

## ANNEX 1

Individual terms used in these templates annexed to this Decision shall have the following meaning:

<b>Term</b>	<b>Definition</b>
<b>Transaction risk analysis</b>	Payment transactions to which the exemption from Article 19 of the Decision on ensuring strong customer authentication and common and secure open standards for communication applies.
<b>ATM (automated teller machine)</b>	An electromechanical device enabling card holders to deposit and/or withdraw cash and/or use other services (e.g. transfer of monetary funds, to make balance enquiries, cash payments, etc.). A device that enables only balance enquiries does not qualify as an ATM.
<b>ATM with a cash withdrawal function</b>	An electromechanical device allowing authorised users to withdraw cash from their accounts by using a card with a cash function.
<b>ATM with a credit transfer function</b>	An electromechanical device allowing authorised users to make credit transfers using a payment card.
<b>Contactless payments</b>	A payment transaction in which a card or other instrument is used, whereby the payer and the merchant and/or their equipment are located in the same place, and communication between the portable device at the point of sale (POS) takes place using contactless technology.
<b>Low-value contactless payments</b>	Contactless payments to which the Article 12 of the Decision on ensuring strong customer authentication and common and secure open standards for communication applies.
<b>Number of accounts accessed by an account information service provider</b>	The number of payment accounts to which the account information service provider has the right of access.
<b>Card with a debit function</b>	A payment instrument that enables the payer to initiate a payment transaction with a debit card that is not a prepaid card transaction.
<b>Card with a debit and/or delayed debit function</b>	Payment instrument where one cannot distinguish whether, according to the contract between the card issuer and card user, it has the function of a card with a debit function or a card with delayed debit function. This category is only reported if the data cannot be broken down into 'cards with a debit function' and 'cards with a delayed debit function'.
<b>Direct debit</b>	Payment service that has the meaning as defined in Article 9 paragraph 1 item 21 of the Payment System Law (OGM 62/13, 111/22, 15/25) (hereinafter: the Law).
<b>Electronic commerce (e-commerce)</b>	The sale or purchase of goods and services between legal and natural persons, including enterprises, consumers and other entities, through electronic transactions carried out using the internet or other electronic communication networks. Electronic commerce includes ordering goods or services by electronic means, while payment and delivery may be carried out electronically (online) or offline, depending on the type of contract and the agreement between the parties to the transaction.
<b>Electronically initiated payment transactions based on cards issued in Montenegro</b>	Payment transactions based on the use of payment cards that are initiated at EFTPOS terminals, ATMs or other physical devices enabling electronic initiation of payments, or transactions initiated remotely via electronic transmission of information. This category does not include transactions initiated in paper form (e.g. performed using card imprinters without

	electronic reading or when payment data are entered manually on a paper form).
<b>E-money</b>	Has meaning as specified in Article 6 paragraph 1 of the Law.
<b>Cash</b>	Banknotes and coins in circulation that are outside the sector of monetary financial institutions or are held with monetary financial institutions.
<b>E-money institution</b>	Legal person authorised by the Central Bank to issue e-money.
<b>E-money issuers</b>	Persons as specified in Article 108 paragraph 1 of the Law.
<b>Initiation of a payment transaction</b>	Submission of a payment order for the execution of a payment transaction.
<b>Card issuer</b>	Has the meaning defined in Article 5 paragraph (1) item 2) of the Law on Interchange Fees and Separate Business Rules Concerning Payment Cards.
<b>Payment card</b>	A payment instrument as defined in Article 9 paragraph 1 item 16 of the Law.
<b>Card with a contactless payment function</b>	Card that enables a card payment transaction to be initiated using a specific type of contactless technology and where both the payer and the payee of the payment transaction and/or their equipment are located in the same place.
<b>Card with an e-money function</b>	A card that enables the holder to perform e-money transactions, and includes: 1) Card on which e-money can be stored directly, and 2) Cards which give access to e-money stored on e-money accounts (card enabling access to server-based e-money).
<b>Card on which e-money can be stored directly</b>	Card enabling the transfer of e-money from the card to e-money beneficiary.
<b>Cards which gives access to e-money stored on e-money accounts</b>	Card with an e-money function that gives access to server-based e-money.
<b>Card with an e-money function which has been topped up at least once</b>	A card with an e-money function to which at least one amount has been paid and is therefore considered active. A top-up is considered an intention to use the e-money function.
<b>Card with a delayed debit function (delayed debit card)</b>	A card enabling cardholders to have their purchases charged to an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full at the end of a pre-defined period, that is, the contracted date of debit.
<b>Cards with a payment function (except for cards with an e-money function)</b>	A card which has at least one of the following functions: a debit function, delayed debit function or credit function. The card may also have other functions, such as an e-money function, except for cards that have only an e-money function and cards that have only a cash deposit/withdrawal function.
<b>Card with a payment function (cash deposit/withdrawal)</b>	A card enabling a cardholder to make payments and/or withdraw money from ATMs.
<b>Cards with a combined debit, cash and e-money function</b>	A card issued by a payment service provider that has a combined debit and cash function, as well as an e-money function.
<b>Credit card</b>	A card enabling cardholders to make purchases of goods and services and to withdraw cash up to a pre-arranged ceiling. The credit granted may be

	settled in full by the end of a specified period or may be settled in part, with the balance taken as extended credit paid in pre-arranged contracted instalments.
<b>Card with a credit and/or delayed debit function</b>	Card where one cannot distinguish whether, according to the contract between the card issuer and card user, it has the function of a card with a credit function or a card with delayed debit function. This category is only reported if the data cannot be broken down into cards with a credit function and cards with a delayed debit function.
<b>Card payment scheme</b>	A card payment scheme is a single set of rules, practices, standards and/or guidelines for the execution of payment transactions based on payment cards, which is separate from the infrastructure or payment system that supports its functioning and includes a specific decision-making body, organisation or entities responsible for the functioning of that scheme.
<b>Payment service user</b>	Person as specified in Article 9 paragraph (1) item 4) of the Law.
<b>Credit institution</b>	Has meaning as specified in Article 9 paragraph (1) item 5) of the Law.
<b>Credit transfer</b>	A payment service as defined in Article 9 paragraph (1) item 20) of the Law.
<b>Credit transfers initiated on the basis of a single payment</b>	A credit transfer that is electronically initiated and executed independently of other credit transfers, i.e. it is not part of a file (group) of credit transfers that are jointly initiated.
<b>Credit transfers initiated in a file/group</b>	A credit transfer that is electronically initiated as part of a file (group) of credit transfers jointly initiated by the payer via a dedicated communication line. Each individual credit transfer within the group is counted as a separate payment transaction when presenting the total number of transactions.
<b>Electronically initiated credit transfers</b>	Any credit transfer that the payer initiates electronically, i.e. without the use of a paper-based payment order.
<b>Credit transfers initiated in paper-based form</b>	Credit transfers initiated by the payer in paper-based form or by giving instructions to initiate a credit transfer at the counter, and other credit transfers that require manual processing of the payment order.
<b>Credit transfers based on internet banking</b>	Credit transfers initiated by a payment service user using electronic banking services, i.e. the internet.
<b>Low value</b>	Payment transactions to which the exemption from Article 17 of the Decision on ensuring strong customer authentication and common and secure open standards for communication applies.
<b>Mobile banking</b>	Mobile banking is a form of electronic banking that enables users to use banking services and perform financial transactions via a mobile phone or other portable device (tablet, smart watch).
<b>Money remittance</b>	A payment service as defined in Article 9 paragraph (1) item 7) of the Law.
<b>National payment transaction</b>	A payment transaction in the execution of which the payer's payment service provider and/or the payee's payment service provider participate, and which provide payment services in the territory of Montenegro.
<b>Payment order</b>	Has meaning as specified in Article 9 paragraph (1) item 9) of the Law.
<b>Outstanding value on e-money storages</b>	Value, at the end of the reporting period, of e-money issued by e-money issuers and held by entities other than the issuer, including e-money issuers other than the issuer.

<b>Non-resident</b>	Has the meaning defined in Article 2 paragraph (4) item 2) of the Decision on the structure, more detail conditions and manner of transaction account opening and cancelling.
<b>Payer</b>	Has meaning as specified in Article 9 paragraph (1) item 2) of the Law.
<b>Payment institution</b>	Legal person licensed by the Central Bank for performing one or more payment services under Article 2 of the Law.
<b>Payment transaction</b>	Has the meaning as defined in Article 9 paragraph (1) item 1) of the Law.
<b>Payment service</b>	Has the meaning as defined in Article 2 of the Law.
<b>Payment instrument</b>	Has the meaning as defined in Article 9 paragraph (1) item 14) of the Law.
<b>Card-based payment instrument</b>	Has the meaning defined in Article 5 paragraph (1) item 17) of the Law on Interchange Fees and Separate Business Rules Concerning Payment Cards.
<b>E-money payment transactions</b>	Means the transfer of e-money from the holder of e-money to the recipient of that money, whether such transaction is carried out by a card with an e-money function or from an e-money account.
<b>E-money payment with cards on which e-money can be stored directly</b>	A transaction in which the holder of a card with an e-money function transfers the value of e-money from their balance stored on the card to the balance of the beneficiary.
<b>E-money payment with e-money accounts</b>	A transaction whereby funds are transferred from the e-money account of a payer, to the account of a payee regardless of whether a card used gives access to e-money stored on e-money account.
<b>Payment via Near Field Communication (NFC)</b>	A contactless payment transaction executed using near field communication (NFC) technology, in accordance with ISO/IEC 18092.
<b>Self-payment</b>	Payment transactions to which the exemption from Article 16 of the Decision on ensuring strong customer authentication and common and secure open standards for communication applies.
<b>Card-based payment transaction</b>	Has the meaning defined in Article 5 paragraph (1) item 7) of the Law on Interchange Fees and Separate Business Rules Concerning Payment Cards. Including cards with a delayed debit function
<b>Card-based payment transaction initiated at physical EFTPOS</b>	An electronically initiated payment transaction executed using a card at a physical point of sale (POS) that enables electronic transfer of funds via an electronic terminal (EFTPOS). This category includes transactions at the merchant's location, including contactless and contact payments. It does not include e-money transactions.
<b>Payment transactions executed using card-based payment instruments issued in Montenegro (excluding cards with only an e-money function)</b>	<p>Payment transactions executed using debit cards, cards with a delayed debit function (charge cards) or credit cards, via terminals or other channels.</p> <p>This category includes all transactions initiated by a card-based payment instrument, namely:</p> <ol style="list-style-type: none"> <li>1) all transactions in which the acquirer and the issuer of the card-based payment instrument/transaction are different entities;</li> <li>2) all transactions in which the acquirer and the issuer of the card-based payment instrument/transaction are the same entity.</li> </ol> <p>Includes debits to accounts with payment service providers arising from the settlement of due amounts from card-based payment transactions in which the acquirer and the issuer of the card-based payment instrument are the same entity.</p> <p>Also, the template shows payment transactions for the purpose of settling the payment service provider's claims on a payment service user, based</p>

	<p>on using credit cards, debit cards or cards with delayed debit function, if the payment was made by credit transfer.</p> <p>Includes debits to accounts with payment service providers resulting from the execution of card-based payment transactions in which the acquirer and the issuer of the card-based payment instrument are the same entity. Includes are card-based payment transactions via telephone or internet using a card-based payment instrument.</p> <p>Does not include e-money transactions.</p> <p>Does not include cash withdrawals and deposits at ATMs; these are reported as “cash withdrawals at ATMs” or “cash deposits at ATMs”.</p> <p>Does not include credit transfers at ATMs; these are reported as “credit transfers”.</p> <p>Cash withdrawals at POS terminals are not included.</p>
<b>Payment transactions executed using card-based payment instruments issued in Montenegro that are not electronically initiated</b>	Payment transactions initiated on the basis of cards at a physical terminal via manual authorisation procedure (e.g. card imprinters) (card-present transactions) or payments initiated by mail or telephone order (MOTO) (remote transactions).
<b>Payments with cards with a debit function</b>	Payment transactions performed with cards with a debit function at a physical terminal or via other channels.
<b>Payments with cards with a debit and/or delayed debit function</b>	Payment transactions performed with cards with a debit and/or delayed debit function at a physical terminal or via other channels. This subcategory is only reported if the data cannot be broken down into ‘payments with cards with a debit function’ and ‘payments with cards with a delayed debit function’.
<b>Payments with cards with a delayed debit function</b>	Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels.
<b>Payments with cards with a credit function</b>	Payment transactions performed with cards with a credit function at a physical terminal or via other channels.
<b>Payments with cards with a credit and/or delayed debit function</b>	Payment transactions performed with cards with a credit and/or delayed debit function at a physical terminal or via other channels. This subcategory is only reported if the data cannot be broken down into ‘payments with cards with a credit function’ and ‘payments with cards with a delayed debit function’.
<b>Cash withdrawals at ATMs (except transactions with an e-money)</b>	<p>Cash withdrawal at an ATM using a card-based payment instrument or other instrument.</p> <p>Cash withdrawal at POS terminals as part of a payment transaction for the purchase of goods or services (“cash-back transactions”) is not included.</p>
<b>Cash withdrawals using card-based payment instruments (excluding e-money transactions)</b>	<p>Cash withdrawal at an ATM or over the counter of a payment service provider using a card with a cash function.</p> <p>E-money payment transactions are not included, but cash withdrawals at POS are included.</p>
<b>Recurring transactions</b>	Payment transactions to which the exemption from Article 15 of the Decision on ensuring strong customer authentication and common and secure open standards for communication applies.
<b>POS transactions (except transactions with an e-money)</b>	Transactions carried out via POS terminals using a card or other instrument containing an appropriate payment application.

	Does not include transactions using a card with an e-money function and cash withdrawals at terminals.
<b>Sent transactions</b>	Payment transactions initiated, processed or forwarded for execution by the payment service provider. For payment services, the following applies: 1) credit transfers are counted on the payer's side; 2) direct debits are counted on the payee's side.
<b>Consumer</b>	Has the meaning as defined in Article 9 paragraph (1) item 6) of the Law.
<b>Strong customer authentication</b>	Has the meaning as defined in Article 9 paragraph (1) item 12b) of the Law.
<b>Trusted beneficiaries</b>	Payment transactions to which the exemption from Article 14 of the Decision on ensuring strong customer authentication and common and secure open standards for communication applies.
<b>Acquiring of payment transactions</b>	Has the meaning as defined in Article 9 paragraph (1) item 1b) of the Law.
<b>Acquirer</b>	Has the meaning defined in Article 5 paragraph (1) item 1) of the Law on Interchange Fees and Separate Business Rules Concerning Payment Cards.
<b>E-money card loading and redemption</b>	Transactions that enable the transfer of the value of e-money from the e-money issuer to the holder of a card with an e-money function and vice versa. Loading transactions and redemption transactions are included.
<b>Legal persons and entrepreneurs</b>	Meaning defined in Article 16 item 1) of the Decision on the structure, more detail conditions and manner of transaction account opening and cancelling.
<b>Payee</b>	Has the meaning as defined in Article 9 paragraph (1) item 3) of the Law.
<b>Authentication</b>	Has the meaning as defined in Article 9 paragraph (1) item 12a) of the Law.
<b>Payment service providers</b>	Payment service providers referred to in Article 3 of this Decision.
<b>E-money account</b>	Account where e-money is stored. The balance in the account can be used by the account holder to make payments and to transfer monetary assets between accounts. Cards on which e-money can be stored directly are excluded.
<b>An e-money account accessed by the holder via a card</b>	An e-money account accessed by the holder via a card with an e-money function.
<b>Payment account</b>	Has meaning as referred to in Article 62 paragraph (1) of the Law.
<b>Registered account information service provider</b>	Has meaning as referred to in Article 107a paragraph (1) of the Law.
<b>Mobile payment solutions</b>	A solution used to initiate payments for which payment data and the payment order are transmitted and/or confirmed via mobile communication and data transmission technology through a mobile device. This category includes digital wallets and other mobile payment solutions used to initiate P2P (from natural person to natural person) and/or C2B (from consumer to legal person and entrepreneur) credit transfers, card payments and/or e-money transactions.
<b>Natural person to natural person mobile payment solutions (P2P)</b>	A solution in which the payment is initiated, confirmed and/or received by a natural person to a natural person (P2P) via a mobile device. The payment order and other payment data are transmitted and/or confirmed via a mobile device. A specific mobile payment identifier, such as a mobile phone number or email address, may be used as a means of identification

	to establish the identity of the payer and/or the payee. A mobile payment solution between natural persons (P2P) may be used to initiate credit transfers, card payments and/or e-money transactions.
<b>Resident</b>	Meaning defined in Article 2 paragraph (4) item 1) of the Decision on the structure, more detail conditions and manner of transaction account opening and cancelling
<b>Self-service terminals for the payment of transport and parking fees</b>	Payment transactions to which the exemption from Article 13 of the Decision on ensuring strong customer authentication and common and secure open standards for communication applies.
<b>Secure corporate payment processes and protocols</b>	Payment transactions to which the exemption from Article 18 of the Decision on ensuring strong customer authentication and common and secure open standards for communication applies.
<b>EFTPOS terminal</b>	EFTPOS terminals that capture payment data by electronic means and that, in certain cases, are designed to transmit such information through direct authorisation (online), requiring real-time authorisation, or indirect authorisation (offline). EFTPOS terminals also include self-service terminals.
<b>Point of sale (POS) terminal</b>	A physical device installed at a merchant location for capturing payment data, usually electronically, for the purpose of processing transactions between the consumer and the merchant (e.g. purchase of goods or services). Payment data are captured manually via a paper receipt or by electronic means, i.e. through an EFTPOS device.
<b>POS terminal that accepts e-money transactions</b>	POS terminal that can additionally accept e-money payments. Terminals for cards with an e-money function that can accept only e-money payments are not included.
<b>Terminal for cards with an e-money function</b>	A terminal that enables the transfer of electronic value from the e-money issuer to the holder of a card with an e-money function and vice versa (i.e. loading and redemption), or a terminal that enables the holder of e-money on a card with this function to transfer e-money value from their account to the account of a merchant or another user.
<b>E-money card terminal</b>	A terminal that enables holders of e-money on a card with an e-money function to transfer e-money value from their account to the account of a merchant or another user.
<b>E-money loading and redemption terminal</b>	A terminal that enables the transfer of e-money value from the e-money issuer to the holder of a card with an e-money function and vice versa, i.e. loading and redemption.
<b>Transactions without the application of strong customer authentication</b>	Transactions that are exempt from strong authentication in accordance with Chapter III of the Decision on ensuring strong customer authentication and common and secure open standards for communication, as well as transactions to which Article 56c of the Law does not apply. Includes merchant-initiated transactions and other transactions to which strong customer authentication does not apply.
<b>ATM transactions (excluding e-money transactions)</b>	A payment transaction carried out at an ATM using a card-based payment instrument or other means. Does not include e-money transactions.
<b>Merchant</b>	An entity authorised to receive monetary assets in exchange for the delivery of goods and/or provision of services and that has concluded an agreement with a payment service provider for the acceptance of such funds.
<b>Transaction account</b>	Has meaning as specified in Article 64 paragraph 1 of the Law.

<b>Standing order</b>	An instruction the payer gives to its payment service provider for periodical execution of one or several payment transactions, whereas standing order is not an instruction given by payee.
<b>Total number of cards (regardless of the number of card functions)</b>	The total number of cards in circulation. They may have one or more of the following functions: cash function, debit function, credit function, delayed debit function or e-money function.
<b>Cash deposits at ATMs (except e-money transactions)</b>	Cash deposit at an ATM using a card-based payment instrument or other means, including transactions where cash is deposited at a terminal without manual intervention and the payer is identified by a card-based payment instrument or other means.
<b>Cash deposits at the counter</b>	Cash deposit to an account with a payment service provider using a template, including cases where the card is used solely to identify the payer.
<b>Payment initiation service</b>	Has the meaning as referred to in Article 9 paragraph (1) item 21a) of the Law.
<b>Account information service</b>	Has the meaning as referred to in Article 9 paragraph (1) item 21b) of the Law.

## BKRPNV TEMPLATE

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number of users and accounts by the payment service type and outstanding value on e-money storages**

Item designation	Item	User number				Value
		Total number	Legal person	Entrepreneur	Natural person	
11	Internet banking					
12	Telephone payment					
13	Mobile banking					
14	Standing order					
15	Cards issued					
16	Direct debit					
17	Transaction account					
	<i>of which:</i>					
171	Resident					
172	Non-resident					
1701	Total number of transaction accounts					
	<i>Of the total number of transaction accounts:</i>					
17011	Resident					
	<i>of which:</i>					
170111	Core account					
	<i>of which:</i>					
1701111	Account for vulnerable persons					
	<i>Of the total number of transaction accounts</i>					
17012	Non-resident					
	<i>of which:</i>					
170121	Core account					
18	E-money account					

1801	Total number of e-money accounts					
19	Payment account					
1901	Total number of payment accounts					
20	Outstanding value on e-money storages (in EUR)					
21	Total number of users of the account information service					
	<i>of which:</i>					
211	<i>Resident</i>					
212	<i>Non-resident</i>					
22	Total number of payment accounts to which the account information service provider has the right of access.					
	<i>of which:</i>					
221	<i>Resident</i>					
222	<i>Non-resident</i>					
23	Total number of users of the payment initiation service					
	<i>of which:</i>					
231	<i>Resident</i>					
232	<i>Non-resident</i>					
24	Total number of payment accounts accessible to the payment initiation service provider					
	<i>of which:</i>					
241	<i>Resident</i>					
242	<i>Non-resident</i>					

---

(Stamp and signature of authorised person)

BKRPUNV template contains data on the number of users – legal persons and entrepreneurs on one side, and natural persons on the other – who have concluded an agreement with the payment service provider for the provision of a specific payment service. The template also includes data on the number of certain accounts, as well as the amount of outstanding value on e-money storage media issued by e-money issuers.

Data are disclosed with the balance as at the last day of the reporting period (quarter).

If a payment service user uses several types of payment services, this shall be disclosed separately in the number of users by each type of payment service used.

Online banking (11) item shows the number of payment service users who agreed with the payment service provider on the use of an application software based on internet technology or an online payment service (e.g. VPN or otherwise).

Telephone payment (12) item shows the number of payment service users who, based on an agreement with the payment service provider, may initiate a payment transaction using a telephone device via landline.

Mobile banking (13) item shows the number of payment service users who agreed with the payment service provider on the mobile payment service.

Standing order (14) item shows the number of payment service users who agreed with the payment service provider on the use of the standing order service.

Payment cards (15) item shows the number of payment service users to whom the payment service provider issued a card. If a payment service user has more than one card, only one card per user shall be disclosed.

Direct debit (16) item shows the number of payment service users who agreed with the payment service provider on the use of the direct debit service.

Transaction account (17) item shows the number of payment service users hold a transaction account. If a payment service user has more than one account opened, only one account per user shall be disclosed.

Resident (171) item shows the total number of payment service users - residents that hold a transaction account. If a payment service user - resident has more than one account opened, only one shall be disclosed.

Non-resident (172) item shows the total number of payment service users - non-residents that hold a transaction account. If a payment service user - non-residents has more than one account opened, only one account per user shall be disclosed.

Total number of transaction accounts (1701) item shows the total number of transaction accounts.

Resident (17011) item shows the total number of opened transaction accounts of payment service users – of residents.

Basic account (170111) item shows the total number of opened payment accounts with basic services.

Account for vulnerable persons (1701111) items shows the total number of accounts opened for consumers belonging to a vulnerable group.

Non-resident (17012) item shows the total number of opened transaction accounts of payment service users – non-residents.

Basic account (170121) item shows the total number of opened payment accounts with basic services - of non-residents.

E-money account (18) item (server-based) shows the number of payment service users to whom the payment service provider opened a payment account on which e-money is stored. If the same payment service user opened several of such accounts with the payment service provider, only one account is disclosed.

Total number of e-money accounts (1801) item shows the total number of e-money accounts (server-based).

Payment account (19) item shows the number of payment service users with a payment account opened with a payment institution or an e-money institution. If one payment service user has opened several such accounts with a payment service provider, only one account is disclosed.

Total number of payment accounts (1901) item shows the total number of payment accounts opened with a payment institution or an e-money institution.

Outstanding value on e-money storages (20) item shows the outstanding value on e-money storages issued by an e-money issuer.

Total number of account information service users (21) item shows the number of users who have concluded a contract with the payment service provider for the use of the account information service.

Resident (211) item shows the number of users with resident status, and non-resident (212) item show the number of users with non-resident status.

Total number of payment accounts to which the account information service provider has access rights (22) item shows the number of payment accounts to which the account information service provider has the right of access.

Resident (221) item shows the number payment accounts of users with resident status, and non-resident (222) item shows the number payment accounts of users with non-resident status.

Total number of payment initiation service users (23) item shows the number of users who have concluded a contract with the payment service provider for the use of the payment initiation service.

Resident (231) item shows the number of resident users, and non-resident (232) item show the number of users with non-resident status.

Total number of payment accounts to which the payment initiation service provider has access rights (24) item shows the number of payment accounts to which the payment initiation service provider has the right of access.

Resident (241) item shows the number payment accounts of users with resident status, and non-resident (242) item shows the number payment accounts of users with non-resident status.

**BIPK TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number of issued cards**

Item designation	Item	Number of issued cards		
		Total number	Issued to legal persons and entrepreneurs	Issued to natural persons
<b>11</b>	<b>Cards with a cash function (payments/withdrawals)</b>			
<b>12</b>	<b>Cards with a payment function (except for cards with an e-money function)</b>			
	<i>of which:</i>			
<b>121</b>	<b>Debit cards</b>			
	<i>of which:</i>			
1211	Visa			
1212	MasterCard			
1213	Other			
<b>122</b>	<b>Cards with a delayed debit function</b>			
	<i>of which:</i>			
1221	Visa			
1222	MasterCard			
1223	Other			
<b>123</b>	<b>Credit cards</b>			
	<i>of which:</i>			
1231	Visa			
1232	MasterCard			
1233	Other			
<b>124</b>	<b>Debit cards and/or cards with a delayed debit function</b>			
	<i>of which:</i>			
1241	Visa			

1242	MasterCard			
1243	Other			
<b>125</b>	<b>Credit cards and/or cards with a delayed debit function</b>			
	<i>of which:</i>			
1251	Visa			
1252	MasterCard			
1253	Other			
<b>13</b>	<b>Cards with an e-money function</b>			
	<i>of which:</i>			
131	Cards on which e-money can be stored directly			
132	Cards which give access to e-money stored on e-money accounts			
	Of total number of cards with e-money function:			
<b>1301</b>	Cards with an e-money function which has been loaded at least once			
<b>14</b>	<b>Total number of cards (regardless of the number of card functions)</b>			
	<i>of which:</i>			
141	Cards with a combined debit, cash and e-money function			
142	Card with a contactless payment function			

---

**(Stamp and signature of authorised person)**

BIPK template contains data on the number of payment cards issued by the payment service provider, broken down by payment card function and, within each function, further broken down by card payment scheme.

Data are disclosed with the balance as at the last day of the reporting period (quarter).

If a card with a payment function (except for cards with an e-money function) has several functions, the breakdown by function of the card shall be disclosed.

It shows cards issued by card schemes, i.e. three-party or four-party schemes.

The report includes cards regardless of the issuance date and whether they have been used, but excludes cards that have not been collected, have expired, or have been withdrawn from use.

Inactive cards due to being blocked at the time of reporting are included in the report. Cards issued by merchants, i.e. retailer cards, are not included, unless they have been issued in cooperation with a payment service provider, i.e. they are co-branded.

Card with a cash function (11) item (cash deposit/withdrawal) shows the number of issued cards with cash deposit/withdrawal function (e.g. at ATMs) regardless of whether they also have a payment or an e-money function.

Cards with a payment function (12) (except cards with an e-money function) shows the number of issued cards having at least one of the following functions: debit and/or delayed debit and/or credit function. Cards may have other functions as well such as an e-money function, provided that cards that only have an e-money function are not included in this category. If a card with a payment function offers several functions, it is counted in each applicable function. For example, if one card is both with a debit and a delayed debit function, it is disclosed both under debit and delayed debit function sub-categories. In order to avoid double counting, sub-categories should not be added up. The total number of cards with a payment function may be smaller than the sum of the sub-categories.

Debit cards and/or cards with a delayed debit function (124) and Credit cards and/or cards with a delayed debit function (125) data shall be entered only if it cannot be distinguished between the card with a debit function and a card with a delayed debit function and/or credit card and a card with a delayed debit function.

Cards with an e-money function (13) show the total number of issued cards on which e-money can be stored directly and the number of issued cards which gives access to e-money stored on e-money accounts. Cards with an e-money function can be either Cards on which e-money can be stored directly (131) and Cards which gives access to e-money stored on e-money accounts (132). Of the total amount of cards with an e-money function, the number of cards with an e-money function which has been loaded at least once is entered under the item designation 1301.

Total number of cards ("number of plastic") irrespective of the number of functions on the card (14) states the total number of cards issued by payment service providers regardless of the number of functions. This data may not necessarily be the sum of cards with a cash function, cards with a payment function, and cards with an e-money function since one card can offer one or more functions.

Cards with combined cash, debit and e-money function (141) item discloses the number of cards with these combined functions.

Cards with a contactless payment function (142) item shows number of payment cards that allow execution of a transaction via a specific type of contactless technology, whereby both the payer and the payee of the payment transaction (and/or their equipment) are in the same physical location.

Under codes 11, 12, 121, 122, 123, 124, 125, 13 and 14, the total number of issued cards shall be broken down into cards issued to legal entities and entrepreneurs and cards issued to natural persons.

**SIPK TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the status of issued payment cards**

Item designation	Item	Number of issued payment cards		
		Total number	Issued to legal persons and entrepreneurs	Issued to natural persons
<b>11</b>	<b>Total payment cards issued</b>			
	<i>Of the total</i>			
<b>1101</b>	<b>Used payment cards</b>			
<b>1102</b>	<b>Unused payment cards</b>			
	<i>Of the total</i>			
<b>12</b>	<b>Frozen payment cards</b>			
	<i>of which:</i>			
1201	Suspicion of unauthorised use			
1202	Outstanding liabilities			
1203	Other			

---

**(Stamp and signature of authorised person)**

SIPK template contains data on the status of payment cards (plastic) issued by payment service providers. The period observed when assessing the status of a card is one year preceding the date as of which the data are reported.

Data are disclosed with the balance as at the last day of the reporting period (quarter).

An issued payment card may have the status of used or unused, depending on usage. The sum of used and unused payment cards represents the total number of payment cards issued in Montenegro, shown as at the last day of each reporting period.

Used payment cards (1101) item shows the number of payment cards with which at least one payment transaction was executed during the reporting period.

Unused payment cards (1102) item shows the number of payment cards with which no payment transaction was executed during the reporting period.

From the total number of payment cards, the number of blocked payment cards is shown separately – (12), as at the last day of each reporting period. This includes issued payment cards whose use has been temporarily disabled, i.e. payment transactions cannot be executed with them.

For the category “Blocked payment cards”, data are further classified according to the reasons for blocking into the following subcategories:

- Suspicion of unauthorised use
- Outstanding liabilities
- Other

**BUPPK TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number of payment card accepting devices**

<b>Item designation</b>	<b>Item</b>	<b>Number</b>
<b>11</b>	<b>ATMs</b>	
	<i>of which:</i>	
111	ATMs with a cash withdrawal function	
112	ATMs with a cash deposit function	
113	ATMs with a credit transfer function	
114	ATMs with a contactless transaction acceptance function	
<b>12</b>	<b>POS terminal</b>	
	<i>of which:</i>	
121	EFTPOS terminals with a card payment function	
	<i>of which:</i>	
1211	Terminals with a contactless transaction acceptance function	
1212	Terminals with an e-money payment function	
122	Terminals with a cash withdrawal function	
<b>13</b>	<b>Virtual POS terminals for card use</b>	
<b>14</b>	<b>E-money card terminals</b>	
	<i>of which:</i>	
141	E-money card-loading and unloading terminal	
142	E-money card accepting terminal	

\_\_\_\_\_  
(Stamp and signature of authorised person)

BUPPK template contains data on the number of acceptance devices (e.g. ATMs, POS terminals, etc.) in Montenegro at which the payment service provider provides the service of accepting payment instruments.

Data are disclosed with the balance as at the last day of the reporting period (quarter).

A payment service provider providing the payment card accepting devices is the acquirer, regardless of the ownership over the devices; therefore, only the number of terminals provided by the acquirer are counted.

Every terminal is counted individually even if several terminals of the same type exist at one merchant location.

If an ATM offers more than one function, it is counted in each applicable sub-category. Therefore, the total number of ATMs (item designation 11) may be smaller than the sum of the sub-categories. In order to avoid double counting, sub-categories should not be added up.

Item designation 12 – POS terminals are split into two categories: Terminals with a function of accepting payment card payments (EFTPOS) and terminals with a cash withdrawal function. Of the terminals with a function of accepting payment card payments (EFTPOS), code-1211 shows the number of terminals with a contactless transaction acceptance function, and code-1212 shows the number of terminals with a function of accepting payments by cards with an e-money function. These sub-categories should not be added up.

Virtual POS terminals for card use (13) item shows the total number of software solutions (vPOS) that are not in the form of electromechanical devices and that enable acceptance of card payments via the internet. These terminals enable users to make purchases by entering payment card data on the merchant's online sales page. The terminals are provided by a bank or another payment institution or e-money institution, and are used exclusively for executing transactions within electronic commerce (e-commerce).

If an e-money card terminal offers more than one function, it is counted in each applicable sub-category. Therefore, the total number of e-money card terminals (item designation 14) may be smaller than the sum of the sub-categories. In order to avoid double counting, sub-categories should not be added up.

**BUPPK - 1 TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number of payment card accepting devices by municipalities**

<b>Item designation</b>	<b>Municipality</b>	<b>Number of ATMs</b>	<b>Number of POS terminals</b>	<b>Number of e-money card terminals</b>
11	Andrijevica			
12	Bar			
13	Berane			
14	Bijelo Polje			
15	Budva			
16	Cetinje			
17	Danilovgrad			
18	Gusinje			
19	Herceg Novi			
20	Kolašin			
21	Kotor			
22	Mojkovac			
23	Nikšić			
24	Petnjica			
25	Plav			
26	Plužine			
27	Pljevlja			
28	Podgorica			
29	Rožaje			
30	Šavnik			
31	Tivat			
32	Tuzi			
33	Ulcinj			
34	Zeta			
35	Žabljak			
<b>36</b>	<b>Total</b>			

\_\_\_\_\_

**(Stamp and signature of authorised person)**

BUPPK – 1 template contains data by municipalities in Montenegro on the number of acceptance devices through which the payment service provider offers the service of accepting payment instruments.

Data are disclosed with the balance as at the last day of the reporting period (quarter).

**BVNPTPU TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number and value of national payment transactions by the payment service type**

Item designation	Item	Payment transactions					
		Total number	Legal person and entrepreneur	Natural person	Total value	Legal person and entrepreneur	Natural person
<b>11</b>	<b>Total credit transfer</b>						
	<i>of which:</i>						
111	Initiated in paper						
112	Initiated electronically						
	<i>of which:</i>						
11201	Initiated as a single payment						
	<i>of which:</i>						
112011	Credit transfers via Internet banking						
	<i>of which:</i>						
1120111	E-commerce payments						
112012	Via ATM or other terminals of the payment service provider						
112013	Telephone payment						
112014	Mobile banking						
	<i>of which:</i>						

1120141	<b>Natural person to natural person mobile payment solutions (P2P)</b>						
112015	Other						
11202	Initiated in a file/group						
	<i>Of total credit transfers</i>						
1101	Within the same payment service provider						
	<i>Of total credit transfers</i>						
113	Standing order						
11301	Standing order - Within the same payment service provider						
<b>12</b>	<b>Total direct debit</b>						
	<i>of which:</i>						
121	Single payments						
122	Group/file payment orders						
	<i>Of total direct debit:</i>						
1201	Consent given by electronic mandate						
1202	Consent given in other forms						
	<i>Of total direct debit</i>						
<b>1203</b>	Within the same payment service provider						
<b>13</b>	<b>Remittances sent</b>						
	<i>of which:</i>						
<b>1301</b>	Within the same payment service provider						
<b>14</b>	<b>Other payment services</b>						
	<i>of which:</i>						
<b>1401</b>	Within the same payment service provider						
<b>15</b>	<b>Payment initiation service</b>						

---

(Stamp and signature of authorised person)

BVNPTPU template contains data on the number and value of executed national payment transactions broken down by type of payment service, separately for legal persons and entrepreneurs on one side, and natural persons on the other.

The data reported in this template relate to the following types of payment services: credit transfer, direct debit, money remittances, payment initiation service, and other payment services.

The BVPNTPU template also contains the information about the number and value of executed payment transactions initiated by:

- a payment service user towards any payment service user or payment service provider, and
- a payment service provider towards a payment service user that is not a payment service provider.

The template shows:

- payment transactions which take place between transaction accounts held at different payment service providers, and
- payment transactions which take place between transaction accounts held at the same payment service provider, with the transaction being settled either on the accounts of the payment service provider itself.

The value of payment transactions is disclosed in euros.

Data on the number and value of payment transactions is disclosed aggregately for the entire reporting period (quarter).

Item designation 11 – Total credit transfers – total number and value of the following payment transactions:

- cash deposits to the payment account performed by the payer that is not the owner of that account, and
- transfer of funds from one transaction account to another transaction account.

Also, the template shows payment transactions for the purpose of settling the payment service provider's claims on a payment service user, based on using credit cards, debit cards or cards with delayed debit function, if the payment was made by credit transfer.

Total credit transfers are broken down to one of the sub-categories depending on whether they were:

- Initiated in paper-based form – designation number 111, or
- Initiated electronically - designation number 112.

Initiated in paper-based form (111) transactions cover the number and value of transactions performed against a payment order submitted at a payment service provider's teller.

Initiated electronically (112) covers transactions performed against a payment order submitted electronically. Electronically initiated credit transfers are further divided into: number and value of "Initiated as single payment" and "Initiated in file/group". Initiated in file/group are credit transfers (payment order specifications) initiated by one payer to multiple payees. These are usually payments of legal persons towards consumers (employee salaries) or those of the government towards consumers executed on the same grounds (pensions, social welfare, scholarships, and the like).

For credit transfers initiated in file/group, each payment order is counted individually when reporting the number of payment transactions.

Credit transfers executed as single payments and those executed in file/group payment orders are mutually exclusive. The total number and value of transactions initiated electronically is the sum of credit transfers initiated as single payments and those initiated in file/group, as they are mutually exclusive.

The template does not disclose payment transactions involving cash deposits to a transaction account carried out in one's own name and on one's own account and cash withdrawals from the transaction account.

Initiated based on a single payment (11201) item is further broken down into subcategories according to the manner by which the transfer of monetary assets was executed:

- Credit transfers via Internet banking (112011) - the number and value of executed payment transactions using internet banking, i.e. application software based on internet technology or internet payment services (e.g. VPN or otherwise).
- Via ATMs or other terminals of the payment service provider (112012) - the number and value of transactions at ATMs with a credit transfer function.
- Telephone payment (112013) – the number and value of performed payment transactions by a landline telephone.
- Mobile banking (112014) - the number and value of transactions by mobile phone initiated by a payment service user that has agreed this service with the payment service provider.
- Other (112015) - the number and value of executed payment transactions carried out in a manner not covered by the previously listed subcategories.

Credit transfers based on internet banking include the subcategory: “e-commerce payments” (1120111), while credit transfers initiated via mobile banking include the subcategory “mobile person-to-person (P2P) payment solutions” (1120141).

Standing order (113) - shows transactions executed on the basis of a predefined standing order i.e. the number and value of transactions initiated by a payment service user that has agreed this service with the payment service provider.

Total direct debit (12) covers all individual payment transactions regardless of whether consent was given to one or a series of payment transactions (one-off or recurrent direct debits). In case of recurrent direct debits, each individual payment is counted as one transaction.

Total direct debits are further split into Single payments (121) and Batch payments (122). In case of batch payments, each individual payment is counted as one transaction.

Direct debit payment transactions are further classified into “consent given by electronic mandate” and “consent given in other forms”. These subcategories are mutually exclusive, and their sum corresponds to the total number and total value of direct debit transactions. The template discloses payment transactions aimed at settling due liabilities of the payment service provider to payment service users for used credit cards or cards with a delayed debit function, provided that such collection has been agreed.

National remittances sent (13) cover the provision of services as per a separate arrangement that the payment service provider has developed for remittances, whereby such arrangement must be reported to payment service users.

National remittances sent (13) cover the total number and values of both national payment transactions involving remittances that the payment service provider has performed for its users.

Other payment services (14) cover payment services as defined under Article 2 of the Law other than those specified herein.

Payment initiation service (15) shows transactions initiated via the payment initiation service. Data on the number and value of these transactions are submitted by payment initiation service providers.

**BVMPTPU TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number and value of international payment transactions by the payment service type**

Item designation	Item	Payment transactions					
		Total number	Legal person and entrepreneur	Natural person	Total value	Legal person and entrepreneur	Natural person
<b>11</b>	<b>Total international payment transactions - sent</b>						
	<i>of which:</i>						
<b>1101</b>	<b>International credit transfers - sent</b>						
	<i>of which:</i>						
11011	SEPA						
	<i>of which sent:</i>						
11012	Euro						
11013	United States Dollar						
11014	Pound sterling						
11015	Swiss Franc						
11016	Other currencies						
<b>1102</b>	<b>International remittances - sent</b>						
<b>12</b>	<b>Total international payment transactions - received</b>						
	<i>of which:</i>						

<b>1201</b>	<b>International credit transfers - received</b>						
	<i>Of which:</i>						
12011	SEPA						
	<i>of which received:</i>						
12012	Euro						
12013	United States Dollar						
12014	Pound sterling						
12015	Swiss Franc						
12016	Other currencies						
<b>1202</b>	<b>International remittances - received</b>						

---

**(Stamp and signature of authorised person)**

BVMPTPU template contains data on the number and value of international payment transactions sent and received, broken down by type of payment service – credit transfers and remittances – separately for legal persons and entrepreneurs, and separately for natural persons.

The value of payment transactions is disclosed in euros.

Data on the number and value of payment transactions is disclosed aggregately for the entire reporting period (quarter).

Total international payment transactions – sent (11) item includes all international transactions executed as debits to the payment accounts of payment service users (natural persons, legal persons and entrepreneurs), where the payment service provider has executed/sent the transaction to the benefit of the payee's payment service provider operating in another country.

International credit transfers – sent (1101) item shows all international credit transfers as debits to the payment accounts of payment service users (natural persons, legal persons and entrepreneurs), where the payment service provider has executed/sent the transaction to the benefit of the payee's payment service provider operating in another country. This category also includes all credit transfers within the Single Euro Payments Area (SEPA) where one of the payment service providers is located in Montenegro and the other in another country within SEPA.

Out of the total number and value of international credit transfers – sent, SEPA (11011) shows the number and value of credit transfers executed through the SEPA scheme.

The category - International credit transfers – sent are broken down by currency into: euro, US dollar, pound sterling, Swiss franc and other currencies.

International remittances - sent (1102) show all international remittances as per a separate arrangement that the payment service provider has developed for remittances, whereby such arrangement (execution timeframes) must be reported to payment service users. International remittances include international payment transactions involving two payment service providers,

where the payer's payment service provider is located in Montenegro and the payee's payment service provider is located in another Member State or in a third country.

Total international payment transactions - received (12) shows the number and value of payment transactions received for the benefit of payment service users' accounts (natural persons, legal person and entrepreneurs), where the payer's payment service provider operates in another country.

International credit transfers – received (1201) covers payment transactions received for the benefit of payment service users' accounts (natural persons, legal person and entrepreneurs), where the payer's payment service provider operates in another country. This category also includes all credit transfers within the Single Euro Payments Area (SEPA) where one of the payment service providers is located in Montenegro and the other within SEPA. The category International credit transfers – received are broken down by currency into: euro, US dollar, pound sterling, Swiss franc and other currencies.

Out of the total number and value of international credit transfers – received, SEPA (12011) shows the number and value of credit transfers executed or received through the SEPA scheme.

International remittances – received (1202) covers payment transactions received for the benefit of the user of payment services (natural persons, legal person and entrepreneurs), where the payer's payment service provider operates in another country.

Sent remittances shall be shown by the payer's payment service provider, while received money remittances shall be shown by the payee's payment service provider.









1321	Cards which give access to e-money stored on e-money accounts														
1322	Mobile payment solutions														
	<i>of which:</i>														
13221	<b>Natural person to natural person payment solutions (P2P)</b>														
1323	Other														

---

(Stamp and signature of authorised person)

BVPTPKEN template contains data on the number and value of national and international payment transactions executed by payment cards and e-money issued in Montenegro.

The number and the value of payment transactions performed using payment cards inside and outside of Montenegro shall be entered.

Payment transactions performed using payment cards outside of Montenegro are international card payment transactions where the issuer of the card is in Montenegro and the card acceptor is outside of Montenegro.

The value of payment transactions is disclosed in euros.

Data on the number and value of payment transactions is disclosed aggregately for the entire reporting period (quarter).

***Payment transactions with payment cards (except cards with an e-money function only)***

Item designation 11 - Total payment transactions with payment cards (except cards with an e-money function only) – shows the number and value of transactions based on the use of cards with the payment function. Payment transactions are based on payment cards issued by resident payment service providers. The data shall be submitted by the payment service provider issuing the payment card, regardless of the location of the payment brand through which the transaction is executed.

This group shall also include payment transactions carried out using card-based payment instruments at virtual points of sale via the internet or telephone.

Card-based payment transactions may be: national card payment transactions, involving the payer's payment service provider (issuer) and the payee's payment service provider (acquirer), or only one payment service provider (issuer who is also the acquirer), all located in Montenegro; and international card payment transactions, involving two payment service providers, where one payment service provider (issuer) is located in Montenegro and the other (acquirer) in another country.

Total card-based payment transactions shall be divided into: "not initiated electronically" – (1101); and "initiated electronically" – (1102). Since initiation channels are mutually exclusive, the total number of card-based payment transactions equals the sum of transactions by initiation channel. The same principle applies to the total transaction value.

Card-based payment transactions initiated electronically shall be further divided into: "Mobile payment solutions" – (11021), "Initiated at physical EFTPOS" – (11022), "Initiated at e-commerce acceptance points" – (11023), "Initiated at ATM" – (11024), "Other" – (11025). The total number of payment transactions initiated by card-based instruments represents the sum of the individual subcategories. The total value of payments made using these instruments shall be presented in the same manner.

Within "Mobile payment solutions" (11021), the subcategory "Mobile payment solutions between natural persons (P2P)" – (110211) shall be shown separately.

Within the category “Initiated at e-commerce points of sale” – (11023), the subcategory “Recurring transactions” – (110231) is shown, which includes card-based payment transactions for goods and services via the internet at predetermined time intervals (memberships, subscriptions and similar).

From the total number and value of payment transactions under (11) – Total payment transactions executed by cards with a payment function (except cards having only an e-money function) executed in Montenegro, the subcategory “Processed through a card payment scheme” (1103) is shown separately, in which the sum of subcategories is shown depending on the card payment scheme through which the payment transaction was executed: Visa, MasterCard and others.

The number and value of payment transactions (11) item - Total payment transactions executed by cards with a payment function (except cards having only an e-money function) executed in Montenegro, is further broken down according to the function of the payment cards: (11035) – Debit cards, (11036) – Cards with a delayed debit function (delayed debit), (11037) – Credit cards. Each transaction shall be allocated to only one of the above-mentioned sub-categories. As the sub-categories are mutually exclusive, the total number of credit transfers is the sum of the sub-categories.

### ***Cash withdrawal using card-based payment instruments (except e-money transactions)***

Cash withdrawal using payment instruments based on payment cards (except e-money transactions) (12) item shows the number and value of transactions relating to cash withdrawal by means of card-based payment instruments issued by resident payment service providers (except e-money transactions) reported by the payment service provider issuing the payment card.

Processed through a card payment scheme (1201) item shows the sum of subcategories depending on the payment scheme through which the payment transaction was executed: Visa, MasterCard and others.

Depending on the card function, payment transactions are further broken down as follows: (1202) – Debit cards, (1203) – Cards with a delayed debit function (delayed debit), (1204) – Credit cards. Each transaction shall be allocated to only one sub-category. As the sub-categories are mutually exclusive, the total number of credit transfers is the sum of the sub-categories.

### ***E-money payment transactions***

Total payment transactions using e-money (13) item shows total number and value of payment transactions performed using e-money from the e-money account and via cards on which e-money can be stored.

Cards which give access to e-money stored on e-money accounts (131) item shows separately the number and the value of transactions performed using cards which give access to e-money stored on e-money accounts.

From electronic money accounts (132) item, the number and value of transactions executed on electronic money accounts are shown separately.

The number and value of transactions “via e-money account” is further divided in order to provide information on how many enable access via a card – (1321), mobile payment solutions – (1322), or

in another manner (other) – (1323). Within “Mobile payment solutions”, the subcategory “Solutions for payments between natural persons (P2P)” – (13221) are shown separately.

**BVTPTVT TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on card transactions by the terminal type**

Item designation	Item	Payment transactions	
		Number	Value
<b>11</b>	<b>Total payment transactions at terminals of the payment service providers with cards issued by the payment service provider from Montenegro</b>		
	<i>of which:</i>		
111	Cash deposits at ATMs (except transactions with an e-money)		
112	Cash withdrawals at ATMs (except transactions with an e-money)		
113	POS transactions (except transactions with an e-money)		
114	Transactions of e-money loading/unloading stored on a card with an e-money function		
115	Payment transactions using cards with an e-money function		
116	Other ATM transactions (excluding e-money transactions)		
<b>12</b>	<b>Total payment transactions at terminals of the payment service providers with cards issued by the payment service provider outside Montenegro</b>		
	<i>of which:</i>		
121	Cash deposits at ATMs (except transactions with an e-money)		
122	Cash withdrawals at ATMs (except transactions with an e-money)		
123	POS transactions (except transactions with an e-money)		
124	Transactions of e-money loading/unloading stored on a card with an e-money function		
125	Payment transactions using cards with an e-money function		

126	Other ATM transactions (excluding e-money transactions)		
<b>13</b>	<b>Total payment transactions at terminals outside of Montenegro with cards issued by the payment service provider from Montenegro</b>		
	<i>of which:</i>		
131	Cash deposits at ATMs (except transactions with an e-money)		
132	Cash withdrawals at ATMs (except transactions with an e-money)		
133	POS transactions (except transactions with an e-money)		
134	Transactions of e-money loading/unloading stored on a card with an e-money function		
135	Payment transactions using cards with an e-money function		
136	Other ATM transactions (excluding e-money transactions)		

---

**(Stamp and signature of authorised person)**

The BVTPTVT template contains data on the number and values of payment transactions:

- At terminals of payment service providers in Montenegro with payment cards issued by the payment service provider from Montenegro;
- At terminals of payment service providers in Montenegro with payment cards issued by the payment service provider outside of Montenegro; and
- At terminals of payment service providers outside Montenegro with payment cards issued by the payment service provider from Montenegro;

Data on the number and value of payment transactions by terminal type is disclosed aggregately for the entire reporting period (quarter).

The value of payment transactions is disclosed in euros.

The data in this template relate to cash or cashless payment transactions executed exclusively at a physical terminal.

Payment transactions executed with cards having an e-money function include transactions with cards on which e-money can be stored directly and cards providing access to e-money stored in e-money accounts.

Item designation 11 – Total payment transactions at terminals of payment service providers with payment cards issued by the payment service provider from Montenegro shows the total number and the value of total payment transactions with payment cards in the acceptance network of the payment service providers in Montenegro. A payment service provider who is a card acceptor discloses data on payment transactions in its acceptance network.

Item designation 12 – Total payment transactions at terminals of payment service providers with payment card issued by the payment service provider outside of Montenegro shows the total number and the value of payment transactions with payment cards issued outside of Montenegro. A payment service provider who is a card acceptor discloses data on payment transactions in its acceptance network.

Item designation 13 - Total payment transactions at terminals outside of Montenegro with payment cards issued by the payment service provider from Montenegro shows the total number and the value of payment transactions at terminals outside of Montenegro with payment cards issued by the provider from Montenegro. A payment service provider who is a card acceptor discloses data on payment transactions in its acceptance network.

**BVPTKA TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number and value of payment transactions by the authentication method used**

Item designation	Item	Payment transactions					
		Total number	Legal person and entrepreneur	Natural person	Total value	Legal person and entrepreneur	Natural person
11	<b>Total payment transactions executed by payment cards issued by payment service providers (excluding cards with an electronic money function) – sent</b>						
	<i>of which:</i>						
1101	Strong customer authentication						
	<i>of which:</i>						
11011	Remote						
11012	Not remote						
1102	Without the application of strong						

	customer authentication						
	<i>of which:</i>						
11021	Remote						
11022	Not remote						
	Reasons for exclusion:						
110201	Trusted beneficiaries						
110202	Recurring transactions						
110203	Low-value contactless payments						
110204	Self-service terminals for transport tickets or parking fees						
110205	Low value						
110206	Secure corporate payment processes and protocols						
110207	Transaction risk analysis						
110208	Merchant-initiated transactions						
110209	Other						
12	<b>Payment transactions executed by payment cards accepted by payment service providers (excluding cards with an electronic money function) – received</b>						
	<i>of which:</i>						

1201	Strong customer authentication						
	<i>of which:</i>						
12011	Remote						
12012	Not remote						
1202	Without the application of strong customer authentication						
	<i>of which:</i>						
12021	Remote						
12022	Not remote						
	Reasons for exclusion						
120201	Trusted beneficiaries						
120202	Recurring transactions						
120203	Low-value contactless payments						
120204	Self-service terminals for transport tickets or parking fees						
120205	Low value						
110206	Secure corporate payment processes and protocols						
120207	Transaction risk analysis						
120208	Merchant-initiated transactions						
120209	Other						
<b>13</b>	<b>E-money payment transactions - sent</b>						
	<i>of which:</i>						
131	Strong customer authentication						

	<i>of which:</i>						
1311	Remote						
1312	Not remote						
132	Without the application of strong customer authentication						
	<i>of which:</i>						
1321	Remote						
1322	Not remote						
	Reasons for exclusion						
13201	Low value						
13202	Trusted beneficiaries						
13203	Recurring transactions						
13204	Self-payment						
13205	Secure corporate payment processes and protocols						
13206	Transaction risk analysis						
13207	Low-value contactless payments						
13208	Self-service terminals for transport tickets or parking fees						
13209	Merchant-initiated transactions						
132010	Other						
<b>14</b>	<b>Payment initiation service</b>						
	<i>of which:</i>						
141	Strong customer authentication						
	<i>of which:</i>						
1411	Remote						

1412	Not remote						
142	Without the application of strong customer authentication						
	<i>of which:</i>						
1421	Remote						
1422	Not remote						

---

**(Stamp and signature of authorised person)**

BVPTKA template contains data on the number and value of payment transactions (national and international) according to customer authentication methods: with the application of strong customer authentication (pursuant to the Decision on ensuring strong customer authentication and common and secure open standards for communication) and without the application of strong customer authentication.

These data relate to transactions executed by payment cards, e-money and via the payment initiation service (payment service referred to in Article 2 paragraph (1) item 7) of the Law). The number and value of payment transactions for which an exemption from the application of strong customer authentication has been applied shall also be presented, in accordance with the Decision on ensuring strong customer authentication and common and secure open standards for communication. In accordance with that Decision, strong customer authentication means authentication based on the use of at least two elements from different categories: knowledge (something only the user knows), possession (something only the user possesses) and inherence (something the user is), where those elements are mutually independent and designed in such a way that the compromise of one does not affect the reliability of the other.

Data on the number and value of payment transactions by the authentication method used is disclosed aggregately for the entire reporting period (quarter).

The value of payment transactions is disclosed in euros.

The category strong customer authentication shall be broken down into remote authentication and non-remote authentication.

Data under “Without application of strong customer authentication” relate to transactions that are exempt from strong authentication in accordance with Chapter III of the Decision on ensuring strong customer authentication and common and secure open standards for communication, as well as transactions to which Article 56c of the Law does not apply. This category also includes merchant-initiated transactions, as well as other transactions for which strong customer authentication was not applied.

For payment transactions executed without the application of strong customer authentication, the template shall present the reasons for not applying strong authentication, namely:

- Low value
- Trusted beneficiaries
- Recurring transactions
- Secure corporate payment processes and protocols,
- Transaction risk analysis,
- Credit transfers between accounts held by the same natural or legal person,
- Low-value contactless payments,
- Self-service terminals for transport tickets or parking fees,
- Other

Where more than one ground for exemption could be applied to a specific transaction, the template shall present the exemption that was actually applied.

As the sub-categories are mutually exclusive, the total number of placements is the sum of the sub-categories.

**BVTBNP TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number and value of payment transactions executed without a payment order**

<b>Item designation</b>	<b>Item</b>	<b>Payment transactions</b>					
		<b>Total number</b>	<b>Legal person and entrepreneur</b>	<b>Natural person</b>	<b>Total value</b>	<b>Legal person and entrepreneur</b>	<b>Natural person</b>
11	Transaction account credit						
12	Transaction account debit						

---

**(Stamp and signature of authorised person)**

BVUIGN template contains data on the number and value of cash deposits and withdrawals of legal persons and entrepreneurs on one side, and natural persons on the other.

Data on the number and value of payment transactions is disclosed aggregately for the entire reporting period (quarter).

The value of payment transactions is disclosed in euros.

The template shows payment transactions initiated by the payment service providers effected without payment order, by crediting or debiting transaction accounts.

Item designation 11 – Transaction account credit shows the number and the value of transactions initiated and performed by the payments services provider by transferring to transaction account of its payment service beneficiary based on the contract signed with the beneficiary without specific payment order. This item includes:

- Transfer of the amount of loan granted from the payment service provider's account in favour of the transaction account of loan beneficiary held with the payment service provider if the transfer was performed based on the contract without payment order;
- Capitalisation of interest (deposit interest rate); and
- Dividend payment and other similar transactions by which the transaction account of a payment service user is approved without the use of a payment order.

Item designation 12 – Transaction account debit shows the number and the value of transactions initiated and performed by the payment service provider by transferring from the transaction account of its payment service beneficiary based on the contract signed with such a beneficiary without specific payment order. This item includes:

- Transfer of the amount of interest rate from the transaction account of beneficiary to the account of the payment service provider (lending interest rate);
- Transfer of the instalment of loan from the transaction account of beneficiary to the account of the payment service provider, if so provided by the loan agreement: and
- collection of commissions, fees, etc. in respect of individual payment transactions, which are charged by debiting the transaction account, without a specific payment order.

**BVUIGN TEMPLATE**

<b>Name of payment service provider</b>	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Telephone number	

**Report on the number of cash deposits and cash withdrawals**

<b>Item designation</b>	<b>Item</b>	<b>Payment transactions</b>					
		<b>Total number</b>	<b>Legal person and entrepreneur</b>	<b>Natural person</b>	<b>Total value</b>	<b>Legal person and entrepreneur</b>	<b>Natural person</b>
<b>11</b>	<b>Transaction account deposits</b>						
<b>12</b>	<b>Transaction account withdrawals</b>						

---

**(Stamp and signature of authorised person)**

BVUIGN template contains data on the number and value of cash deposits and withdrawals of legal persons and entrepreneurs on one side, and natural persons on the other.

Data on the number and value of deposits and withdrawals is disclosed aggregately for the entire reporting period (quarter).

The value of payment transactions is disclosed in euros.

The template shows payment transactions of cash deposits and withdrawals to or from own transaction account performed using payer's order for cash deposits and withdrawals and payee's order for cash withdrawal.

The template does not show payment transactions of cash withdrawal:

- When receiving money remittance or money order,
- Via an ATM, and
- Via a cash withdrawal POS terminal.