

Pursuant to Article 75b, paragraph 5 and Article 176, paragraph 4 of the Law on Payment Services (RS Official Gazette, Nos 139/2014, 44/2018 and 64/2024) and Article 18, paragraph 1, item 3) and Article 68, paragraph 2 of the Law on the National Bank of Serbia (RS Official Gazette, Nos 72/2003, 55/2004, 85/2005 – other law, 44/2010, 76/2012, 106/2012, 14/2015, 40/2015 – CC Decision, 44/2018 and 19/2025), the Governor of the National Bank of Serbia hereby issues the following

D E C I S I O N
ON THE CONTENT, DEADLINES AND METHOD OF SUBMISSION OF
DATA BY PAYMENT SERVICES PROVIDERS TO THE NATIONAL BANK
OF SERBIA

1. This Decision lays down the content, deadlines and method of submission of data relating to payment services provision and e-money issuance which the providers of these services are required to submit to the National Bank of Serbia.

2. The National Bank of Serbia shall collect and process the data referred to in Section 1 of this Decision for statistical purposes, with a view to monitoring the development of payment transactions and the use of payment instruments in the country, as well as for supervision purposes.

3. For the purposes of this Decision, certain terms shall have the following meaning:

1) **payment service provider** means an entity referred to in Article 10, paragraph 1, items 1), 2), 3), 5) and 6) of the Law on Payment Services (hereinafter: Law);

2) **e-money issuer** means an entity referred to in Article 106, paragraph 1, items 1), 2), 3) and 5) of the Law;

3) **payment service** means the payment service referred to in Article 4 of the Law;

4) **e-money** means e-money referred to in Article 2, paragraph 1, item 13) of the Law;

5) **payment transaction** means a payment transaction referred to in Article 2, paragraph 1, item 1) of the Law;

6) **payment order** means a payment order referred to in Article 2, paragraph 1, item 2) of the Law;

7) **payment service user** means a user of payment services referred to in Article 2, paragraph 1, item 6) of the Law;

8) **payer** means a payer referred to in Article 2, paragraph 1, item 7) of the Law;

9) **payee** means a payee referred to in Article 2, paragraph 1, item 8) of the Law;

10) **consumer** means a person referred to in Article 2, paragraph 1, item 9) of the Law;

11) **entrepreneur** means a person referred to in Article 2, paragraph 1, item 10) of the Law

12) **current account** means an account referred to in Article 70 of the Law;

13) **payment account with basic features** means an account referred to in Article 73p of the Law;

14) **payment account switching** means the service referred to in Article 73j of the Law;

15) **other payment account** means a) a payment account other than a current account, maintained by a bank for one or more payment service users and used for the execution of payment transactions under a framework contract, without specific restrictions; and b) a payment account within the meaning of Article 2, paragraph 1, item 3) of the Law, maintained with a public postal operator, e-money institution or payment institution;

16) **payment card** means a payment instrument in physical and/or electronic form based on a unique number stored on a data carrier (or medium) in physical form, on another device or in electronic form without such a carrier, which enables the cardholder to execute payment transactions (deposits, withdrawal and transfer) and which, in accordance with the card issuance agreement, may have one or more functions;

17) **card-based payment instrument** has the meaning referred to in Article 2, item 15) of the Law on Multilateral Interchange Fees and Special Operating Rules for Card-Based Payment Transactions (RS Official Gazette, No 44/2018); for the purpose of collecting, processing and presenting data in accordance with this Decision only, payment cards in physical or electronic form shall be considered separately from any other technical device constituting a card-based payment instrument within the meaning of that Law;

18) **card with a cash deposits/withdrawals function (cash card)** means a payment card that enables its user to make cash deposits and/or withdrawals at ATMs only;

19) **card with a payment function** means a payment card, other than an e-money card, which has at least one of the following functions: a debit function, a delayed debit function or a credit function;

20) **debit card** means a payment card that enables its holder to pay for goods and services and withdraw cash up to the amount of funds available in their account, including any authorised overdraft facility;

21) **delayed debit card** means a payment card that enables its holder to pay for goods and services and withdraw cash up to the amount of a specified (contracted) limit, with the total amount charged through the use of

this payment card during a specific period being settled in full subsequently, at the end of a specific period and/or on the agreed debit date;

22) **credit card** means a payment card that enables its holder to purchase goods and services and withdraw cash up to the amount of a previously approved credit (limit), with the amount charged through the use of this payment card during a specific period being settled in full at the end of a specific period or automatically divided into an agreed number of instalments in accordance with a pre-agreed model;

23) **card with an e-money function** means a payment card that enables its holder to execute a payment transaction with e-money;

24) **card on which e-money can be stored directly** means a payment card with an e-money function that enables the transfer of e-money from the card to the e-money recipient;

25) **card which gives access to e-money stored on e-money accounts** means a payment card with an e-money function that provides access to server-based e-money;

26) **card with a combined cash, debit and e-money function** means a payment card with all three of the above functions;

27) **automated teller machine (ATM)** means an electromechanical device that allows users to deposit and/or withdraw cash and/or access other services (e.g. transfer of funds, balance enquiries, etc.) by means of a payment card or by other available means;

28) **POS terminal** means a device installed at a point of sale or at the counter of a payment service provider enabling the use of payment cards, with payment information captured by electronic means (EFTPOS);

29) **e-money terminal** means a device installed at a point of sale or at the counter of a payment service provider which, in addition to an EFTPOS terminal function, also enables the transfer of e-money to and from a card with an e-money function or enables the e-money holder on a card with an e-money function to make a payment to a payee;

30) **e-money card-loading and unloading terminal** means a device allowing the transfer of e-money to a card with an e-money function, and vice versa;

31) **e-money card accepting terminal** means a device allowing holders of e-money on a card with an e-money function to transfer e-money to a payee;

32) **technical and technological solution for accepting an instant credit transfer payment instrument at a physical point of sale** means devices and technical devices, including mobile devices with a mobile application for the merchant, an independent standalone technical solution of the merchant, self-service devices and POS terminals that enable the acceptance of instant credit transfer payment transactions at the point of sale;

33) **e-money payment transaction** means a transfer of e-money from the e-money holder to the e-money recipient, either by card with an e-money function or from an e-money account;

34) **payment transaction with a card on which e-money can be stored directly** means a transfer of e-money to the payee using this card through an e-money card acceptance terminal;

35) **e-money payment with e-money accounts** means a payment transaction whereby e-money is transferred from the e-money account of the payer to the account of a payee, regardless of whether a card on which e-money can be stored directly is used;

36) **e-money card-loading and unloading transaction** means a transaction allowing the transfer of e-money from an e-money issuer to a card on which e-money can be stored directly and vice versa, performed through the e-money card-loading and unloading terminal;

37) **unauthorised payment transaction** means a payment transaction to the execution of which the payment service user has not given consent under Article 33 of the Law;

38) **fraudulent payment transaction** means a payment transaction executed as a result of fraud or abuse, including the issuance of a payment order by a fraudster, modification of a payment order by a fraudster, and manipulation of the payer by the fraudster to issue a payment order;

39) **issuance of a payment order by a fraudster** means a type of unauthorised payment transaction arising from unauthorised issuance of a payment order by a fraudster after having obtained sensitive data on the payment or the payment instrument, including as a result of the loss, theft or misappropriation of such data, whether detectable or not prior to the execution of the transaction;

40) **modification of a payment order by a fraudster** means a type of unauthorised transaction where the fraudster modifies a legitimate payment order issued by an authorised person at some point during the electronic communication between the payer and the payment service provider or modifies the payment order in the payment service provider's system before the payment order is cleared and settled;

41) **manipulation of the payer by a fraudster to issue a payment order** means a type of fraudulent payment transaction made as a result of the payer being manipulated by the fraudster to issue a payment order or payment instruction in good faith, to a payment account it believes belongs to a legitimate payee;

42) **credit transfer** means a payment service referred to in Article 4, paragraph 2 of the Law;

43) **mobile payment solution** means a technical and technological solution used to initiate and/or confirm payments via mobile communication and data transmission technology through a mobile device, in relation to credit transfers and e-money payments;

44) **direct debit** means a payment service referred to in Article 4, paragraph 3 of the Law, including invoices – order specifications submitted by the creditor to the payer's payment service provider (most commonly, this does not involve a fixed amount);

45) **standing order** means an instruction given by the payer to its payment service provider to execute one or more payment transactions periodically (most commonly, in a fixed amount), where a standing order is not an instruction given by the payee;

46) **money remittance** means a payment service referred to in Article 4, paragraph 4 of the Law;

47) **a payment transaction on the basis of a bill of exchange** means a payment transaction referred to in Article 66, paragraph 1 of the Law;

48) **distance contract** has the meaning referred to in Article 2, item 1) of the Law on the Protection of Financial Service Consumers in Distance Contracts (RS Official Gazette, No 44/2018);

49) **strong customer authentication** has the meaning referred to in Article 2, paragraph 1, item 47) of the Law;

50) **account information service** has the meaning referred to in Article 4, paragraph 8 of the Law;

51) **account information service provider** means the payment service provider referred to in Article 2, paragraph 1, item 45) of the Law;

52) **payment initiation service** has the meaning referred to in Article 4, paragraph 7 of the Law;

53) **payment initiation service provider** means the payment service provider referred to in Article 2, paragraph 1, item 44) of the Law;

54) **loss due to fraud** means loss in the reporting period borne by liability bearers (payment service provider, payment service user – payer and other participants in a payment transaction) due to unauthorised use of payment instruments;

55) **SEPA payment scheme** and **SEPA** have the meaning laid down in the Decision on Special Requirements for Credit Transfers and Direct Debits in Euro (RS Official Gazette, Nos 68/2024 and 102/2024).

4. Payment service providers shall submit the following data to the National Bank of Serbia accurately and in full:

1) data on the number of users by type of payment service – on the *Payment services* form (Annex 1);

2) data on the number of issued payment cards and card-based payment instruments – on the *Payment cards and card-based payment instruments* form (Annex 2);

3) data on the number of devices and/or technical and technological solutions and virtual and/or internet points of sale at which payment instruments are accepted – on the *Acquiring network* form (Annex 3);

4) data on payment transactions executed using payment cards and card-based payment instruments – on the *Payment card transactions* form (Annex 4);

5) data on payment transactions executed using payment cards and e-money within the acquiring network, by type of device accepting payment cards and e-money – on the *Payment transactions executed using payment cards and e-money within the acquiring network* form (Annex 5);

6) data on payment transactions executed using payment orders with or without applying strong customer authentication – on the *Payment transactions via payment orders – SCA* form (Annex 6);

7) data on payment transactions executed without a payment order – on the *Payment transactions without a payment order* form (Annex 7);

8) data on cash depositing and withdrawal transactions – on the *Deposit and withdrawal* form (Annex 8);

9) data on payment transactions carried out using cheques – on the *Cheques* form (Annex 9);

10) data on payment transactions for the purchase of goods and services on the internet – on the *Internet purchases* form (Annex 10);

11) data on e-money value – on the *E-money* form (Annex 11);

12) data on payment transactions executed by instant credit transfer at the point of sale from the issuer's perspective – on the *Instant credit transfer at point of sale – issuers* form (Annex 12);

13) data on payment transactions executed by instant credit transfer at the point of sale from the acquirer's perspective – on the *Instant credit transfer at point of sale – acquirers* form (Annex 13);

14) data on payment transactions executed using the money remittance service – on the *Money remittances* form (Annex 14);

15) data on the number of payment account users, payment accounts opened and closed, and payment account switching – using the *Payment accounts* form (Annex 15);

16) data on loan applications received and approved – on the *Loan applications* form (Annex 16);

17) data on payment transactions initiated using payment cards by merchant category code (MCC) – on the *Payment card transactions by MCC code* form (Annex 17);

18) data on the number of distance contracts concluded, by type of service contracted – on the *Distance contracts* form (Annex 18);

19) data on losses due to fraud in relation to the use of payment instruments by liability bearer (payment service provider, user, etc.) – on the *Losses due to fraud* form (Annex 19);

20) data on payment transactions executed using payment cards and e-money with or without applying strong customer authentication, from the issuer's perspective – on the *Payment card and e-money transactions – SCA – issuers* form (Annex 20);

21) data on payment transactions executed using payment cards with or without applying strong customer authentication, from the acquirer's perspective – on the *Payment card transactions – SCA – acquirers* form (Annex 21);

22) data on types of fraudulent payment transactions – on the *Misuse and fraud records* form (Annex 22);

23) data on credit transfer and direct debit payment transactions executed via SEPA schemes – on the *SEPA – Payment transactions via payment orders – SCA* form (Annex 23);

24) data on credit transfer and direct debit payment transactions executed via SEPA schemes – on the *SEPA – Payment transactions – value category and fees* forms (Annex 24);

25) data on ATM locations and functionalities – on the *ATMs* form (Annex 25);

26) data on locations and structure of points of sale – on the *Points of sale* form (Annex 26).

The data referred to in paragraph 1, items 1), 2), 3), 11) and 25) of this Section and the data referred to in item 15) of that paragraph in items 151, 1514, 152, 153, 1534, 154, 1544 and 157 shall be reported as at the last business day of the reporting period, while the data referred to in other items of that paragraph shall be reported cumulatively for the reporting period.

The data referred to in paragraph 1 of this Section on the value of payment transactions shall be reported to two decimal places.

The data referred to in paragraph 1 of this Section relate to payment transactions executed in dinars in the Republic of Serbia, and/or in euros in the case of payment transactions executed in accordance with the SEPA schemes, unless otherwise specified in the Annexes referred to in that paragraph.

Instructions for completing the forms referred to in paragraph 1, items 1) to 26) of this Section are set out in Annex 27 to this Decision.

5. Payment service providers shall submit the data referred to in Section 4 of this Decision in accordance with the guidelines of the National Bank of Serbia governing the electronic submission of data.

6. Payment service providers shall submit the data referred to in Section 4 of this Decision on a quarterly basis, as follows:

1) data for the first quarter, as at 31 March of the current year – by 20 April of that year at the latest;

2) data for the second quarter, as at 30 June of the current year – by 20 July of that year at the latest;

3) data for the third quarter, as at 30 September of the current year – by 20 October of that year at the latest;

4) data for the fourth quarter, as at 31 December of the current year – by 20 January of the following year at the latest.

7. Payment service providers shall for the first time submit data in accordance with this Decision for the first quarter of 2027, by 20 April 2027.

For the second, third and fourth quarters of 2026, the persons referred to in paragraph 1 of this Section shall submit data in accordance with the Decision on the Content, Deadlines and Method of Submission of Data by Payment Service Providers to the National Bank of Serbia (RS Official Gazette, Nos 57/2015 and 59/2015 – correction).

8. As of the date of commencement of application of this Decision, the Decision on the Content, Deadlines and Method of Submission of Data by Payment Service Providers to the National Bank of Serbia (RS Official Gazette, Nos 57/2015 and 59/2015 – correction) shall cease to be valid.

9. The Annexes to this Decision are printed together with this Decision and form an integral part thereof.

10. This Decision shall enter into force on the eighth day following its publication in the RS Official Gazette and shall apply as of 1 January 2027.

Dec. No 5
14 September 2026
B e l g r a d e

G o v e r n o r
of the National Bank of Serbia

Dr Jorgovanka Tabaković, sign.