



NATIONAL BANK OF THE REPUBLIC OF NORTH MACEDONIA

Pursuant to Article 47 paragraph 1 item 6 and referring to Article 35 paragraph 1 item 1 of the Law on the National Bank of the Republic of North Macedonia (Official Gazette of the Republic of Macedonia No. 158/10, 123/12, 43/14, 153/15, 6/16, 83/18 and Official Gazette of the Republic of North Macedonia No. 110/21) and Article 123 paragraph 7 and Article 184 paragraph 2 of the Law on Payment Services and Payment Systems (Official Gazette of the Republic of North Macedonia No. 90/22), the National Bank of the Republic of North Macedonia Council has adopted the following

DECISION
on the contents, the manner, the form and the deadlines for submission
and publication of data and information on payment statistics

I. GENERAL PROVISIONS

1. This Decision lays down the contents, the manner, the form and the deadlines that payment services providers and payment systems operators are obliged to apply when submitting data and/or information on payment statistics to the National Bank of the Republic of North Macedonia (hereinafter: the National Bank) and the deadlines for their publication by the National Bank.
2. The terms used in this decision shall denote the following:
 - 2.1. "Reporting agents" shall denote:
 - payment services providers referred to in Article 9 paragraph 1 items 1, 2, 3, 4, 5 and 7 of the Law on Payment Services and Payment Systems (hereinafter: the Law), and
 - payment systems operators, defined in Article 133 paragraph 1 item 7 of the Law.
 - 2.2. "Data and information on payment statistics" or "payment statistics" shall denote data and information in relation to the payment accounts, the type, the volume and the fees for the performed payment transactions, payment services, payment instruments, the amount of the fee for the service of the seller, the interchange fee between the payment services providers and the fee for the card payment scheme in case of card-based payment transactions, that the National Bank collects and processes for statistical purposes in order to monitor the use of payment services and the development of the payment system in the country.

II. CONTENTS OF DATA

3. The reporting agents referred to in item 2 sub-item 2.1. indent 1 of this Decision shall be obliged to submit to the National Bank accurate and full data and information on payment statistics for:
 - 3.1. Accounts:
 - number of payment accounts, payment accounts with a basic features, payment accounts on which electronic money is stored, blocked payment accounts and blockades on bases;
 - number of payment accounts by age and gender structure and municipalities;

- number of payment services users, including active users, accessing payment accounts through Internet browser and/or application by age and gender structure and municipalities;
- number and balance of inactive accounts, and
- balance of issued unused electronic money.

3.2. Payment cards issued by resident PSPs:

- number of payment cards by: card function, card brand, technology of initiating card-based payment transactions and municipalities.

3.3. Payment card accepting devices:

- number of payment cards accepting terminals;
- number of sellers and points of sale in the country, including active sellers and active points of sale, where the payment cards accepting terminals are placed;
- number of branches, agents, ATMs and POS terminals by municipalities, and
- name of public services and government institutions where the payment cards accepting terminals are placed.

3.4. Payment transactions by type of payment services:

- number and value of payment transactions by type of payment services;
- number and value of card-based payment transactions according to the countries in which they are carried out;
- number and value of card-based payment transactions by age structure, and
- number and value of fraudulently initiated payment transactions by type of payment services.

3.5 Payment transactions by type of payment cards accepting terminal:

- number and value of payment transactions by payment cards accepting terminals, countries where the payment transactions are carried out and the payment brand of the payment cards.

3.6 Fees:

- fees for the seller's service;
- fees that the payment card holder pays to the payment services provider, and
- interchange fee between the payment services providers and fee for the card payment scheme in case of card-based payment transactions.

4. The reporting agents referred to in item 2 sub-item 2.1. indent 2 of this Decision shall be obliged to submit to the National Bank data on payment statistics for:

4.1 The payment systems participants:

- number of payment system participants, including division into direct and indirect participants.

4.2 Payment transactions processed through payment systems:

- number and value of payment transactions processed through an individual payment system in the country, by type of payment service.

III. MANNER, FORM AND DEADLINES FOR SUBMISSION OF DATA

5. The reporting agents shall be obliged to submit the data referred to in items 3 and 4 of this Decision to the National Bank electronically, in accordance with the bylaw which regulates the connecting to the information system of the National Bank.
6. The reporting agents shall be obliged to submit the data referred to in item 3 sub-item 3.1 indents 1, 4 and 5, sub-item 3.2, except by municipalities, sub-item 3.3 indent 1, sub-item 3.4 indents 1 and 2, sub-item 3.5 and item 4 of this Decision, on a quarterly basis, for each month in the quarter for which the report is produced, by the fifteenth working day of the first month in the current quarter, for the previous quarter.
7. The reporting agents shall be obliged to submit the data referred to in item 3 sub-item 3.1 indents 2 and 3, sub-item 3.2, only by municipalities, sub-item 3.3 indents 2, 3 and 4, sub-item 3.4 indents 3 and 4 and sub-item 3.6 of this Decision, on an annual basis, by the fifteenth working day of January, for the previous year.
8. The reporting agents shall be obliged to submit the data referred to in item 3 sub-item 3.1 indents 2 and 3 and sub-item 3.2 of this Decision by the municipality determined from the official address of the person to whom the data, for which the report is produced, refers.
9. The reporting agents shall be obliged to submit the data referred to in item 3 sub-item 3.4 indent 2 and sub-item 3.5 of this Decision by individual countries where the payment transactions are carried out.

IV. PUBLICATION OF DATA

10. The National Bank shall publish data in aggregated form, on its web site, quarterly, i.e. annually, in accordance with the calendar of publication of data and information on payment statistics except the data referred to in item 3 sub-items 3.1 indents 3 and 4, sub-item 3.3 indent 4 and sub-item 3.6 indents 2 and 3, which shall be used only for analytical purposes and shall not be subject to publication.
11. The National Bank shall start publishing data referred to in item 3 sub-item 3.1 indent 2 and sub-item 3.2 of this Decision that refer to the division by municipalities, from the reporting period that starts in 2024.

V. TRANSITIONAL AND CLOSING PROVISIONS

12. The Governor of the National Bank shall regulate in more details, with Instructions, the submission of data and information on payment statistics referred to in items 3 and 4 of this Decision.
The Instructions referred to in paragraph 1 of this item shall be adopted within one month from the date this Decision enters into force.
13. As an exception to item 8 of this Decision and if the reporting agent does not have the official address of the person to whom the data, for which the report is produced, refers, they shall report on the municipality to which the reporting agent's branch belongs, where the payment accounts, i.e. payment cards, are

maintained and shall inform the person of the need for updating data according to the official address, not later than 31.12.2023. For those persons who failed to update the data related to the official address by the stated deadline, the reporting agents shall be obliged to submit data on the municipality to which the reporting agent's branch belongs, where the payment accounts, i.e. payment cards of these persons, are maintained.

14. The reporting agents shall submit for the first time data and information that are submitted on a quarterly basis, in accordance with this Decision for the first quarter of 2023.

The reporting agents shall submit data and information for which the report is produced on a quarterly basis, referring to the fourth quarter of 2022, as well as the annual data and information for which the 2022 report is produced, in accordance with the Decision on submitting and publishing payment operations data (Official Gazette of the Republic of North Macedonia No. 88/21).

The reporting agents shall submit for the first time data and information that refer to item 3, sub-item 3.1 indent 1 on payment accounts with basic functions and indent 4, in January 2024, in accordance with item 6 of this Decision and they shall refer to 2023.

The reporting agents shall submit for the first time data and information that refer to item 3, sub-item 3.4 indent 4 and sub-item 3.6 indent 3, in 2024, in accordance with item 7 of this Decision and they shall refer to 2023.

As an exception to paragraphs 1 and 2 of this item, the reporting agents that obtained a license for providing payment services, issuing electronic money or performing activity - a payment system operator after 1 January 2023, shall submit data and information from the day of obtaining the license and in accordance with this Decision.

15. On the day of the entry into force of this Decision, the Decision on submitting and publishing payment operations data (Official Gazette of the Republic of North Macedonia No. 88/21) shall become void.
16. This Decision shall enter into force on the eighth day of its publication in the Official Gazette of the Republic of North Macedonia.

D. No. 02-15/XXII-13/2022
28 December 2022
Skopje

Anita Angelovska Bezhoska
Governor and Chairperson
of the National Bank of the
Republic of North Macedonia
Council