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ASPECTS REGARDING BANKING RISK INDICATORS MANAGED BY THE PAYMENT INCIDENTS CENTER

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Abstract: *This paper analyzes data provided by the National Bank of Romania (BNR) regarding payment incidents caused by account holders involving checks, bills of exchange, and promissory notes during the 2020–2026 period, as managed through the Payment Incidents Center (CIP). This specialized body is tasked with collecting, storing, and centralizing all specific data related to payment incidents involving checks, bills of exchange, and promissory notes issued by account holders.*
Aggregate indicators are calculated by processing information on payment incidents involving debit instruments recorded by the Payment Incidents Center, including: the number of payment incidents involving debit instruments; the value of payments refused (in thousands of lei); the number of payment incidents involving debit instruments—categorized by major reasons; the value of payments refused due to major reasons (in thousands of lei), etc.

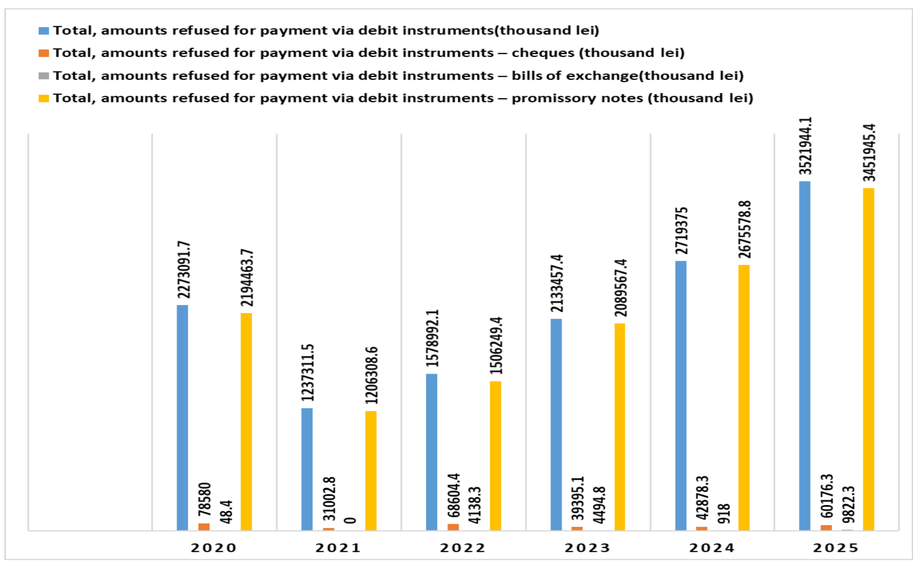
• Introduction

In the context of the continuous development of the financial-banking system and the diversification of payment operations, the management of banking risks constitutes an essential component of the activities of credit institutions. The stability and security of the banking system depend, to a significant extent, on the ability of banks to identify, assess, monitor, and prevent risks associated with the operations conducted by their clients. In this sense, banking risk is not limited merely to the potential for financial losses; it also encompasses risks arising from the payment behavior of individuals and legal entities, the failure to fulfill contractual obligations, and the occurrence of incidents involving the use of payment instruments.
A key role in managing these risks is played by the Payment Incidents Center (CIP)—a specialized unit within the National Bank of Romania—which handles the collection, centralization, management, and utilization of data regarding payment incidents occurring within the banking system. Through its database, the Payment Incidents Center contributes to greater transparency in the relationships between participants in the banking system and provides credit institutions with information relevant to assessing the payment behavior of their clients.

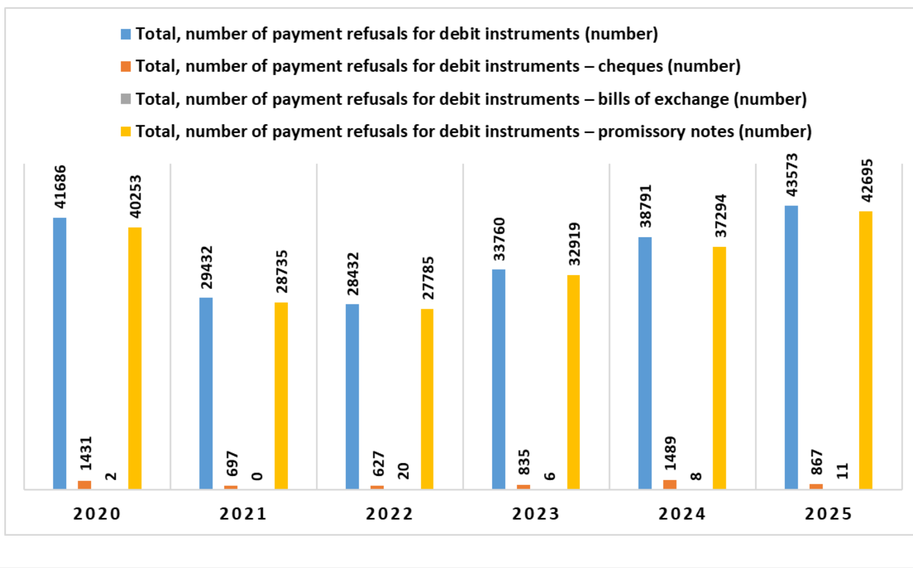
• Material and method

The study is based on the use of research methods and the analysis of specialized literature, an examination of the applicable legislative and regulatory framework, an analysis of information published by the National Bank of Romania, and the interpretation of relevant indicators for assessing banking risk.
Research highlights that banking risks arise from a multitude of factors, including the inability of clients to meet their financial obligations, economic difficulties, improper payment behavior, and the inappropriate use of payment instruments.

• Results and discussions



Dynamics of amounts refused for payment via debit instruments



Trends in the number of payment refusals involving debit instruments

• Conclusions

The management of banking risks is a fundamental component of the activities of credit institutions, playing an essential role in maintaining financial stability, protecting the interests of participants in the banking system, and ensuring that payment operations are conducted safely.
Information regarding payment incidents can serve as a relevant criterion when analyzing client creditworthiness, assessing their capacity to fulfill contractual obligations, and determining the terms of engagement with credit institutions.