

Jere Virtanen  
Suomen Pankki

# Maksuliiketilastojen raportointi ja palautetilaisuus





# Agenda

- Katsaus vuoden 2014 tilastoihin
- Palautekeskustelu



# Maksuliiketilaston vuosikello

## marras- joulukuussa

- vuosikirjeiden lähetys raportoijille

## tammikuussa

- koodilistojen päivitys ja julkaisu

## helmikuussa

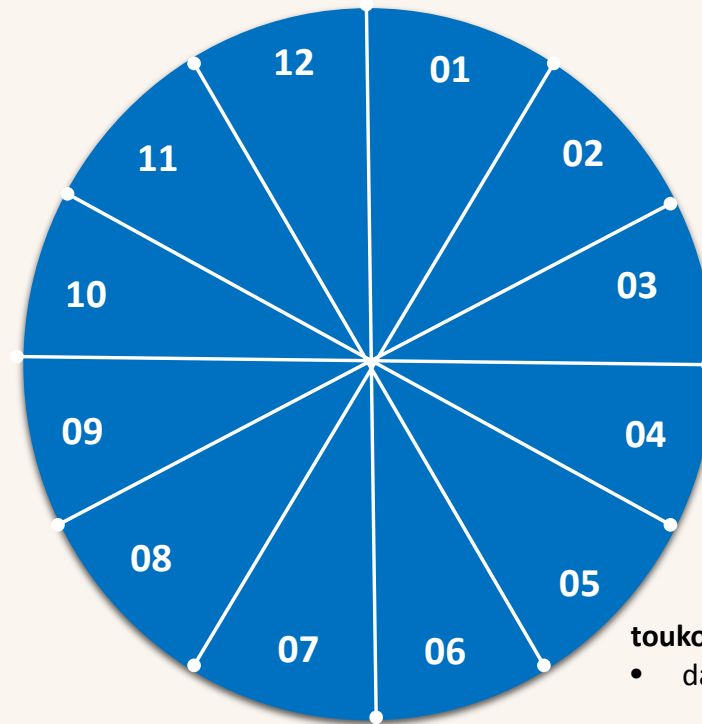
- Tiedonkeruu vuosittain

## heinä- lokakuu

- Datan julkaisu

## toukokuun loppuun mennessä

- datan lähetys EKP:lle





# Maksuliiketilastojen julkaisu

- Suomen Pankki: 29.7.2015

<http://www.suomenpankki.fi/fi/tilastot/maksuliiketilastot/Pages/maksuliiketilastot-2014.aspx>

- Euroopan Keskuspankki: 15.10.2015

<https://www.ecb.europa.eu/stats/money/payments/paym/html/index.en.html>



# EKP:n maksuliiketilastot

## Statistics

Key euro area indicators

+ Exchange rates

– Monetary and financial statistics

+ Monetary statistics

Financial vehicle corporations

Investment funds

Insurance corporations and pension funds

+ Surveys

+ Bank interest rates

Long-term interest rates

+ Securities issues

Securities holding statistics

Short-Term European Paper (STEP)

Euro area yield curve

Consolidated banking data

Euro money market

Lists of financial institutions

– Payment services and systems

TARGET/Euro LVPS

Cross-border collateral in Eurosystem credit operations

**Payment services, large-value and retail payment systems**

## Payment services and large-value and retail payment systems

These statistics cover important aspects of payment transactions in EU countries, such as information on payment services and the main payment and settlement systems, as well as data on the general economic situation for the purposes of comparison.

[Payments statistics, time series starting 2000](#)

[Country and comparative tables - statistics on payment instruments, large-value and retail payment systems](#)

### Payment and terminal transactions involving non-MFIs

#### Euro area

[Total number of transactions: last reference period](#)

[Total value of transactions: last reference period](#)

[Relative importance of payment services: last reference period](#)

#### Non-participating Member States

[Total number of transactions: last reference period](#)

[Total value of transactions: last reference period](#)

[Relative importance of payment services: last reference period](#)

[+ Reporting requirements](#)

[+ Country coverage and data comparability](#)

#### Euro area - latest releases

[Total number of transactions](#)

[Total value of transactions](#)

[Relative importance of payment services](#)

#### Euro area - all periods

[Total number of transactions](#)

[Total value of transactions](#)

[Relative importance of payment services](#)

#### Non-euro area - latest releases

[Total number of transactions](#)

[Total value of transactions](#)

[Relative importance of payment services](#)

#### Non-euro area - all periods

[Total number of transactions](#)

[Total value of transactions](#)

[Relative importance of payment services](#)



# EKP:n maksuliiketilastojen aikasarjat

EUROPEAN CENTRAL BANK  
EUROSYSTEM

Statistical Data Warehouse

Home > Economic Concepts > Payments and securities trading, clearing, settlement > Payments > Transactions per type of payment services

Selected Datasets (3) & Excel Pivot Tables

| Name (# Series)  | Description  | Excel Pivot Export       |
|--|--|--------------------------|
| <input checked="" type="checkbox"/> Payments and Settlement Systems Statistics (4)   | PSS: Simple book entry transactions                                      | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Payments and Settlement Systems Statistics (130) | PSS: Cards issued outside the reporting country                          | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Payments and Settlement Systems Statistics (430) | PSS: All other types of payment transactions                             | <input type="checkbox"/> |
| <input type="checkbox"/> Payments and Settlement Systems Statistics                  | PSS: (subgroup) all card transactions (with cards issued in the country) | <input type="checkbox"/> |
| <input type="checkbox"/> Payments and Settlement Systems Statistics                  | PSS: (subgroup) payment instruments other than cards (sent)              | <input type="checkbox"/> |

Filter Options

Frequency (1): A

Geographic Area (3):  Finland

PSS Instrument (22):

- [1A] For cards issued by resident PSPs, all cards except e-money function
- [1B] For cards issued by resident PSPs, cards with a debit / delayed debit function
- [1C] For cards issued by resident PSPs, cards with a credit / delayed debit function
- [120] For cards issued by non-resident PSPs, cards (all)
- [131] Payment services other than cards (sent), credit transfers**
- [132] Payment services other than cards (sent), credit transfers initiated in paper-based form
- [133] Payment services other than cards (sent), credit transfers initiated electronically
- [134] Payment services other than cards (sent), direct debits
- [135] Payment services other than cards (sent), cheques
- [136] Payment services other than cards (sent), other e-money storages

| Title  | Key  | From | To   |
|--|--|------|------|
| <input type="checkbox"/> All transactions, All types of payment services, Number per million inhabitants                               | [Payments and Settlement Systems Statistics] PSS.A.FI.F000.I00.Z00Z.NC.X0.20.Z0Z.Z | 2000 | 2014 |
| <input type="checkbox"/> All transactions, All types of payment services, Growth rate in number of transactions                        | [Payments and Settlement Systems Statistics] PSS.A.FI.F000.I00.Z00Z.NR.X0.20.Z0Z.Z | 2001 | 2014 |
| <input type="checkbox"/> All transactions, All types of payment services, Number   | [Payments and Settlement Systems Statistics] PSS.A.FI.F000.I00.Z00Z.NT.X0.20.Z0Z.Z | 2000 | 2014 |
| <input type="checkbox"/> All transactions, All types of payment services, Number as % share in total EU                                | [Payments and Settlement Systems Statistics] PSS.A.FI.F000.I00.Z00Z.NU.X0.20.Z0Z.Z | 2000 | 2014 |
| <input type="checkbox"/> All transactions, All types of payment services, Average value, All currencies combined, Euro                 | [Payments and Settlement Systems Statistics] PSS.A.FI.F000.I00.Z00Z.VA.X0.20.Z01.E | 2000 | 2014 |
| <input type="checkbox"/> All transactions, All types of payment services, Value per million inhabitants, All currencies combined, Euro | [Payments and Settlement Systems Statistics] PSS.A.FI.F000.I00.Z00Z.VC.X0.20.Z01.E | 2000 | 2014 |



# EKP:n maksuliiketilastoraportit

Statistical Data Warehouse

Home > Reports > Payments Statistics > Country tables: Euro area > Finland > All tables

3:26 x 11:09 m

http://sdw.ecb.europa.eu/reports.do?node=1000004051

## 6. Payment card functions and accepting devices

Original units in thousands; end of period

|   | 2010     | 2011     | 2012     | 2013     | 2014     |
|---|----------|----------|----------|----------|----------|
| <b>Cards issued by resident PSPs</b>  |          |          |          |          |          |
| Cards with a cash function  | 7,447.54 | 7,853.32 | 7,873.87 | 7,795.99 | 8,960.74 |
| Cards with a payment function (except cards with an e-money function only)  | 7,335.09 | 7,824.71 | 7,862.36 | 7,788.70 | 8,957.65 |
| <i>of which:</i>  |          |          |          |          |          |
| Cards with a debit function   | 6,326.01 | 6,743.35 | 6,804.72 | 6,732.40 | 7,117.97 |
| Cards with a delayed debit function   | -        | -        | -        | -        | 362.55   |
| Cards with a credit function  | -        | -        | -        | -        | 1,730.02 |
| Cards with a debit and/or delayed debit function                            | -        | -        | -        | -        | -        |
| Cards with a credit and/or delayed debit function                           | 3,458.17 | 3,632.28 | 3,582.28 | 3,700.82 | 2,515.86 |
| Cards with an e-money function  | -        | -        | -        | -        | -        |
| Cards on which e-money can be stored directly                               | -        | -        | -        | -        | -        |
| Cards which give access to e-money stored on e-money accounts               | -        | -        | -        | -        | -        |
| Cards with an e-money function  | -        | -        | -        | -        | -        |
| <i>of which:</i>  |          |          |          |          |          |
| Cards with an e-money function which have been loaded at least once         | -        | -        | -        | -        | -        |
| Total number of cards (irrespective of the number of functions on the card) | 7,447.54 | 7,853.32 | 7,873.87 | 7,795.99 | 8,960.74 |
| <i>of which:</i>  |          |          |          |          |          |
| Cards with a combined debit, cash and e-money function                      | -        | -        | -        | -        | -        |
| <b>Terminals provided by resident PSPs</b>                                  |          |          |          |          |          |
| ATMs  | 2.86     | 2.28     | 2.27     | 2.24     | 2.21     |
| Located in the reporting country  | -        | -        | -        | -        | 2.21     |
| Located abroad  | -        | -        | -        | -        | -        |
| ATMs  |          |          |          |          |          |
| <i>of which:</i>  |          |          |          |          |          |
| ATMs with a cash withdrawal function  | 1.69     | 1.68     | 1.67     | 1.65     | 1.64     |
| Located in the reporting country  | -        | -        | -        | -        | 1.64     |
| Located abroad  | -        | -        | -        | -        | -        |
| ATMs with a credit transfer function  | 1.17     | 0.60     | 0.60     | 0.59     | 0.57     |
| Located in the reporting country  | -        | -        | -        | -        | 0.57     |



## Yleisiä huomioita

- Data julkaistu aggregaattitasolla
- Tilastonkeruu uudistunut; aikasarjat eivät täysin vertailukelpoisia





# Palautekeskustelu

- Sisältö
  - Maksutilit (TILI –tietue)
  - Maksukortit toiminnoittain (MATO –tietue)
  - Päätelaitteet (LAMP -tietue)
  - Maksuinstrumenttien käytön indikaattoreita (MIK1 ja MIK2 –tietueet)
  - Maksupäätteiden käytön indikaattoreita (MAKA -tietue)
  - Asiakassovellukset ja sähköinen laskutus (ASLA -tietue)
  - Kirjeenvaihtajapankkimaksut, asiakasmaksut (KIPA -tietue)
  
- Prosessi
  
- Muu palaute



# ”Parempi data, parempi elämä”

**20.10.2015 Maailman tilastopäivän teema**