Quality- / Plausibility checks for the payments statistics

as of: October 2018

- The check-numbers from 10 to 70 are formal checks, so no further processing is possible in case of violation. The processability of the report is ensured in case of violation of the checks from number 80 upwards.
- When reporting positions (e.g.: credit transfers; ZVS4 - T2.I21) need to be reported with a geographical breakdown, the column A1 (total) must equal the sum of the countries. These checks were listed with a check-nr. before (e.g.: nr. 400) but got removed from the list, because they are performed whenever there is a geographical breakdown.
- In the reporting templates ZVS4, ZVS5 and ZVS8 the number and the value of a reporting position have to be transmitted pairwise. The according check was listed with a check-nr. before (e.g.: nr. 610) but got removed from the list, because it is performed on every reporting position in these reporting templates.
- In the reporting templates ZVS4, ZVS5 and ZVS8 the number and the value of a reporting position are checked separate from each other, but using the same formula. Violations create the hereafter listed error number and description. While violations in checking the number of a reporting position result in even error numbers (e.g.: 400), violations in checking the values result in the same error number ending with a "1" (e.g.: 401).

Check-Nr. (former nr.)	Reporting template	Formula of the check	Description
10			**XML-Error (Validation)** The XML-file needs to fulfil certain formal criterias (e.g. values >= 0). Further information are available on the Homepage in the box "Verfahren: Zahlungsverkehrsstatistik 2014" under the navigation: Service > Meldewesen > Bankenstatistik, Formate XML (or direct via the following link: https://www.bundesbank.de/de/service/meldewesen/bankenstatistik/formate-xml)
20			**Reporting date (End of reporting period) not valid** Reports are to be submitted annually. The reporting date (end of period) must be between 2014-12 and the current reporting date (end of year, YYYY-12).
30			**Sender must have valid identifier code** The XML-tag <Absender> needs to be filled with the identifier code of the sender. MFIs and PSPs use their own identifier code (9 digits) and IT-service center use the service center identifier code ("R" followed by 8 digits).
40			**Reporting agent must have valid identifier code** The XML-tag <Melder> needs to be filled with the identifier code of the reporting agent.

50			**Invalid ISO-Country code** Only the following ISO-Country codes are valid: AT Austria BE Belgium BG Bulgaria CY Cyprus CZ Czech DE Germany DK Denmark EE Estonia ES Spain FI Finland FR France GB United Kingdom GR Greece HR Croatia HU Hungary IE Ireland IT Italy LT Lithuania LU Luxembourg LV Latvia MT Malta NL Netherlands PL Poland PT Portugal RO Romania SE Sweden SI Slovenia SK Slovakia A1 Total (All Countries) U9 All extra-EU countries (and extra-DE) Z9 Received from a foreign country (extra-DE)
60			**Data type invalid** The reported values need to fit the data type "long". Therefore the reporting maximum is 19 digits (max: 9.223.372.036.854.775.807). Further the values mustn't contain decimal places or negative figures.
70			**Reporting position invalid** A reported position is not part of the reporting templates.
100	ZVS1	1.A1.IN.DE.N - 1.A11.IN.DE.N >= 0	The totals item A1 in the reporting scheme ZVS1 needs to be at least as high as the corresponding sub item A11.
110	ZVS1	1.A1.IN.DE.N - 1.A12.IN.DE.N >= 0	The totals item A1 A1 in the reporting scheme ZVS1 needs to be at least as high as the corresponding sub item A12.
120	ZVS1	1.A11.IN.DE.N - 1.A121.IN.DE.N >= 0	The totals item A11 A1 in the reporting scheme ZVS1 needs to be at least as high as the corresponding sub item A121.
130	ZVS1	1.A12.IN.DE.N - 1.A121.IN.DE.N >= 0	The totals item A12 in the reporting scheme ZVS1 needs to be at least as high as the corresponding sub item A121.

135			Check is abolished.
140	ZVS2	2.I12.IN.DE.N - 2.I121.IN.DE.N >= 0	The totals item I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I121.
150	ZVS2	2.I12.IN.DE.N - 2.I122.IN.DE.N >= 0	The totals item I12 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I122.
160	ZVS2	2.I12.IN.DE.N - 2.I123.IN.DE.N >= 0	The totals item I12 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I123.
170	ZVS2	2.I12.IN.DE.N - 2.I121.IN.DE.N - 2.I122.IN.DE.N - 2.I123.IN.DE.N <= 0	The sum of the sub items I121, I122 and I123 I12 in the reporting scheme ZVS2 needs to be at least as high as the totals item I12.
180	ZVS2	2.I124.IN.DE.N = 0	The cards with a payment function should be clearly specifiable and therefore the collective category I124 in the reporting scheme ZVS4 shouldn't be reported.
190	ZVS2	2.I125.IN.DE.N = 0	The cards with a payment function should be clearly specifiable and therefore the collective category I125 in the reporting scheme ZVS4 shouldn't be reported.
200	ZVS2	2.I13.IN.DE.N - 2.I131.IN.DE.N - 2.I132.IN.DE.N = 0	The totals item I13 I12 in the reporting scheme ZVS2 needs to be the sum of the sub items I131 and I132.
210	ZVS2	2.I13.IN.DE.N - 2.I1301.IN.DE.N >= 0	The totals item I13 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I1301.
220	ZVS2	2.I1.IN.DE.N - 2.I11.IN.DE.N >= 0	The totals item I1 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I11.
230	ZVS2	2.I1.IN.DE.N - 2.I12.IN.DE.N >= 0	The totals item I1 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I12.
240	ZVS2	2.I1.IN.DE.N - 2.I13.IN.DE.N >= 0	The totals item I1 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I13.
250	ZVS2	2.I1.IN.DE.N - 2.I11.IN.DE.N - 2.I12.IN.DE.N - 2.I13.IN.DE.N <= 0	The sum of the sub items I11, I12 and I13 I12 in the reporting scheme ZVS2 needs to be at least as high as the totals item I1.

260	ZVS2	2.I1001.IN.DE.N - 2.I11.IN.DE.N <= 0	The totals item I11 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I1001.
270	ZVS2	2.I1001.IN.DE.N - 2.I12.IN.DE.N <= 0	The totals item I12 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I1001.
280	ZVS2	2.I1001.IN.DE.N - 2.I13.IN.DE.N <= 0	The totals item I13 I12 in the reporting scheme ZVS2 needs to be at least as high as the corresponding sub item I1001.
300	ZVS3	3.S11.IN.A1.N - 3.S111.IN.A1.N >= 0	The totals item S11 I12 in the reporting scheme ZVS3 needs to be at least as high as the corresponding sub item S111.
310	ZVS3	3.S11.IN.A1.N - 3.S112.IN.A1.N >= 0	The totals item S11 I12 in the reporting scheme ZVS3 needs to be at least as high as the corresponding sub item S112.
320	ZVS3	3.S11.IN.A1.N - 3.S111.IN.A1.N - 3.S112.IN.A1.N <= 0	The sum of the sub items S111 and S112 in the reporting scheme ZVS3 needs to be at least as high as the totals item S11.
330	ZVS3	3.S12.IN.A1.N - 3.S121.IN.A1.N >= 0	The totals item S12 in the reporting scheme ZVS3 needs to be at least as high as the corresponding sub item S121.
340	ZVS3	3.S12.IN.A1.N - 3.S122.IN.A1.N >= 0	The totals item S12 in the reporting scheme ZVS3 needs to be at least as high as the corresponding sub item S122.
350	ZVS3	3.S13.IN.A1.N - 3.S131.IN.A1.N >= 0	The totals item S13 in the reporting scheme ZVS3 needs to be at least as high as the corresponding sub item S131.
360	ZVS3	3.S13.IN.A1.N - 3.S132.IN.A1.N >= 0	The totals item S13 in the reporting scheme ZVS3 needs to be at least as high as the corresponding sub item S132.
370	ZVS3	3.S13.IN.A1.N - 3.S131.IN.A1.N - 3.S132.IN.A1.N <= 0	The sum of the sub items S131 and S132 in the reporting scheme ZVS3 needs to be at least as high as the totals item S13.
380	ZVS3	3.S132.IN.A1.N - 3.S122.IN.A1.N >= 0	The reporting position S132 in the reporting scheme ZVS3 needs to be at least as high as the reporting position S122.
			The checks are identical for the reporting templates ZVS4.A and ZVS4.W

400	ZVS4	4.T2.I21.TO.A1.N - 4.T2.I211.TO.A1.N - 4.T2.I212.TO.A1.N ~ 0	The totals item T2.I21 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I211 and T2.I212.
401	ZVS4	4.T2.I21.TO.A1.V - 4.T2.I211.TO.A1.V - 4.T2.I212.TO.A1.V ~ 0	The totals item T2.I21 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I211 and T2.I212.
410	ZVS4	4.T2.I212.TO.A1.N - 4.T2.I2121.TO.A1.N - 4.T2.I2122.TO.A1.N ~ 0	The totals item T2.I212 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I2121 and T2.I2122.
411	ZVS4	4.T2.I212.TO.A1.V - 4.T2.I2121.TO.A1.V - 4.T2.I2122.TO.A1.V ~ 0	The totals item T2.I212 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I2121 and T2.I2122.
420	ZVS4	4.T2.I21001.TO.A1.N - 4.T2.I21.TO.A1.N <= 0	The totals item T2.I21 in the reporting scheme ZVS4 needs to be at least as high as the corresponding sub item T2.I21001.
421	ZVS4	4.T2.I21001.TO.A1.V - 4.T2.I21.TO.A1.V <= 0	The totals item T2.I21 in the reporting scheme ZVS4 needs to be at least as high as the corresponding sub item T2.I21001.
430	ZVS4	4.T2.I22.TO.A1.N - 4.T2.I221.TO.A1.N - 4.T2.I222.TO.A1.N ~ 0	The totals item T2.I22 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I221 and T2.I222.
431	ZVS4	4.T2.I22.TO.A1.V - 4.T2.I221.TO.A1.V - 4.T2.I222.TO.A1.V ~ 0	The totals item T2.I22 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I221 and T2.I222.
435	ZVS4	4.T2.I22.TO.A1.V / 4.T2.I22.TO.A1.N <= 1000	The average value per direct debit T2.I22 in the reporting scheme ZVS4 seems to be unusually high.
440	ZVS4	4.T2.I2201.TO.A1.N - 4.T2.I22.TO.A1.N <= 0	The totals item T2.I22 in the reporting scheme ZVS4 needs to be at least as high as the corresponding sub item T2.I22001.
441	ZVS4	4.T2.I2201.TO.A1.V - 4.T2.I22.TO.A1.V <= 0	The totals item T2.I22 in the reporting scheme ZVS4 needs to be at least as high as the corresponding sub item T2.I22001.
450	ZVS4	4.T2.I2202.TO.A1.N - 4.T2.I22.TO.A1.N <= 0	The totals item T2.I22 in the reporting scheme ZVS4 needs to be at least as high as the corresponding sub item T2.I22002.
451	ZVS4	4.T2.I2202.TO.A1.V - 4.T2.I22.TO.A1.V <= 0	The totals item T2.I22 in the reporting scheme ZVS4 needs to be at least as high as the corresponding sub item T2.I22002.

460	ZVS4	4.T1.I12.TO.A1.N - 4.T1.I121.TO.A1.N - 4.T1.I122.TO.A1.N - 4.T1.I123.TO.A1.N ~ 0	The totals item T1.I12 in the reporting scheme ZVS4 needs to be the sum of the sub items T1.I121, T1.I122 and T1.I123.
461	ZVS4	4.T1.I12.TO.A1.V - 4.T1.I121.TO.A1.V - 4.T1.I122.TO.A1.V - 4.T1.I123.TO.A1.V ~ 0	The totals item T1.I12 in the reporting scheme ZVS4 needs to be the sum of the sub items T1.I121, T1.I122 and T1.I123.
465	ZVS4	4.T1.I12.TO.A1.V / 4.T1.I12.TO.A1.N <= 100	The average value per card payment transaction T1.I12 in the reporting scheme ZVS4 seems to be unusually high.
470	ZVS4	4.T1.I124.TO.A1.N = 0	The cards with a payment function should be clearly specifiable and therefore the collective category T1.I124 in the reporting scheme ZVS4 shouldn't be reported.
471	ZVS4	4.T1.I124.TO.A1.V = 0	The cards with a payment function should be clearly specifiable and therefore the collective category T1.I124 in the reporting scheme ZVS4 shouldn't be reported.
480	ZVS4	4.T1.I125.TO.A1.N = 0	The cards with a payment function should be clearly specifiable and therefore the collective category T1.I125 in the reporting scheme ZVS4 shouldn't be reported.
481	ZVS4	4.T1.I125.TO.A1.V = 0	The cards with a payment function should be clearly specifiable and therefore the collective category T1.I125 in the reporting scheme ZVS4 shouldn't be reported.
490	ZVS4	4.T1.I12.TO.A1.N - 4.T1.I12.S1.TO.A1.N - 4.T1.I12.S3.TO.A1.N ~ 0	The totals item T1.I12 in the reporting scheme ZVS4 needs to be the sum of the sub items T1.I12.S1 and T1.I12.S3.
491	ZVS4	4.T1.I12.TO.A1.V - 4.T1.I12.S1.TO.A1.V - 4.T1.I12.S3.TO.A1.V ~ 0	The totals item T1.I12 in the reporting scheme ZVS4 needs to be the sum of the sub items T1.I12.S1 and T1.I12.S3.
500	ZVS4	4.T1.I12.TO.A1.N - 4.T1.I12.S1.TO.A1.N - 4.T1.I12.S3.TO.A1.N >= 0	The sum of the sub items T1.I12.S1 and T1.I12.S3 in the reporting scheme ZVS4 needs to be at least as high as the totals item T1.I12.
501	ZVS4	4.T1.I12.TO.A1.V - 4.T1.I12.S1.TO.A1.V - 4.T1.I12.S3.TO.A1.V >= 0	The sum of the sub items T1.I12.S1 and T1.I12.S3 in the reporting scheme ZVS4 needs to be at least as high as the totals item T1.I12.
510	ZVS4	4.T3.TO.A1.N - 4.T3.I131.TO.A1.N - 4.T3.A3.TO.A1.N ~ 0	The totals item T3 in the reporting scheme ZVS4 needs to be the sum of the sub items T3.I131 and T3.A3.
511	ZVS4	4.T3.TO.A1.V - 4.T3.I131.TO.A1.V - 4.T3.A3.TO.A1.V ~ 0	The totals item T3 in the reporting scheme ZVS4 needs to be the sum of the sub items T3.I131 and T3.A3.

515	ZVS4	4.T3.TO.A1.V / 4.T3.TO.A1.N <= 15	The average value per e-money payment transaction T3 in the reporting scheme ZVS4 seems to be unusually high.
520	ZVS4	4.T3.A3.TO.A1.N - 4.T3.I132.TO.A1.N >= 0	The totals item T3.A3 in the reporting scheme ZVS4 needs to be at least as high as the corresponding sub item T3.I132.
521	ZVS4	4.T3.A3.TO.A1.V - 4.T3.I132.TO.A1.V >= 0	The totals item T3.A3 in the reporting scheme ZVS4 needs to be at least as high as the corresponding sub item T3.I132.
530	ZVS4	4.T0.I24.TO.A1.N = 0	The payments transactions should be clearly specifiable and therefore the collective category T0.I24 in the reporting scheme ZVS4 shouldn't be reported.
531	ZVS4	4.T0.I24.TO.A1.V = 0	The payments transactions should be clearly specifiable and therefore the collective category T0.I24 in the reporting scheme ZVS4 shouldn't be reported.
535	ZVS4	4.T0.I23.TO.A1.V / 4.T0.I23.TO.A1.N <= 10000	The average value per cheque T0.I23 in the reporting scheme ZVS4 seems to be unusually high.
540	ZVS4	4.T0.TO.A1.N - 4.T2.I21.TO.A1.N - 4.T2.I22.TO.A1.N - 4.T1.I12.TO.A1.N - 4.T3.TO.A1.N - 4.T0.I23.TO.A1.N ~ 0	The totals item T0 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I21, T2.I22, T1.I12, T3 and T0.I23 (column A1).
541	ZVS4	4.T0.TO.A1.V - 4.T2.I21.TO.A1.V - 4.T2.I22.TO.A1.V - 4.T1.I12.TO.A1.V - 4.T3.TO.A1.V - 4.T0.I23.TO.A1.V ~ 0	The totals item T0 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I21, T2.I22, T1.I12, T3 and T0.I23 (column A1).
550	ZVS4	4.T0.FROM.Z9.N - 4.T2.I21.FROM.Z9.N - 4.T2.I22.FROM.Z9.N - 4.T3.FROM.Z9.N - 4.T0.I23.FROM.Z9.N ~ 0	The totals item T0 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I21, T2.I22, T1.I12, T3 and T0.I23 (column Z9).
551	ZVS4	4.T0.FROM.Z9.V - 4.T2.I21.FROM.Z9.V - 4.T2.I22.FROM.Z9.V - 4.T3.FROM.Z9.V - 4.T0.I23.FROM.Z9.V ~ 0	The totals item T0 in the reporting scheme ZVS4 needs to be the sum of the sub items T2.I21, T2.I22, T1.I12, T3 and T0.I23 (column Z9).
560	ZVS4 / ZVS1	4.T0.TO.A1.N > 0 => 1.A1.IN.DE.N + 1.A2.IN.DE.N + 1.A3.IN.DE.N > 0	When transactions in reporting template ZVS4 in the position T0 are reported, then the corresponding accounts need to be reported in reporting template ZVS1 in the positions A1, A2 or A3.
570	ZVS4 / ZVS1	4.T3.I131.TO.A1.V > 0 => 1.I31.IN.DE.V > 0	When transactions in reporting template ZVS4 in the position T3.I131 are reported, then the outstanding value on e-money storages need to be reported in reporting template ZVS1 in the position I31.
580	ZVS4 / ZVS2	4.T1.I12.TO.A1.N > 0 => 2.I12.IN.DE.N > 0	When card payment transactions in reporting template ZVS4 in the position T1.I12 are reported, then the corresponding cards need to be reported in reporting template ZVS2 in the position I12.

590	ZVS4 / ZVS8	4.T2.I2122.TO.A1.N - 8.T2.I2122.S31.TO.A1.N >= 0	The reporting position T2.I2122 in reporting template ZVS4 needs to be at least as high as the reporting position T2.I2122.S31 in reporting template ZVS8.
591	ZVS4 / ZVS8	4.T2.I2122.TO.A1.V - 8.T2.I2122.S31.TO.A1.V >= 0	The reporting position T2.I2122 in reporting template ZVS4 needs to be at least as high as the reporting position T2.I2122.S31 in reporting template ZVS8.
			The checks are identical for the reporting templates ZVS5.A and ZVS5.W
600	ZVS5	5.A.T0.S1.IN.A1.N - 5.A.T41.S111.IN.A1.N - 5.A.T42.S111.IN.A1.N - 5.A.T1.S12.IN.A1.N - 5.A.T3.S131.IN.A1.N - 5.A.T3.S132.IN.A1.N ~ 0	The totals item A.T0.S1 in the reporting scheme ZVS5 needs to be the sum of the sub items A.T41.S111, A.T42.S111, A.T1.S12, A.T3.S131 and A.T3.S132.
601	ZVS5	5.A.T0.S1.IN.A1.V - 5.A.T41.S111.IN.A1.V - 5.A.T42.S111.IN.A1.V - 5.A.T1.S12.IN.A1.V - 5.A.T3.S131.IN.A1.V - 5.A.T3.S132.IN.A1.V ~ 0	The totals item A.T0.S1 in the reporting scheme ZVS5 needs to be the sum of the sub items A.T41.S111, A.T42.S111, A.T1.S12, A.T3.S131 and A.T3.S132.
605	ZVS5	5.A.T41.S111.IN.A1.V / 5.A.T41.S111.IN.A1.N <= 175	The average value per cash withdrawal A.T41.S111 in the reporting scheme ZVS5 seems to be unusually high.
615	ZVS5	5.A.T42.S111.IN.A1.V / 5.A.T42.S111.IN.A1.N <= 1000	The average value per cash deposit A.T42.S111 in the reporting scheme ZVS5 seems to be unusually high.
625	ZVS5	5.A.T1.S12.IN.A1.V / 5.A.T1.S12.IN.A1.N <= 75	The average value per POS transaction A.T1.S12 in the reporting scheme ZVS5 seems to be unusually high.
635	ZVS5	5.A.T3.S131.IN.A1.V / 5.A.T3.S131.IN.A1.N <= 100	The average value per e-money card loading and unloading transaction A.T3.S131 in the reporting scheme ZVS5 seems to be unusually high.
645	ZVS5	5.A.T3.S132.IN.A1.V / 5.A.T3.S132.IN.A1.N <= 5	The average value per e-money payment transaction with cards with e-money function A.T3.S132 in the reporting scheme ZVS5 seems to be unusually high.
650	ZVS5	5.B.T0.S1.IN.A1.N - 5.B.T41.S111.IN.A1.N - 5.B.T42.S111.IN.A1.N - 5.B.T1.S12.IN.A1.N - 5.B.T3.S131.IN.A1.N - 5.B.T3.S132.IN.A1.N ~ 0	The totals item B.T0.S1 in the reporting scheme ZVS5 needs to be the sum of the sub items B.T41.S111, B.T42.S111, B.T1.S12, B.T3.S131 and B.T3.S132.
651	ZVS5	5.B.T0.S1.IN.A1.V - 5.B.T41.S111.IN.A1.V - 5.B.T42.S111.IN.A1.V - 5.B.T1.S12.IN.A1.V - 5.B.T3.S131.IN.A1.V - 5.B.T3.S132.IN.A1.V ~ 0	The totals item B.T0.S1 in the reporting scheme ZVS5 needs to be the sum of the sub items B.T41.S111, B.T42.S111, B.T1.S12, B.T3.S131 and B.T3.S132.
655	ZVS5	5.B.T41.S111.IN.A1.V / 5.B.T41.S111.IN.A1.N <= 200	The average value per cash withdrawal B.T41.S111 in the reporting scheme ZVS5 seems to be unusually high.

665	ZVS5	5.B.T42.S111.IN.A1.V / 5.B.T42.S111.IN.A1.N <= 125	The average value per cash deposit B.T42.S111 in the reporting scheme ZVS5 seems to be unusually high.
675	ZVS5	5.B.T1.S12.IN.A1.V / 5.B.T1.S12.IN.A1.N <= 100	The average value per POS transaction B.T1.S12 in the reporting scheme ZVS5 seems to be unusually high.
685	ZVS5	5.B.T3.S131.IN.A1.V / 5.B.T3.S131.IN.A1.N <= 30	The average value per e-money card loading and unloading transaction B.T3.S131 in the reporting scheme ZVS5 seems to be unusually high.
695	ZVS5	5.B.T3.S132.IN.A1.V / 5.B.T3.S132.IN.A1.N <= 10	The average value per e-money payment transaction with cards with e-money function B.T3.S132 in the reporting scheme ZVS5 seems to be unusually high.
700	ZVS5	5.C.T0.S1.IN.A1.N - 5.C.T41.S111.IN.A1.N - 5.C.T42.S111.IN.A1.N - 5.C.T1.S12.IN.A1.N - 5.C.T3.S131.IN.A1.N - 5.C.T3.S132.IN.A1.N ~ 0	The totals item C.T0.S1 in the reporting scheme ZVS5 needs to be the sum of the sub items C.T41.S111, C.T42.S111, C.T1.S12, C.T3.S131 and C.T3.S132.
701	ZVS5	5.C.T0.S1.IN.A1.V - 5.C.T41.S111.IN.A1.V - 5.C.T42.S111.IN.A1.V - 5.C.T1.S12.IN.A1.V - 5.C.T3.S131.IN.A1.V - 5.C.T3.S132.IN.A1.V ~ 0	The totals item C.T0.S1 in the reporting scheme ZVS5 needs to be the sum of the sub items C.T41.S111, C.T42.S111, C.T1.S12, C.T3.S131 and C.T3.S132.
705	ZVS5	5.C.T41.S111.IN.A1.V / 5.C.T41.S111.IN.A1.N <= 200	The average value per cash withdrawal C.T41.S111 in the reporting scheme ZVS5 seems to be unusually high.
715	ZVS5	5.C.T42.S111.IN.A1.V / 5.C.T42.S111.IN.A1.N <= 75	The average value per cash deposit C.T42.S111 in the reporting scheme ZVS5 seems to be unusually high.
725	ZVS5	5.C.T1.S12.IN.A1.V / 5.C.T1.S12.IN.A1.N <= 100	The average value per POS transaction C.T1.S12 in the reporting scheme ZVS5 seems to be unusually high.
735	ZVS5	5.C.T3.S131.IN.A1.V / 5.C.T3.S131.IN.A1.N <= 40	The average value per e-money card loading and unloading transaction C.T3.S131 in the reporting scheme ZVS5 seems to be unusually high.
745	ZVS5	5.C.T3.S132.IN.A1.V / 5.C.T3.S132.IN.A1.N <= 20	The average value per e-money payment transaction with cards with e-money function C.T3.S132 in the reporting scheme ZVS5 seems to be unusually high.
750	ZVS5 / ZVS1	5.C.T0.S1.IN.A1.N > 0 => 1.A1.IN.DE.N + 1.A2.IN.DE.N > 0	When transactions in reporting template ZVS5 in the position C.T0.S1 are reported, then the corresponding accounts need to be reported in reporting template ZVS1 in the positions A1 or A2.
760	ZVS5 / ZVS3	5.A.T41.S111.IN.A1.N + 5.A.T42.S111.IN.A1.N + 5.B.T41.S111.IN.A1.N + 5.B.T42.S111.IN.A1.N > 0 <=> 3.S111.IN.A1.N > 0	When transactions in reporting template ZVS5 in the positions A.T41.S111, A.T42.S111, B.T41.S111 or B.T42.S111 are reported, then the corresponding ATMs need to be reported in reporting template ZVS3 in the position S111 and vice versa.

770	ZVS5 / ZVS3	5.A.T1.S12.IN.A1.N + 5.B.T1.S12.IN.A1.N > 0 <=> 3.S12.IN.A1.N > 0	When transactions in reporting template ZVS5 in the positions A.T1.S12 or B.T1.S12 are reported, then the corresponding POS terminals need to be reported in reporting template ZVS3 in the position S12 and vice versa.
780	ZVS5 / ZVS3	5.A.T3.S131.IN.A1.N + 5.B.T3.S131.IN.A1.N + 5.A.T3.S132.IN.A1.N + 5.B.T3.S132.IN.A1.N > 0 => 3.S13.IN.A1.N > 0	When transactions in reporting template ZVS5 in the positions A.T3.S131, A.T3.S132, B.T3.S131 or B.T3.S132 are reported, then the corresponding e-money card terminals need to be reported in reporting template ZVS3 in the position S13.
			The checks are identical for the reporting templates ZVS8.A and ZVS8.W
805	ZVS8	8.T2.I2122.S31.TO.A1.V / 8.T2.I2122.S31.TO.A1.N <= 1000	The average value per online banking based credit transfer T2.I2122.S31 in the reporting scheme ZVS8 seems to be unusually high.
815	ZVS8	8.T2.I241.TO.A1.V / 8.T2.I241.TO.A1.N <= 10000	The average value per credit to an account by simple book entry T2.I241 in the reporting scheme ZVS8 seems to be unusually high.
825	ZVS8	8.T2.I242.TO.A1.V / 8.T2.I242.TO.A1.N <= 10000	The average value per debit from an account by simple book entry T2.I242 in the reporting scheme ZVS8 seems to be unusually high.
835	ZVS8	8.T4.I21.TO.A1.V / 8.T4.I21.TO.A1.N <= 1000	The average value per money remittance T4.I21 in the reporting scheme ZVS8 seems to be unusually high.
845	ZVS8	8.T2.S32.TO.A1.V / 8.T2.S32.TO.A1.N <= 1500	The average value per transaction via telecommunication, digital or IT device T2.S32 in the reporting scheme ZVS8 seems to be unusually high.
855	ZVS8	8.T41.S12.TO.A1.V / 8.T41.S12.TO.A1.N <= 150	The average value per cash advance at POS terminals T41.S12 in the reporting scheme ZVS8 seems to be unusually high.
865	ZVS8	8.T41.S2.TO.A1.V / 8.T41.S2.TO.A1.N <= 1500	The average value per OTC cash withdrawal T41.S2 in the reporting scheme ZVS8 seems to be unusually high.
875	ZVS8	8.T42.S2.TO.A1.V / 8.T42.S2.TO.A1.N <= 2000	The average value per OTC cash deposit T42.S2 in the reporting scheme ZVS8 seems to be unusually high.
880	ZVS8 / ZVS1	8.T42.S2.TO.A1.N + 8.T41.S2.TO.A1.N > 0 => 1.A1.IN.DE.N > 0	When transactions in reporting template ZVS8 in the positions T41.S2 or T42.S2 are reported, then the corresponding accounts need to be reported in reporting template ZVS1 in the position A1.
890	ZVS8 / ZVS1	8.T2.I2122.S31.TO.A1.N > 0 => 1.A1.IN.DE.N + 1.A2.IN.DE.N > 0	When transactions in reporting template ZVS8 in the position T2.I2122.S31 are reported, then the corresponding accounts need to be reported in reporting template ZVS1 in the positions A1 or A2.