CROATIAN NATIONAL BANK  
Payment Operations Area  
Payment Operations Supervision Department  

Report  
"TOTAL OPERATING UNITS AND ACCEPTING DEVICES IN THE TERRITORY OF THE REPUBLIC OF CROATIA"  

Data presented in this report have been collected on the basis of the Decision on the obligation to submit payment and electronic money statistics (Official Gazette 147/2013) and the accompanying Instructions.  

This report presents data on the total number of operating units of institutions having their head office in the Republic of Croatia, which are:  
- credit institutions,  
- payment institutions,  
- electronic money institutions,  
- a branch of third-country credit institutions,  
- branches of a third-country electronic money institution,  
- branches of a credit institution from a Member State,  
- branches of an electronic money institution from a Member State,  
- branches of payment institutions from a Member State,  

and data on the total number of accepting devices.  

The total number of accepting devices in the territory of the Republic of Croatia on the last calendar day of the reporting month is shown through the total number of ATMs, EFTPOS terminals, day/night deposit boxes, cash deposit terminals, payment order accepting machines and cash withdrawal terminals.  

The number of ATMs and EFTPOS terminals is shown as the total number of devices at which reporting entities, in accordance with the Decision, carry out the payment services of acquiring payment instruments in terms of Article 3 sub-paragraph 5 of the Payment System Act (Official Gazette 133/2009 and 136/2012).  

DEFINITIONS AND DESCRIPTIONS  

1. Operating unit  
The operating unit is any organisational segment of a credit institution, payment institution and an electronic money institution that offers payment services to payment service users (branch, branch office, sub-branch, office, etc.). The head office is counted in an operating unit if it is offering payment services to payment service users. The operating unit of an electronic money institution that also carries out the activity of telecommunication services is every organisational segment that provides the users with the execution of payment services.  

Data are presented as the total number of operating units in the territory of the Republic of Croatia in the reporting month.  

2. ATM  
The ATM is an electronic terminal that enables cash withdrawal and/or deposit, money remittance, the use of the service of providing information on the balance on the transaction account and other services to the users of payment instruments.
Data are presented as the total number of active ATMs at which reporting entities submit data pursuant to the Decision on carrying out of the payment service of acquiring of payment instruments in terms of Article 3 sub-paragraph 5 of the Payment System Act (Official Gazette 133/2009 and 136/2012) in the territory of the Republic of Croatia in the reporting month.

3. **EFTPOS terminal**

The EFTPOS terminal is the terminal that enables the use of payment instruments at a point of sale, so that information on payments are taken over and recorded manually on paper slips or electronically.

The presentation of data is given as the total number of active EFTPOS terminals at which reporting entities submit data pursuant to the Decision on carrying out of the payment service of acquiring of payment instruments in terms of Article 3 sub-paragraph 5 of the Payment System Act (Official Gazette 133/2009 and 136/2012) in the territory of the Republic of Croatia in the reporting month.

4. **Day/night deposit box**

The day/night deposit box is a self-service device used for cash deposits for further processing and depositing to the payment account.

Data are presented as the total number of active day/night deposit boxes in the territory of the Republic of Croatia in the reporting month.

5. **Coin deposit machine**

The coin deposit machine is a self-service device that enables the payment service user to deposit coins to his/her payment account and other "accounts".

Data are presented as the total number of active coin deposit machines in the territory of the Republic of Croatia in the reporting month.

6. **Payment order accepting machine**

The payment order accepting machine is a self-service device that enables the payment service user to submit a paper-based payment order that the payment service provider will execute according to the terms of the contract.

Data are presented as the total number of payment order accepting machines in the territory of the Republic of Croatia in the reporting month.

7. **Cash withdrawal terminal**

The cash withdrawal terminal is the EFTPOS terminal that permits the user of payment services to use only the service of cash withdrawal and deposit. The payment transaction of cash withdrawal and deposit is most frequently authorised by a PIN/signature.

Data are presented as the total number of active cash withdrawal terminals in the territory of the Republic of Croatia in the reporting month.