

Unofficial Translation

This translation is for convenience of those unfamiliar with Thai language.
Please refer to the Thai official version.

Bank of Thailand Notification

No. SorNorChor. 14/2561

Re: Regulations on Reporting of Payment Information to the Bank of Thailand

1. Rationale

The Bank of Thailand (BOT) considers it appropriate to establish the regulations on reporting of the payment information to be consistent with the change of business model and technology development in order to use the information for establishing payment system policies and to efficiently support the supervision on the business providers engaging in payment including supporting the in-depth analysis in various dimensions; therefore, it has issued the regulations, procedures and forms of information reporting to the BOT with more details.

2. Statutory Power

By virtue of Section 26 of the Payment System Act B.E. 2560 (2017), the Bank of Thailand hereby has prescribed the Regulations on Reporting of Payment Information to the Bank of Thailand, as prescribed in this notification.

3. Scope of Application

This Notification shall be applied to the business provider of designated payment systems and the business provider of designated payment services in accordance with the law governing payment systems.

4. Content

4.1 Definition

In this Notification,

“Business Provider” means the business provider who is licensed or registered to undertake the designated payment systems business and the designated payment services business under the law governing payment systems.

“Financial Institution” means the financial institution under the law governing financial institutions businesses.

“Specialized Financial Institution” means the specialized financial institution under the law governing financial institutions businesses.

“Credit card service business who is Non-Financial Institutions” means credit card service business who requires permission according to Ministry of Finance Notification Re: Business Subject to Approval According to Section 5 of the Revolutionary Council Decree No. 58.

4.2 Reporting of information to the Bank of Thailand

4.2.1 The business provider shall prepare and submit the information report to the BOT, which consists of information file in the format of Excel file and Text file according to the name of report types and details prescribed at the end of this notification. (Attachment 1)

On this, the business provider shall submit the information report in the form as prescribed in paragraph 1 to the BOT according to the methods and guidelines prescribed in the regulations of the BOT regarding Electronic Data Transmission Services relating to the Information Management System of the BOT, B.E. 2546 and the amendments. The BOT shall consider that the information report is received on the day that the business provider has submitted through the electronic communications system and such information submitted must be accurate and has already passed the basic validation criteria of the information management system of the BOT.

4.2.2 The business providers of the designated payment service who are the financial institutions, specialized financial institutions and the business providers of the credit cards who are non-financial institution shall prepare the information report in the form of XML data set according to the name of report types and details as prescribed (Attachment 2)

On this, the financial institutions and the business providers of the credit cards who are non-financial institutions shall submit the information report in the form as prescribed in paragraph 1 to the BOT according to the methods and guidelines prescribed in the regulations of the BOT regarding Electronic Data Transmission Services relating to Information

Management System of the BOT, B.E. 2546 and the amendments. For the specialized financial institutions, they shall submit the information report in the form as mentioned in paragraph 1 to the BOT through the Fiscal Policy Office, Ministry of Finance by the electronic means according to the methods and guidelines of the Fiscal Policy Office, Ministry of Finance.

The BOT shall consider that the information report, as prescribed in paragraph 1, is received on the day that the financial institutions, specialized financial institutions and the business providers of the credit cards who are non-financial institutions have submitted it through the electronic communications system and such information submitted must be accurate and has already passed the basic validation criteria of the information management system of the BOT.

4.3 Request for extension of time and relaxation of compliance with the regulations.

In a case where the business providers have necessities or extraordinary circumstances resulting in non-compliance with the regulations, methods and conditions as prescribed in this notification, the business providers can submit the request for time extension or the request for relaxation of compliance with such regulations together with an explanation of reasons and necessities to the BOT in writing or by electronic means. The BOT reserves the rights to approve or reject the request or approve it with conditions or any other requirements to be additionally complied with.

5. Effective Date

This Notification shall come into effect from the 16th April 2018 onwards.

Announced on 16th April 2018

(Mrs. Ruchukorn Siriyodhin)
Deputy Governor, Financial Institutions Stability
Governor ^{for}
Bank of Thailand

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1. Report Forms of information file in the format of Excel file and Text file

1.1 Report Form used for reporting of information during the period of April B.E. 2561(2018) to September B.E. 2561 (2018)

Name of Report	Abbr.	Reporting Business Provider		Frequency	Reporting Period	File format	Deadline*
		Related Section	Type of Business				
Table 1 Switching Service	SWT	Section 12	- Retail Funds Transfer System Services between users of the system	Quarterly	April – June 2018	Excel File	Within the end of the following month
Table 2 Switching Service with PromptPay system	SPP	Section 12	- Retail Funds Transfer System Services between users of promptPay system	Monthly	April – June 2018		
Table 3 Clearing Service	CLR	Section 12	- Retail Funds Transfer System Services between users of the system	Quarterly	April – June 2018		
Table 4 Settlement Service	SET	Section 12	- Settlement Services	Quarterly	April – June 2018		
Table 5 Settlement Service by member	SEM	Section 12	- Settlement Services	Quarterly	April – June 2018		
Table 6 PromptPay Service	EPP	Section 16	- Electronic Funds Transfer Services via PromptPay system	Monthly	April – June 2018		
Table 7 Frauds arising from the payment transaction through payment medium, and separated by payment channel	FRD	Section 16	- Credit Cards, Debit Cards or ATM Cards Services - Electronic Funds Transfer Services through Internet Banking or Mobile Banking	Quarterly	April – June 2018		

Name of Report	Abbr.	Reporting Business Provider		Frequency	Reporting Period	File format	Deadline*
		Related Section	Type of Business				
Table 8 Volume and Value of the Intrabank Cheque	CH1	Section 16	- Electronic Funds Transfer Service which provide cheque payment and collection	Quarterly	April – September 2018	Excel File	Within the end of the following month
Table 9 Volume and Value of the Intrabank Cheque separated by value range	CH2	Section 16	- Electronic Funds Transfer Service which provide cheque payment and collection	Quarterly	April – September 2018		
Table 10 Electronic Money Services (e-Money)	EMO	Section 16	- e-Money Services	Monthly	April – September 2018		
Table 11 Electronic Money Payment (e-money) separated by value range	EMV	Section 16	- e-Money Services	Half Yearly	April – September 2018		
Table 12 Number of EFTPOS machines (Electronic Funds Transfer at Point of Sales)	POS	Section 16	- EFTPOS services at the payment counter	Half Yearly	April – September 2018		
Table 13 Transactions through bank counters and automatic machines separated by province	CAT	Section 16	- Services through Bank counter and automatic machines of the business operator who are financial institutions and specialized financial institutions	Half Yearly	April – September 2018		
Table 14 Bill payment services	BIL	Section 16	- Bill payment Services through counters.	Quarterly	April – September 2018		

Name of Report	Abbr.	Reporting Business Provider		Frequency	Reporting Period	File format	Deadline*
		Related Section	Type of Business				
Table 15 Electronic Payment Service through machines or networks (International Funds Transfer)	EPF	Section 16	The business providers who are non-financial institutions who conduct the business - Electronic Funds Transfer Service which is the international funds transfer service	Quarterly	April – September 2018	Excel File	Within the end of the following month
Table 16 Electronic Payment Service through machines or networks	EPM	Section 16	The business providers who are non-financial institutions who conduct the business: - Acquiring - Payment Facilitating - Bill payment service (excluding bill payment service through counters) - Electronic Funds Transfer Service	Quarterly	April – September 2018		

* If the deadline falls on holiday, the report shall be submitted on the following business day

1.2 Report Form used for reporting of information from July B.E. 2561(2018) onwards and from October B.E. 2561(2018) onwards

Name of Report	Abbr.	Reporting Business Provider		Frequency	Reporting Period	File format	Deadline*
		Related Section	Type of Business				
Table 1 Retail Funds Transfer between institutions	SNC	Section 12	- Retail Funds Transfer System Services between users of the system	Monthly	July 2018 onwards	Text File	Within the end of the following month
Table 2 Settlement Services	SET	Section 12	- Settlement Services	Monthly	July 2018 onwards		
Table 3 Retail Funds Transfer for PromptPay system	SPP	Section 12	- Retail Funds Transfer System Services between users of PromptPay system	Monthly	July 2018 onwards		
Table 4 Collection of cheque from the sending bank	CHS	Section 16	- Electronic Funds Transfer Service which provides the cheque collection service	Monthly	October 2018 onwards		
Table 5 Collection of cheque from the paying bank	CHP	Section 16	- Electronic Funds Transfer Service which provides the cheque payment service	Monthly	October 2018 onwards		
Table 6 A PromptPay Registered Number	RPP	Section 16	- Electronic Funds Transfer Service which provides PromptPay registration service	Monthly	July 2018 onwards		
Table 7 PromptPay Service Providing	EPP	Section 16	- Electronic Funds Transfer Service which send the transaction through PromptPay system	Monthly	July 2018 onwards		

Name of Report Forms	Abbr.	Reporting Business Operator		Frequency	Reporting Period	File format	Deadline*
		Related Section	Type of Business				
Table 8 Master data of electronic money service (e-Money)	EMM	Section 16	- e-Money Services	Monthly	October 2018 onwards	Text File	Within the end of the following month
Table 9 Electronic money services (e-Money)	EMT	Section 16	- e-Money Services	Monthly	October 2018 onwards		
Table 10 Payment services through online channels	ONL	Section 16	- Bill payment service through online channel of the business operator <ul style="list-style-type: none"> • Acquiring • Payment Facilitating • Bill payment service 	Monthly	October 2018 onwards		
Table 11 EFTPOS machines and e-Money at the payment counter	TMM	Section 16	- EFTPOS service at the point of payment of the business provider <ul style="list-style-type: none"> • E-Money service • Acquiring • Payment Facilitating • Bill payment service 	Monthly	October 2018 onwards		
Table 12 Payment transaction through EFTPOS machine and e-Money at the payment counter	TMT	Section 16	- EFTPOS service at the point of payment of the business provider <ul style="list-style-type: none"> • E-Money service • Acquiring • Payment Facilitating • Bill payment service 	Monthly	October 2018 onwards		

Name of Report	Abb.	Reporting Business Provider		Frequency	Reporting Period	File format	Deadline*
		Related Section	Type of Business				
Table 13 Transactions through counters, automatic machines and Kiosk machines	CNK	Section 16	- Services through counters, automatic machines and Kiosk machines of the business operator <ul style="list-style-type: none"> • Bill payment service • Electronic funds transfer service 	Monthly	October 2018 onwards	Text File	Within the end of the following month
Table 14 Bill payment service through counters	CNT	Section 16	- Bill payment service through counters	Monthly	October 2018 onwards		
Table 15 Fraud caused by payment transaction	FRD	Section 16	- Credit Cards, Debit Cards or ATM Cards Services - Electronic Funds Transfer Services through Internet Banking or Mobile Banking	Quarterly	July 2018 onwards	Excel File	

* If the deadline falls on holiday, the report shall be submitted on the following business day

2. Report Form of Information file (XML Data Set) for the reporting period of October B.E. 2561 (2018) onwards

Name of Report	Abb.	Reported by Business Provider			Frequency	Reporting Period	File format	Deadline*
		Bank	SFIs	Non-bank ¹				
Card Usage Summary	DS_CUS	✓	✓	✓	Monthly	October 2018 onwards	XML Data Set	Within 21 days or within the end of the following month ²
Electronic Banking Services Summary	DS_EBS	✓	✓		Monthly	October 2018 onwards	XML Data Set	Within the end of the following month

* If the deadline falls on holiday, the report shall be submitted on the following business day

Remarks

¹ The business providers of the credit cards who are non-financial institutions

² In a case of the business providers who are financial institutions and the business providers of the credit cards who are non-financial institutions, they shall submit within 21 days from the end of reporting period. In a case of the business providers who are specialized financial institutions, they shall submit within 1 month from the end of reporting period.