and total figures for transactions using overlay infrastructure.

Figures reported should be net of failed transactions where clearing has been accepted but settlement has failed.

Any agency arrangements should be included

Outward	Payments from an account at the reporting institution over the NPP to a recipient at another financial institution, or a recipient at the same reporting institution (i.e. 'own' or 'on-us' transactions are included).
Inward	Payments received from another financial institution over the NPP to a recipient at the reporting institution.
Basic single credit transfer	Single credit transfer transactions paid to other participants over the Basic Infrastructure. Transactions involving an overlay service(s) <u>should not</u> be reported here, but rather under 'Total overlay transactions' below.
Total overlay transactions	All NPP transactions involving an overlay service(s).
Initial Convenience Service (ICS)	All NPP transactions involving the Initial Convenience Service (ICS).
Total transactions	The sum of 'Basic single credit transfer' and 'Total overlay transactions'.
Personal accounts	For Outward transactions, all NPP transactions where the source of funds was from a personal customer account. For Inward payments, where the funds are deposited into a personal customer account.

RBA RETAIL PAYMENTS STATISTICS

NEW PAYMENTS PLATFORM

v2

Reporting Organisation:

Reporting Period:

This form is to be completed in accordance with the explanatory notes and reporting procedures

1. NPP TRANSACTIONS	OUTWARD		INWARD	
	Number	Value (\$'000)	Number	Value (\$'000)
Basic single credit transfer				
Total overlay transactions				
<i>of which: Initial Convenience Service (ICS)</i>				
Total transactions				
<i>of which: payments from personal accounts</i>				
<i>of which: payments to personal accounts</i>				