

Regulations on payment statistics reporting

1. General provisions

1.1. These Regulations have been developed in accordance with Article 63 of the Law of the Republic of Azerbaijan on the Central Bank of the Republic of Azerbaijan and Article 46.1 of the Law of the Republic of Azerbaijan on Banks and regulate compilation and submission of payment statistics reporting.

1.2. Payment statistics reporting is defined as data on operations conducted by payment cards issued by banks, local branches of foreign banks, service centers involved in processing and the national operator of postal communication (hereinafter – statistic units), the number and structure of payment cards, operations on customer accounts, the number, regional distribution and technical condition of payment equipment, operations conducted with payment cards issued by other financial institutions in the payment service network (PSN), operations via money transfer systems and payment card frauds.

1.3. The goal in compiling the report is to provide the Central Bank of the Republic of Azerbaijan (hereinafter – the Central Bank) with full and comprehensive information on cashless circulation to organize, coordinate and regulate payment systems.

2. Definitions

2.0. The definitions used herein shall have the following meanings:

2.0.1. payment equipment – ATMs, POS-terminals, payment terminals;

2.0.2. payment service network (PSN) – ATMs, POS-terminals, payment terminals, e-trade;

2.0.3. payment terminal – equipment supplied with relevant software that allows payers to make payments in cash or via payment cards and provides them with a confirmation of payment, excluding ATMs, and POS-terminals;

2.0.4. PC banking – use of statistic unit’s banking services by a user on a dedicated communication channel with relevant software installed or over Internet (www – World Wide Web);

2.0.5. Internet banking – use of statistic unit’s banking services by user without relevant software installed over Internet;

2.0.6. e-trade – payment for cost of goods, works or services using information systems;

2.0.7. mobile banking – use of statistic unit’s banking services by a user installing or not installing appropriate software via mobile devices (mobile phones, tablets etc.) over mobile communication channels (GSM, CDMA, 3G, HSPA+, WiFi, LTE etc.);

2.0.8. money transfer systems – a system, allowing individuals to transfer money funds within or out of the country without opening a bank account or to receive money funds transferred to their favor;

2.0.9. payment instruction – cashless settlement form, where an issuer bank makes payment in favor of funds receiver under a payment instruction presented by him/her on the basis of previously issued instruction by a payer;

2.0.10. fraudulent operations with lost/stolen cards – fraudulent case resulting from loss or theft of the available card, as well as use of a payment card without card owner’s agreement or authorization;

2.0.11. Never Received – fraudulent case occurred prior to delivery of a payment card to a card owner;

2.0.12. *Counterfeit/Skimming – fraudulent case that occurred as a result of use of payment cards that were counterfeited through skimming/change of magnet tape and data on the card or were illegally developed. Skimming is a form of magnetic tape forgery by duplicating data on a real card’s magnetic tape;*

2.0.13. *CNP frauds – fraudulent case that occurred due to use of payment card data without card owner’s authorization (without presentation of a payment card physically) over a phone, e-mail, Internet etc.;*

2.0.14. other fraudulent operations – fraudulent case not covered by the above. For instance, frauds resulting from use of an available customer account without card owner’s authorization by gaining unauthorized access to his/her account or card imprinting in economic agents with later use of data etc.;

2.0.15. *contactless payment card – card with radio-frequency identification allowing to conduct contactless payments;*

2.0.16. *contactless payment – payment made by tapping a contactless card near a POS-terminal by card user.*

3. Content and compiling of the report

3.1. *A payment statistic report (hereinafter – PS) consists of 12 statistic forms (Pro-Form PS-12 only relates to service centers involved in processing):*

3.1.1. ‘Statistic report on debit and credit cards issued by a statistic unit’ (Pro-Form PS-1 – Annex # 1) includes data on the number and amount of operations using debit and credit cards issued by a statistic unit via PSN over the reported period and prior to the reported year both domestically and internationally.

3.1.1.1. Data on the number and amount of operations using debit and credit cards issued by a statistic unit via PSN over the reported period and prior to the reported year both domestically and internationally in the ‘Operations with debit and credit cards issued by a statistic unit’ section are based upon related data from the ‘Operations with debit cards issued by a statistic unit’ and ‘Operations with credit cards issued by a statistic unit’ sections.

3.1.1.2. ‘Operations with debit cards issued by a statistic unit’ includes operations with statistic unit issued debit cards.

3.1.1.3. ‘Operations with credit cards issued by a statistic unit’ section includes operations with statistic unit issued credit cards.

3.1.1.4. 'Total operations' include operations via payment equipment owned both by statistic unit and other financial institutions.

3.1.1.5. 'Operations in statistic unit owned PSN' only include operations in statistic unit owned PSN.

3.1.1.6. The number and amount of overseas operations include respectively total number and amount of cash withdrawal from ATMs and POS-terminals, payments made through payment equipment, and payment for cost of goods, works or services via e-trade.

3.1.1.7. The number and amount of domestic operations include respectively total number and amount of operations conducted via PSN.

3.1.1.8. Operations on ATMs and POS-terminals are classified as cash (withdrawals) and cashless (payments).

3.1.1.9. All cashless payments via POS-terminals across the country are recorded as cashless payment operations in manat. Foreign currency operations in retail trade and catering are recorded on a foreign currency row in manat equivalent.

3.1.2. 'Statistic report on the number of statistic unit owned payment equipment' (Pro-Forma PS-2 – Annex #2) includes the number of payment equipment, owned by a statistic unit, installed and written off as of the period start, over the period and period end respectively over the period and from the beginning of the reported period.

3.1.3. 'Regional distribution of payment equipment owned by a statistic unit' (Pro-Form PS-3 – Annex #3) includes the number of installed and put into operation ATMs (including cash-in) and POS-terminals (including those installed in retail trade, catering and other service entities), and payment terminals owned by a statistic unit across relevant economic regions and cities of location.

3.1.4. 'Statistic report on the number of payment cards in circulation' (Pro-Form PS-4 – Annex #4) includes total number of payment cards in circulation, the number of cards issued to and withdrawn from circulation, inactive over the reported period, total number of cards as of end-period in the reported month section as of the start of the reported period, while the 'from the beginning of the reported year' section includes total number of payment cards in circulation, and the number of payment cards issued to and withdrawn from circulation.

3.1.5. 'Statistic report on the structure of statistic unit issued payment cards in circulation' (Pro-Form PS-5 – Annex#5) includes the purpose of payment cards in circulation over the period and from the beginning of the reported year (debit and credit cards), the number of payment cards used in payment systems depending on the type and card owners, the number and amount of operations.

3.1.5.1. Debit cards in circulation are classified as follows in terms of purpose/designation:

3.1.5.1.1. social cards:

3.1.5.1.1.1. pension cards – cards used for old-age labor pension, disability pension and family pension;

3.1.5.1.1.2. social benefit card – card used to deliver monthly (lifetime assistance to public servants, allowance by age, disability allowance, allowance to children under 18 with limited health capabilities, allowance for loss of head of family, home care allowance for children under 3 years of age, allowance to low-income families with children under 1 year of age etc.) and one-off (allowance for persons damaged from radiation accident for annual treatment, childbirth allowance, funeral allowance etc.) money funds, as well as targeted social aid, allowances to internally displaced persons to render social assistance to persons of particular categories as specified in the Law of the Republic of Azerbaijan on Social Allowances;

3.1.5.1.1.3. tuition card – card used to deliver target scholarship and scholarship set for students on bachelor and master degrees, specialized secondary and vocational schools;

3.1.5.1.1.4. other social cards – debit cards for agricultural subsidies and not related to the above;

3.1.5.1.2. salary cards:

3.1.5.1.2.1. on public institutions, state owned enterprises and organizations;

3.1.5.1.2.2. non-governmental enterprises and organizations;

3.1.5.1.3. other debit cards – other debit cards not related to the above.

3.1.6. ‘Statistic report on statistic unit’s customer accounts’ (Pro-Form PS-6 – Annex# 6) includes the number of accounts of statistic unit’s customers by types of accounts, legal status and term, the number of transfers from current accounts in terms of legal status and type, as well as amount of transfers from current accounts by types.

3.1.6.1. ‘Number of customers in terms of legal status’ is classified in terms of individuals, including unincorporated individual entrepreneurs, and legal entities.

3.1.6.2. ‘Number of customer accounts by types of accounts’ includes the number of deposit, credit and current customer accounts.

3.1.6.3. ‘Number of deposit accounts in terms of legal status’ classifies the number of deposit accounts in terms of individuals, including unincorporated individual entrepreneurs, and legal entities.

3.1.6.4. ‘Number of deposit accounts by terms’ classifies deposit accounts as term and demand deposits.

3.1.6.5. ‘Number of credit accounts in terms of legal status’ classifies the number of credit in terms of individuals, including unincorporated individual entrepreneurs, and legal entities.

3.1.6.6. ‘Number of credit accounts by terms’ classifies credit accounts as long and short term (up to 360 days).

3.1.6.7. ‘Number of current accounts in terms of legal status’ classifies the number of current accounts in terms of individuals, including unincorporated individual entrepreneurs, and legal entities.

3.1.6.8. ‘Number of transfers from current accounts in terms of legal status’ classifies the number of transfers from current accounts in terms of individuals, including unincorporated individual entrepreneurs, and legal entities.

3.1.6.9. ‘Number of transfers from current accounts in terms of types’ classifies the number of transfers from current accounts in terms of transfers in paper carriers, via e-network and devices (Internet banking, mobile banking, PC banking and others) and the type of payment instructions.

3.1.6.10. ‘Amount of transfers from current accounts in terms of legal status’ classifies the amount of transfers from current accounts in terms of individuals, including unincorporated individual entrepreneurs, and legal entities.

3.1.6.11. ‘Amount of transfers from current accounts in terms of types’ classifies amount of transfers from current accounts in terms of transfers in paper carriers, via e-network and devices (Internet banking, mobile banking, PC banking and others) and the type of payment instructions.

3.1.6.12. ‘Statistic report on statistic unit’s customer accounts’ records the number of accounts opened by, customers attracted by, and the number and amount of operations by a statistic unit over a reported month in the ‘reported month’ column, while ‘from the beginning of the reported year’ column records the actual number of customers and accounts, the number and amount of executed operations with increasing total as of the end-period.

3.1.7. The ‘Statistic report on operations in statistic unit owned PSN with payment cards issued by other financial institutions’ (Pro-Form PS-7 – Annex# 7) classifies the number and amount of operations with payment cards issued by resident (excluding payment cards issued by a statistic unit) and non-resident financial institutions in the statistic unit owned PSN in terms of payment types (cash withdrawals and payments) and payment card categories (Visa, MasterCard, American Express and other financial payment systems).

3.1.8. ‘Statistic report on operations via statistic unit used money transfer systems’ (Pro-Form PS-8 – Annex# 8) records the number and amount of inflows to and outflows from a statistic unit in national and foreign currencies (manat equivalent of foreign currency operations) via local and foreign money transfer systems for the reported period and from the beginning of the reported year. If money is transferred to and from a statistic unit not covered in the list of local and foreign money transfer systems included to the report, information is delivered by a statistic unit to the Central Bank being approved by a signature of a statistic unit’s CEO and a stamp with the name of the money transfer system and the number and amount of that inflow and outflow transfers on the day the related report is delivered.

3.1.9. ‘Statistic report on technical condition of ATMs’ (Pro-Form PS-9 – Annex# 9) records total number of statistic unit’s ATMs, the number of inoperable ATMs and reasons (lack of cash in ATM, problems in communication and power supply, ATM breakdown, processing center’s technical issues, repairs in the place of location and others), the region and city of location. If it is recorded in the Pro-Form that ATMs are inoperable due to other reasons, information on clear explanation of the reasons is delivered by a statistic unit to the Central Bank being approved by the signature of statistic unit’s CEO and a stamp on the day the related report is delivered.

3.1.10. ‘Statistic report on operations on statistic unit owned payment terminals’ (Pro-Form PS-10 – Annex#10) includes data on the number and amount of operations through statistic unit owned payment terminals in terms of cash and cashless payments over the reported period and from the beginning of the reported year.

3.1.11. ‘Statistic report on payment card frauds’ (Pro-Form PS-11 – Annex# 11) records fraudulent operations with payment cards issued by a statistic unit both domestically and internationally, as well as with payment cards owned by non-resident organizations in statistic unit’s domestic PSN as frauds and across payment card categories.

3.1.11.1. Payment card frauds include the following categories of frauds:

3.1.11.1.1. Lost/Stolen Cards;

3.1.11.1.2. Never Received;

3.1.11.1.3. Counterfeit/Skimming;

3.1.11.1.4. CNP;

3.1.11.1.5. other frauds.

3.1.11.2. The number and amount of operations are classified as quarterly and from the beginning of the reported year.

3.1.11.3. Frauds should be recorded not on the date of occurrence, but on the date the fraudulent operation has been confirmed in the Pro-Form. For instance, if the fact that the operation of 5 January was fraudulent is confirmed by the end of the quarter, the operation should relate to the first quarter, if confirmed after the first quarter, to the relevant quarter.

3.1.12. *'Statistic report on the financial institution served by a service center involved in processing activity' (Pro-Form PS-12 – Annex# 12) records data on operations with payment cards issued by a financial institution served by the service center involved in processing activity, the structure of payment cards in circulation, operations with payment cards issued by other financial institutions in PSN owned by a financial institution, and the number of payment equipment. This Pro-Form is developed per serviced financial institution.*

3.1.12.1. *'Operations with cards issued by a financial institution' includes data on the number and amount of domestic and international operations over PSN using payment cards issued by a financial institution served by the service center involved in processing activity over the reported period and from the beginning of the year.*

3.1.12.2. *In the Pro-Form's 'Operations with cards issued by a other financial institutions over PSN owned by a financial institution' section the number and amount of operations with payment cards issued by other resident and non-resident financial institutions over PSN owned by a financial institution serviced by a service center involved in processing activity are classified in terms of types of payments (cash withdrawals and payments) and payment card categories (Visa, MasterCard, American Express and other international payment systems).*

3.1.12.3. *The Pro-Form's 'Number of payment equipment owned by a financial institution' section includes the number of payment equipment owned by a financial institution serviced by a service center involved in processing activity.*

3.1.12.4. *The Pro-Form's 'Structure of financial institution issued payment cards in circulation' section includes the number of payment cards used in payment systems depending on payment card categories in circulation owned by a financial institution serviced by a service center involved in processing activity as of the end-reported period.*

3.2. Foreign currency operations are recorded in manat equivalent at an official exchange rate of the Central Bank as of the end-period in all reports.

3.3. *Pro-Forms PS-1 and PS-5, and Pro-Form PS-12 'Operations with financial institution issued payment cards' include the number and amount of card payments (excluding the number and amount of debit of funds to a payment card) and cash withdrawals.*

4. Submission of the report

4.1. Pro-Forms PS-1; PS-2; PS-3; PS-4; PS-5; PS-6; PS-7; PS-8; PS-9; PS-10; PS-12 of payment statistics reporting should be submitted to the Central Bank being consolidated by a statistic unit across all units on a monthly basis, while PS-11 on a quarterly basis electronically within 10 (ten) days following the reported period. In the event of no operation, this column is left empty in the pro-form.

4.2. *The report is approved with electronic signatures of statistic unit's head, member, chief accountant or his/her substitute, or the head of the structural unit responsible for delivery of the report.*

	<i>in foreign currency (row 44+row 72)</i>	16	0	0	0	0	0	0	0	0
	cash withdrawals (row 45+row 73)	17	0	0	0	0	0	0	0	0
	<i>in foreign currency (row 46+row 74)</i>	18	0	0	0	0	0	0	0	0
	payments (row 47+row75)	19	0	0	0	0	0	0	0	0
	<i>in foreign currency (row 48+row 76)</i>	20	0	0	0	0	0	0	0	0
	including contactless payments (row 49+row 77)	21	0	0	0	0	0	0	0	0
	<i>in foreign currency (row 50+row 78)</i>	22	0	0	0	0	0	0	0	0
1.2.3	Payment terminal operations (row 51+row 79)	23	0	0	0	0	0	0	0	0
	<i>in foreign currency (row 52+row 80)</i>	24	0	0	0	0	0	0	0	0
1.2.4	Payment for goods, works and services via e-trade (row 53+row 81)	25	0	0	0	0	0	0	0	0
	<i>in foreign currency (row 54+row 82)</i>	26	0	0	0	0	0	0	0	0
1.2.5	Other operations (row 55+row 83)	27	0	0	0	0	0	0	0	0
	<i>in foreign currency (row 56+row 84)</i>	28	0	0	0	0	0	0	0	0
2	Operations with statistic unit issued debit cards (row 31+row 35)	29	0	0	0	0	0	0	0	0
	including:	30								
2.1	International operations	31	0	0	0	0	x	x	x	x
	<i>cash withdrawals through payment equipment</i>	32					x	x	x	x
	<i>payments through payment equipment</i>	33					x	x	x	x
	<i>payment for goods, works and services via e-trade</i>	34					x	x	x	x
2.2	Domestic operations (row 37+row 43+row 51+row 53+row 55)	35	0	0	0	0	0	0	0	0

	<i>in foreign currency (row 38+row 44+row 52+row 54+row 56)</i>	36	0	0	0	0	0	0	0	0
2.2.1	ATM operations (row 39+row 41)	37	0	0	0	0	0	0	0	0
	<i>in foreign currency (row 40+ row 42)</i>	38	0	0	0	0	0	0	0	0
	cash withdrawals	39								
	<i>in foreign currency</i>	40								
	payments	41								
	<i>in foreign currency</i>	42								
2.2.2	POS-terminal operations (row 45+row 47)	43	0	0	0	0	0	0	0	0
	<i>in foreign currency (row 46+ row 48)</i>	44	0	0	0	0	0	0	0	0
	cash withdrawals	45								
	<i>in foreign currency</i>	46								
	payments	47								
	<i>in foreign currency</i>	48								
	including contactless payments	49								
	<i>in foreign currency</i>	50								
2.2.3	Payment terminal operations	51								
	<i>in foreign currency</i>	52								
2.2.4	Payment for goods, works and services via e-trade	53								
	<i>in foreign currency</i>	54								
2.2.5	Other operations	55								

	<i>in foreign currency</i>	76								
	including contactless payments	77								
	<i>in foreign currency</i>	78								
3.2.3	Payment terminal operations	79								
	<i>in foreign currency</i>	80								
3.2.4	Payment for goods, works and services via e-trade	81								
	<i>in foreign currency</i>	82								
3.2.5	Other operations	83								
	<i>in foreign currency</i>	84								

Pro-Form PS-2 (Payment Statistics)**Monthly**

The report is submitted by a statistic unit
to the Central Bank within 10 business
days following the reported period

Statistic unit: _____

Reported period: _____

Statistic report on the number of statistic unit owned payment equipment

#	Indicators	codes of rows	number (pcs)	
			Reported month	From the start of reported year
1	ATMs	1		
	Installed ATMs (as of the period-start)	2		
	Installed over the period	3		
	<i>including cash-in ATMs</i>	4		
	Written-off over the period	5		
	<i>including cash-in ATMs</i>	6		
	Installed ATMs (as of the end-period) (row 2+ row 3 - row 5)	7	0	x
	<i>including cash-in ATMs</i>	8		
2	POS terminals	9		
	Installed POS-terminals (as of the period-start)	10		
	Installed over the period	11		
	<i>including POS-terminals accepting contactless payments</i>	12		

	Written-off over the period	13		
	<i>including POS-terminals accepting contactless payments</i>	14		
	Installed POS-terminals (as of the end-period) (row 10 + row 11- row 13)	15	0	x
	<i>including POS-terminals accepting contactless payments</i>	16		x
	in trade, catering and services	17		x
	<i>including POS-terminals accepting contactless payments</i>	18		
3	Payment terminals	19		
	Installed payment terminals (as of the period-start)	20		
	Installed over the period	21		
	Written-off over the period	22		
	Installed payment terminals (as of the end-period) (row 20 + row 21- row 22)	23	0	x

Pro-Form PS-3 (Payment Statistics)

Monthly

The report is submitted by a statistic unit
to the Central Bank within 10 business
days following the reported period

Statistic unit: _____

Reported period: _____

Statistic report on regional distribution of statistic unit owned payment equipment

number (pcs)

#	Region	codes of rows	As of the period-end						Payment terminals
			ATMs (ATM)		POS terminals				
			Total	including cash-ins	Total	including:			
						POS-terminals accepting contactless payments	Installed in retail trade, catering and service entities	including: POS-terminals accepting contactless payments	
1	Baku	1							
2	Absheron economic region	2	0	0	0	0	0	0	
	including:	3							
	Khizi region	4							

	Absheron region	5							
	Khirdalan city	6							
	Sumgait city	7							
3	Ganja-Kazakh economic region	8	0	0	0	0	0	0	0
	including:	9							
	Agstsafta	10							

	Dashkesen	11							
	Gadabay	12							
	Ganja city	13							
	Naftalan town	14							
	Goranboy	15							
	Goygol	16							
	Gazakh	17							
	Samukh	18							
	Shamkir	19							
	Tovuz	20							
4	Shaki-Zagatala economic region	21	0	0	0	0	0	0	0
	including:	22							
	Balaken	23							
	Gakh	24							
	Gabala	25							
	Oguz	26							
	Shaki	27							
	Zagatala	28							

5	Lankaran economic region	29	0	0	0	0	0	0	0
	including:	30							
	Astara	31							
	Jalilabad	32							
	Lerik	33							
	Lankaran	34							
	Masally	35							
	Yardimly	36							
6	Guba-Khachmaz economic region	37	0	0	0	0	0	0	0
	including:	38							
	Shabran	39							
	Khachmaz	40							
	Guba	41							
	Gusar	42							
	Siyazan	43							
7	Aran economic region	44	0	0	0	0	0	0	0
	including:	45							
	Agjabedi	46							
	Agdash	47							
	Barda	48							
	Beylagan	49							
	Bilasuvar	50							
	Goychay	51							
	Hajigabul	52							
	Imishli	53							

	Kurdamir	54							
	Neftchala	55							
	Saatly	56							
	Salyan	57							
	Sabirabad	58							
	Ujar	59							
	Yevlakh	60							
	Zardab	61							
	Shirvan	62							
	Mingachevir city	63							
8	Upper Garabag economic region	64	0	0	0	0	0	0	0
	including:	65							
	Agdam	66							
	Tartar	67							
	Khojavand	68							
	Khojaly	69							
	Shusha	70							
	Jabrayil	71							
	Fizuli	72							
	Khankendi	73							
9	Kalbajar-Lachin economic region	74	0	0	0	0	0	0	0
	including:	75							
	Kalbajar	76							
	Lachin	77							
	Zangilan	78							

	Gubadly	79							
10	Mountanous Shirvan economic region	80	0	0	0	0	0	0	0
	including:	81							
	Agsu	82							
	Ismayilli	83							
	Gobustan	84							
	Shamakhy	85							
11	Nakhchivan AR	86	0	0	0	0	0	0	0
	including:	87							
	Nakhchivan city	88							
	Babek	89							
	Julfa	90							
	Ordubad	91							
	Kangarli	92							
	Sadarak	93							
	Sharur	94							
	Shahbuz	95							
	TOTAL	96	0	0	0	0	0	0	0

Pro-Form PS-4 (Payment Statistics)

Monthly

The report is submitted by a statistic unit
to the Central Bank within 10 business
days following the reported period

Statistic unit: _____

Reported period: _____

Statistic report on payment cards in circulation

# N-si	Indicators	codes of rows	number (pcs)	
			Reported month	From the start of reported year
1	Total # of payment cards in circulation (as of the period-start)	1		
	<i>including contactless payment cards</i>	2		
2	Issued to circulation over the reported period	3		
	<i>including contactless payment cards</i>	4		
3	Withdrawn from circulation over the reported period	5		
	<i>including contactless payment cards</i>	6		
4	Total # of payment cards in circulation (as of the end-period) (row 1 + row 3 + row 5)	7	0	x

	<i>including contactless payment cards (row 2 + row 4 + row 6)</i>	8	0	x
5	Inactive payment cards in circulation	9		x
	<i>including contactless payment cards</i>	10		x

Pro-Form PS-5 (Payment Statistics)

Monthly

The report is submitted by a statistic unit
to the Central Bank within 10 business
days following the reported period

Statistic unit: _____

Reported period: _____

Statistic report on the structure of statistic unit issued payment cards

#	Indicators	Codes of rows	Reported month		Əməliyyatların			
			(as of the end-period)		Reported month		From the start of reported year	
			# of cards	# of cardowners	number (#)	amount (AZN)	number (#)	amount (AZN)
	Total number of payment cards in circulation ((row 4+row 15); (row 34); (row 38); (row 18+row 24+row 30) (excluding on the 'Number of cardowners' column))	1	0		0	0	0	0
	<i>including total number of contactless cards in circulation</i>	2	0	0	0	0	0	0
1	By purpose/designation:	3						
1.1	Debit cards	4	0	0	0	0	0	0
	<i>including contactless payment cards</i>	5						

1.1.1	social cards	6	0	0	0	0	0	0
	Labor pension card	7						
	Social allowance card	8						
	Tuition card	9						
	Other social cards	10						
1.1.2	Salary cards	11	0	0	0	0	0	0
	public institutions, state owned entities and organizations	12						
	non-governmental entities and organizations	13						
1.1.3	Other debit cards	14						
1.2	Credit cards	15						
	<i>including contactless payment cards</i>	16						
2	Payment system categories:	17						
2.1	VISA	18	0		0	0	0	0
	Visa Electron (I)	19		x				
	Visa Classic (II)	20		x				
	Visa Gold (III)	21		x				
	Visa Platinum (IV)	22		x				
	Other	23		x				
2.2	MASTERCARD	24	0		0	0	0	0
	Maestro /Cirrus (I)	25		x				

	MasterCard Standard (II)	26		x				
	MasterCard Gold (III)	27		x				
	MasterCard Platinum (IV)	28		x				
	Other	29		x				
2.3	Other payment systems:	30	0	0	0	0	0	0
	American Express	31						
	Diners Club	32						
	Other settlement systems	33						
3	Entry of data to cards (row 1)	34	0	x	0	0	0	0
	only magnetic tape	35		x				
	only with chips (microprocessor)	36		x				
	hybrid (with magnetic tape and microprocessor)	37		x				
4	Area of use (row 1)	38	0	x	0	0	0	0
	international	39		x				
	local	40		x				

"Ödəniş statistikasını hesabatının tərtibi və təqdim edilməsi haqqında Təlimat"a
Əlavə №6

Forma ÖS-6 (Ödəniş Statistika)

Aylıq

Hesabat statistik vahid tərəfindən hesabat dövründən
sonrakı ayın 10 iş günü müddətində Mərkəzi Banka təqdim olunur

Statistik vahidin adı: _____

Hesabat dövrü: _____

Statistik vahidin müştəri hesabları haqqında statistik hesabat

Bölmənin N-əi	Göstəricilərin adı	səhifələrin qifrləri	Hesabat ayı üzrə		Hesabat ilinin əvvəlindən	
			cəmi	o cümlədən xarici valyutada	cəmi	o cümlədən xarici valyutada
1	Müştərilərin hüquqi statusuna görə sayı- cəmi (dövrün sonuna - ədəd)*	1	0	x	0	x
	o cümlədən:	2				
1.1	fiziki şəxslər	3		x		x
	ondan hüquqi şəxs yaratmadan sahibkarlıq fəaliyyəti həyata keçirən	4		x		x
1.2	hüquqi şəxslər	5		x		x
2	Müştəri hesablarının hesab növünə görə sayı- cəmi (dövrün sonuna - ədəd)*	6	0	0	0	0
	o cümlədən:	7				
2.1	depozit hesabları (cari hesablar istisna olmaqla)	8				
2.2	kredit hesabları	9				
2.3	cari hesablar	10				
3	Depozit hesabların hüquqi statusuna görə sayı- cəmi (dövrün sonuna - ədəd)*	11	0			
	o cümlədən:	12				
3.1	fiziki şəxslər	13				
	ondan hüquqi şəxs yaratmadan sahibkarlıq fəaliyyəti həyata keçirən	14				
3.2	hüquqi şəxslər	15				
4	Depozit hesabların müddətinə görə sayı- cəmi (dövrün sonuna - ədəd)*	16	0			
	o cümlədən:	17				
4.1	müddətli	18				
4.2	tələb olunana qədər	19				
5	Kredit hesabların hüquqi statusuna görə sayı- cəmi (dövrün sonuna - ədəd)*	20	0			
	o cümlədən:	21				
5.1	fiziki şəxslər	22				
	ondan hüquqi şəxs yaratmadan sahibkarlıq fəaliyyəti həyata keçirən	23				
5.2	hüquqi şəxslər	24				
6	Kredit hesabların müddətinə görə sayı- cəmi (dövrün sonuna - ədəd)*	25				
	o cümlədən:	26				
6.1	uzunmüddətli	27				
6.2	qısamüddətli (360 günə qədər)	28				
7	Cari hesabların hüquqi statusuna görə sayı- cəmi (dövrün sonuna - ədəd)*	29	0			
	o cümlədən:	30				
7.1	fiziki şəxslər	31				
	ondan hüquqi şəxs yaratmadan sahibkarlıq fəaliyyəti həyata keçirən	32				
7.2	hüquqi şəxslər	33				
8	Cari hesablardan aparılan köçürmələrin hüquqi statusuna görə sayı - cəmi (ədəd)**	34	0	0	0	0
	o cümlədən:	35				

9	Cari hesablardan aparılan köçürmələrin növünə görə sayı - cəmi (ədəd)**	39				
9.1	Kağız daşıyıcılarla köçürmələrinin sayı	40				
9.2	Elektron şəkəla və ya cihazlar vasitəsilə köçürmələrin sayı	41	0			
	o cümlədən:	42				
	internet bankçılıq	43				
	mobil bankçılıq	44				
	PC bankçılıq	45				
	diğər	46				
9.3	Ödəniş tələbnamə-təpşirəqlərinin sayı	47				
10	Cari hesablardan aparılan köçürmələrin hüquqi statusuna görə həcmi - cəmi (AZN)**	48	0			
	o cümlədən:	49				
10.1	fiziki şəxslər	50				
	ondan hüquqi şəxs yaratmadan sahibkarlıq fəaliyyəti həyata keçirən	51				
10.2	hüquqi şəxslər	52				
11	Cari hesablardan aparılan köçürmələrin növünə görə həcmi - cəmi (AZN)**	53				
11.1	Müştərinin kağız daşıyıcılarla köçürmələrinin həcmi	54				
11.2	Elektron şəkəla və ya cihazlar vasitəsilə köçürmələrin həcmi	55	0	0	0	0
	o cümlədən:	56				
	internet bankçılıq	57				
	mobil bankçılıq	58				
	PC bankçılıq	59				
	diğər	60				
11.3	Ödəniş tələbnamə-təpşirəqlərinin həcmi	61				

Qeyd: * "Hesabat ilinin əvvəlindən" sütununda dövrün sonuna müştəri və hesabların faktiki say göstəriciləri əks olunmalıdır

Qeyd: ** "Hesabat ilinin əvvəlindən" sütununda həyata keçirilən əməliyyatların dövrün sonuna ilin əvvəlindən artan yekunla əks olunmalıdır

Pro-Form PS-7 (Payment Statistics)**Monthly**

The report is submitted by a statistic unit
to the Central Bank within 10 business
days following the reported period

Statistic unit:

Reported

period:

Statistic report on operations with payment cards issued by other financial institutions over statistic unit owned PSN

#	Indicators	codes of rows	Reported month		From the start of reported year	
			# of operations (thousand operations)	amount of operations (thousand AZN)	# of operations (thousand operations)	amount of operations (thousand AZN)
1	Total operations with payment cards issued by resident financial institutions (row 23)	1	0,000	0,000	0,000	0,000
1.1	By types of payment:	2				
1.1.1	ATM operations (row 5+row 7)	3	0,000	0,000	0,000	0,000
	<i>in foreign currency (row 6+row 8)</i>	4	0,000	0,000	0,000	0,000

1.1.1.1	cash withdrawals	5				
	<i>in foreign currency</i>	6				
1.1.1.2	payments	7				
	<i>in foreign currency</i>	8				
1.1.2	POS-terminal operations (row 11+row 13)	9	0,000	0,000	0,000	0,000
	<i>in foreign currency (row 12+row 14)</i>	10	0,000	0,000	0,000	0,000
1.1.2.1	Cash withdrawals	11				
	<i>in foreign currency</i>	12				
1.1.2.2	payments	13				
	<i>in foreign currency</i>	14				
	including contactless payments	15				
	<i>in foreign currency</i>	16				
1.1.3	Payment terminal operations	17				
	<i>in foreign currency</i>	18				
1.1.4	Payment for goods, works and services via e-trade	19				
	<i>in foreign currency</i>	20				
1.1.5	Other operations	21				
	<i>in foreign currency</i>	22				
1.2	By payment card categories (row 1)	23	0,000	0,000	0,000	0,000
	Visa	24				

	MasterCard	25				
	American Express	26				
	Others	27				
2	Total operations with payment cards issued by non-resident financial institutions (row 50)	28	0,000	0,000	0,000	0,000
2.1	By types of payment:	29				
2.1.1	ATM operations (row 32+row 34)	30	0,000	0,000	0,000	0,000
	<i>in foreign currency(row 33+row 35)</i>	31	0,000	0,000	0,000	0,000
2.1.1.1	Cash withdrawals	32				
	<i>in foreign currency</i>	33				
2.1.1.2	Payments	34				
	<i>in foreign currency</i>	35				
2.1.2	POS-terminal operations (row 38+row 40)	36	0,000	0,000	0,000	0,000
	<i>in foreign currency (row 39+row 41)</i>	37	0,000	0,000	0,000	0,000
2.1.2.1	Cash withdrawals	38				
	<i>in foreign currency</i>	39				
2.1.2.2	Payments	40				
	<i>in foreign currency</i>	41				
	including contactless payments	42				
	<i>in foreign currency</i>	43				
2.1.3	Payment terminal operations	44				
	<i>in foreign currency</i>	45				
2.1.4	Payment for goods, works and services via e-trade	46				
	<i>in foreign currency</i>	47				
2.1.5	Other operations	48				
	<i>in foreign currency</i>	49				
2.2	By payment card categories (row 28)	50	0,000	0,000	0,000	0,000

	Visa	51				
	MasterCard	52				
	American Express	53				
	Others	54				

Forma ÖS-8 (Ödəniş Statistikası)

Aylıq

Hesabat statistik vahid tərəfindən hesabat dövründən
sonrakı ayın 10 iş günü müddətində Mərkəzi Banka təqdim olunur

Statistik vahidin adı: _____

Hesabat dövrü: _____

**Statistik vahid tərəfindən istifadə olunan pul köçürmə sistemləri vasitəsilə
aparılan əməliyyatlar haqqında statistik hesabat**

Bölmələrin N-si	Göstəricilərin adı	Köçürmələrin sayı (min əməliyyat)				Köçürmələrin həcmi (min AZN)			
		Hesabat ayı üzrə		Hesabat ilinin əvvəlindən		Hesabat ayı üzrə		Hesabat ilinin əvvəlindən	
		AZN	x/valyuta	AZN	x/valyuta	AZN	x/valyuta	AZN	x/valyuta
1	Statistik vahidə daxilolmalar								
	<i>Pul köçürmə sistemlərinin adları*:</i>								
	Statistik vahidə daxilolmalar üzrə cəmi								
	<i>ondan ölkədaxili əməliyyatlar</i>								
	<i>ondan yerli pul köçürmə sistemləri vasitəsilə</i>								
	<i>ondan xarici pul köçürmə sistemləri vasitəsilə</i>								
2	Statistik vahiddən kənara köçürmələr								
	<i>Pul köçürmə sistemlərinin adları*:</i>								
	Statistik vahiddən kənara köçürmələr üzrə cəmi								
	<i>ondan ölkədaxili əməliyyatlar</i>								
	<i>ondan yerli pul köçürmə sistemləri vasitəsilə</i>								
	<i>ondan xarici pul köçürmə sistemləri vasitəsilə</i>								

Qeyd: * Pul köçürmə sistemlərinin siyahısı cari dövrdə Mərkəzi Bankda olan məlumat əsasında göstərilir

Pro-Form PS-10 (Payment Statistics)**Monthly**

The report is submitted by a statistic unit
to the Central Bank within 10 business
days following the reported period

Statistic unit: _____

Reported period: _____

Statistic report on operations in statistic unit owned payment terminals

#	Indicators	codes of rows	Reported month		From the start of reported year	
			əməliyyatların number (#)	əməliyyatların amount (AZN)	əməliyyatların number (#)	əməliyyatların amount (AZN)
1	Cash payments	1	-	-	-	-
	Mobile and landline operators	2				
	Utilities	3				
	Internet providers	4				
	Cable TV	5				
	Bank services	6				
	Including credit repayments	7				
	Insurance	8				
	E-wallet	9				
	State budget payments	10				
	Totalizator	11				
	Entertainment	12				

	SSAC services	13				
	Others	14				
2	Cashless payments	15	-	-	-	-
	Mobile and landline operators	16				
	Utilities	17				
	Internet providers	18				
	Cable TV	19				
	Bank services	20				
	Including credit repayments	21				
	Insurance	22				
	E-wallet	23				
	State budget payments	24				
	Totalizator	25				
	Entertainment	26				
	SSAC services	27				
	Others	28				

"Ödəniş statistikasını hesabatının tartibi və təqdim edilməsi haqqında Təlimat"
Əlavə №11

Forma ÖS-11 (Ödəniş Statistikasi)

Rüblük

Hesabat statistik vahid tərəfindən hesabat dövründən
sonrakı ayın 10 iş günü müddətində Mərkəzi Banka təqdim olunur.

Statistik vahidin adı: _____
Hesabat dövrü: _____

Ödəniş kartları ilə baş vermiş firıldaqqılıq əməliyyatları haqqında statistik hesabat

Bölmələrin N-ii	Göstəricilərin adı	sətirlərin şifrələri	I rüb		Hesabat ilinin əvvəlindən	
			əməliyyatların sayı (ədəd)	əməliyyatların həcmi (AZN)	əməliyyatların sayı (ədəd)	əməliyyatların həcmi (AZN)
1	Ödəniş kartları ilə baş vermiş firıldaqqılıq əməliyyatların cəmi (2+23):	1				
2	Statistik vahidin emisiya etdiyi ödəniş kartları ilə baş vermiş firıldaqqılıq əməliyyatlarının cəmi (3+10):	2				
2.1	Ölkədaxili əməliyyatlar:	3				
	o cümlədən firıldaqqılıq kateqoriyaları üzrə:	4				
	itmisi/öçürülməsi kartlarla	5				
	ünvanına çətdirilməmiş və ya çətdirilmədən öncə	6				
	saxta/surəti çətdirilmiş	7				
	kart təqdim etmədən (CNP)	8				
	digər firıldaqqılıq əməliyyatları	9				
2.2	Ölkəxarici əməliyyatlar:	10				
	o cümlədən firıldaqqılıq kateqoriyaları üzrə:	11				
	itmisi/öçürülməsi kartlarla	12				
	ünvanına çətdirilməmiş və ya çətdirilmədən öncə	13				
	saxta/surəti çətdirilmiş	14				
	kart təqdim etmədən (CNP)	15				
	digər firıldaqqılıq əməliyyatları	16				
2.3	Ödəniş kartlarının kateqoriyası üzrə (3+10+17):	17				
	Visa	18				
	MasterCard	19				
	American Express	20				
	Lokal	21				
	Digər	22				
3	Qeyri-rezident təşkilatlara məxsus ödəniş kartları ilə statistik vahidin ölkədaxili ödəniş xidmət şəbəkəsində baş vermiş firıldaqqılıq əməliyyatları:	23				
3.1	Fırıldaqqılıq kateqoriyaları üzrə:	24				
	o cümlədən firıldaqqılıq kateqoriyalarına görə:	25				
	itmisi/öçürülməsi kartlarla	26				
	ünvanına çətdirilməmiş və ya çətdirilmədən öncə	27				
	saxta/surəti çətdirilmiş	28				
	kart təqdim etmədən (CNP)	29				
	digər firıldaqqılıq əməliyyatları	30				
3.2	Ödəniş kartlarının kateqoriyasına görə (24+31):	31				
	Visa	32				
	MasterCard	33				
	American Express	34				
	Lokal	35				
	Digər	36				

Pro-Form PS-12 (Payment Statistics)

Monthly

The report is submitted by a statistic unit
to the Central Bank within 10 business
days following the reported period

Statistic unit: _____
 Reported period: _____
 Financial institutions: _____

Statistic report on the financial institution serviced by a service center involved in processing activity
1. Operations with payment cards issued by the financial institution

#	Indicators	codes of rows	Total operations				Operations over financial institution owned PSN			
			Reported month		From the start of reported year		Reported month		From the start of reported year	
			number (#)	amount (AZN)	number (#)	amount (AZN)	number (#)	amount (AZN)	number (#)	amount (AZN)
1	Operations with payment cards issued by the financial institution (row3 + row7)	1	0	0,00	0	0,00	0	0,00	0	0,00
	including:	2								
1.1	International operations	3	0	0,00	0	0,00	0	0,00	0	0,00
	<i>cash withdrawals through payment equipment</i>	4	0	0,00	0	0,00	0	0,00	0	0,00
	<i>payments through payment equipment</i>	5	0	0,00	0	0,00	0	0,00	0	0,00

	<i>Including payment for goods, works and services via e-trade</i>	6	0	0,00	0	0,00	0	0,00	0	0,00
1.2	Domestic operations (row9 + row11 + row15 + row16 + row18)	7	0	0,00	0	0,00	0	0,00	0	0,00
	<i>in foreign currency</i>	8	0	0,00	0	0,00	0	0,00	0	0,00
1.2.1	ATM operations	9	0	0,00	0	0,00	0	0,00	0	0,00
	<i>in foreign currency</i>	10	0	0,00	0	0,00	0	0,00	0	0,00
1.2.2.	POS-terminal operations	11	0	0,00	0	0,00	0	0,00	0	0,00
	<i>in foreign currency</i>	12	0	0,00	0	0,00	0	0,00	0	0,00
	including contactless payments	13	0	0,00	0	0,00	0	0,00	0	0,00
	<i>in foreign currency</i>	14	0	0,00	0	0,00	0	0,00	0	0,00
1.2.3	Operations on payment terminals	15	0	0,00	0	0,00	0	0,00	0	0,00
1.2.4	Payment for goods, works and services via e-trade	16	0	0,00	0	0,00	0	0,00	0	0,00
	<i>in foreign currency</i>	17	0	0,00	0	0,00	0	0,00	0	0,00
1.2.5	Other operations	18	0	0,00	0	0,00	0	0,00	0	0,00
	<i>in foreign currency</i>	19	0	0,00	0	0,00	0	0,00	0	0,00

2. Operations with payment cards issued by other financial institutions over financial institution owned PSN

#N-si	Indicators	codes of rows	Reported month		From the start of reported year	
			Number of operations	Amount of operations	Number of operations	Amount of operations
			(thousand operations)	(thousand AZN)	(thousand operations)	(thousand AZN)
2,1	Total operations with payment cards issued by resident financial institutions (row22 + row24 + row28 + row30 + row32)	20	0,000	0,000	0,000	0,000
2.1.1	By types of payment:	21				
2.1.1.1	ATM operations	22	0,000	0,000	0,000	0,000
	<i>in foreign currency</i>	23	0,000	0,000	0,000	0,000

2.1.1.2	POS-terminal operations	24	0,000	0,000	0,000	0,000
	<i>in foreign currency</i>	25	0,000	0,000	0,000	0,000
	including contactless payments	26	0,000	0,000	0,000	0,000
	<i>in foreign currency</i>	27	0,000	0,000	0,000	0,000
2.1.1.3	Payment terminal operations	28	0,000	0,000	0,000	0,000
	in foreign currency	29	0,000	0,000	0,000	0,000
2.1.1.4	Payment for goods, works and services via e-trade	30	0,000	0,000	0,000	0,000
	in foreign currency	31	0,000	0,000	0,000	0,000
2.1.1.5	Other operations	32	0,000	0,000	0,000	0,000
	in foreign currency	33	0,000	0,000	0,000	0,000
2.1.2	By payment card categories:	34	0,000	0,000	0,000	0,000
2.1.2.1	Visa	35	0,000	0,000	0,000	0,000
2.1.2.2	MasterCard	36	0,000	0,000	0,000	0,000
2.1.2.3	American Express	37	0,000	0,000	0,000	0,000
2.1.2.4	Others	38	0,000	0,000	0,000	0,000
2,2	Total operations with payment cards issued by non-resident financial institutions (row41 + row43 + row47 + row49 + row51)	39	0,000	0,000	0,000	0,000
2.2.1	By type of payment:	40				
2.2.1.1	ATM operations	41	0,000	0,000	0,000	0,000
	in foreign currency	42	0,000	0,000	0,000	0,000
2.2.1.2	POS-terminal operations	43	0,000	0,000	0,000	0,000
	in foreign currency	44	0,000	0,000	0,000	0,000
	including contactless payments	45	0,000	0,000	0,000	0,000
	<i>in foreign currency</i>	46	0,000	0,000	0,000	0,000
2.2.1.3	Payment terminal operations	47	0,000	0,000	0,000	0,000
	in foreign currency	48	0,000	0,000	0,000	0,000

2.2.1.4	Payment for goods, works and services via e-trade	49	0,000	0,000	0,000	0,000
	in foreign currency	50	0,000	0,000	0,000	0,000
2.2.1.5	Other operations	51	0,000	0,000	0,000	0,000
	in foreign currency	52	0,000	0,000	0,000	0,000
2.2.2	By payment card categories:	53	0,000	0,000	0,000	0,000
2.2.2.1	Visa	54	0,000	0,000	0,000	0,000
2.2.2.2	MasterCard	55	0,000	0,000	0,000	0,000
2.2.2.3	American Express	56	0,000	0,000	0,000	0,000
2.2.2.4	Others	57	0,000	0,000	0,000	0,000

3. Number of financial institution owned payment equipment

#	Indicators	codes of rows şifrləri	#
3,1	ATMs	58	0
	<i>including cash-in ATMs</i>	59	0
3,2	POS-terminals	60	0
	<i>including POS-terminals accepting contactless payments</i>	61	0
	In trade, catering and service entities	62	0
	<i>including POS-terminals accepting contactless payments</i>	63	0
3,3	Others	64	0

4. Structure of financial institution issued payment cards in circulation

#	Indicators	codes of rows şifrləri	Say
4.	Total number of payment cards in circulation (row68 + row74 + row80)	65	0
	<i>including total number of contactless payment cards in circulation</i>	66	0
	By payment system categories:	67	
4,1	VISA	68	0
	Visa Electron (I)	69	0
	Visa Classic (II)	70	0
	Visa Gold (III)	71	0
	Visa Platinum (IV)	72	0
	Other	73	0
4,2	MASTERCARD	74	0
	Maestro /Cirrus (I)	75	0
	MasterCard Standard (II)	76	0
	MasterCard Gold (III)	77	0
	MasterCard Platinum (IV)	78	0
	Other	79	0
4,3	By other payment systems:	80	0
	American Express	81	0
	Diners Club	82	0
	Other settlement systems	83	0