Bangladesh Bank

‘Glossary of Payments Data’

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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 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 'Glossary of Payments Data' 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 Glossary of Payments Data

Contents of 'Glossary of Payments Data for Banks'		
Data Type	**Definition with illustrations**	**Column Ref.**
Name of reporting entity	Name of the reporting entity	St. P(B) 1
Date	Date should be provided in dd/mm/yy format	2
Cash		**3-08**
Cash includes Local & Foreign exchange (shall be reported in BDT value using daily mid-rate) in Branches, Agent points and CRM/CDMs.		
OTC Cash	It refers to cash deposit to or cash withdrawal from a bank account (Saving/Current/CC account) of the same bank. Besides, any types of deposits, such as CRM or CDM Deposit, Utility Bill Collection (gas, water, electricity, Credit card bill) from Walk-in customer shall be reported.	**3-6**
Cash Withdrawal	A cash withdrawal refers to taking money out of a bank account, usually a checking account, in the form of cash.	3,4
Cash Deposit (Manual process)	It refers to the money that customer put into his/her bank account.	5,6
CRM/CDM Deposit	The CRM/CDM Deposit is a self-service terminal that allows a customer to make cash deposit.	**7-8**
Fund Transfer		**09-14**
ON-US (Within the same Bank)	It refers to fund transfer through cheque/vouchers or any other medium (web portal, app, wallet or using any other digital mode of transaction), and any types of P2P, P2B transfer via Digital Channel or Others within the same bank.	09,12
OFF-US (To other Banks Bank)	OFF-US Fund Transfer refers to any transaction where the card is issued by one bank, but the transaction is processed by another bank, or institution.	13-14
Transactions (other than fund transfer) using locally issued Cards		**15-22**
ATM (As Acquirer)	On-Us: It refers to fund withdrawal through card within the same bank. For instance, if the card is issued by ABC Bank and	15,16

Contents of ‘Glossary of Payments Data for Banks’		
Data Type	**Definition with illustrations**	**Column Ref.**
	the transaction is conducted through ABC Bank’s ATM, the transaction is On-Us.	
	<u>Off-Us (excluding NPSB):</u> Off-Us transaction refers to the transactions, where the merchant acquiring bank and the card issuing bank are not the same**.** For instance, if the card is issued by ABC Bank but the transaction is conducted using ATM of any other bank (As acquirer) and not directing through NPSB (instead, directing through ITCL/VISA/MASTER/AMEX/JCB etc.), the transaction will be considered as an Off-Us transaction. Transactions in both local and foreign currency shall be reported in BDT. For conversion of foreign currency, please, use daily mid-rate of the reporting month.	17,18
POS (As Acquirer)	<u>On-Us:</u> It refers to fund withdrawal through card within the same bank. For instance, if the card is issued by ABC Bank and the transaction is conducted through ABC Bank’s POS, the transaction is On-Us.	19,20
	<u>Off-Us (excluding NPSB):</u> Off-Us transaction refers to the transactions, where the merchant acquiring bank and the card issuing bank are not the same**.** For instance, if the card is issued by ABC Bank but the transaction is conducted using POS of any other bank (As acquirer) and not directing through NPSB (instead,	21,22

Contents of ‘Glossary of Payments Data for Banks’		
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	directing through ITCL/VISA/MASTER/AMEX/JCB etc.), the transaction will be considered as an Off-Us transaction. Transactions in both local and foreign currency shall be reported in BDT. For conversion of foreign currency, please, use daily mid-rate of the reporting month.	
Payments		**23-28**
QR (As Acquirer)	<u>On-Us: proprietary QR/Bangla QR</u> QR on-us transactions refer to the transactions, when QR using customer and merchant acquiring customer are served by the same bank.	23,24
	<u>Off-Us : Other than Bangla QR, any other QR (if any)</u> If the QR is used at the different merchant acquiring bank’s system is considered as off-us transactions. For instance, if ABC Bank’s customer conducts a QR based transaction through a merchant that is on-boarded by another bank within the system of ITCL.	25,26
e-Commerce Transactions	When Payment is done in online from e-commerce portal using Cards (as issuer) will be considered as e-commerce transaction.	27,28
Transactions Using Cards issued from foreign countries		**29-34**
ATM (As Acquirer)	It refers to fund withdrawal through Local Bank’s ATM, using Cards issued by foreign countries bank.	29,30
POS (As Acquirer)	It refers to fund withdrawal using card issued by a foreign country’s Bank, and the transaction is conducted through Local Bank’s POS.	31,32
e-Commerce (As Acquirer)	When Payment is done in online from e-commerce portal using Cards issued by a foreign country’s bank will be considered as e-commerce transaction.	33,34

	Important Notes:
A.1	All debit/payment transactions shall be reported; credit/receiving instruction shall not be reported [Except OTC cash deposit (Column 5-6)].
A.2	Reversal/return amount won't be considered as transaction and thus will not be reported here.
A.3	Bank's own transaction using GL-Debit/Debit voucher, e.g. to make payment to vendors or pay salary to staff, will not be considered. Inward Remittance (through money transfer services/Foreign Bank etc.) credited to the account shall be reported in Transfer (on-Us) column. Remittance paid in cash shall be reported in Cash (Dr.) column.
A.4	While reporting data, it is to be remembered that any transactions that are directed through payment platforms of BB (i.e., BACH, BEFTN, NPSB, and RTGS) should be eliminated. Data for payments through the platforms shall be received from the concerned platforms.
A.5	For USD to BDT conversion, daily mid rate shall be considered.