

Bangladesh Bank

'Data Dictionary of Payments Data of Payment Services Provider (PSP)'



Author : Payment Systems Department, Division-3 (Oversight)

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1.0 Introduction

The Payment System Department of Bangladesh Bank (BB) intends to gauge daily payments made in Bangladesh through formal banking channels. To estimate the data, various data sources are capitalized. In particular, the data sources are broadly categorized in three areas, namely, (1) Payment Platforms operated by BB (2) Payment Systems' Participants (3) Securities Trading Platform. The final output of this endeavour would be **Table 1**. Data from all these areas will be collected through excel templates.

Table 1: Analysis of Payments Data in Bangladesh

Volume in thousands, Value in Millions

Data from Payment Platforms operated by BB								Data from Payment Systems Participants				Data from Securities Trading Platform*			
Cheque Processing		Electronic Fund Transfers		RTGS		National Payment Switch		Banks		MFSs		PSPs		Market Infrastructure Module	
Vol	Value	Vol	Value	Vol	Value	Vol	Value	Vol	Value	Vol	Value	Vol	Value	Vol	Value

**Payments data from securities traded in Stock Exchanges should be captured by Banks*

1.1 For the purpose of complete understanding of the nature of data to be collected, a 'Data Dictionary of Payments Data of PSP' has been prepared. The glossary will essentially list all the data type presented in each of the column heads of the templates. Relevant example and sample use cases may also be provided along with the definitions to grasp the information required from the data. However, the number of types of data listed in the glossary is not exhaustive in nature and BB may update the lists with additional or less data types as and when it feels required. It is to be remembered that this glossary will be used by the data providers exclusively for the purpose described in paragraph 1.0.

2.0 Content of Payments Data

Data Type	Data Definitions with explanations	Column Ref.
Name of PSP	Name of the reporting entity	1
Date	Date should be provided in dd/mm/yy format on a day-wise monthly basis.	2
Volume and Value	Volume- Number of Transactions Value- Amount of Transactions	
Add Money	PSP user may add/collect/load e-money to their wallet account by the following linked accounts: 1. Bank Account (BEFTN, NPSB) 2. Card (Debit, Credit) 3. Mobile Banking 4. Agent Cash in	3,4
Withdraw Money	PSP user may transfer/cash-out/withdraw e-money from their wallet to their linked and verified bank accounts through the following ways: 1. Bank Account (BEFTN, NPSB, IBFT, USSD) 2. VISA transfer, 3. VISA/MasterCard Debit Fund Transfer 4. ATM 5. Agent Cash out	5,6
QR Payment Received	Bangla QR payment received as Acquirer	7,8
Inward Foreign Remittance	Foreign inward remittance of wage earners remittance, freelancing etc. through Mobile Transfer Operator (MTO) and or banks.	9,10
DPS Collection	DPS payment collection from depositors	11,12
Person to Person (P2P)	PSP users can transfer money from their wallet to other PSP wallet through the Send Money (including USSD) and the Request Money services.	13,14
Payments		15-30
E-Commerce Payment	PSP user can pay for any types of e-commerce related online services such as ticket (air/ railway/ launch/ bus etc.), event (games like cricket, football, cultural presentation etc.), online subscriptions, F-commerce, and any other gateway payment other than bank.	15,16
Government Payment	PSP user can pay govt. fees (e.g. job exam fee), taxes (A-challan), VAT, and other charges using future provisions.	17,18
Utility Bill Payment	PSP user can pay utility and other bills such as electricity, gas, water using their wallet.	19,20
Bill Pay	Any type of bill other than utility payment such as credit card bill (loan/BNPL/EMI), cable TV bill, any other merchant bill payment (including USSD) etc. is included in this category.	21,22
Education Payment	PSP user can pay the education related fee such as semester fee, exam fee, Tiffin fee, admission fee etc. by using PSP account.	23,24

Data Type	Data Definitions with explanations	Column Ref.
Top-up	PSP user can be able to recharge own or other mobile(s), DTH, Data Pack up to a predefined amount.	25,26
QR Payment	An offline payment made by scan or scan-to-pay or in-store payments using QR.	27,28
Insurance Payment	Payments made for insurance premium such as Life, Health, Travel & other policy.	29,30
Disbursement		31-38
Government Disbursement	Government's bulk disbursement such as social safety net program, education stipends, old age allowance, widow allowance etc. is included in this category.	31,32
Salary Disbursement	The bulk payment made for salary via business entity.	33,34
Business/Supplier Pay	Payments to vendors or suppliers for business purposes including cash back incentives.	35,36
Pay-out/Refund	Outgoing payments initiated by an institution or platform for gateway, merchant, distributor payment and any return of funds for a previous transaction.	37,38