

QUARTERLY MASTERCARD REPORTING (QMR)

Quarterly Mastercard Reporting (QMR) is the process by which Principal Licensees report operational metrics to Mastercard. This 'Issuing Definitions' document illustrates the Issuing data required for complete and accurate reporting.

Cards Definitions and Types to Report	
Card	A Credit, Debit, or Prepaid plastic with a Mastercard, Maestro and/or Cirrus logo on it linked to one unique account as defined above. A card must be issued and activated by the cardholder to be included in the QMR. Alternate payment devices such as a FOB, watch, phone, etc., should not be included here.
Open Cards	Cards which are able to enact a transaction and are neither temporarily blocked nor purged should be reported as OPEN. <ul style="list-style-type: none">• The Card does not have to post a transaction in the quarter, but should be in good standing to do so.• If the Card is not able to enact a transaction, it should be considered "Temporarily Blocked" (see below).
Temporarily Blocked Cards	Cards that are temporarily suspended and cannot be used to enact a transaction and are waiting to be purged or reinstated as open should be reported as TEMPORARILY BLOCKED. <ul style="list-style-type: none">• Temporarily Blocked Cards should be routinely purged to ensure there are no material overstatements.
Total Cards	Total is equal to Open plus temporarily Blocked.
Cards at Beginning of Quarter	Number of Open, Temporarily Blocked, and Total Cards on the last day of the previous quarter. Purged cards or cards that will never be reinstated as open should not be included here. This should match the "End of Quarter" number you reported in the prior quarter.
New Cards Obtained During Quarter	Number of Cards added since the end of the previous quarter. <ul style="list-style-type: none">• This number must be greater than or equal to zero.
Cards Terminated During Quarter	Number of accounts purged from your records either by attrition or through a periodic purge of permanently closed accounts. Do not include lost or stolen cards in the terminated accounts figure. Accounts which have been compromised (as the result of the card being lost or stolen or for any other reason) are generally reported as temporarily blocked until they are purged from your system, at which time they should be included in the Terminated Accounts figure.
Cards at End of Quarter	Number of Open, Temporarily Blocked and Total on the last day of the quarter.
Cards with at Least One Transaction during the Quarter	Number of cards that had at least one Purchase or Cash transaction during the quarter. This number will not necessarily be the same as "Open" cards.

The Cards Definitions and Types to Report will help define the specific meaning for each data point within the card sections.