



## Description of electronic reporting of MAPE reports

### 1 Overview

This document describes the data structures of the Payment and fraud data collection (MAPE) and the transfer of the data to the Bank of Finland. The MAPE schema files and MAPE validation rules referred to in the document as well as other reporting-related material, such as the reporting instructions for the Payment and fraud data collection, are available on the Bank of Finland website at <https://www.suomenpankki.fi/en/statistics/to-the-reporter/payment-and-fraud-data>.

The data for MAPE reporting are generated and submitted to the Bank of Finland in accordance with the descriptions provided in this document when reporting for the first time the data for the period 2024Q03 (reporting of quarterly data). As regards the reporting of half-yearly data, 2024H02 will be the first report generated and submitted in accordance with the descriptions provided herein. As regards annual reporting, 2024H01 and 2024H02 will be the first reports generated and submitted in accordance with the descriptions below.

### 2 Transfer of data to the Bank of Finland

The data for MAPE reporting is submitted to the Bank of Finland through the eRegulatory data collection service provided by Regnology France. The system is the same used in reporting to the FIN-FSA. Entities under the reporting obligation may either use the service themselves or authorise a reporter of their choosing to submit the data on their behalf. The eRegulatory data collection service is logged in via Suomi.fi authentication. Before logging in the data collection service, the obliged entity must authorise the reporting persons to report in the MAPE data collection in the authorisation service of the Suomi.fi portal. Without an authorisation, reporting is not possible. More detailed instructions about Suomi.fi authorisations are available [here](#).

There are three ways available for report submission:

- Reporting in a web template
- File submission as file upload (https upload)
- Direct encrypted access protocol between the company and the data collection service (SFTP Secure File Transfer Protocol).

Reporting in a web template is suitable for entities under the reporting obligation with little to report (a maximum of 500 rows of data). The transfer of a file as file upload is suitable for obliged entities that have a lot to report and generate the report file from their own systems. Reporting using an SFTP connection is suitable for obliged entities with a lot of reportable data or reporting they want to automate. When using the SFTP data transfer, the reporter and the data collection service establish an SFTP connection between themselves to conduct the report file transfer. To order an SFTP identifier, the reporter must contact the Bank of Finland by email at [ReportingSupport\(at\)bof.fi](mailto:ReportingSupport(at)bof.fi).

The data is submitted in the production environment of the data collection system, called the Reporter Portal, in addition to which reporting can be tested in a separate test environment, called the Validation Service. Both the Reporter Portal and the Validation Service have been opened for reporters under the full reporting obligation. The exact date of opening of the Validation Service and the Reporter Portal for reporters within the scope of the reduced reporting obligation will be communicated later.

The data collection service checks the technical integrity and structural validity of submitted report files and forwards valid report files to the Bank of Finland. Erroneous reports will not be forwarded



to the Bank of Finland, but automatic feedback will be given on detected errors. Any errors must be corrected and the whole report resubmitted. A file with the same name may only be submitted once. The new submission will be identified by an updated time stamp (see more about naming the report in section 3.1. File naming). The time stamp will have to be updated both in the report name and the batch record, i.e. the Header record.

### 3 Report level

The file must be in the XML format (Extensible Markup Language), and the character set used is UTF-8.

The technical format of the file is defined in the schema files and content validations. The data content is defined in the reporting instructions.

The following paragraphs present the naming of the xml-file and the main aspects of the structure of the file, using examples.

Note that when using the manual web template for data submission, the data will be automatically in the correct format and named correctly

#### 3.1 File naming

The file name consists of six components: reporter's identifier, type of reporter's identifier, frequency, survey code, reporting period and the creation date and time of the report. The separator of the components is the underscore (" \_").

**Example 1:** Naming of the MAPE report containing data for the second half of 2024 (i.e. naming of the MAPE 2024H02 report). More detailed explanations of the components after the examples.

FI12345678\_VAT\_H\_MAPEH\_2024-12-31\_20250227104924000.XML

**Example 2:** Naming of the MAPE report containing data for the last, i.e. fourth quarter of 2024 (i.e. naming of the MAPE 2024Q04 report). More detailed explanations of the components after the examples.

FI12345678\_VAT\_Q\_MAPEQ\_2024-12-31\_20250129104924000.XML

Meaning of the file name components:

- **Reporter's identifier: valid VAT code.** The reporter's unique identifier used in the reporting is the business ID (VAT number). The identifier consists of the country code and the company's business ID without a hyphen, in the following format: FI<NNNNNNNN>. The reporter's identifier in the examples above is FI12345678.
- **Type of reporter's identifier: VAT.** The identifier type used in MAPE is always VAT.
- **Frequency: Q or H.** The frequency for quarterly reports is Q and for half-yearly reports and annual reports H. For more information on the determination of the frequency, see Table 1, *Determination of survey code, frequency and reporting period*.
- **Survey code: MAPEQ or MAPEH.** The survey code for quarterly reports is MAPEQ and for half-yearly and annual reports MAPEH. For more information on the determination of the survey code, see Table 1, *Determination of survey code, frequency and reporting period*.
- **Reporting period: last day of the reference period.** The reporting period is the last day of the reportable (reference) period. Example 1 above is concerned with the data for the second half of 2024 (i.e. data for the period 1 July–31 December 2024), and so the



reporting period is indicated as 2024-12-31. Example 2 above is concerned with the data for the last (fourth) quarter of (i.e. data for the period 1 October–31 December 2024), and so the reporting period is indicated as 2024-12-31.

For more information on the determination of the reporting period, see Table 1, Determination of survey code, frequency and reporting period.

- **Creation date and time: <YYYY><MM><DD><HH><MM><SS><000> (time stamp).** Time stamp is the time when the data for the report was retrieved. It is unique for each data submission. In the case of a revision file, the time stamp will have to be replaced, since it is not possible to re-send a report with the exact same name. The data retrieval time takes the format: year + month + day + hour + minute + second + 000. The last three digits are always 000. (I.e. 17 characters, zeroes in the front where necessary).
- **Note. The components of the file name are separated by an underscore (“\_”).**

**Table 1.** Determination of survey code, frequency and reporting period.

Reporting	Reporting periods	Frequency	Survey code	Reporting period – example for 2025
Quarterly reporting	Q1	Q	MAPEQ	2025-03-31
	Q2	Q	MAPEQ	2025-06-30
	Q3	Q	MAPEQ	2025-09-30
	Q4	Q	MAPEQ	2025-12-31
Half-yearly reporting	H1	H	MAPEH	2025-06-30
	H2	H	MAPEH	2025-12-31
Annual reporting	H1	H	MAPEH	2025-06-30
	H2	H	MAPEH	2025-12-31

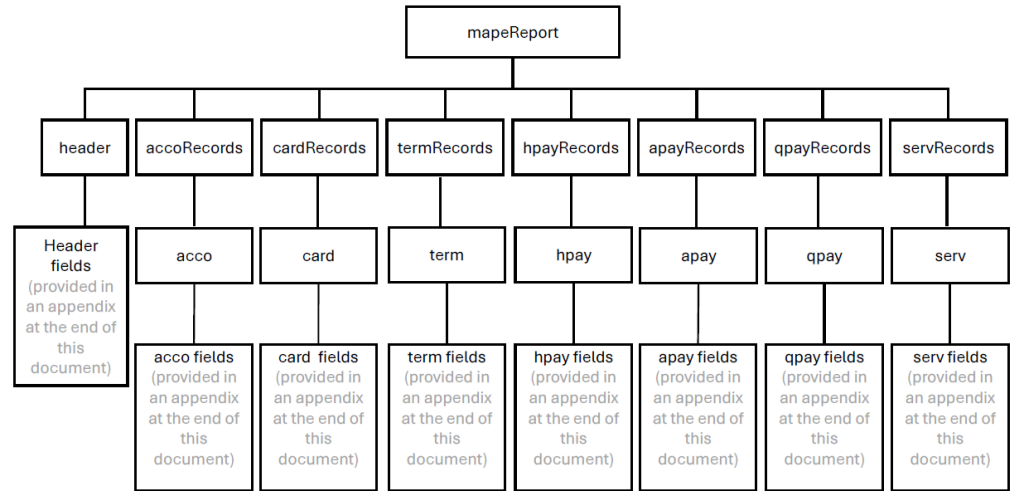
### 3.2 File structure

The structure of the XML document is defined by the MAPE schema, consisting of two separate XSD files: the XSD file defining the file structure, named as MAPE\_1.0.xsd and the XSD file defining the data content of the file, named MAPE\_Types\_1.0.xsd. In addition, the data content is defined by content validations presented in the document MAPE validation rules.

An XML-formatted MAPE file contains an XML declaration and a root element called mapeReport, which is the actual report. The structure of the MAPE report is described as a tree diagram below. The child elements of the mapeReport root node are the batch record called header and the record sections named accoRecords, cardRecords, termRecords etc. The actual reportable statistical data are reported under the record sections by record, which means that the records are the record sections’ child elements. These records are named acco, card, term etc. Each record type (such as acco, card, term, etc.) contains fields, i.e., the fields are child elements of the records. The fields to be reported in the records are listed in the appendix Fields contained in the records at the end of the instructions.



**Chart 1.** Tree diagram of the structure of the MAPE report



The XML elements are designated as follows:

<elementName>element value</elementName>

The child elements of the mapeReport root element (header and the record sections accoRecords, cardsRecords etc.) are contained consecutively in the root element. The records in each record section are contained consecutively in the record section, and the fields of each record are contained consecutively in the field. Below is a simplified example of the document structure of a MAPE report containing a batch record and two acco records. In the example, the fields are not named more specifically, and the actual values of the fields have been replaced by the word “value”.

**Example 3.** Simplified example of the structure of a H report

```

<mapeReport>
  <header>
    <headerField1>value</headerField1>
    <headerField2> value </headerField2>
    ...
  </header>
  <accoRecords>
    <acco>
      <accoField1> value </accoField1>
      <accoField2> value </accoField2>
      ...
    </acco>
    <acco>
      <accoField1> value </accoField1>
      <accoField2> value </accoField2>
      ...
    </acco>
  </accoRecords>
</mapeReport>
  
```

The structure of the file is described in more detail below.



### 3.2.1 XML declaration

The file begins with an XML declaration indicating the used xml version (1.0) and character set (UTF-8). Below is an example of the XML declaration of a file.

**Example 4.** XML declaration

```
<?xml version="1.0" encoding="utf-8"?>
```

### 3.2.2 mapeReport root element, namespace declarations and the schema version attribute

After the XML declaration, there is the actual report, i.e., mapeReport root element, which contains namespace declarations and the schema version attribute. The schema version changes when changes are made to the MAPE schema. One schema is valid on each reporting date. When revising an old report from a period with a different schema from that used on the revision date, the revision report must be based on the schema valid during the period of the report being revised (identifying the schema version by the version number of the MAPE schema). The number of the schema version is indicated in the name of schema files: the file name MAPE\_1.1.xsd means that the schema version is 1.1. This instruction is not necessarily updated in connection with a schema update, so the examples for this instruction may refer to an older schema version than what is actually being used.

Namespace declaration: Schema instance	xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
Namespace declaration: Schema	xmlns:xsd="http://www.w3.org/2001/XMLSchema"
Schema version attribute, i.e., the version number of the MAPE schema	schemaVersion="X.X" (1.1 in the example below)
Namespace declaration: default namespace	xmlns="http://bof.fi/MAPE"

**Example 5.** mapeReport root element, namespace declarations and the schema version attribute

```
<mapeReport xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  
xmlns:xsd="http://www.w3.org/2001/XMLSchema" schemaVersion="1.1"  
xmlns="http://bof.fi/MAPE">  
</mapeReport>
```

### 3.2.3 Batch record (Header)

The first child element of the mapeReport root element is the batch record, which includes the mandatory meta data to be included in the report: These are the type of data provider's identifier, data provider's VAT code, type of reporter's identifier, reporter's VAT code, identifier of the data collection, last date of the reporting reference period, reporting frequency, report creation date and time and possibly a comment concerning the report. The fields contained in the batch record, i.e., the Header and their more detailed explanations are provided in Table 2, Fields contained in the batch record.



**Table 2.** Fields contained in the batch record

Field (the name of the XML element)	Explanation
typeOfDataProviderIdentifier	Type of data provider’s identifier, “VAT”
dataProviderIdentifier	Data provider’s VAT number in format FI<NNNNNNNN>
typeOfReporterIdentifier	Type of reporter’s identifier, “VAT”
reporterIdentifier	Reporter’s VAT number in format FI<NNNNNNNN>
surveyCode	“MAPE”
reportingPeriodEnd	Last day of the reportable month, YYYY-MM-DD
frequency	“Q” or “H”
creationDate	Creation date and time <YYYY>-<MM>-<DD>T<HH>:<MM>:<SS>
entitysComment	Possible short comment relating to the report.

Below is an example of the batch record of the XML report.

**Example 6.** Batch record of the 2024H01 report

```

4 <header>
5   <typeOfDataProviderIdentifier>VAT</typeOfDataProviderIdentifier>
6   <dataProviderIdentifier>FI12345671</dataProviderIdentifier>
7   <typeOfReporterIdentifier>VAT</typeOfReporterIdentifier>
8   <reporterIdentifier>FI12345671</reporterIdentifier>
9   <surveyCode>MAPE</surveyCode>
10  <reportingPeriodEnd>2024-06-30</reportingPeriodEnd>
11  <frequency>H</frequency>
12  <creationDate>2024-08-29T10:49:24</creationDate>
13  <entitysComment>Test</entitysComment>
14 </ header>

```

### 3.2.4 Record sections of the report

After the batch record, i.e. the Header, are the record sections, in which the actual statistical data are reported by record. The record sections are named in the structural part of the MAPE schema file (MAPE\_1.1.xsd) as follows:

- ACCO record section = accoRecords
- CARD record section = cardRecords
- TERM record section = termRecords
- HPAY record section = hpayRecords
- QPAY record section = qpayRecords
- APAY record section = apayRecords
- SERV record section = servRecords

The record sections must be reported in the sequence specified in the MAPE\_1.1.xsd schema file (in accordance with the list above), but every report does not necessarily have all record sections. The record sections reported on the report depend, in addition to the type of business pursued by the reporter, on the reporting frequency and whether the reporter belongs within the scope of full or reduced reporting.



For entities within the scope of full reporting,

- record sections of H reports comprise the following:
  - ACCO record section (1)
  - CARD record section (0–1)
  - TERM record section (0–1)
  - HPAY record section (0–1)
  - SERV record section (0–1)
- record sections of the Q reports comprise the following:
  - QPAY record section (0–1)

For entities within the scope of reduced reporting,

- content sections of H reports comprise the following:
  - ACCO record section (1)
  - CARD record section (0–1)
  - TERM record section (0–1)
  - APAY record section (0–1)

Actual data contents are reported in records contained in the record sections, comprising acco records, card records, term records, hpay records, qpay records, apay records and serv records. The number of the record sections and records is presented in the following table.

**Table 3.** Number of record sections and records.

Report	Record section	Number of record sections	The record section contains the following records	Number of records
H report (full reporter)	ACCO (accoRecords)*	1	acco	1 - unlimited
	CARD (cardRecords)	0-1	card	0 - unlimited
	TERM( termRecords)	0-1	term	0 - unlimited
	HPAY (hpayRecords)	0-1	hpay	0 - unlimited
	SERV (servRecords)	0-1	serv	0 - unlimited
Q report (full reporter)	QPAY (qpayRecords)	0-1	qpay	0 - unlimited
H report (tail reporter)	ACCO (accoRecords)*	1	acco	1 - unlimited
	CARD (cardRecords)	0-1	card	0 - unlimited
	TERM( termRecords)	0-1	term	0 - unlimited
	APAY (apayRecords)	0-1	apay	0 - unlimited

\* The record section is always mandatory

The fields contained in the records have been listed in the appendix Fields contained in the records at the end of this document. They are also found in the schema file MAPE\_TYPE\_1.1.xsd and MAPE validation rules, which also define the details of the data types, threshold values, content requirements, value accuracies, code lists used and required formats. These fields must also be compliant with the sequence specified in the MAPE\_TYPE\_1.1.xsd schema file.



### 3.2.5 Allowed values of the fields

The fields may only contain numeric values, boolean type values or values found on the code lists. For example, quotation marks and other special characters are not allowed. Decimals, if any, of numeric fields are separated with a full stop (“.”). The truth values of Boolean type fields (“true” and “false”) are written in lower case letters or alternatively indicated by the numbers 1 and 0. If a field has no value, the relevant field must be left unreported. The reporting of empty fields is not allowed. The table below presents the differences between allowed values of the fields in the old CSV file and in the new XML file.

**Table 4.** Differences between allowed values of the fields in the old CSV file and in the new XML file

	CSV file	XML file
Boolean type values	Y/N	true/false (written with in lower case letters) or alternatively 1/0
Decimal separator	comma (“,”)	full stop (“.”)
Alphanumeric fields	alphanumeric fields are demarcated with quotation marks	quotation marks and other special characters are not allowed
Empty fields	If there are no data to be entered in a field, the field can be left empty and without quotation marks. Fields marked reserved (i.e. "NULL") in the record structure are left empty.	Empty fields (elements) are not allowed. If a field (element) has no value, the relevant field (element) must be left unreported.

### 3.3 Example report

Below is a simple example report, first in the currently used csv format and second in the new XML format, as well as brief descriptions of the report contents.

**Example 5.** Card issuer's H report for the 2024H01 period.

The card issuer (VAT code = FI08460714) issues MasterCard credit cards for private customers in Finland. The cards are chip cards without a contactless payment function and cash withdrawal function. Card payments have been made in Finland, both as chip payments at a POS and remotely through a web browser and mobile application. Strong authentication was used in the payments. The reporting period also includes one reportable fraudulent card payment and losses due to fraud.

**The following data are reported** (some fields/elements and their values are shown in italics in parentheses next to the reportable data):

ACCO record section:

1. Number of offices 1 (*accountsDepositsAndOffices = A050*)
2. Number of payment accounts 100 (*accountsDepositsAndOffices = A020*)

CARD record section:

3. Number of credit cards 100 (*cardType = C130*). The cards are issued to private customers in Finland, and they are chip cards without a contactless function and cash withdrawal function.

HPAY record section:

4. Electronic card payments at a POS in Finland (1,000 payments, EUR 50,000). The card payments were made using private customers' credit cards, and strong authentication was used in the payment. (*informationType=PT, paymentService = CP, paymentServiceUser = P, remoteNonRemote=NRP, Terminal=T011, initiationChannel=CR*)





5. Electronic card payments in e-commerce in a browser in Finland (200 payments, EUR 12,000). The card payments were made using private customers' credit cards, and strong authentication was used in the payment. (*informationType=PT, paymentService = CP, paymentServiceUser = P, remoteNonRemote=R, Terminal=T012, initiationChannel=CR*)
  6. Electronic card payments made on a mobile application in Finland (150 payments, EUR 3,000). The card payments were made using private customers' credit cards, and strong authentication was used in the payment. (*informationType=PT, paymentService = CP, paymentServiceUser = P, remoteNonRemote=R, Terminal=T012, initiationChannel=MP*)
  7. Fraudulent electronic card payments in e-commerce in a browser in Finland (1 payment, EUR 300). Strong authentication was used in the card payment. The fraud type was card details theft. (*informationType=FT, paymentService = CP, remoteNonRemote=R, Terminal=T012, initiationChannel=CR*)
  8. Losses due to fraud EUR 300. The bearer of liability for loss is the payment service provider itself. (*informationType=LF, paymentService = CP*)
- In this example, the reporter has nothing to report in the TERM and SERV record sections.

**CSV report for the example case:**

```
"000";"A";"FI08460714";"A";"FI08460714";"MAPE";"T";"H";"2023H02";"20240330114348";"9";"Comment"
"ACCO";"A";"FI08460714";"A050";";";"1"
"ACCO";"A";"FI08460714";"A020";";"N";"P";";";"100"
"CARD";"A";"FI08460714";"C130";";"MCRD";";"N";"NC";"C2";"P";"FI";"100"
"HPAY";"A";"FI08460714";"ER";"PT";"CP";"P";"Y";";";"MCRD";";"C130";";"NRP";";"T011";"CR";";"SCA";";";"FI";"FI";";";"1000;50000"
"HPAY";"A";"FI08460714";"ER";"PT";"CP";"P";"Y";";";"MCRD";";"C130";";"R";";"T012";"CR";";"SCA";";";"FI";"FI";";";"200;12000"
"HPAY";"A";"FI08460714";"ER";"PT";"CP";"P";"Y";";";"MCRD";";"C130";";"R";";"T012";"MP";"C2B";"SCA";";";"FI";"FI";";";"150;3000"
"HPAY";"A";"FI08460714";"ER";"FT";"CP";"Y";";";"MCRD";";"C130";";"R";";"T012";"CR";";"SCA";";"F02";";"FI";"FI";";";"1;300"
"HPAY";"A";"FI08460714";"ER";"LF";"CP";";";";";";";";";";"PSP";";";";"300"
```

**Xml report for the example case:**

```
<mapeReport xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" schemaVersion="1.1" xmlns="http://bof.fi/MAPE">
  <header>
    <typeOfDataProviderIdentifier>VAT</typeOfDataProviderIdentifier>
    <dataProviderIdentifier>FI08460714</dataProviderIdentifier>
    <typeOfReporterIdentifier>VAT</typeOfReporterIdentifier>
    <reporterIdentifier>FI08460714</reporterIdentifier>
    <surveyCode>MAPE</surveyCode>
    <reportingPeriodEnd>2024-06-30</reportingPeriodEnd>
    <frequency>H</frequency>
    <creationDate>2024-08-29T11:43:49</creationDate>
    <entitysComment>Comment</entitysComment>
  </header>
  <accoRecords>
    <acco>
      <accountsDepositsAndOffices>A050</accountsDepositsAndOffices>
      <amount>1</amount>
    </acco>
  </accoRecords>
</mapeReport>
```



```
<acco>
<accountsDepositsAndOffices>A020</accountsDepositsAndOffices
>
<eMoneyAccount>>false</eMoneyAccount>
<paymentServiceUser>P</paymentServiceUser>
<amount>100</amount>
</acco>
</accoRecords>
<cardRecords>
<card>
<cardType>C130</cardType>
<scheme>MCRD</scheme>
<cashFunction>>false</cashFunction>
<combinationCard>NC</combinationCard>
<cardTechnology>C2</cardTechnology>
<paymentServiceUser>P</paymentServiceUser>
<country>FI</country>
<amount>100</amount>
</card>
</cardRecords>
<hpayRecords>
<hpay>
<reportersRole>ER</reportersRole>
<informationType>PT</informationType>
<paymentService>CP</paymentService>
<paymentServiceUser>P</paymentServiceUser>
<electronic>>true</electronic>
<paymentScheme>MCRD</paymentScheme>
<cardType>C130</cardType>
<remoteNonRemote>NRP</remoteNonRemote>
<terminal>T011</terminal>
<initiationChannel>CR</initiationChannel>
<customerAuthentication>SCA</customerAuthentication>
<counterpartysPSPLocation>FI</counterpartysPSPLocation>
<terminalLocation>FI</terminalLocation>
<amount>1000</amount>
<value>50000</value>
</hpay>
<hpay>
<reportersRole>ER</reportersRole>
<informationType>PT</informationType>
<paymentService>CP</paymentService>
<paymentServiceUser>P</paymentServiceUser>
<electronic>>true</electronic>
<paymentScheme>MCRD</paymentScheme>
<cardType>C130</cardType>
<remoteNonRemote>R</remoteNonRemote>
<terminal>T012</terminal>
<initiationChannel>CR</initiationChannel>
<customerAuthentication>SCA</customerAuthentication>
<counterpartysPSPLocation>FI</counterpartysPSPLocation>
<terminalLocation>FI</terminalLocation>
```



```
<amount>200</amount>
<value>12000</value>
</hpay>
<hpay>
<reportersRole>ER</reportersRole>
<informationType>PT</informationType>
<paymentService>CP</paymentService>
<paymentServiceUser>P</paymentServiceUser>
<electronic>true</electronic>
<paymentScheme>MCRD</paymentScheme>
<cardType>C130</cardType>
<remoteNonRemote>R</remoteNonRemote>
<terminal>T012</terminal>
<initiationChannel>MP</initiationChannel>
<mobilePaymentType>C2B</mobilePaymentType>
<customerAuthentication>SCA</customerAuthentication>
<counterpartysPSPLocation>FI</counterpartysPSPLocation>
<terminalLocation>FI</terminalLocation>
<amount>150</amount>
<value>3000</value>
</hpay>
<hpay>
<reportersRole>ER</reportersRole>
<informationType>FT</informationType>
<paymentService>CP</paymentService>
<electronic>true</electronic>
<paymentScheme>MCRD</paymentScheme>
<cardType>C130</cardType>
<remoteNonRemote>R</remoteNonRemote>
<terminal>T012</terminal>
<initiationChannel>CR</initiationChannel>
<customerAuthentication>SCA</customerAuthentication>
<fraudType>F02</fraudType>
<counterpartysPSPLocation>FI</counterpartysPSPLocation>
<terminalLocation>FI</terminalLocation>
<amount>1</amount>
<value>300</value>
</hpay>
<hpay>
<reportersRole>ER</reportersRole>
<informationType>LF</informationType>
<paymentService>CP</paymentService>
<liabilityBearer>PSP</liabilityBearer>
<value>300</value>
</hpay>
</hpayRecords>
</mapeReport>
```



### Comparison of CSV and XML reports

In the CSV file, data on the reporter and reporting period as well as other general information are provided in the batch record on the 000 row at the beginning of the report (marked in blue). In the XML report, the header section (marked in blue) corresponds to the 000 row of the CSV report.

The actual reportable statistics i.e. individual records are reported in the CSV file as rows. For example, card payments using the chip at a POS (section 4) are reported on the fifth row of the CSV report (marked in green). The corresponding data in the XML report is reported within the `hpay` element (marked in green). Note that in the XML report, all `hpay` elements are located within the `hpayRecords` element (marked in purple). Hence, each content element of the XML report (individual `acco`, `card`, `term`, `hpay`, `qpay`, `apay` and `serv` element) corresponds to an individual row in the csv report.

If a certain field is not applicable to the reportable record, the field, i.e. the XML element, concerned must be left altogether unreported. The reporting of empty XML elements is not allowed. As an example, for card payments (*informationType=PT*) the user of payment service is reported – in this case, a private customer (*paymentServiceUser = P*) – but not in the case of fraudulent card payments (*informationType=FT*). The user of payment service is shown in the csv report in red P letters in field 7 (rows 5–7) and in the XML report on red rows `<paymentServiceUser>P</paymentServiceUser>`. In the case of a fraudulent card payment, field 7 is left blank in the csv report (row 8, marked in turquoise), but in the XML report, the `hpay` element containing a fraudulent card payment does not include at all the element `<paymentServiceUser>P</paymentServiceUser>` (this `hpay` element is marked in orange).

## 4 Further information

Further inquiries about the submission of the report should be sent by email at [ReportingSupport@bof.fi](mailto:ReportingSupport@bof.fi). Further inquiries about the content should be sent by email at [paystat@bof.fi](mailto:paystat@bof.fi).



APPENDIX Fields contained in the records

Fields contained in an ACCO record

Field (the name of the XML element)	Explanation
accountsDepositsAndOffices	Reportable service etc. (accounts, deposits, branches etc.)
depositType	Type of deposit
assetsTransferableViaNetwork	Assets are transferable via network
eMoneyAccount	Indication whether the account is an e-money account.
paymentServiceUser	User of payment service
country	In the case of Payment accounts accessed by AISPs, the country of location of the AISPs, and in the case of AISPs' customers, the country of location of the customers in accordance with the ISO 3166 classification.
amount	Amount
value	Value

Fields contained in a CARD record

Field (the name of the XML element)	Explanation
cardType	Card type
eMoneyCardType	Type of e-money card
scheme	Scheme (card scheme)
cashFunction	Indication whether the card has a cash function
combinationCard	Indication whether the card is a combination card
cardTechnology	Card technology
paymentServiceUser	User of payment service
country	Cardholder's residency in accordance with the ISO 3166 classification.
amount	Amount

Fields contained in a TERM record

Field (the name of the XML element)	Explanation
terminalType	Type of terminal
eftpos	EFTPOS
contactlessPayment	Terminal accepting contactless payments
terminalAcceptingEMoney	Terminal accepting e-money
eMoneyLoadingUnloading	Loading/unloading of e-money
country	Country of location of terminal in accordance with the ISO 3166 classification.
amount	Amount



Fields contained in a HPAY record

Field (the name of the XML element)	Explanation
reportersRole	Reporter's role
informationType	Information to be reported
paymentService	Payment service
paymentServiceUser	User of payment service
electronic	Indication whether the payment is electronic
paymentOrder	Payment order
channelForGivingConsent	Channel in which consent is given
paymentScheme	Scheme
instantPayment	Indication whether the payment is an instant payment
cardType	Card type
eMoneyType	Type of e-money
remoteNonRemote	Remote/non-remote payment
contactlessTechnology	Contactless payment technology
terminal	Terminal
initiationChannel	Channel in which the payment is initiated
mobilePaymentType	Type of mobile payment
customerAuthentication	Manner of authentication
reasonForNonSCA	The reason, if non-SCA is used
fraudType	Type of fraud
liabilityBearer	The bearer of liability for loss
counterpartysPSPLocation	Country of location of the counterparty's PSP
terminalLocation	Country of location of terminal
currency	Currency
amount	Amount
value	Value



Fields contained in a QPAY record

Field (the name of the XML element)	Explanation
reportersRole	Reporter's role
informationType	Information to be reported
paymentService	Payment service
paymentServiceUser	User of payment service
electronic	Indication whether the payment is electronic
remoteNonRemote	Remote/non-remote payment
counterpartysPSPLocation	Country of location of counterparty's PSP in accordance with the ISO 3166 classification.
terminalLocation	Country of location of terminal in accordance with the ISO 3166 classification.
industry	Industry according to the ISO 18245 "Merchant Category Code" (MCC) classification
amount	Amount
value	Value

Elements contained in a APAY element (APAY record)

Field (the name of the XML element)	Explanation
reportersRole	Reporter's role
informationType	Information to be reported
paymentService	Payment service
electronic	Electronic
channelForGivingConsent	Channel in which consent is given
cardType	Card type
remoteNonRemote	Remote/non-remote payment
terminal	Terminal
customerAuthentication	Manner of authentication
reasonForNonSCA	The reason, if non-SCA is used
fraudType	Type of fraud
liabilityBearer	The bearer of liability for loss
counterpartysPSPLocation	Country of location of counterparty's PSP in accordance with the ISO 3166 classification.
terminalLocation	Country of location of terminal in accordance with the ISO 3166 classification.
amount	Amount
value	Value



Financial Stability and Statistics

Financial statistics

**Instruction**

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Fields contained in a SERV record

Field (the name of the XML element)	Explanation
service	Service
amount	Amount