



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem



# Payment Statistics

## Validation Rules Briefing

# Agenda

- Data Validation Process Overview
- Internal Consistency checks Walkthrough
- Threshold Briefing & Timeliness
- Return Status –Locking/Unlocking
- Reporting Domestic Transactions as “W2” instead of IE



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# Data Validation process Overview

## Pre-Submission Checks

- Level 1 -ONR
  - Filename, File type & Size
- Level 2 - XSD Conformance Checks
  - Syntax & Structure of XML Schema
- Level 3 -Pre-submission Validation Checks
  - Linear & Consistency Checks

Level 1 and Level 2 are detailed in [Industry engagement Pack 3](#) and Level 3 rules are detailed in supporting document [here](#)

## Post – Submission Checks

- Across Returns
  - Quarterly Vs Semi-Annual Consistency Check
  - $Q1 + Q2 = H1$  ( threshold applies)
- Across Reporting period
  - Basic Checks
    - Magnitude change (MCH): the number of digits for the latest observation differs by 3 compared to the previous observation

Supporting document is on the website [here](#)



## Internal Consistency – Across return checks

- These rules check the consistency in the data reported by reporting agents across Return relating to quarterly and semi-annual reported data.
- These validations will be carried out by the CBI on a semi-annual basis upon receipt of the latest semi-annual PSS Return, with a report generated containing all applicable rule breaks sent directly to impacted reporting agents.
- Reporting agents will need to explain and/or revise their reported data for any displayed rule break. Reporting agents are encouraged to in-build these validation checks into their own internal processes



# Example 1: Counterpart area Geo Mappings

## ■ PCT.LIN.QAR.\_Z.???.067\_Q

Explanation	L.H.S (Semi-Annual)	Op	R.H.S ( Quarterly)	Notes
The total credit transfers [sent], reported semi-annually, equals the sum of those reported quarterly	PCT.H.IE.???.1.1200._T.CTS_ALL_X_Z.N.??+ PCT.H.IE.???.1.2100._T.CTS_ALL_X_Z.N.??+ PCT.H.IE.???.1.2210._T.CTS_ALL_X_Z.N.??+ PCT.H.IE.???.1.2220._T.CTS_ALL_X_Z.N.??+ PCT.H.IE.???.1.2230._T.CTS_ALL_X_Z.N.??+ PCT.H.IE.???.1.3000._T.CTS_ALL_X_Z.N.??	EQ	PCT.Q.IE.???.1._T._T.CTS_ALL_X_Z.N.??+ PCT.Q.IE.???.1._T._T.CTS_ALL_X_Z.N.??	'- Rule type is executed for each Geo 3 counterpart country code - Rule is run for PN / EUR reported Observations - RHS Q1 & Q2 references in Rule Description are replaced by Q3 & Q4 for related H2 Checks

- Geo 3 country breakdown reported for the semi-annual Return is compared to the Geo 6 breakdown required for the quarterly Return by applying country Grouping. Country code G1 (Extra EEA) in semi-annual Return is crosschecked versus the sum/aggregate of all extra EEA countries reported in Quarterly Return i.e. sum of non-overlapping country codes
- Country Grouping is explained in worksheet “Counterpart Area CL” of Internal consistency rules



## Example 2: Counterpart Area and POS Location Geo Mappings

Explanation	L.H.S		R.H.S	Notes
Card-based payment transactions initiated electronically via remote payment channel initiated by debit, delayed debit and credit card equal the sum of those reported quarterly	PCP.H.IE.???.CP0.1.2000.R.PCS_VISA.11.X.Z.N.??+ PCP.H.IE.???.CP0.1.2000.R.PCS_VISA.12.X.Z.N.??+ PCP.H.IE.???.CP0.1.2000.R.PCS_VISA.13.X.Z.N.??+ PCP.H.IE.???.CP0.1.2000.R.PCS_MCRD.11.X.Z.N.??+ PCP.H.IE.???.CP0.1.2000.R.PCS_MCRD.12.X.Z.N.??+ PCP.H.IE.???.CP0.1.2000.R.PCS_MCRD.13.X.Z.N.??+ PCP.H.IE.???.CP0.1.2000.R.PCS_?.11.X.Z.N.??+ PCP.H.IE.???.CP0.1.2000.R.PCS_?.12.X.Z.N.??+ PCP.H.IE.???.CP0.1.2000.R.PCS_?.13.X.Z.N.??	EQ	PCP.Q.IE._Z.???.CP0.1.2000.R.PCS_ALL_Z.X.Z.N.??+ PCP.Q.IE._Z.???.CP0.1.2000.R.PCS_ALL_Z.X.Z.N.??	'- Rule is executed for each counterpart country code.  - Rule is run for PN / EUR reported Observations  - 'PCS_?' is replaced by any additional reported card schemes i.e. PCS_DINE, PCS_AMEX, PCS_CUP, PCS_DISC, PCS_JCB

- On LHS, the dimension 'Counterpart area of the acquirer/card issuer' - "??" - is equal to the sum/aggregate of all reported country codes. The POS location "??" is matched for each individual Country on LHS and RHS



## L.H.S

Dimension 3 **Counterpart Area** = [AT,BE]    Dimension 4 **POS Location** : [W2]    Dimension 11 Unit of Measure EUR

(PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_VISA.11.\_X.\_Z.N.EUR + PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_VISA.11.\_X.\_Z.N.EUR)+  
 (PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_VISA.12.\_X.\_Z.N.EUR + PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_VISA.12.\_X.\_Z.N.EUR)+  
 (PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_VISA.13.\_X.\_Z.N.EUR + PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_VISA.13.\_X.\_Z.N.EUR)+  
 (PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_MCRD.11.\_X.\_Z.N.EUR+ PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_MCRD.11.\_X.\_Z.N.EUR)+  
 (PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_MCRD.12.\_X.\_Z.N.EUR+ PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_MCRD.12.\_X.\_Z.N.EUR)+  
 (PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_MCRD.13.\_X.\_Z.N.EUR+ PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_MCRD.13.\_X.\_Z.N.EUR)+  
 (PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_?.11.\_X.\_Z.N.EUR + PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_?.11.\_X.\_Z.N.EUR)+  
 (PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_?.12.\_X.\_Z.N.EUR + PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_?.12.\_X.\_Z.N.EUR)+  
 (PCP.H.IE.**AT.W2**.CP0.1.2000.R.PCS\_?.13.\_X.\_Z.N.EUR + PCP.H.IE.**BE.W2**.CP0.1.2000.R.PCS\_?.13.\_X.\_Z.N.EUR)

## R.H.S

(PCP.Q.IE.\_Z.**W2**.CP0.1.2000.R.PCS\_ALL.\_Z.\_X.\_Z.N.EUR+ PCP.Q.IE.\_Z.**W2**.CP0.1.2000.R.PCS\_ALL.\_Z.\_X.\_Z.N.EUR) Q1 +  
 (PCP.Q.IE.\_Z.**W2**.CP0.1.2000.R.PCS\_ALL.\_Z.\_X.\_Z.N.EUR+ PCP.Q.IE.\_Z.**W2**.CP0.1.2000.R.PCS\_ALL.\_Z.\_X.\_Z.N.EUR) Q2



# Threshold & Timeliness for Revisions

- On the Threshold front, ECB's consistency Threshold at aggregated series key level is 1 million for QAR Reports. Considering the number of institutions contributing to an aggregated value sent to ECB, National threshold is set to 25k as a starting point.

Reporting Period	Semi Annual Production deadline	CBI Report Preparation	Revision Timeline 1	Locking of Datasets
31-Dec-2023	28-Feb-2024	11 <sup>th</sup> to 15 <sup>th</sup> March	10 <sup>th</sup> April	1 <sup>st</sup> May 2024
30-Jun-2024	31-Aug-2024	16 <sup>th</sup> to 20 <sup>th</sup> Sept	16 <sup>th</sup> Oct	1 <sup>st</sup> Nov
31-Dec- 2024	28-Feb-2024	First week of March	TBD	TBD





## Return Status – Locking/Unlocking

- Return Status – Locked means return is locked and the system will not allow further revisions
- Any other status like,
  - Valid
  - Invalid
  - Blank
  - Unlocked

will permit users to file submissions/revisions

- Reporters Don't have to email Paystats to unlock the returns for revisions if the return is not in locked status



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# Reporting of Domestic Transaction as “W2” instead of IE

Hi there,

We hope you are well.

Please note, if you are receiving this email your institution has reported ‘IE’ instead of ‘W2’ for domestic transactions in the latest Q4-2023 submission. In line with the reporting instructions, be advised that designating series keys for domestic transactions with the code ‘IE’ for counterpart area is **not allowed**. We would be grateful if you could complete the amendments and resubmit revised Q4-2023 return at your earliest convenience - see below, guidance on how this can be rectified.

This applies to the following;

1. The counterpart area of domestic transactions for Geo 3, Geo4 and Geo 6 breakdowns should be reported with the code “W2” (not with IE).
2. Reporting of “POS location” and “Terminal Location” where Geo Codelist are used. Specifically applying to the dimensions referring the Codelist Geo3, Geo4 or Geo6.

This is specified in the reporting instructions excel sheet - in the worksheet “Geo table”(shown in the screen shot below).

The only exception to using W2 code for counterpart area for domestic transactions relates to the “Geo SSP” breakdown (used for reporting some SSP indicators) where domestic transactions should be reported with “U6” (instead of W2).

Geo 3	Geo 4	Geo 6	Geo SSP
<p>Domestic W2</p> <p>Single country breakdown for all EEA countries See List called Geo 3</p> <p>Rest of the world (cross-border outside the EEA) G1</p>	<p>Domestic W2</p> <p>Cross-border within the EEA G3</p> <p>Rest of the world (cross-border outside the EEA) G1</p>	<p>Domestic W2</p> <p>Single country breakdown for all countries, including the reporting country * See list called Geo 6</p>	<p>Domestic U6</p> <p>Single country breakdown for all EEA countries as defined in list for Geo 3</p> <p>Extra EEA A7</p>

Please, ensure to follow the above guidance for all future PSQ/PSS/PSR Return submissions.



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# QUESTIONS



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