

Acquirer Risk Management Reports

Contents

OVERVIEW	3
CHAPTER 1. ACQUIRER FRAUD REPORTS	4
Daily Transaction Monitoring Risk Management parameters	4
Individual Transaction amount within a Merchant Deposit	4
Total number of Transactions deposited daily for an individual Merchant Outlet	4
Total amount of Transactions deposited daily for an individual Merchant Outlet	4
Number and amount of Transactions processed on the same Cardholder Account Number by one or more Merchants	5
Number of Retrieval Requests and Chargebacks processed	5
Amount of Retrieval Requests and Chargebacks processed	5
Total amount of key-entered Transactions processed daily at a Merchant Outlet	5
Total number of key-entered Transactions processed daily at a Merchant Outlet	6
Percentage of below Floor Limit Transactions processed for an individual Merchant Outlet	6
Total number and amount of Transactions on the same Issuer BIN, at the same Merchant Outlet, on the same day	6
Amount of Credits (refunds) processed for an individual Merchant Outlet	6
Number of Credits (refunds) processed for an individual Merchant Outlet	7
Merchant with no Deposit activity for a specified time period	7
Merchant Deposit made with no previous Deposit activity within a specified time period	7
Merchant Deposit processed after termination of Merchant Agreement	7
Daily Authorization Monitoring Parameters	7
Single Authorization amount	7
Total number of Authorization Requests for a single day at a Merchant Outlet	8
Total amount of Authorization Requests for a single day at a Merchant Outlet	8
Total amount of Authorization Requests for a single day at a Merchant Outlet	8
Multiple Authorization Requests for the same Cardholder Account Number processed on a single day at the same Merchant Outlet	9
Total number of key-entered Authorization Requests processed daily at a Merchant Outlet	9
Total amount of key-entered Authorization Requests processed daily at a Merchant Outlet	9
Total number and value of Authorization Requests on the same Issuer BIN, at the same Merchant Outlet, on the same day	9
Percentage of declined Authorization Requests in a single day from a single Merchant	10
CHAPTER 2. APPENDICES	11
Appendix 1. List of the Acquirer Transactions	11
Appendix 2. The Acquirer Risk Management Reports	13
Individual Transactions Amount Exceed Average	13
Exceeded Transactions Number	14
Exceeded Total Transactions Amount	15
Card on Devices Transactions	16
Daily to period average POM Docs Amount Ratio	17
Daily to period average POM Docs Number Ratio	18
Exceeded Total Chargebacks & Retr. Req. Number	19
Exceeded Total Chargebacks & Retr. Request Amnt	20
Total Number of Floor Limit Transactions	21
BIN on Devices Transactions	22
Total Amount of Credit (Refund) Transactions	23
Total Number of Credits (Refunds) Transactions	24
Inactive Merchants	25
Awaking Merchants	26
Individual Authorization Amount Exceeds Average	27
Exceeded Authorizations Number	28
Exceeded Total Authorizations Amount Avg (Mrch)	29

Exceeded Total Authorizations Amount Abs.(Mrch)	30
Exceeded Max. Auth. Number by the Same Card	31
Exceeded POM to Total Auth. Docs Number Ratio	32
Exceeded POM to Total Auth. Amount Ratio.....	33
BIN on Devices Authorisations.....	34
Exceeded Total Declined Authorizations Number	35

Overview

This document provides a list of Risk Management parameters accompanied with the definitions of these parameters and the conditions used to generate the sample reports. The appendices contain a list of transactions the reports are based on as well as the report samples generated for each parameter.

Chapter 1. Acquirer Fraud Reports

Daily Transaction Monitoring Risk Management parameters

Individual Transaction amount within a Merchant Deposit

The Definition

The actual Transaction Amount for an individual Merchant Outlet exceeds the threshold established by the Acquirer as the Daily Average Amount increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Individual Transactions Amount to Average Ratio" report parameter is 7 (700 percent). The results are given in the "Individual Transactions Amount Exceed Average" report in Appendix 2.

Total number of Transactions deposited daily for an individual Merchant Outlet

The definition

The actual daily number of Transactions for an individual Merchant Outlet exceeds a threshold established by the Acquirer as the Daily Average Number increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Maximal Ratio of Transaction Number to Average" report parameter is 0.6 (60 percent). The results are given in the "Exceeded Transactions Number" report in Appendix 2.

Total amount of Transactions deposited daily for an individual Merchant Outlet

The Definition

The actual daily amount of Deposit for an individual Merchant Outlet exceeds the threshold established by the Acquirer as the average daily amount increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Maximal Ratio of Transaction Amount to Average" report parameter is 0.6 (60 percent). The results are given in the "Exceeded Total Transactions Amount" report in Appendix 2.

Number and amount of Transactions processed on the same Cardholder Account Number by one or more Merchants

The Definition

The threshold established by the Acquirer has been exceeded.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "P_N_DOCS" report parameter is 6 (6 documents). The results are given in the "Card on Devices Transactions" report in Appendix 2.

Number of Retrieval Requests and Chargebacks processed

The Definition

The Acquirer pre-determined ratio between the total number of the Retrieval Requests plus Chargebacks for an individual Merchant Outlet and the total transactions number has been exceeded.

The report conditions

The reporting period is 1 day (01.11.2001) The value of the "Total Chargebacks Number" report parameter is 0.1 (10 percent). The results are given in the "Exceeded Total Chargebacks & Retr. Req. Number" report in Appendix 2.

Amount of Retrieval Requests and Chargebacks processed

The Definition

The Acquirer pre-determined ratio between the total amount of the Retrieval Requests plus Chargebacks for an individual Merchant Outlet and the total transactions amount has been exceeded.

The report conditions

The reporting period is 1 day (01.11.2001) The value of the "Total Chargebacks Amount" report parameter is 0.1 (10 percent). The results are given in the "Exceeded Total Chargebacks & Retr. Request Amnt" report in Appendix 2.

Total amount of key-entered Transactions processed daily at a Merchant Outlet

The Definition

The actual daily Key-Entered Transactions amount for an individual Merchant Outlet exceeds the threshold established by the Acquirer as the average daily Key-Entered Transactions amount increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Daily to period average POM Docs Amount Ratio" report parameter is 1.2 (120 percent). The results are given in the "Daily to period average POM Docs Amount Ratio" report in Appendix 2.

Total number of key-entered Transactions processed daily at a Merchant Outlet

The Definition

The actual daily Key-Entered Transactions number for an individual Merchant Outlet exceeds the threshold established by the Acquirer as the average daily Key-Entered Transactions number increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Daily to period average POM Docs Number Ratio" report parameter is 1.2 (120 percent). The results are given in the "Daily to period average POM Docs Number Ratio" report in Appendix 2.

Percentage of below Floor Limit Transactions processed for an individual Merchant Outlet

The Definition

The threshold ratio between the number of the Below Floor Limit Transactions for an individual Merchant Outlet and the average daily number of Below Floor Limit Transactions has been exceeded.

The report conditions

The reporting period is from 01.11.2001 to 06.11.2001. The value of the "Excess Average Amount " report parameter is 0.1 (10 percent). The results are given in the "Total Number of Floor Limit Transactions" report in Appendix 2.

Total number and amount of Transactions on the same Issuer BIN, at the same Merchant Outlet, on the same day

The Definition

The threshold established by the Acquirer has been exceeded.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "P_N_DOCS" report parameter is 4 (4 documents). The results are given in the "BIN on Devices Transactions" report in Appendix 2.

Amount of Credits (refunds) processed for an individual Merchant Outlet

The Definition

The actual daily amount of Credits for an individual Merchant Outlet exceeds the threshold established by the Acquirer as the average daily amount of Credits increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Excess Average Amount " report parameter is 0.1 (10 percent). The results are given in the "Total Amount of Credit (Refund) Transactions" report in Appendix 2.

Number of Credits (refunds) processed for an individual Merchant Outlet

The Definition

The actual daily number of Credits for an individual Merchant Outlet exceeds the threshold established by the Acquirer as the average daily number of Credits increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Excess Average Amount " report parameter is 0.1 (10 percent). The results are given in the "Total Number of Credits (Refunds) Transactions" report in Appendix 2.

Merchant with no Deposit activity for a specified time period

The Definition

The time period with no Deposit activity exceeds the period established by the Acquirer.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The results are given in the "Inactive Merchants" report in Appendix 2.

Merchant Deposit made with no previous Deposit activity within a specified time period

The Definition

The current Deposit activity was preceded by time period with no Deposit activity that exceeds the time period established by the Acquirer.

The report conditions

The reporting period is from 01.11.2001 to 02.11.2001. The results are given in the "Awaking Merchants" report in Appendix 2.

Merchant Deposit processed after termination of Merchant Agreement

Since the system does not allow a merchant making any transactions after the merchant agreement is terminated, the corresponding report is not generated.

Daily Authorization Monitoring Parameters

Single Authorization amount

The Definition

A Single Authorization Amount for an individual Merchant Outlet exceeds the threshold established by the Acquirer as the Average Daily Authorization Amount increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 06.11.2001. The value of the "Individual Authorization Amount to Average Ratio" report parameter is 6 (600 percent). The results are given in the "Individual Authorization Amount Exceeds Average" report in Appendix 2.

Total number of Authorization Requests for a single day at a Merchant Outlet***The Definition***

The total daily number of Authorization Requests for a Merchant Outlet exceeds a threshold established by the Acquirer as the Daily Average Number of Authorization Requests increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Maximal Ratio of Auth.Number to Average" report parameter is 1.01 (101 percent). The results are given in the "Exceeded Authorizations Number" report in Appendix 2.

Total amount of Authorization Requests for a single day at a Merchant Outlet***The Definition***

The Total Daily Amount of Authorization Requests for a Merchant Outlet exceeds the threshold established by the Acquirer as the Daily Average Amount of Authorization Requests increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Maximal Ratio of Transaction Amount to Average" report parameter is 1.2 (120 percent). The results are given in the "Exceeded Total Authorizations Amount Avg (Mrch)" report in Appendix 2.

Total amount of Authorization Requests for a single day at a Merchant Outlet***The Definition***

The Total Daily Amount of Authorization Requests for a Merchant Outlet exceeds the Amount specified by the Acquirer.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "840" report parameter is 1000 (1000 USD). The value of the "950" report parameter is 5000 (5000 XAF). The results are given in the "Exceeded Total Authorizations Amount Abs.(Mrch)" report in Appendix 2.

Multiple Authorization Requests for the same Cardholder Account Number processed on a single day at the same Merchant Outlet

The Definition

The threshold established by the Acquirer has been exceeded.

The report conditions

The reporting period is from 01.11.2001 to 06.11.2001. The value of the "Maximal Number of Auth. the Same Card" report parameter is 6 (6 authorizations per card). The results are given in the "Exceeded Max. Auth. Number by the Same Card" report in Appendix 2.

Total number of key-entered Authorization Requests processed daily at a Merchant Outlet

The Definition

The total daily number of Authorization Requests for a Merchant Outlet exceeds the threshold established by the Acquirer as the average daily number of Authorization Requests increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Daily to period average POM Docs Number Ratio" report parameter is 1.2 (120 percent). The results are given in the "Exceeded POM to Total Auth. Docs Number Ratio" report in Appendix 2.

Total amount of key-entered Authorization Requests processed daily at a Merchant Outlet

The Definition

The total daily amount of Key-Entered Authorization Requests for a Merchant Outlet exceeds the threshold established by the Acquirer as the average daily amount of Authorization Requests increased by a certain percent.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Daily to period average POM Docs Amount Ratio" report parameter is 1.2 (120 percent). The results are given in the "Exceeded POM to Total Auth. Amount Ratio" report in Appendix 2.

Total number and value of Authorization Requests on the same Issuer BIN, at the same Merchant Outlet, on the same day

The Definition

The threshold established by the Acquirer has been exceeded.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "P_N_DOCS" report parameter is 5 (5 documents). The results are given in the "BIN on Devices Authorisations" report in Appendix 2.

Percentage of declined Authorization Requests in a single day from a single Merchant

The Definition

The threshold established by the Acquirer has been exceeded.

The report conditions

The reporting period is from 01.11.2001 to 08.11.2001. The value of the "Total Declined Authorizations Number" report parameter is 0.1 (10 percent). The results are given in the "Exceeded Total Declined Authorizations Number" report in Appendix 2.

Chapter 2. Appendices

Appendix 1. List of the Acquirer Transactions

ID	Date	Target Number	SIC	AmountCurr	Merchant	Countr	Categ	Request	Trn Cond	RC
208	11/1/2001	4006090000000007	6010	300.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
209	11/1/2001	4273130000000007	6010	200.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
210	11/1/2001	4002270000000009	6010	200.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
211	11/1/2001	4021670000000007	6010	100.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
212	11/1/2001	4099100000000002	6010	100.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
217	11/1/2001	4006090000000007	6010	3000.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
218	11/1/2001	4273130000000007	6010	2000.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
220	11/1/2001	4006090000000007	6010	700.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
221	11/1/2001	4273130000000007	6010	1500.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
222	11/1/2001	4099100000000002	6010	2000.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
223	11/1/2001	4002270000000009	6010	7000.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
225	11/1/2001	4006090000000007	6010	700.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
226	11/1/2001	4273130000000007	6010	1500.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
227	11/1/2001	4099100000000002	6010	2000.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
228	11/1/2001	4002270000000009	6010	7000.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
232	11/1/2001	4006090000000007	5992	400.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
233	11/1/2001	4273130000000007	5992	500.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
234	11/1/2001	4002270000000009	5992	400.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
235	11/1/2001	4021670000000007	5992	500.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
236	11/1/2001	4099100000000002	5992	400.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
239	11/1/2001	4006090000000007	5992	10.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
240	11/1/2001	4273130000000007	5992	20.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
241	11/1/2001	4002270000000009	5992	30.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
246	11/1/2001	4099100000000002	5992	20.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
247	11/1/2001	4021670000000007	5992	20.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
248	11/1/2001	4002270000000009	5992	20.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
249	11/1/2001	4273130000000007	5992	20.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
251	11/1/2001	4002270000000009	5992	50.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
252	11/1/2001	4099100000000002	5992	10000.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
253	11/1/2001	4006090000000007	5992	200.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
254	11/1/2001	4273130000000007	5992	20.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
255	11/1/2001	4002270000000009	5992	5000.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
256	11/1/2001	4002270000000009	5992	33.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
257	11/1/2001	4002270000000009	5992	33.00USD	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
258	11/1/2001	4099100000000002	5992	4500.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
259	11/1/2001	4099100000000002	5992	4500.00USD	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
261	11/1/2001	4002270000000009	5992	50.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
262	11/1/2001	4099100000000002	5992	10000.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
263	11/1/2001	4006090000000007	5992	200.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
267	11/1/2001	4273130000000007	5992	20.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
268	11/1/2001	4002270000000009	5992	5000.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
276	11/1/2001	4006090000000007	5992	140.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
277	11/1/2001	4273130000000007	5992	200.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
278	11/1/2001	4099100000000002	5992	2660.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
280	11/1/2001	4006090000000007	6010	100.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
281	11/1/2001	40060910000000005	6010	5000.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00

282	11/1/2001	4006090000000007	6010	10.00USD	TEST MERCH	Congo	Fin	Advice	POS Key Entr	00
283	11/1/2001	4273130000000007	6010	1500.00USD	TEST MERCH	Congo	Fin	Advice	POS Key Entr	00
284	11/1/2001	4021670000000007	5999	55.00XAF	TEST MERCH	Congo	Fin	Advice	POS Key Entr	00
285	11/1/2001	4099100000000002	5999	1725.00XAF	TEST MERCH	Congo	Fin	Advice	POS Key Entr	00
286	11/1/2001	4002270000000009	5992	50.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
287	11/1/2001	4002270000000009	5992	15.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
288	11/1/2001	4002270000000009	5992	25.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
289	11/1/2001	4099100000000002	5992	6000.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
290	11/1/2001	4099100000000002	5992	50.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
291	11/1/2001	4099100000000002	5992	250.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
292	11/1/2001	4099100000000002	5992	10.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
293	11/1/2001	4099100000000002	5992	350.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
294	11/1/2001	4099100000000002	5992	6000.00USD	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
295	11/1/2001	4099100000000002	5992	50.00USD	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
296	11/1/2001	4006090000000007	6010	2000.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
297	11/1/2001	4006090000000007	6010	4000.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
298	11/1/2001	4006090000000007	6010	50.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
299	11/1/2001	4006090000000007	6010	20.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
300	11/1/2001	4006090000000007	6010	2000.00USD	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
301	11/1/2001	4006090000000007	6010	4000.00USD	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
302	11/1/2001	4006090000000007	6010	5000.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
303	11/1/2001	4006090000000007	6010	10.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
304	11/1/2001	4006090000000007	6010	2000.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
305	11/1/2001	4006090000000007	6010	50.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
306	11/1/2001	4006090000000007	6010	2000.00XAF	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
307	11/1/2001	4006090000000007	6010	5000.00XAF	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
308	11/1/2001	4006090000000007	6010	50.00XAF	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
310	11/1/2001	4002270000000009	5992	5000.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
361	11/6/2001	4006090000000007	6010	10.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
362	11/6/2001	4006090000000007	6010	10.00USD	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
363	11/6/2001	4006090000000007	6010	10.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	96
364	11/6/2001	4002270000000009	6010	10.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	96
365	11/6/2001	4002270000000009	6010	10.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	96
366	11/6/2001	4002270000000009	6010	10.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
367	11/6/2001	4273130000000007	6010	5000.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
368	11/6/2001	4099100000000002	6010	50.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
369	11/6/2001	4006090000000007	6010	3600.00USD	TEST MERCH	Congo	Auth	Request	Imprinter	00
371	11/6/2001	4006090000000007	5992	1500.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
372	11/6/2001	4002270000000009	5992	900.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
373	11/6/2001	4099100000000002	5992	1100.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
376	11/6/2001	4002270000000009	5992	550.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
377	11/6/2001	4021670000000007	5992	650.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
382	11/6/2001	4273130000000007	5992	5000.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
385	11/6/2001	4006090000000007	5992	800.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
386	11/6/2001	4273130000000007	5992	1200.00XAF	TEST MERCH	Congo	Auth	Request	Imprinter	00
388	11/6/2001	4021670000000007	5992	200.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
389	11/6/2001	4002270000000009	5992	350.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
390	11/6/2001	4099100000000002	5992	250.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
392	11/6/2001	4006090000000007	5992	800.00XAF	TEST MERCH	Congo	Auth	Reversal	Imprinter	00
394	11/8/2001	4273130000000007	5992	600.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
395	11/8/2001	4099100000000002	5992	1900.00USD	TEST MERCH	Congo	Fin	Advice	Imprinter	00
398	11/8/2001	4021670000000007	5992	1200.00XAF	TEST MERCH	Congo	Fin	Advice	Imprinter	00
400	11/8/2001	4002270000000009	5992	5000.00USD	TEST MERCH	Congo	Fin	Reversal	Imprinter	00
402	11/8/2001	4099100000000002	5999	1500.00XAF	TEST MERCH	Congo	Fin	Advice	POS Card Read	00

Appendix 2. The Acquirer Risk Management Reports

Individual Transactions Amount Exceed Average

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	10,000.00	451.22	700.00%	2,216.20% 01/11/2001 13:32:00
00000002	5,000.00	451.22	700.00%	1,108.10% 06/11/2001 17:17:50
TOTAL this Currency	15,000.00			

Financial Institution: Principal

Currency: USD

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	5,000.00	451.22	700.00%	1,108.10% 01/11/2001 16:00:07
00000002	5,000.00	451.22	700.00%	1,108.10% 01/11/2001 16:00:07
00000002	5,000.00	451.22	700.00%	1,108.10% 01/11/2001 13:33:53
TOTAL this Currency	15,000.00			

Report created on: 09/11/2001 16:19:37 by:

Page 1 of 1

Exceeded Transactions Number

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	12	9	60.00%	133.33% 06/11/2001
00000004	1	1	60.00%	100.00% 08/11/2001
00000001	15	15	60.00%	100.00% 01/11/2001
99999999	2	2	60.00%	100.00% 01/11/2001
00000002	6	9	60.00%	66.67% 01/11/2001
TOTAL this Currency	36			

Financial Institution: Principal

Currency: USD

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	32	17	60.00%	188.24% 01/11/2001
00000001	21	14	60.00%	150.00% 01/11/2001
99999998	2	2	60.00%	100.00% 01/11/2001
00000004	3	3	60.00%	100.00% 01/11/2001
TOTAL this Currency	5			

Report created on: 08/11/2001 16:27:21 by: DEMIGOD

Page 1 of 1

Exceeded Total Transactions Amount

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	20,500.00	16,900.00	60.00%	121.30% 01/11/2001
00000004	1,200.00	1,200.00	60.00%	100.00% 08/11/2001
00000001	36,510.00	36,510.00	60.00%	100.00% 01/11/2001
99999999	1,780.00	1,780.00	60.00%	100.00% 01/11/2001
00000002	13,300.00	16,900.00	60.00%	78.70% 06/11/2001
TOTAL this Currency	73,290.00			

Financial Institution: Principal

Currency: USD

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	44,246.00	23,373.00	60.00%	189.30% 01/11/2001
00000001	28,670.00	18,680.00	60.00%	153.48% 01/11/2001
99999998	1,510.00	1,510.00	60.00%	100.00% 01/11/2001
00000004	3,000.00	3,000.00	60.00%	100.00% 01/11/2001
TOTAL this Currency	77,426.00			

Report created on: 08/11/2001 16:31:25 by: DEMIGOD

Page 1 of 1

Card on Devices Transactions

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Settlement Currency: USD

Card Number	Summary Amount	# Merc	# Docs	Device Number	# Docs	Amount
4273130000000007	5,060.00	4	9	00000001	2	2,200.00
				00000002	5	1,160.00
				00000004	1	200.00
				99999998	1	1,500.00
4002270000000009	15,650.00	2	7	00000001	1	200.00
				00000002	6	15,450.00
4006090000000007	3,860.00	4	6	00000001	2	3,300.00
				00000002	2	410.00
				00000004	1	140.00
				99999998	1	10.00
4099100000000002	7,480.00	3	6	00000001	1	100.00
				00000002	3	2,320.00
				00000004	2	5,060.00
TOTAL this Settlement Currency				# Docs:	22	
				Amount:	32,050.00	

Report created on: 08/11/2001 16:08:47 by: DEMIGOD

Page 1 of 1

Daily to period average POM Docs Amount Ratio

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value Details
99999999	100.00	54.27%	120.00% 184.27% 01/11/2001
TOTAL this Currency	100.00		

Report created on: 09/11/2001 16:19:54 by:

Page 1 of 1

Daily to period average POM Docs Number Ratio

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value Details
99999999	100	66.67%	120.00% 150.00% 01/11/2001
TOTAL this Currency	100		

Report created on: 09/11/2001 16:19:59 by:

Page 1 of 1

Exceeded Total Chargebacks & Retr. Req. Number

Financial Institution: Principal

From 01/11/2001 to 01/11/2001

Financial Institution: Principal

Currency: USD

Contract Number	Amount	Documents Number	Parameter Value Details
00000001	5,600.00	6	10.00% 28.57%

TOTAL this Currency	Amount:	5,600.00
	Documents Number:	6

TOTAL this Financial Institution	Documents Number:	6
----------------------------------	-------------------	---

Report created on: 08/11/2001 15:40:45 by: DEMIGOD

Page 1 of 1

Exceeded Total Chargebacks & Retr. Request Amnt

Financial Institution: Principal

From 01/11/2001 to 01/11/2001

Financial Institution: Principal

Currency: USD

Contract Number	Amount	Documents Number	Parameter Value Details
-----------------	--------	------------------	-------------------------

00000001	5,600.00	6	10.00% 19.53%
----------	----------	---	---------------

TOTAL this Currency	Amount:	5,600.00
---------------------	---------	----------

Documents Number:	6
-------------------	---

TOTAL this Financial Institution	Documents Number:	6
----------------------------------	-------------------	---

Report created on: 08/11/2001 15:33:39 by: DEMIGOD

Page 1 of 1

Total Number of Floor Limit Transactions

Fin. Inst.: Principal From 01/11/2001 to 06/11/2001

Financial Institution: Principal Currency: XAF

Number of Documents

Device	Date	Total	Floor Limit
00000002	06/11/2001	6	3

Financial Institution: Principal Currency: USD

Number of Documents

Device	Date	Total	Floor Limit
00000002	01/11/2001	32	12
00000004	01/11/2001	2	2

Created on:08/11/2001 13:11:08 by:DEMIGOD

Page 1 of 1

BIN on Devices Transactions

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Date: 01/11/2001

Settlement Currency: USD

BIN	Summary Amount	# Merc	# Docs	Device Number	# Docs	Amount
400227	10,450.00	1	5	00000002	5	10,450.00
427313	560.00	1	4	00000002	4	560.00

TOTAL this Settlement Currency	# Docs:	9
	Amount:	11,010.00

TOTAL this Date	# Docs:	9
-----------------	---------	---

Report created on: 08/11/2001 16:40:16 by: DEMIGOD

Page 1 of

Total Amount of Credit (Refund) Transactions

Fin. Inst.: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Device	Date	Amount of Documents	
		Total	Credit (Refund)
00000004	08/11/2001	1,200.00	1,200.00

Financial Institution: Principal

Currency: USD

Device	Date	Amount of Documents	
		Total	Credit (Refund)
00000002	01/11/2001	17,360.00	5,000.00
	08/11/2001	2,500.00	2,500.00

Created on:08/11/2001 13:31:37 by:DEMIGOD

Page 1 of 1

Total Number of Credits (Refunds) Transactions

Fin. Inst.: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Device	Date	Number of Documents	
		Total	Credit (Refund)
00000004	08/11/2001	1	1

Financial Institution: Principal

Currency: USD

Device	Date	Number of Documents	
		Total	Credit (Refund)
00000002	01/11/2001	16	1
	08/11/2001	2	2

Created on:08/11/2001 15:54:38 by:DEMIGOD

Page 1 of 1

Inactive Merchants

Fin. Inst.: Principal

From 01/11/2001 to 08/11/2001

Client	Reg Number	Contract Name	Contract Number
TEST ACQ	004	TEST CASH ACQ	001-C-999999
TEST ACQ	004	TEST RETAIL ACQ	001-C-999998
TEST ACQ	004	TEST ATM	001-C-401529
TOTAL		Number of Contracts:	3

Created on:08/11/2001 16:51:56 by:DEMIGOD

Page 1 of 1

Awaking Merchants

Fin. Inst.: Principal

From 01/11/2001 to 02/11/2001

Client	Reg Number	Contract Name	Contract Number
TEST ACQ	004	TEST CASH ACQ	001-C-999999
TEST ACQ	004	TEST RETAIL ACQ	001-C-999998
TOTAL	Number of Contracts:	2	

Created on:08/11/2001 17:05:00 by:DEMIGOD

Page 1 of 1

Individual Authorization Amount Exceeds Average

Financial Institution: Principal

From 01/11/2001 to 06/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	10,000.00	907.64	600.00%	1,101.76% 01/11/2001 13:27:28
00000001	7,000.00	984.04	600.00%	711.35% 01/11/2001 13:15:13
TOTAL this Currency	17,000.00			

Financial Institution: Principal

Currency: USD

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	6,000.00	907.64	600.00%	661.06% 01/11/2001 15:48:35
00000002	6,000.00	907.64	600.00%	661.06% 01/11/2001 15:45:32
TOTAL this Currency	12,000.00			

Report created on: 09/11/2001 13:07:06 by:

Page 1 of 1

Exceeded Authorizations Number

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: USD

Contract Number	Actual Value	Average Value	Parameter Value Details
00000001	8	7.5	101.00% 106.67% 01/11/2001
TOTAL this Currency	8		

Report created on: 09/11/2001 11:22:44 by:

Page 1 of 1

Exceeded Total Authorizations Amount Avg (Mrch)

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value Details
00000002	10,250.00	6,525.00	120.00% 157.09% 01/11/2001
TOTAL this Currency	10,250.00		

Financial Institution: Principal

Currency: USD

Contract Number	Actual Value	Average Value	Parameter Value Details
00000001	17,170.00	12,930.00	120.00% 132.79% 01/11/2001
TOTAL this Currency	17,170.00		

Report created on: 09/11/2001 17:11:43 by:

Page 1 of 1

Exceeded Total Authorizations Amount Abs.(Mrch)

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000001	25,310.00	25,310.00	5,000	506.20% 01/11/2001
00000002	10,250.00	6,525.00	5,000	205.00% 01/11/2001
TOTAL this Currency	35,560.00			

Financial Institution: Principal

Currency: USD

Contract Number	Actual Value	Average Value	Parameter Value	Details
00000002	26,886.00	26,886.00	1,000	2,688.60% 01/11/2001
00000001	17,170.00	12,930.00	1,000	1,717.00% 01/11/2001
00000001	8,690.00	12,930.00	1,000	869.00% 06/11/2001
99999998	1,510.00	1,510.00	1,000	151.00% 01/11/2001
TOTAL this Currency	54,256.00			

Report created on: 09/11/2001 17:12:00 by:

Page 1 of 1

Exceeded Max. Auth. Number by the Same Card

Financial Institution: Principal

From 01/11/2001 to 06/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Amount	Documents Number	Parameter Value Details
00000001	14,810.00	8	6 4006090000000007 01/11/2001

TOTAL this Currency	Amount:	14,810.00
	Documents Number:	8

Financial Institution: Principal

Currency: USD

Contract Number	Amount	Documents Number	Parameter Value Details
00000002	21,710.00	9	6 4099100000000002 01/11/2001
00000001	12,170.00	7	6 4006090000000007 01/11/2001
00000002	5,156.00	6	6 4002270000000009 01/11/2001

TOTAL this Currency	Amount:	39,036.00
	Documents Number:	22

TOTAL this Financial Institution	Documents Number:	30
----------------------------------	-------------------	----

Report created on: 09/11/2001 13:30:24 by:

Page 1 of 1

Exceeded POM to Total Auth. Docs Number Ratio

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value Details
99999999	100	66.67%	120.00% 150.00% 01/11/2001
TOTAL this Currency	100		

Report created on: 09/11/2001 11:56:12 by:

Page 1 of 1

Exceeded POM to Total Auth. Amount Ratio

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: XAF

Contract Number	Actual Value	Average Value	Parameter Value Details
99999999	100.00	54.27%	120.00% 184.27% 01/11/2001
TOTAL this Currency	100.00		

Report created on: 09/11/2001 12:29:39 by:

Page 1 of 1

BIN on Devices Authorisations

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Date: 01/11/2001

Settlement Currency: XAF

Device Number	Summary Amount	# BINs	# Docs BIN	# Docs	Amount
00000001	7,760.00	1	5 400609	5	7,760.00

TOTAL this Settlement Currency	# Docs:	5
	Amount:	7,760.00

Date: 01/11/2001

Settlement Currency: USD

Device Number	Summary Amount	# BINs	# Docs BIN	# Docs	Amount
00000001	11,170.00	1	6 400609	6	11,170.00
00000002	16,283.00	2	11 400227	5	5,123.00
			409910	6	11,160.00

TOTAL this Settlement Currency	# Docs:	17
	Amount:	27,453.00

TOTAL this Date	# Docs:	22
-----------------	---------	----

Report created on: 09/11/2001 12:37:03 by: DEMIGOD

Page 1 of 1

Exceeded Total Declined Authorizations Number

Financial Institution: Principal

From 01/11/2001 to 08/11/2001

Financial Institution: Principal

Currency: USD

Contract Number	Amount	Documents Number	Parameter Value Details
00000001	30.00	3	10.00% 20.00%

TOTAL this Currency	Amount:	30.00
	Documents Number:	3

TOTAL this Financial Institution	Documents Number:	3
----------------------------------	-------------------	---

Report created on: 09/11/2001 18:38:55 by: DEMIGOD

Page 1 of 1