

Issuer Risk Management Reports

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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. Issuer Fraud Reports

Daily Authorization Monitoring Parameters

Total number of authorisations exceeds pre-defined limits in a given period

Definition

A card is used more than a certain number of times in a certain period.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009). The values of the "Maximal Number of Authorizations" report parameter for the different used cards are 1 and 3 (for example: for card 4015500100000045 this parameter is specified as 1 authorization, for card 4015500100000011 this parameter is specified as 3 authorizations). The results are given in the "Exceeded Max. Authorizations Number" report in Appendix 2.

Total number of authorisations exceeds pre-defined limits in a given period in a specific MCC

Definition

A card is used more than a certain number of times within a specified merchant category code i.e. high risk.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Maximal Number of Auth. in a Risk SIC" report parameter is 1 (1 authorization per card). The value of the "SIC" report parameter for the different used cards are 5992 or 5969,5541 (MCC 5992 Florists or MCC 5969 Direct Marketing and MCC 5541 Service Stations separated with a comma). The results are given in the "Exceeded Max. Authorizations Number in Risk SIC" report in Appendix 2.

Total number of authorisations exceeds pre-defined limits in a given time in the same merchant

Definition

A card is used more than a certain number of times in the same merchant outlet.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Maximal Number of Auth. in the Same Merch" report parameter is 6 (6 authorizations per card). The results are given in the "Exceeded Max. Auth. Number by the Same Merchant" report in Appendix 2.

Total number of authorisations exceeds pre-defined limits in a given period in a specific country

Definition

A card is used more than a certain number of times in a high-risk country.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Maximal Number of Auth. in a Risk Countries" report parameter is 1 (1 authorization per card). The value of the "COUNTRY" report parameter is AFG or COG (AFG – Afghanistan, COG – Congo). The results are given in the "Exceeded Max. Auth. Number in Risk Country" report in Appendix 2.

Total authorization value exceeds the limit pre-set for a certain period as a percentage of the available amount.

Definition

Total authorization value for a card exceeds the value pre-defined as a percentage of the total available amount for a certain period.

Conditions for Sample Reports

The reporting period is 7 days long (beginning 01.08.2005 and through 07.08.2005). The value of the "Maximal Amount Available Utilization Ratio" report parameter is 0.1 (10%) of the available amount. The results are given in the "Exceeded Max. Auth. Number with the Return Codes" report in Appendix 2.

Total number of invalid PIN attempts in a pre-determined period

Definition

A card has been used with an incorrect PIN at an ATM more than a certain number of times in a certain period.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Maximal Number of Auth. with Return Codes" report parameter is 1 (1 authorization per card). The value of the "RETCODE" report parameter are 55,75,54 (55-Incorrect PIN, 75-Allowable number of PIN tries exceeded, 54-Expired card / target). The results are given in the "Exceeded Max. Auth. Number with the Return Codes" report in Appendix 2.

Total number of POS 02 transactions received in a pre-determined time

Definition

A card is used more than a certain number of times in a certain time period, where field 22 of the authorisation message contains '02'.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Max. Auth. Number with the POS02 Cond" report parameter is 2 (2 authorizations per

card). The value of the "CONDITION" report parameter is POM. (POS Key Entry transaction condition) The results are given in the "Exceeded Max. Auth. Number with the POS02 Cond." report in Appendix 2.

Total authorisation value exceeds pre-determined limit in a pre-determined time

Definition

A card is used over a certain monetary amount in a certain time period.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The values of the "Total Amount of Authorizations" report parameter for the different used cards are 100 and 2500 (for example: for card 4015500100000045 is specified as 2500 XAF, for card 4015500100000011 is specified as 100 USD). The results are given in the "Exceeded Total Authorizations Amount" report in Appendix 2.

Total authorisation value exceeds pre-determined limit in a pre-determined time in specific MCC's.

Definition

A card is used over a certain monetary amount in a certain time period at a high risk MCC/MCC's.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Total Amount of Auth. in a Risk SIC" report parameter is 100 (100 USD). The value of the "SIC" report parameter is 5969,5541 (MCC 5969 Direct Marketing and MCC 5541 Service Stations separated with a comma). The results are given in the "Exceeded Total Auth. Amount in Risk SIC" report in Appendix 2.

Total authorisation value exceeds pre-determined limit in a pre-determined time in specific country

Definition

A card is used over a certain monetary amount in a high-risk country

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The values of the "Total Amount of Auth. in a Risk Countries" report parameter for the different used cards are 100 and 2500. For example: for the card "4015500100000045" this parameter is specified as 2500 XAF, for the card "4015500100000037" this parameter is specified as 100 USD. The value of the "COUNTRY" report parameter for the different used cards are AFG. or COG, AFG. (AFG – Afghanistan, COG – Congo). The results are given in the "Exceeded Total Auth. Amount in Risk Countries" report in Appendix 2.

Individual authorisations exceed pre-defined limit

Definition

An individual card is used over a certain monetary amount.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The values of the "Maximal Amount of Single Authorization" report parameter for the different used cards are 100 and 2500. For example: for card 4015500100000045 this parameter is specified as 2500 XAF, for card 4015500100000029 this parameter is specified as 100 USD. The results are given in the "Exceeded Individual Auth. Max. Amount" report in Appendix 2.

Individual authorisations exceed pre-defined limit in specific MCC**Definition**

An individual card is used over a certain monetary amount in a high risk MCC.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The values of the "Maximal Amount of Single Authorization in a SIC" report parameter for the different used cards are 10 and 2500. For example: for card 4015500100000045 this parameter is specified as 2500 XAF, for card 4015500100000003 this parameter is specified as 10 USD). The value of the "SIC" report parameter is 5969,5541 (MCC 5969 Direct Marketing and MCC 5541 Service Stations separated with a comma). The results are given in the "Exceeded Individ. Auth. Max. Amnt in Risk SIC" report in Appendix 2.

Individual authorisations exceed pre-defined limit in specific Country**Definition**

An individual card is used over a certain monetary amount in a high-risk country.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Maximal Amount of Ind. Auth. in Risk Countries" report parameter is 100 (100 USD). The value of the "COUNTRY" report parameter is AFG,UKR (AFG – Afghanistan, UKR – Ukraine). The results are given in the "Exceeded Individ. Auth. Max. Amnt in Risk Countrs" report in Appendix 2.

The percentage of Key Entered authorisations as a percentage of all authorisations, within a defined period exceeds a pre-determined limit**Definition**

The ratio of key entered (high-risk) authorisation counts to the total volume of all authorisation counts in a certain time period has been exceeded.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Ratio Key Entered Auth Amount" report parameter is 0.5 (50 percent). The value of the "CONDITION " report parameter is POM (POS Key Entry transaction condition). The results are given in the "Exceed Share of Key Entered Auth Amount" report in Appendix 2.

The percentage utilisation of available "to spend" in a pre-determined period

Definition

To check the rate between the use (for the cash/retail transactions) and the validity of a card available balance in a certain period.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The values of the "Total Authorizations Amount in Day" report parameter for the different used cards are 100 and 2500. For example: for the card "4015500100000045" this parameter is specified as 2500 XAF, for the card "4015500100000003" this parameter is specified as 100 USD. The results are given in the "Exceeded Total Auth. Amount during the Day" report in Appendix 2.

Any card with authorisations in 2 or more countries in pre-determined time period

Definition

A card is used at Point of Sale in a certain time period in 2 or more different countries.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The results are given in the "All Cards Authorized in More than 1 Country" report in Appendix 2.

Any card with high value authorisations proceeded by one or more declined authorisation attempts with x% of the original authorisation value

Definition

A card is used (approved or declined) and then subsequently used again and again, where the transaction amount is ever decreasing at every attempt.

Conditions for Sample Reports

The reporting period is 1 day (30.10.2009) The value of the "Max Number of Decrease Authorisations" report parameter is 2 (2 authorizations per card). The results are given in the "Authorizations with Decreasing Amount" report in Appendix 2.

Appendices

Appendix 1. List of the Issuer Transactions

ID	Target Number	Trans Type	Trans Date	Trns Curr	Trans Amount	Trans Details	Trans Condition	Trans Country	Trans City	Acq BIN
1	4015500100000003	Cash	10/30/2009	CHF	300.00	TEST BANK	POS Key Entry	Switzerland	GENEVA	492113
3	4015500100000003	Cash	10/30/2009	CHF	300.00	TEST BANK	POS Key Entry	Switzerland	GENEVA	492113
4	4015500100000003	Cash	10/30/2009	CHF	300.00	TEST BANK	POS Key Entry	Switzerland	GENEVA	492113
5	4015500100000003	Cash	10/30/2009	CHF	300.00	TEST BANK	POS Key Entry	Switzerland	GENEVA	492113
6	4015500100000003	Cash	10/30/2009	CHF	300.00	TEST BANK	POS Key Entry	Switzerland	GENEVA	400609
7	4015500100000003	Cash	10/30/2009	CHF	300.00	TEST BANK	POS Key Entry	Switzerland	GENEVA	400609
8	4015030184596171	Cash	10/30/2009	DEM	300.00	TEST BANK	POS Key Entry	Germany	BERLIN	402007
9	4015010000000003	Cash	10/30/2009	DEM	300.00	TEST BANK	POS Key Entry	Germany	BERLIN	402007
10	4015010000000003	Cash	10/30/2009	DEM	300.00	TEST BANK	POS Key Entry	Germany	BERLIN	402007
11	4015500100000003	Cash	10/30/2009	DEM	300.00	TEST BANK	POS Key Entry	Germany	BERLIN	402007
12	4015500100000003	Cash	10/30/2009	DEM	300.00	TEST BANK	POS Key Entry	Germany	BERLIN	402007
13	4015500100000003	Cash	10/30/2009	DEM	600.00	TEST BANK	POS Key Entry	Germany	BERLIN	402007
14	4015500100000003	Cash	10/30/2009	DEM	600.00	TEST BANK	POS Key Entry	Germany	BERLIN	402007
15	4015500100000003	Cash	10/30/2009	AUD	700.00	TEST BANK	POS Key Entry	Australia	CANBERRA	400609
16	4015500100000003	Cash	10/30/2009	AUD	700.00	TEST BANK	POS Key Entry	Australia	CANBERRA	400609
17	4015500100000003	Cash	10/30/2009	AUD	800.00	TEST BANK	POS Key Entry	Australia	CANBERRA	400609
18	4015500100000003	Cash	10/30/2009	AUD	800.00	TEST BANK	POS Key Entry	Australia	CANBERRA	400609
19	4015500100000003	Retail	10/30/2009	JPY	80000.00	TEST BANK	POS Key Entry	Japan	TOKIO	400227
20	4015500100000003	Retail	10/30/2009	JPY	80000.00	TEST BANK	POS Key Entry	Japan	TOKIO	400227
21	4015500100000003	Retail	10/30/2009	JPY	90000.00	TEST BANK	POS Key Entry	Japan	TOKIO	409910
22	4015500100000003	Retail	10/30/2009	JPY	90000.00	TEST BANK	POS Key Entry	Japan	TOKIO	409910
23	4015500100000003	Retail	10/30/2009	JPY	90000.00	TEST BANK	POS Key Entry	Japan	TOKIO	409910
24	4015500100000003	Retail	10/30/2009	JPY	190000.00	TEST BANK	POS Key Entry	Japan	TOKIO	402167
25	4015500100000003	Retail	10/30/2009	XAF	1910.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
26	4015500100000003	Retail	10/30/2009	XAF	910.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
28	4015500100000011	Retail	10/30/2009	XAF	910.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
29	4015500100000011	Retail	10/30/2009	XAF	910.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
30	4015500100000011	Retail	10/30/2009	XAF	110.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
32	4015500100000037	Retail	10/30/2009	XAF	110.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
33	4015500100000029	Retail	10/30/2009	XAF	114.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
35	4015500100000029	Retail	10/30/2009	XAF	1100.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
36	4015500100000029	Retail	10/30/2009	XAF	1000.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
37	4015500100000029	Retail	10/30/2009	XAF	900.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
38	4015500100000029	Retail	10/30/2009	XAF	800.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
39	4015500100000029	Retail	10/30/2009	XAF	700.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
40	4015500100000029	Retail	10/30/2009	XAF	700.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
41	4015500100000029	Retail	10/30/2009	XAF	700.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
42	4015500100000011	Retail	10/30/2009	XAF	700.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
43	4015500100000011	Retail	10/30/2009	XAF	700.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
44	4015500100000011	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
45	4015500100000011	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167

46	4015500100000011	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Card Read	Congo	BRAZZAVILLE	402167
47	4015500100000011	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Card Read	Congo	BRAZZAVILLE	402167
48	4015500100000011	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Card Read	Congo	BRAZZAVILLE	402167
49	4015500100000011	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
50	4015500100000009	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
51	4015500100000009	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
52	4015500100000009	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
53	4015500100000009	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
54	4015500100000003	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
55	4015500100000003	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
56	4015500100000003	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Card Read	Congo	BRAZZAVILLE	402167
57	4015500100000003	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Card Read	Congo	BRAZZAVILLE	402167
59	4015500100000003	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	UK	LONDON	402167
60	4015500100000045	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	UK	LONDON	402167
61	4015500100000045	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	UK	LONDON	402167
62	4015500100000045	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Ukraine	KIEV	402167
63	4015500100000045	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Ukraine	KIEV	402167
64	4015500100000045	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Ukraine	KIEV	402167
65	4015500100000045	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
66	4015500100000045	Retail	10/30/2009	XAF	10.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
67	4015500100000003	Retail	10/30/2009	AFG	50.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
68	4015500100000003	Retail	10/30/2009	AFG	50.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
69	4015500100000003	Retail	10/30/2009	AFG	50.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
70	4015500100000003	Retail	10/30/2009	AFG	50.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
71	4015500100000003	Retail	10/30/2009	AFG	50.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
72	4015500100000003	Retail	10/30/2009	AFG	30.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
73	4015500100000003	Retail	10/30/2009	AFG	30.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
74	4015500100000003	Retail	10/30/2009	AFG	30.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
75	4015500100000003	Retail	10/30/2009	AFG	30.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
76	4015500100000037	Retail	10/30/2009	XAF	700.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
77	4015500100000037	Retail	10/30/2009	XAF	700.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
78	4015500100000037	Retail	10/30/2009	AFG	700.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
79	4015500100000003	Retail	10/30/2009	AFG	700.00	TEST BANK	POS Key Entry	Afghanistan	KABUL	402167
80	4015500100000003	Retail	10/30/2009	AFG	700.00	TEST BANK	POS Card Read	Afghanistan	KABUL	402167
81	4015500100000003	Retail	10/30/2009	AFG	30.00	TEST BANK	POS Card Read	Afghanistan	KABUL	402167
82	4015500100000045	Retail	10/30/2009	XAF	1880.00	TEST BANK	POS Card Read	Congo	BRAZZAVILLE	402167
83	4015500100000045	Retail	10/30/2009	XAF	1880.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
84	4015500100000045	Retail	10/30/2009	XAF	1880.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
85	4015500100000045	Retail	10/30/2009	XAF	1880.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
86	4015500100000045	Retail	10/30/2009	XAF	8.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
87	4015500100000045	Retail	10/30/2009	XAF	5008.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
88	4015500100000045	Retail	10/30/2009	XAF	8.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
89	4015500100000045	Retail	10/30/2009	XAF	8.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
90	4015500100000045	Retail	10/30/2009	XAF	8.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
91	4015500100000045	Retail	10/30/2009	XAF	8.00	TEST BANK	POS Key Entry	Congo	BRAZZAVILLE	402167
92	4015500100000045	Retail	10/30/2009	XAF	8.00	TEST BANK	POS Key Entry	Ukraine	KIEV	402167
93	4015500100000045	Retail	10/30/2009	XAF	8.00	TEST BANK	POS Key Entry	UK	LONDON	402167
94	4015500100000045	Retail	10/30/2009	XAF	8.00	TEST BANK	POS Key Entry	USA	LAS VEGAS	402167

Appendix 2. Examples of Issuer Risk Management Reports

Exceeded Max. Authorizations Number

```

Financial Institution:      Principal                               From 30/10/2009 to 30/10/2009
-----
Financial Institution:    Principal                               Currency: XAF
-----
Contract Number          Amount          Documents Number          Maximal Value Details
-----
4015500100000045         111,636.00                20                        1

TOTAL this Currency          Amount:                111,636.00
                             Documents Number:        20
-----
Financial Institution:    Principal                               Currency: USD
-----
Contract Number          Amount          Documents Number          Maximal Value Details
-----
4015500100000003         2,525.27                39                        1
4015500100000011         1,565.00                11                        3
4015500100000029         6,074.14                8                         1
4015500100000037         2,136.00                4                         1

TOTAL this Currency          Amount:                12,300.41
                             Documents Number:        62
TOTAL this Financial Institution Documents Number:        82
-----
Report created on:        31/10/2009 11:52:43    TEST_USER                                Page 1 of 1

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Exceeded Max. Authorizations Number in Risk SIC

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: XAF

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000045	8,674.40	4	1 5541,5969

TOTAL this Currency	Amount:	8,674.40
	Documents Number:	4

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000003	155.00	5	1 5541,5969

TOTAL this Currency	Amount:	155.00
	Documents Number:	5

TOTAL this Financial Institution	Documents Number:	9
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Report created on: 31/10/2009 11:55:20 by: TEST_USER Page 1 of 1

Exceeded Max. Auth. Number by the Same Merchant

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: XAF

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000045	102,961.60	16	6 5999; 402167; TEST BANK

TOTAL this Currency	Amount:	102,961.60
	Documents Number:	16

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000003	2,028.67	15	6 5999; 402167; TEST BANK
4015500100000029	6,074.14	8	6 5999; 402167; TEST BANK

TOTAL this Currency	Amount:	8,102.81
	Documents Number:	23

TOTAL this Financial Institution	Documents Number:	39
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Report created on: 31/10/2009 11:58:19 by: TEST_USER Page 1 of 1

Exceeded Max. Auth. Number in Risk Country

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
-----------------	--------	------------------	-----------------------

4015500100000003	1,824.00	12	1 AF,AFG
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4015500100000011	1,565.00	11	1 COG,CG
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TOTAL this Currency	Amount:	3,389.00
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Documents Number:	23
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TOTAL this Financial Institution	Documents Number:	23
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Exceeded Max. Auth. Number with the Return Codes

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000037	2,121.00	3	1 55,75,54

TOTAL this Currency	Amount:	2,121.00
	Documents Number:	3

TOTAL this Financial Institution	Documents Number:	3
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Report created on: 31/10/2009 12:02:27 by: TEST_USER Page 1 of 1

Exceeded Amount Available Utilization Percentage

Financial Institution: Principal From 01/08/2005 to 07/08/2005

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Parameter Value	Details
4015500104931153	2,513.10	10	2,125.30	118,25%
TOTAL this Currency		Amount:	2,513.10	
		Documents Number:	10	
TOTAL this Financial Institution		Documents Number:	10	

Report created on: 08/08/2005 12:02:27 by: TEST_USER

Page 1 of 1

Exceeded Max. Auth. Number with the POS02 Cond.

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: XAF

Contract Number	Amount	Documents Number	Maximal Value Details
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4015500100000045	86,749.60	19	2
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TOTAL this Currency	Amount:	86,749.60
	Documents Number:	19

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
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4015500100000003	1,765.27	35	2
4015500100000029	6,074.14	8	2
4015500100000037	2,136.00	4	2

TOTAL this Currency	Amount:	9,975.41
	Documents Number:	47

TOTAL this Financial Institution	Documents Number:	66
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Report created on: 31/10/2009 12:03:48 by: TEST_USER Page 1 of 1

Exceeded Total Authorizations Amount (Card)

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: XAF

Contract Number	Amount	Documents Number	Maximal Value Details
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4015500100000045	111,636.00	20	2500
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TOTAL this Currency	Amount:	111,636.00
	Documents Number:	20

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
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4015500100000003	2,525.27	39	100
4015500100000011	1,565.00	11	100
4015500100000029	6,074.14	8	100
4015500100000037	2,136.00	4	100

TOTAL this Currency	Amount:	12,300.41
	Documents Number:	62

TOTAL this Financial Institution	Documents Number:	82
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Report created on: 31/10/2009 12:06:31 by: TEST_USER Page 1 of 1

Exceeded Total Auth. Amount in Risk SIC

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000003	155.00	5	100 5541,5969

TOTAL this Currency	Amount:	155.00
	Documents Number:	5

TOTAL this Financial Institution	Documents Number:	5
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Report created on: 31/10/2009 12:08:37 by: TEST_USER Page 1 of 1

Exceeded Total Auth. Amount in Risk Countries

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: AFA

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000045	109,340.00	12	2500 AF,AFG,CO,COG

TOTAL this Currency	Amount:	109,340.00
	Documents Number:	12

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000003	1,824.00	12	100 AF,AFG
4015500100000037	707.00	1	100 AF,AFG

TOTAL this Currency	Amount:	2,531.00
	Documents Number:	13

TOTAL this Financial Institution	Documents Number:	25
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Report created on: 31/10/2009 12:09:53 by: TEST_USER Page 1 of 1

Exceeded Individual Auth. Max. Amount

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: XAF

Contract Number	Amount	Documents Number	Maximal Value Details
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4015500100000045	24,886.40	20	2500
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TOTAL this Currency	Amount:	24,886.40
	Documents Number:	20

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
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4015500100000003	707.00	39	100
4015500100000029	1,111.00	8	100
4015500100000037	707.00	4	100

TOTAL this Currency	Amount:	2,525.00
	Documents Number:	51

TOTAL this Financial Institution	Documents Number:	71
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Report created on: 31/10/2009 12:10:59 by: TEST_USER Page 1 of 1

Exceeded Individ. Auth. Max. Amnt in Risk SIC

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: XAF

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000045	7,918.40	4	2500 5541,5969

TOTAL this Currency Amount: 7,918.40
Documents Number: 4

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000003	31.00	5	10 5541,5969

TOTAL this Currency Amount: 31.00
Documents Number: 5

TOTAL this Financial Institution Documents Number: 9

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Exceeded Individ. Auth. Max. Amnt in Risk Countrs

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000003	707.00	12	100 AF,AFG,CG
4015500100000037	707.00	1	100 AF,AFG,CG

TOTAL this Currency	Amount:	1,414.00
	Documents Number:	13

TOTAL this Financial Institution	Documents Number:	13
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All Cards Authorized in More than 1 Country

Financial Institution:		Principal	From 30/10/2009 to 30/10/2009	
Financial Institution:		Principal	Currency: Any	
Contract Number	Amount	Documents Number	Maximal Value Details	
4015500100000003	2,525.27	39	2 7 Countries	
4015500100000037	2,136.00	4	2 2 Countries	
4015500100000045	111,636.00	20	2 4 Countries	
TOTAL this Currency		Amount:	116,297.27	
		Documents Number:	63	
TOTAL this Financial Institution		Documents Number:	63	

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Authorizations with Decreasing Amount

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000029	707.00		2

TOTAL this Currency	Amount:	3,953.14
	Documents Number:	

TOTAL this Financial Institution	Documents Number:	
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Report created on: 31/10/2009 12:17:13 by: TEST_USER Page 1 of 1

Exceed Share of Key Entered Auth Amount

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: XAF

Contract Number	Amount	Documents Number	Maximal Value	Details
4015500100000045	86,749.60	19	50 %	77.71 %

TOTAL this Currency Amount: 86,749.60
Documents Number: 19

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value	Details
4015500100000003	1,765.27	35	50 %	69.90 %
4015500100000029	6,074.14	8	50 %	100.00 %
4015500100000037	2,136.00	4	50 %	100.00 %

TOTAL this Currency Amount: 9,975.41
Documents Number: 47

TOTAL this Financial Institution Documents Number: 66

Report created on: 31/10/2009 12:18:03 by: TEST_USER Page 1 of 1

Exceeded Total Auth. Amount during the Day

Financial Institution: Principal From 30/10/2009 to 30/10/2009

Financial Institution: Principal Currency: XAF

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000045	111,636.00	20	2500 30/10/2009

TOTAL this Currency	Amount:	111,636.00
	Documents Number:	20

Financial Institution: Principal Currency: USD

Contract Number	Amount	Documents Number	Maximal Value Details
4015500100000003	2,525.27	39	100 30/10/2009
4015500100000029	6,074.14	8	100 30/10/2009
4015500100000037	2,136.00	4	100 30/10/2009

TOTAL this Currency	Amount:	10,735.41
	Documents Number:	51

TOTAL this Financial Institution	Documents Number:	71
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