Draft statistical reporting form No. 1-EPS «Report on cash flow through electronic means of payment» and Instruction No. ___ on filling it in
Current state

- Payment system management today consists of three reporting forms, which do not provide complete information. There is:
  - Lack of information disaggregated by gender;
  - Lack of information on TIN (taxpayer identification number);
  - Lack of information on types of payment cards;
  - Lack of information on issuers and holders of payment cards by country;
  - Lack of information on tariffs;
  - Lack of information on currency;
  - Lack of information on wire transfers;
  - Inconsistency of the existing procedure for providing information with generally accepted statistical standards and requirements;
  - Need for improving the method of information collection by providing an automated system.
Current reports that are accepted from credit institutions by the Payment Systems Department
**Annex 1**

**наименование банка**

За ____________ месяц 20__ год

**Сведения о сделках, совершенных с использованием платежных карт**

<table>
<thead>
<tr>
<th>№ п/п</th>
<th>В разрезе систем расчетов</th>
<th>Общая сумма сделок при осуществлении расчетов,</th>
<th>Получение наличных денег в нац. валюте</th>
<th>Получение наличных денег в ивалюте</th>
<th>Оплата товаров (работ, услуг) в нац. валюте</th>
<th>Оплата товаров (работ, услуг) в ивалюте</th>
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<tbody>
<tr>
<td></td>
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<td>Количествово сделок, шт.</td>
<td>Сумма сделок, сомони</td>
<td>Количествово сделок, шт.</td>
<td>Сумма сделок, сомони</td>
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</tbody>
</table>

I. Платежи, совершенные клиентами банка в обслуживаемой сети банка

|       |                           |                                               |                                      |                                 |                                      |                                 |
| 1     |                           |                                               |                                      |                                 |                                      |                                 |
| ...   |                           |                                               |                                      |                                 |                                      |                                 |
| n     |                           |                                               |                                      |                                 |                                      |                                 |

II. Платежи, совершенные клиентами банка в обслуживаемой сети других банков РТ

|       |                           |                                               |                                      |                                 |                                      |                                 |
| 1     |                           |                                               |                                      |                                 |                                      |                                 |
| ...   |                           |                                               |                                      |                                 |                                      |                                 |
| n     |                           |                                               |                                      |                                 |                                      |                                 |

III. Платежи, совершенные клиентами банка в обслуживаемой сети иностранных банков (за пределами РТ)

|       |                           |                                               |                                      |                                 |                                      |                                 |
| 1     |                           |                                               |                                      |                                 |                                      |                                 |
| ...   |                           |                                               |                                      |                                 |                                      |                                 |
| n     |                           |                                               |                                      |                                 |                                      |                                 |

IV. Платежи, совершенные клиентами других банков РТ в обслуживаемой сети банка

|       |                           |                                               |                                      |                                 |                                      |                                 |
| 1     |                           |                                               |                                      |                                 |                                      |                                 |
| ...   |                           |                                               |                                      |                                 |                                      |                                 |
| n     |                           |                                               |                                      |                                 |                                      |                                 |

V. Платежи, совершенные клиентами иностранных банков в обслуживаемой сети банка

|       |                           |                                               |                                      |                                 |                                      |                                 |
| 1     |                           |                                               |                                      |                                 |                                      |                                 |
| ...   |                           |                                               |                                      |                                 |                                      |                                 |
| n     |                           |                                               |                                      |                                 |                                      |                                 |

Итого по банку

|       |                           |                                               |                                      |                                 |                                      |                                 |
| x     |                           |                                               |                                      |                                 |                                      |                                 |
Наименование банка

На «___» ___________ 200__ год

Сведения об инфраструктуре банка, осуществляющего расчеты по операциям
с использованием платежных карт

| № п/п | Наименование региона | Для выдачи наличных денег | Для совершения сделок в торгово-
|       |                       | Общее количество ПВН | Количество электронных
|       |                       | Количество импринтеров | терминалов |
|       |                       | Количество банкоматов | Количество торгово-
|       |                       |                       | сервисных точек |
|       |                       |                       | Количество электронных
|       |                       |                       | терминалов |
|       |                       |                       | Количество импринтеров |
| 1     | Город Душанбе         | 3                     | 4 |
| 2     | Районы Республиканского подчинения |
| 3     | Согдийская область   |
| 4     | Хатлонская область   |
| 5     | Горно-Бадахшанская область |

Итого по банку

<p>| | |</p>
<table>
<thead>
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<tbody>
<tr>
<td>x</td>
<td>x</td>
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</tbody>
</table>
Наименование банка

На «___» ____________ 20___ год

Сведения о количестве платежных карт в обращении

<table>
<thead>
<tr>
<th>Наименование систем расчетов и типов карт</th>
<th>Количество платежных карт в обращении (шт.)</th>
<th>Количество использованных платежных карт (шт.)</th>
<th>Количество держателей карт (чел.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<td>5</td>
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<tr>
<td>Итого по банку</td>
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</tbody>
</table>

**Annex 3**
Objectives of implementation of the proposed statistical reporting form No. 1-EPS

- The main objective is to ensure monitoring, regulation and supervision over the activities of payment systems in accordance with the Law "On Payment Services and Payment System" of 24 February 2017, No.1397.

- Based on the absence of important components in the existing statistical reporting forms, this form of reporting has been developed for the purpose of completeness of coverage and automation with cross checks.

- This statistical reporting form has been developed in accordance with generally accepted standards.
Legislative and regulatory acts used in the development of the draft statistical reporting form No. 1-EPS and Instruction on its completion

- Law of the Republic of Tajikistan on Payment Services and Payment System, Dushanbe, 24 February 2017, No.1397
- Instruction No. 190 «On the Procedure of Providing Services by Bank Payment Cards», "Registered" by the Ministry of Justice of the Republic of Tajikistan dated June 30, 2011, No. 616
Key elements of the conceptual framework used in compiling the reporting form No. 1-EPS

- General provisions;
- Forms and timing of reporting;
- Reporting procedures;
- Procedure for completing the reporting form;
  - **Section 1** Information on concluded contracts by electronic means of payment.
  - **Section 2** Information on the movement of funds by bank payment cards and digital wallets.
    - **Part 2.1** Information on cash balances at the beginning and end of the reporting period.
    - **Part 2.2** Information on the turnover of funds by bank payment cards and digital wallets.
  - **Section 3** Information about payment infrastructure.
General provisions

The following basic concepts are given in these instructions:

- Bank payment card
- Payment system
- Payment card holder
- ATM
- Terminal
- Terminal network
- Card account
- Overdraft
- Offer
- Acquiring
- Residence
- and others
Forms and timing of reporting

- Reporting is submitted through the "Single window of the NBT";
- **On-line** using electronic digital signature (EDS);
- Reporting is submitted for each day no later than 15:00 of the following day;
- Bank identification code (BIC) of a credit institution;
- Information is compiled in the original currency of the transaction;
- Data on payment transactions performed by a credit institution shall be formed in accordance with the accounts specified in Annex No.1.
Reporting procedure

- Statistical report No. 1-EPS includes information on the status of payment transactions classified by contract, balance sheet, outstanding balances and purpose of payment.

- Statistical reporting No. 1-EPS includes the following data:
  
a) data on concluded payment card agreements and offers;
б) data on cash balances at the beginning and end of the reporting period and their turnover;
в) data on each transaction performed in the reporting period;
г) data on other changes in the reporting period.
Procedure for completing the reporting form

- Statistical reporting No. 1-EPS consists of the following sections:

  Section 1: Information on concluded contracts on electronic means of payment;

  Section 2: Information on the movement of funds on bank payment cards and digital wallets;
    Part 2.1. Information on the balances at the beginning and end of the reporting period of funds.
    Part 2.2. Cash flow information on bank payment cards and digital wallets.

  Section 3: Payment infrastructure information.
For filling in the statistical reporting form No. 1-EPS, the following annexes are provided:

- Annex №1 “Name of accounts”
- Annex №2 “User status code”
- Annex №3 “Payment system type code”
- Annex №4 “Contract period code”
- Annex №5 “Payment card category code”
- Annex №6 “Payment card technology code”
- Annex №7 “Payment card type code”
- Annex №8 “Currency code of the contract”
- Annex №9 “Region code”
- Annex №10 “Commission type code”
- Annex №11 “Legal identity code”
- Annex №12 “Residential code”
- Annex №13 “Cardholder gender code”
- Annex №14 “Client's age code”
- Annex №15 “Card ownership code”
- Annex №16 “Payment card/digital wallet status code”
- Annex №17 “Country code of the issuer of the payment card/digital wallet”
- Annex №18 “Operation code”
- Annex №19 “Point of sale category code”
- Annex №20 “Payment System Transaction Code”
- Annex №21 “Country code”
- Annex №22 “Payment infrastructure code”
- Annex №23 “Payment infrastructure status code”
- Annex №24 “General information about electronic digital signature (EDS)”