

ANNEX 1

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

Term	Definition
ATM (automated teller machine)	An electromechanical device enabling card holders to deposit and/or withdraw cash and/or use other services (e.g. transfer of funds, to make balance enquiries, cash payments, etc.). A device that enables only balance enquiries does not qualify as an ATM.
ATM with cash a withdrawal function	An electromechanical device allowing authorised users to withdraw cash from their accounts by using a card with a cash function.
ATM with a credit transfer function	An electromechanical device allowing authorised users to make credit transfers using a payment card.
Card payments with cards issued by resident PSPs initiated remotely	Electronically initiated card payment transactions which are not initiated at a physical POS terminal. This item typically includes payments with cards for products and services purchased by telephone or over the internet.
Direct debit	Direct debit has the same meaning as defined in Article 9 paragraph 1 point 21 of the Payment System Law (OGM 62/13, 06/14) (hereinafter: the Law).
E-money	Meaning as specified in Article 6 paragraph 1 of the Law.
Electronic money institution	Legal person authorised by the Central Bank of Montenegro (hereinafter: the Central Bank) to issue electronic money.
Electronic money issuers	Electronic money issuers are persons defined in Article 108 paragraph 1 of the Law.
Card with a debit function	A card enabling a cardholder to have purchase goods and services and/or cash withdrawal up to an authorised limit, which also includes authorised overdraft.
Card with a debit and/or delayed debit function	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 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'.
Card with an e-money function	A card enabling the holder to perform e-money transactions. It includes: a/ cards on which e-money can be stored directly and b/ cards which give access to e-money stored on e-money accounts (card enabling access to server-based e-money).
Card on which e-money can be stored directly	Card enabling the transfer of e-money from the card to e-money beneficiary.
Cards which gives access to e-money stored on e-money accounts	Card with an e-money function that gives access to server-based e-money.
Card with an e-money function which has been loaded at least once	A card with an e-money function which has been loaded at least once and can thus be considered activated. Loading may be interpreted as indicative of the intention to use the e-money function.
Card with a delayed debit function	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.
Card with a payment function	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, but cards with only an e-money function are not counted in this category.
Card with a payment function (cash deposit/withdrawal)	A card enabling a cardholder to make payments and/or withdraw money from ATMs.
Credit card	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.
Card with a credit and/or delayed debit function	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.

Card scheme	A technical and commercial arrangement set up to serve one or more brands of card which provides the organisational, legal and operational framework necessary for the functioning of the services marketed by those brands. A three-party card scheme is a card scheme involving three stakeholders: the bank issuer, the accepting party, and the cardholder. A four-party card scheme is a card scheme where the stakeholders involved are: the bank issuer, the cardholder, the acquirer, the card acceptor.
Payment service user	Payment service user has the same meaning as defined in Article 9 paragraph 1 point 4 of the Law.
Credit institution	Credit institution has the same meaning as defined in Article 9 paragraph 1 point 5 of the Law.
Credit transfer	Credit transfer has the same meaning as defined in Article 9 paragraph 1 point 20 of the Law.
Credit transfer initiated electronically	Any credit transfer which the payer submits without the use of paper-based forms, i.e. electronically. Includes standing orders originally submitted in paper-based form but then executed electronically. Includes credit transfers initiated at an ATM with a credit transfer function.
Credit transfers initiated in paper-based form	Credit transfer which the payer submits in paper-based form.
Money remittance	Money remittance has the same meaning as defined in Article 9 paragraph 1 point 7 of the Law.
Payment order	Payment order has the same meaning as defined in Article 9 paragraph 1 point 9 of the Law.
Unauthorised payment transaction with a card	Transaction made using lost or stolen cards or by misusing card information (skimming) and/or payment transaction to which the cardholder has not consented in the form and manner contracted between the issuer and the cardholder.
Outstanding value on e-money storages	Value, at the end of the reporting period, of e-money issued by electronic money issuers and held by entities other than the issuer, including e-money issuers other than the issuer.
Non-resident	Non-resident has the same meaning as defined in Article 2 paragraph 4 point 2 of the Decision on the structure, more detail conditions and the manner of transaction account opening and closing (OGM. 48/14, 24/16, 14/17 and 80/20).
Other payment services	Payment services specified in Article 2 of the Law other than those specified in this Decision.
Payer	Payer has the same meaning as defined in Article 9 paragraph 1 point 2 of the Law.
Payment institution	Legal person licensed by the Central Bank for performing one or more payment services under Article 2 of the Law.
Payment card	A payment instrument enabling its holder to make payments for goods and services either at an accepting device or remotely, and/or to withdraw cash and/or use other services at an automated teller machine or another self-service device
Payment transaction	Payment transaction has the same meaning as defined in Article 9 paragraph 1 point 1 of the Law.
Payment service	Payment service has the same meaning as defined in Article 2 of the Law.
Payment instrument	Payment instrument has the same meaning as defined in Article 9 paragraph 1 point 14 of the Law.
E-money payment	A transaction whereby a holder of e-money transfers e-money value from its own balance to the balance of the beneficiary, either with a card on which e-money can be stored directly or with other e-money accounts
E-money payment with cards on which e-money can be stored directly	A transaction whereby the holder of a card with an e-money function transfers e-money value from its balance stored on the card to the balance of the beneficiary.
E-money payment with e-money accounts	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.
E-money card- issuance (loading) and redemption (unloading)	A transaction allowing the transfer of e-money value from an issuer of e-money to a card on which e-money can be stored directly and vice versa, performed at an e-money card-loading and unloading terminal.
Payments with cards with a debit function	Payment transactions performed with cards with a debit function at a physical terminal or via other channels.
Payments with cards with a debit and/or delayed debit function	Payment transactions performed with cards with a debit and/or delayed debit function at a physical terminal or via other channels. This sub-category 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'.

Payments with cards with a delayed debit function	Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels.
Payments with cards with a credit function	Payment transactions performed with cards with a credit function at a physical terminal or via other channels.
Payments with cards with a credit and/or delayed debit function	Payment transactions performed with cards with a credit and/or delayed debit function at a physical terminal or via other channels. This sub-category 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'.
POS Terminal	A device installed on point of sale or tellers of the payment service provider allowing the use of payment cards, whereas the payment information is captured by electronic means, i.e. EFTPOS.
Consumer	Consumer has the same meaning as defined in Article 9 paragraph 1 point 6 of the Law.
Legal persons and entrepreneurs	Legal persons and entrepreneurs has the same meaning as defined in Article 16 point 1 of the Decision on the structure, more detail conditions and the manner of transaction account opening and closing (OGM. 48/14, 24/16, 14/17 and 80/20).
Payee	Payee has the same meaning as defined in Article 9 paragraph 1 point 3 of the Law.
Payment service providers	Payment service providers specified in Article 3 of the Decision.
Payment account	Payment account means an account held with the payment institution and e-money institution which is used for the execution of payment transactions.
E-money account	Account where electronic money is stored. The balance in the account can be used by the account holder to make payments and to transfer funds between accounts. Cards on which e-money can be stored directly are excluded.
Resident	Resident has the same meaning as defined in Article 2 paragraph 4 point 1 of the Decision on the structure, more detail conditions and the manner of transaction account opening and closing (OGM. 48/14, 24/16, 14/17 and 80/20).
E-money card accepting terminal	A device installed on point of sale or teller of the payment service provider, which, in addition to the EFTPOS terminal function, allows the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa, or which allows cardholder with an e-money function to make payment to payee.
E-money card-loading and unloading terminal	Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa, i.e. loading and unloading.
E-money card accepting terminal	Terminal allowing holders of e-money on a card with an e-money function to transfer e-money value from their balance to the balance of the payee.
Transaction account	Transaction account has the same meaning as defined in Article 64 paragraph 1 of the Law.
Standing order	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.

ANNEX 2
FORM BKRPUNV

Name of payment service provider and/or electronic money issuer	
Identification number of the payment service provider and/or e-money issuer	
Reporting period	
Contact person	
E-mail	
Phone no.	

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	Online payment					
12	Telephone payment					
13	Mobile payment					
14	Standing order					
15	Cards issued					
16	Direct debit					
17	Transaction account					
	Of which:					
171	Resident					
172	Non-resident					
1701	Total number of transaction accounts					
	Of which:					
17011	Resident					
17012	Non-resident					
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)					

(Stamp and signature of authorised person)

Form BKRPNV contains data on the number of users of legal persons and entrepreneurs on one side as well as natural persons on the other who concluded agreement with the payment service provider and/or e-money issuer, the number of certain accounts and outstanding value on e-money storages issued by the e-money issuer.

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 Payment (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 payment (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 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 shall be disclosed.

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

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

Residents (17011) item shows the total number of transaction accounts opened by residents.

Non-residents (17012) item shows the total number of transaction accounts opened by 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.

FORM BIPK

Name of payment service provider and/or electronic money issuer	
Identification number of the payment service provider and/or e-money issuer	
Reporting period	
Contact person	
E-mail	
Phone no.	

Item designation	Name	Number of issued cards		
		Total	Issued to legal persons and entrepreneurs	Issued to natural persons
11	Cards with a cash function (payments/withdrawals)			
12	Cards with a payment function (except for cards with an e-money function)			
	of which:			
121	Debit cards			
	of which:			
1211	Visa			
1212	MasterCard			
1214	American Express			
1215	Other			
122	Cards with a delayed debit function			
	of which:			
1221	Visa			
1222	MasterCard			
1224	American Express			
1225	Other			
123	Credit cards			
	of which:			
1231	Visa			
1232	MasterCard			
1234	American Express			
1235	Others			
124	Cards with a debit and/or delayed debit function			

	of which:			
1241	Visa			
1242	MasterCard			
1244	American Express			
1245	Other			
125	Cards with a credit and/or delayed debit function			
	of which:			
1251	Visa			
1252	MasterCard			
1254	American Express			
1255	Other			
13	Cards with an e-money function			
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:			
1301	Cards with an e-money function which has been loaded at least once			
14	Total number of cards (regardless of the number of card functions)			
	Of which:			
141	Cards with a combined debit, cash and e-money function			

(Stamp and signature of authorised person)

Form BIPK contains data on the number of cards issued by a payment service provider and/or e-money issuer, broken down by the function.

Data is disclosed with the balance as at the last day of the reporting period (endquarter).

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 irrespective of when they were issued or whether they were used but does not include cards that have not been taken by clients or cards that have expired or have been withdrawn.

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 cobranded.

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. To avoid double-counting, subcategories 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.

Under items 11, 12, 121, 122, 123, 124, 125, 13 and 14 the total number of issued cards is broken down into cards issued to legal person and entrepreneurs and cards issued to natural persons.

FORM BUPPK

Name of payment service provider and/or electronic money issuer	
Identification number of the payment service provider and/or e-money issuer	
Reporting period	
Contact person	
E-mail	
Phone no.	

Report on the number of payment card accepting devices

Item designation	Item	Number
11	ATMs	
	of which:	
111	ATMs with a cash withdrawal function	
112	ATMs with a cash deposit function	
113	ATMs with a credit transfer function	
12	POS terminal	
	of which:	
121	POS terminals with a card payment function	
122	POS terminals with a cash withdrawal function	
123	POS terminals with an e-money payment function	
13	E-money card terminal	
	of which:	
131	E-money card-loading and unloading terminal	
132	E-money card accepting terminal	

(Stamp and signature of authorised person)

The BUPPK form contains data on the number of acceptance devices in Montenegro at which a payment service provider and/or e-money issuer renders the service of accepting payment instruments.

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

A payment service provider providing the payment card accepting devices is the acquirer, regardless of the ownership over the terminals; 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 three categories: POS terminals with a card payment function, POS terminals with a cash withdrawal function, and POS terminals with an e-money payment function. These sub-categories should not be added up.

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 13) may be smaller than the sum of the sub-categories. To avoid double-counting, sub-categories should not be added up.

FORM BVPTPU

Name of payment service provider and/or electronic money issuer	
Identification number of the payment service provider and/or e-money issuer	
Reporting period	
Contact person	
E-mail	
Phone no.	

Report on the number and value of 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
11	Total credit transfer						
	of which:						
111	Initiated in paper						
112	Initiated electronically						
	of which:						
11201	Single payments						
11202	Batch payments						
	<i>of Initiated electronically</i>						
1121	Internet payment						
1122	Telephone payment						
1123	Mobile payment						
1124	Standing order						
1125	Via ATMs						
1126	Other						
	<i>Of total credit transfers</i>						
1101	Within the same payment service provider						
12	Total direct debit						
	of which:						
121	Single payments						
122	Batch payments						
	<i>Of total direct debit</i>						
1201	Within the same payment service provider						
13	Remittances - sent						
	of which:						
131	National						
132	International						
1301	International remittances - received						

14	Other payment services						
	<i>Of total other payment services</i>						
1401	Within the same payment service provider						

(Stamp and signature of authorised person)

The BVPTPU form discloses the information on the number and value of performed payment services: credit transfers, direct debit, money remittances, and other payment services.

The form 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 form 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.

The form shows payment transactions for the purpose of settling the payment service provider's claims on a payment service user, based on using cards with a credit or 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. Credit transfers initiated electronically are further split into: the number and value of single payment orders and batch (group) payment orders. Batch orders for credit transfer (order specification) are initiated from one payer to

several 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).

Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions.

Credit transfers executed via single payment orders and batch payment orders are mutually exclusive. Total number and value of transactions initiated electronically is a sum of single and batch payment orders because they are mutually exclusive.

The form 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.

Credit transfer initiated electronically is further split into the following sub-categories according to the manner of transfer:

- Internet payment (1121) – the number and value of transactions over the internet or with banking application via dedicated software or using the internet payment service (e.g. VPN or other).
- Telephone payment (1122) – the number and value of performed payment transactions by a landline telephone.
- Mobile payment (1123) - 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.
- Standing order (1124) - the number and value of transactions initiated by a payment service user that has agreed this service with the payment service provider.
- ATMs (1125) - the number and value of transactions at ATMs with a credit card function.

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.

The form 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.

Remittances - sent (13) and International remittances – received (1301) 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.

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

International remittances – received (1301) cover the number and value of international 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.

FORM BVPTPKEN

Name of payment service provider and/or electronic money issuer	
Identification number of the payment service provider and/or e-money issuer	
Reporting period	
Contact person	
E-mail	
Phone no.	

Report on the number and value of payment transactions using cards and e-money

Item designation	Item	Payment transaction in Montenegro		Payment transaction outside Montenegro	
		Number	Value	Number	Value
11	Total payment transactions with payment cards (except cards with an e-money function only)				
111	Debit cards				
112	Cards with a delayed debit function				
113	Credit cards				
114	Cards with a debit and/or delayed debit function				
115	Cards with a credit and/or delayed debit function				
	Of total payment transactions with payment cards with a payment function:				
1101	Initiated at a physical POS				
1102	Initiated remotely				
	of which:				
11021	via the Internet				
11022	via mobile phone				
12	Total payment transactions using e-money				
	of which:				
121	Cards on which e-money can be stored directly				
122	From e-money account				
	of which:				
123	Cards which give access to e-money stored on e-money accounts				
1201	Initiated remotely				
13	Unauthorised payment transactions				

(Stamp and signature of authorised person)

The BVPTPKEN form contains data on the number and values of payment transactions executed using payment cards and e-money inside and outside of Montenegro.

The form shows cash transfers (without deposits and withdrawals) performed using payment cards and e-money issued in 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).

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. 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 shall be payment transactions where the issuer of the card is in Montenegro and the card acceptor is outside of Montenegro.

The number and value of payment transactions shown under item 11 - Total payment transactions with payment cards (except cards with an e-money function only) performed in Montenegro shall be broken down according to the payment card functions. 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.

Item designations 114 and 115 – Cards with a debit and/or delayed debit function and Cards with a credit and/or delayed debit function show the number and the value of payments with cards if the specific card function cannot be identified.

Total payment transactions performed using payment cards with a payment function shall be split into: Initiated at a physical POS - Item designation 1101, and Initiated remotely - Item designation 1102. The number and the value of transactions performed using payment cards using POS (initiated at a physical POS) are entered in the field 1101, while the number and the value of transactions performed at a virtual point of sale (e.g. via Internet, mobile phone) is entered in the field 1102.

Item designation 12 – Total payment transactions using e-money – shows total number and value of transactions performed using e-money from the e-money account and via cards on which e-money can be stored.

Item designation 123 – Cards which give access to e-money stored on e-money accounts – show separately the number and the value of transactions performed using cards which give access to e-money stored on e-money accounts.

Item designation 13 – Unauthorised payment transactions – show unauthorised payment transactions recorded in the reporting period regardless of whether there was a loss, theft or abuse of data from the payment instrument.

FORM BVTPTVT

Name of payment service provider and/or electronic money issuer	
Identification number of the payment service provider and/or e-money issuer	
Reporting period	
Contact person	
E-mail	
Phone no.	

Report on card transactions by the terminal type

Item designation	Item	Payment transactions	
		Number	Value
11	Total payment transactions at terminals of the payment service providers with cards issued by the payment service provider from Montenegro		
	of which:		
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	Truncations of e-money loading/unloading stored on a card with an e-money function		
115	Payment transactions using cards with an e-money function		
12	Total transactions at terminals of the payment service providers with cards issued by the payment service provider outside of Montenegro		
	of which:		
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	Truncations of e-money loading/unloading stored on a card with an e-money function		
125	Payment transactions using cards with an e-money function		
13	Total payment transactions at terminals outside of Montenegro with cards issued by the payment service provider from Montenegro		
	of which:		
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	Truncations of e-money loading/unloading stored on a card with an e-money function		
135	Payment transactions using cards with an e-money function		

(Stamp and signature of authorised person)

The BVTPTVT form 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 of 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.

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 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 number and the value of total 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 number and the value of total 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.

FORM BVTBNP

Name of payment service provider	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Phone no.	

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

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

(Stamp and signature of authorised person)

The BVTBNP form contains data on the number and values of payment transactions effected without payment order.

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

Item designation 11 – Transaction account 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, etc.

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
- Fees, commissions for specific payment transactions charged by transfer from the transaction account, without specific payment order, etc.

FORM BVUIGN

Name of payment service provider	
Identification number of the payment service provider	
Reporting period	
Contact person	
E-mail	
Phone no.	

Report on the number of cash deposits and cash withdrawals

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

(Stamp and signature of authorised person)

The BVUIGN form contains data on the number and values of cash deposits and cash withdrawals.

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 form 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 form 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.