

Pursuant to Article 10, paragraph (11) of the Payment System Act (Official Gazette 66/2018) and Article 43, paragraph (2), item (9) of the Act on the Croatian National Bank (Official Gazette 75/2008 and 54/2013), the Governor of the Croatian National Bank hereby issues the

## **Decision on the obligation to submit fraud data**

### **I INTRODUCTION**

#### **Subject matter and entities subject to the Decision**

##### **Article 1**

- (1) This Decision prescribes the content of reports, and the method of and time limits for reporting by entities subject to the Decision to the Croatian National Bank on fraud related to different means of payment.
- (2) Entities subject to the Decision are the payment service providers referred to in Article 7, paragraph (1), items (1) to (5) of the Payment System Act.

### **II REPORTING**

#### **Content of reports**

##### **Article 2**

Entities subject to the Decision shall submit to the Croatian National Bank fraud reports with the data specified in the reporting template in the Annex which constitutes an integral part of this Decision (hereinafter referred to as 'Annex') and content specified in the Guidelines on reporting requirements for fraud data under Article 96(6) PSD2 (EBA/GL/2018/05) of 17 September 2018 of the European Banking Authority (hereinafter referred to as 'EBA'), published in the Croatian language on the EBA website.

#### **Reporting method**

##### **Article 3**

The reports referred to in Article 2 of this Decision shall be prepared in an Excel table according to the reporting template in the Annex and submitted to the Croatian National Bank by email to the address specified in the Annex.

#### **Time limits for reporting and corrections to reports**

##### **Article 4**

- (1) Entities subject to the Decision shall submit the reports referred to in Article 2 of this Decision to the Croatian National Bank twice a year, at the latest by 31 August each year for the period from 1 January to 30 June of the current year, and at the latest by 28 February each year for the period from 1 July to 31 December of the previous year.
- (2) By way of derogation from paragraph (1) of this Article, small payment institutions and small electronic money institutions shall prepare the reports referred to in Article 2 of this Decision separately for the periods from 1 January to 30 June and from 1 July to 31 December each year, and shall submit both reports to the Croatian National Bank once a year, at the latest by 28 February of the following year.
- (3) If a reporting entity referred to in paragraph (1) of this Article establishes that a previously submitted report, or if a reporting entity referred to in paragraph (2) of this Article establishes that either of the two previously submitted reports, contains incorrect data or does not contain any data it should contain, it shall notify the Croatian National Bank thereof immediately after becoming aware of such data and it shall submit to the Croatian National Bank a correction of that report, which may contain only corrected and/or complementary data, together with the report for the following reporting period, within the time limits referred to in paragraphs (1) and (2) of this Article.

### **III TRANSITIONAL AND FINAL PROVISIONS**

#### **Article 5**

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette.

No.: 116-020/05-19/BV

Zagreb, 21 May 2019

Governor  
**Boris Vujčić**