

**Methodological comments on tables of the subsection «National Payment System statistics» (section «National Payment System» on the Bank of Russia website)**

***Table 1. Key indicators of the National Payment System (NPS) development***

The table features key indicators characterizing the NPS development (countrywide, in yearly dynamic). Data in the table is divided into following sections:

1. NPS institutional framework (NPS subjects);
2. The Bank of Russia Payment System (BRPS);
3. Funds transfer operators – credit organizations. Payment instruments used by the credit organizations’ clients other than credit organizations and by the credit organizations for their own payments;
4. Payment agents and bank payment agents
5. Federal state unitary enterprise «Russian Post»

***Section 1. NPS institutional framework (NPS subjects)***

This section contains data on the number of:

- funds transfer operators: Bank of Russia, State Corporation “Bank for Development and Foreign Economic Affairs” (Vnesheconombank), credit organizations (except deposit and credit organizations);
- payment system operators (Bank of Russia (payment system operator in accordance with the federal law No. 161-FZ of June 27, 2011 "On the National Payment System»); payment system operators included by the Bank of Russia in the Register of payment systems operators (credit and non-credit organizations). Data is based on the Register of payment systems operators available on the Bank of Russia website (<http://cbr.ru/PSystem/?PrtId=rops>);

- payment infrastructure service providers (operations centers, payment clearing centers, settlement centers). Data is based on the Register of payment systems operators available on the Bank of Russia website (<http://cbr.ru/PSystem/?PrtId=rops>). Moreover, the data contains information on the Bank of Russia, which in accordance with the federal law No. 161-FZ of June 27, 2011 "On the National Payment System» is an operations centre, a payment clearing centre and a settlement bank;
- e-money operators. Data is based on the Register of credit organizations that have informed the Bank of Russia on the start of their e-money transfer activity.
- payment systems operating in Russia, including breakdown by their compliance to different criteria of importance (nationally important, systemically important, socially important). The BRPS and the National Settlement Depository (NSD) payment system are nationally and systematically important in accordance with the federal law No. 161-FZ of June 27, 2011 "On the National Payment System». Data is based on the Register of payment systems operators available on the Bank of Russia website (<http://cbr.ru/PSystem/?PrtId=rops>).

The data is presented as of end of period.

## ***Section 2. The Bank of Russia Payment System (BRPS)***

This section contains data on:

- number of clients holding bank accounts with the Bank of Russia (credit organizations (their branches); non-credit organizations including the Federal Treasury offices, government bodies and other extra-budgetary funds). The data is presented as of end of period;
- number and value of funds transfers (in Russian rubles), carried out through the BRPS, breakdown by:
  - payment systems (systems for intraregional electronic payments (VER), system for interregional electronic payments (MER), Banking

Electronic Speedy Payment (BESP) System, payments via postal and telegraph technology);

- clients of the Bank of Russia (credit organizations and other clients) and branches of the Bank of Russia .

This section does not include data on operations related to:

- cash services provided to the clients;
- funds transfer from one client's account to another;
- transfer of balances following the closure of a client's account.

***Section 3. Funds transfer operators – credit organizations. Payment instruments used by credit organizations for their own payments as well as by their clients other than credit organizations.***

This section contains data on cashless payments (in Russian rubles) by:

- clients of credit organizations (their branches) – individuals;
- clients of credit organizations (their branches) – legal entities other than credit organizations;
- credit organizations (their branches), related to their financial and operational activities.

The data in the table is breakdown by payment instruments:

- credit transfers (payment orders, letters of credit issued by Russian credit organizations, funds transfers on behalf of individuals without a bank account (See table 8 «Funds transfers on behalf of individuals without a bank account»);
- direct debits (payment claims, collection orders);
- payment cards;
- e-money
- other payment instruments (bank orders, cheques)

The subsections «Credit transfers», «Direct debits» and «Other payment instruments» do not include the following operations:

- by clients that are credit organizations or non-resident banks
- by payment cards (their details);
- by e-money ;
- related to cash services provided to the clients of credit organizations (their branches);
- funds transfers from one client's account to another within one division of a credit organization (head office, branch);
- loan issue/repayment, including interbank credits;
- related to the purchase of foreign currency, securities and other financial assets.

#### *Payment cards*

This subsection contains data on:

- number of debit and credit cards issued by the Russian credit organizations for both individuals and legal entities. The data is presented as of end of period;
- number and value of transactions carried out in Russia by debit and credit cards (in Russian rubles and foreign currency) issued by Russian credit organizations, breakdown by type of operation:
  - cash withdrawals;
  - cashless transactions, including: payments for goods (works, services) carried out at points of sale (POS) as well as via Internet and ATMs; custom payments; transactions other than payments for goods and services (e.g. – card to card transfers).
- number and value of operations carried out outside Russia by debit and credit cards (in Russian rubles and foreign currency) issued by Russian credit organizations, breakdown by type of operation:

- cash withdrawals;
- payments for goods (works, services).
- number and value of operations carried out in Russia by payment cards (in Russian rubles and foreign currency) issued by non-resident banks, breakdown by type of operation:
  - cash withdrawals;
  - payment for goods (works, services).
- number of card accepting devices located in Russia used for cash withdrawal and (or) cashless operations including payment for goods (works, services). The data is presented as of end of period, breakdown by devices:
  - ATMs;
  - electronic terminals, including those installed at cash withdrawal points; POS-terminals, remote access electronic terminals (See table 16);
  - imprinters, including those installed at cash withdrawal points and at POS.

In the subsection «Payment cards» information for the 1<sup>st</sup> and 3<sup>rd</sup> quarters, 9 months does not include the data of non-bank credit organizations, whose half-year average value of liabilities to clients for funds transfers without a bank account does not exceed 2 billion rubles during a month.

### *E-money*

This subsection contains data on:

- number of electronic payment instruments used for carrying out e-money operations since the beginning of the year;
- number and value of e-money operations (in Russian rubles and foreign currency) by electronic payment instruments (including prepaid cards), including:

- reducing e-money balance of the clients of credit organizations by its transfer to a bank account and (or) by cash withdrawal. Data collection on the number of such operations started since the 3<sup>rd</sup> quarter 2013;
- e-money transfers carried out by the clients of credit organizations in Russian rubles or foreign currency in favor of individuals and legal entities other than credit organizations.

In the subsection «E-money» information for the 1<sup>st</sup> and 3<sup>rd</sup> quarters, 9 months does not include the data of non-bank credit organizations, whose half-year average value of liabilities to clients for funds transfers without a bank account does not exceed 2 billion rubles during a month.

#### ***Section 4. Payment agents and bank payment agents***

This section contains data on:

- number of accounts (in Russian rubles) open with credit organizations by payment agents and bank payment agents, as of end of period;
- value of cash (in Russian rubles) received by a credit organization from payment agents (subagents) accepting payments in accordance with the federal law No. 103-FZ of June 3, 2009 «On payment agents' activity concerning reception of payments from individuals»;
- value of cash (in Russian rubles) received by a credit organization from bank payment agents engaged by this credit organization to carry out operations stipulated by law (including funds reception without a bank account).

#### ***Section 5. Federal State Unitary Enterprise «Russian Post»***

The data is provided by the Russian Post.

This section contains data on the number and value of the following operations:

- postal transfers by individuals (within Russia and abroad);
- payments by individuals received by the Russian Post as a payment agent and (since 2014) as a bank payment agent.

***Table 2. Accessibility of payment service institutions***

The table contains data on the number of banking system institutions providing payment services, including:

- Bank of Russia branches providing cash and settlement services (regional branches, settlement cash centers<sup>1</sup>, etc.);
- credit organizations;
- branches of credit organizations ;
- sub-branches of credit organizations (their branches) (subsidiary offices, credit and cash offices, operational offices, etc.).

The data is presented:

- countrywide (in yearly dynamic).

***Table 3. Number of accounts opened with the banking system institutions***

The table contains data on the number of ruble bank accounts opened with the Bank of Russia and credit organizations (their branches) which can be used for making payments, including by debit and credit cards.

The data is breakdown by clients of credit organizations:

- individuals;

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<sup>1</sup> A *settlement cash centre* is the organizational unit of the Bank of Russia's payment network that supports the opening of bank accounts for customers, and compiles and transmits electronic messages to the Bank of Russia's authorized branches. It can also, as required, collect paper-based payment documents from customers and convert them into electronic form, provide cash services to customers and execute payments using letters of advice. Each national bank and main branch has settlement cash centers, one of which acts as the head settlement cash centre.

- legal entities other than credit organizations (including the Federal Treasury offices, government bodies and other extra-budgetary funds).

The banking system institutions include:

- Bank of Russia branches;
- credit organizations;
- branches of credit organizations.

Accounts opened by credit organizations (their branches) are not included.

The data is presented:

- countrywide (in yearly dynamic).

***Table 4. Funds transfers carried out through the BRPS***

The table contains data on the number and value of funds transfers carried out through the BRPS, breakdown by:

- clients that are credit organizations;
- clients other than credit organizations;
- Bank of Russia own payments

The table does not contain data on the operations related to:

- cash services provided to the clients;
- funds transfer from one client's account to another;
- transfer of balances following the closure of a client's account.

The data is presented:

- countrywide (in yearly dynamic).

***Table 5. Funds transfers carried out through the BRPS, by payment systems***

The table contains data on the number and value of funds transfers carried out through the BRPS, breakdown by payment systems:

- systems for intraregional electronic payments (VER);
- system for interregional electronic payments (MER);
- Banking Electronic Speedy Payment (BESP);
- payments via postal and telegraph technology.

The table does not contain data on following operations:

- cash services provided to the clients;
- funds transfer from one client's account to another;
- transfer of balances following the closure of a client's account.

The data is presented:

- countrywide (in yearly dynamic).

***Table 6. Daily average, maximum and minimum number and value of funds transfers carried out by credit organizations through the BRPS***

The table contains data on daily average, maximum and minimum number and value of funds transfers carried out by credit organizations through the BRPS.

The table does not contain data on the following operations:

- debiting the correspondent accounts (subaccounts) of credit organizations (their branches) in case of cash withdrawal, including depositing funds in the Bank of Russia for this purpose;
- funds transfer from one credit organization's (its branch's) account to another;
- transfer of balances following the closure of credit organizations' (their branches') accounts.

The data is presented:

- countrywide (in yearly dynamic).

***Table 7. Payments carried out via credit organizations, by payment instruments***

The table contains data on the number and value of cashless payments (in Russian rubles), whose related instructions:

- were received by credit organization from its clients (legal entities other than credit organizations, individuals);
- filled in by credit organization (its branch) itself in order to carry out operations related to its financial and economic activities.

The data in the table is breakdown by:

- payment orders;
- payment claims, collection orders;
- letters of credit issued by Russian credit organizations;
- cheques;
- funds transfers on behalf of individuals without a bank account (See table 8 «Funds transfers on behalf of individuals without a bank account»);
- bank orders.

The table does not include operations:

- by clients that are credit organizations or non-resident banks;
- by payment cards (their details);
- by e-money;
- related to cash services provided to the clients of credit organizations (their branches);

- funds transfers from one client's account to another within one division of a credit organization (head office, branch);
- loan issue/repayment, including interbank credits (excluding repayment of interest);
- related to the purchase of foreign currency, securities and other financial assets.

The data is presented:

- countrywide (in yearly dynamic).

***Table 8. Funds transfers on behalf of individuals without a bank account***

The table contains data on the number and value of funds transfers in Russian rubles carried out by individuals without a bank account by submitting orders:

- directly to a division of credit organization (head office, branch, sub-branch);
- via ATMs of credit organizations (their branches);
- via payment terminals of credit organizations (their branches).

The terms «payment terminal» and «ATM» are determined by chapter 1 of the federal law No. 54-FZ of May 22, 2003 «On the use of cash registers for cash and (or) card payments».

The data include the following funds transfers on behalf of individuals without a bank account carried out within Russia and abroad:

- in favor of an individual (remittee) to his/her bank account opened with the other division of the credit organization or with the other credit organization or with a non-resident bank;

- in favor of an individual (remittee) without opening a bank account for the remittee;
- in favor of a legal entity including payments for mobile services, internet services, television, telecommunication, electricity, housing and utility services, taxes, penalties etc.;
- in favor of a legal entity for repayment of loans granted to the individual by this legal entity without prior placing these funds on the individual's bank account.

Funds transfers on behalf of individuals without a bank account do not include cash deposits by individuals:

- to a bank account opened for this or another individual in the division of credit organization;
- for repayment of a loan granted to the individual in this division of credit organization.

The data is breakdown by:

- transfer direction:
  - within Russia;
  - abroad.
- remittees:
  - individuals;
  - legal entities.

The data is presented:

- countrywide (in yearly dynamic).

***Table 9. Number of remote access accounts opened with credit organizations***

The table contains data on the number of *active accounts*<sup>2</sup> (in Russian rubles) opened with credit organizations (their branches) by individuals and legal entities other than credit organizations, which can be used for remote transmission of instructions:

- via messages by mobile devices (telephones, smartphones, communicators etc.);
- via internet, including the use of «Client-bank» system via internet;
- via other methods of remote access to bank accounts (e.g. telephone banking, «Client-bank» system without using internet).

The table includes data on bank accounts of the clients of credit organizations, which can be accessed by debit or credit cards as well as without cards.

The data is breakdown by:

- individuals;
- legal entities other than credit organizations.

The table does not include data on accounts:

- open by credit organizations (branches), non-resident banks;
- that are provided with remote access via internet or mobile devices solely for the purpose of receiving information on the client's account balance.

The data is presented:

- countrywide (in yearly dynamic).

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<sup>2</sup> *Active accounts* are accounts that have been debited since the beginning of financial year.

***Table 10. Payments whose related instructions were filled in and sent in electronic form by clients of a credit organization or by credit organization itself***

The table contains data on the number and value of payments (in Russian rubles) whose related instructions were filled in and sent in electronic form by clients of a credit organization (individuals and legal entities other than credit organizations) or by credit organization itself:

- via internet, including the use of «Client-bank» system via internet;
- via messages by mobile devices (telephones, smartphones, communicators etc.);
- via other methods of remote access to bank accounts (e.g. telephone banking, «Client-bank» system without using internet).

The data is breakdown by:

- payment orders;
- payment claims, collection letters;
- cheques;
- letters of credit issued by Russian credit organizations (whose related instructions were sent to a credit organization (its branch) in electronic form);
- bank orders.

The table does not include operations:

- of clients that are credit organizations;
- by payment cards (their details);
- by e-money;
- related to cash services provided to the clients of credit organizations (their branches);
- funds transfers from one client's account to another within one division of a credit organization (head office, branch);

- loan issue/repayment, including interbank credits (excluding repayment of interest);
- related to the purchase of foreign currency, securities and other financial assets.

The data is presented:

- countrywide (in yearly dynamic).

***Table 11. Payment orders of the clients of credit organizations received by credit organizations, by methods of transmission***

The table contains data on the number and value of payments (in Russian rubles) by payment orders sent to a credit organization (its branch) on paper and (or) in electronic form by its clients:

- individuals;
- legal entities other than credit organizations.

The data on payment orders received by a credit organization (its branch) in electronic form includes instructions transmitted:

- via internet, including the use of «Client-bank» system via internet;
- via messages by mobile devices (telephones, smartphones, communicators etc.);
- via other methods of remote access to bank accounts (e.g. telephone banking, «Client-bank» system without using internet).

The data in the table is breakdown by clients of a credit organization (its branch):

- individuals;
- legal entities other than credit organizations.

The table does not include the following operations

- related to cash services provided to the clients;
- funds transfer from one client's account to another within one division of a credit organization (head office, branch);
- loan issue/repayment, including interbank credits (excluding repayment of interest);
- related to the purchase of foreign currency, securities and other financial assets.

The data is presented:

- countrywide (in yearly dynamic).

***Table 12. Number of credit organizations issuing and (or) acquiring payment cards***

The table contains data on the number of operating credit organizations that carry out:

- issue of debit and (or) credit cards;
- settlement with merchants related to card transactions and (or) cash withdrawals by cardholders who are not clients of these credit organizations (credit organizations-acquirers)

The data is presented countrywide (in yearly dynamic).

***Table 13. Number of payment cards emitted by credit organizations, by card types***

The table contains data on the number of payment cards issued by Russian credit organizations:

- debit cards;
- debit cards with overdraft;
- credit cards.

The data is presented as of certain date, countrywide (in yearly dynamic).

Information for the 1<sup>st</sup> and 3<sup>rd</sup> quarter, 9 months does not include the data of non-bank credit organizations, whose half-year average value of liabilities to clients for funds transfers without a bank account does not exceed 2 billions rubles during a month.

***Table 14. Transactions carried out in Russia and outside Russia by payment cards issued by credit organizations, by types of clients***

The table contains data:

- on the number of debit and credit cards issued by Russian credit organizations (as of end of period);
- on the number and value of transactions by debit and credit cards carried out by clients of Russian credit organizations in Russia and outside Russia:
  - cash withdrawals;
  - payments for goods (works, services), including custom payments;
  - transactions other than payments for goods (works, services), e.g. card to card transfers.

The data in the table is breakdown by individuals and legal entities.

The data is presented:

- countrywide (in yearly dynamic).

Information for the 1<sup>st</sup> and 3<sup>rd</sup> quarter, 9 months does not include the data of non-bank credit organizations, whose half-year average value of liabilities to clients for funds transfers without a bank account does not exceed 2 billions rubles during a month.

***Table 15. Transactions carried out in Russia by payment cards issued by both resident and non-resident credit organizations***

The table contains data on the number and value of transactions (in Russian rubles and foreign currency) carried out in Russia within infrastructure of credit organizations by payment cards, issued by:

- Russian credit organizations (residents);
- non-resident banks.

The data is breakdown by types of transactions:

- cash withdrawals;
- payments for goods (works, services), excluding custom payments and transactions other than payments for goods (works, services) (e.g. card to card transfers).

The data is presented:

- countrywide (in yearly dynamic).

Information for the 1<sup>st</sup> and 3<sup>rd</sup> quarter, 9 months does not include the data of non-bank credit organizations, whose half-year average value of liabilities to clients for funds transfers without a bank account does not exceed 2 billions rubles during a month.

***Table 16. Devices located in Russia that can be used for carrying out transactions with and without payment cards***

The table contains data on the number of devices operating as of end of period that can be used for cash withdrawals (uploads) and payments for goods (works, services):

- by debit and credit cards (ATMs, electronic terminals, imprinters);
- without payment cards (payment terminals).

The terms «payment terminal» and «ATM» are determined by chapter 1 of the federal law No. 54-FZ of May 22, 2003 «On the use of cash registers for cash and (or) card payments».

*Remote access electronic terminals* refer to electronic terminals that are intended for making payments for goods (works, services) by payment cards without involvement of authorized personnel of a credit organization or a point of sale.

The data in the table is breakdown by:

- ATMs and payment terminals;
- electronic terminals;
- imprinters.

The data is presented:

- countrywide (in yearly dynamic).

Information for the 1<sup>st</sup> and 3<sup>rd</sup> quarter, 9 months does not include the data of non-bank credit organizations, whose half-year average value of liabilities to clients for funds transfers without a bank account does not exceed 2 billions rubles during a month.