Welcome to V.I.P. System Reports

The *V.I.P. System Reports* manual has been updated. It is now one volume.

This manual provides descriptions of BASE I reports and Service Activity reports supported by the VisaNet Integrated Payment (V.I.P.) System. The manual includes report samples, with detailed explanations of the fields that appear in each report. Refer to About This Manual for a complete list of sources used to prepare this manual.

Companion V.I.P. System technical and processing specifications manuals contain information needed to generate the data that appears in V.I.P. reports. These manuals also provide detailed information that issuers and acquirers need in order to implement V.I.P. processing.

The Visa *Confidential* label indicates that the information in this document is intended for use by Visa employees, member banks, and external business partners that have signed a Nondisclosure Agreement (NDA) with Visa. This information is not for public release.

Please send questions or comments to Docline@visa.com.

Effective: 30 June 2004

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V.I.P. System Reports

V.I.P. SYSTEM

Effective: 30 June 2004

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Tables

V.I.P. System Reports addresses the non-settlement reporting needs of VisaNet Integrated Payment (V.I.P.) System participants. This manual includes samples and descriptions of the V.I.P. reports available to members that are processing in either single-message mode, dual-message mode, or both.

The scope of this manual is limited to information on BASE I reports and various Service Activity reports produced by BASE I and SMS.

For information on settlement reports, refer to the *VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports* manual.

AUDIENCE

V.I.P. System Reports is intended for systems professionals who require an understanding of the V.I.P.-generated reports available to:

• BASE I issuers and acquirers.
• SMS issuers and acquirers.

ORGANIZATION OF THIS MANUAL

This manual contains the following chapters:

Chapter 1, Reports Overview—This chapter describes the V.I.P. report types included in this manual.

Chapter 2, BASE I Reports—This chapter contains a quick-reference table that briefly describes each of the BASE I reports, followed by report samples and detailed descriptions of report elements.

Chapter 3, Address Verification Service (AVS) Reports—This chapter contains a quick-reference table that briefly describes each of the AVS reports, followed by AVS report samples and detailed descriptions of report elements.

Chapter 4, Cardholder Verification Value (CVV) Reports—This chapter contains a quick-reference table that briefly describes each of the CVV reports, followed by CVV report samples and detailed descriptions of report elements.

DOCUMENT CONVENTIONS

Table 1 shows the document conventions used in this manual.

About This Manual

Table 1   **Document Conventions**

Document Convention	Purpose in This Guide
boldface	Extra emphasis (stronger than italics).
EXAMPLE	Identifies an example of what the accompanying text describes or explains.
IMPORTANT	Highlights important information in the text.
italics	Document titles; emphasis; variables.
"text in quote marks"	Section names referenced in a chapter.
NOTE	Provides more information about the preceding topic.
Shaded illustrations	Systems or procedures that are not directly involved in the process being illustrated in the graphic.
White boxes in flow diagrams	White boxes represent request messages.
Shaded boxes in flow diagrams	Shaded boxes represent response messages.
Dotted line boxes in flow diagrams	Boxes with dotted lines illustrate advice messages.

V.I.P. SYSTEM DOCUMENTATION DESCRIPTIONS

The *V.I.P. System Reports* manual contains new and updated information and incorporates all system changes and revisions described in VisaNet Business Enhancements technical letters and updates published after April 2003 through April 2004.

Table 2 provides brief descriptions of V.I.P. System manuals.

Table 2   Descriptions of V.I.P. System Manuals

General Information
V.I.P. System Overview
Provides basic descriptions of the VisaNet network and its components, connections, processing concepts, requirements, and options. Contains descriptions of the V.I.P. System, access methods, the BASE I System and the Single Message System, issuer and acquirer responsibilities, and Visa Interchange Center (VIC) operations. Also provides a brief introduction to V.I.P. services.
Doc ID 0851-04
V.I.P. System Reports
Provides sample reports for V.I.P. System services, BASE I, and Single Message System processing.
Doc ID 0852-04
V.I.P. System Services, Volume 1
Provides complete information about V.I.P. System services available to BASE I and to SMS users. Service descriptions include basic information, processing requirements, options, features, key message fields, and message flows.
Volume 1 contains the following parts:
Part 1: V.I.P. Basics Part 2: Routing Services Part 3: Risk Management Services Part 4: Visa Secure Electronic Commerce (VSEC) Services Part 5: Chip Card Services
Doc ID 0853A-04

About This Manual

Table 2   Descriptions of V.I.P. System Manuals (continued)

V.I.P. System Services, Volume 2

Provides complete information about V.I.P. System services available to BASE I and to SMS users. Service descriptions include basic information, processing requirements, options, features, key message fields, and message flows.

Volume 2 contains the following parts:

Part 6: Authorization Database Files and Services
Part 7: Authorization Services

Doc ID 0853B-04

BASE I

V.I.P. System BASE I Processing Specifications

Describes V.I.P. transaction processing in the BASE I System environment, including message types, processing considerations, security responsibilities, related services, and connection options.

Doc ID 0847-04

V.I.P. System BASE I Technical Specifications, Volume 1

Documents technical specifications of V.I.P. transaction processing in the BASE I System environment. This companion volume to *V.I.P. System BASE I Processing Specifications* describes the fields for BASE I.

Doc ID 0844A-05

V.I.P. System BASE I Technical Specifications, Volume 2

Documents technical specifications of V.I.P. transaction processing in the BASE I System environment. This companion volume to *V.I.P. System BASE I Processing Specifications* describes the message formats and file specifications for BASE I.

Doc ID 0844B-05

Table 2   Descriptions of V.I.P. System Manuals (continued)

Interlink

V.I.P. System SMS Processing Specifications (U.S.)

Contains information about the Single Message System, including message types, processing considerations, connection options, security responsibilities, and related services for Visa/Plus ATM, Interlink, Visa POS, and Visa Electron.

Doc ID 0857-04

V.I.P. System SMS Interlink Technical Specifications

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)*. Describes message formats, field descriptions, and file specifications for Interlink.

Doc ID 0866-03

SMS ATM

V.I.P. System SMS Processing Specifications (U.S.)

Contains information about the Single Message System, including message types, processing considerations, connection options, security responsibilities, and related services for Visa/Plus ATM, Interlink, Visa POS, and Visa Electron.

Doc ID 0857-04

V.I.P. System International SMS ATM Processing Specifications

Contains information about Single Message System ATM processing, including message types, processing considerations, connection options, security responsibilities, and related services.

Doc ID 0839-04

V.I.P. System SMS ATM Technical Specifications, Volume 1

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)* and to *V.I.P. System International SMS ATM Processing Specifications*. Contains information about field descriptions for ATM.

Doc ID 0868A-03

About This Manual

Table 2   Descriptions of V.I.P. System Manuals (continued)

V.I.P. System SMS ATM Technical Specifications, Volume 2

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)* and to *V.I.P. System International SMS ATM Processing Specifications*. Contains information about message formats and file specifications for ATM.

Doc ID 0868B-03

SMS POS

V.I.P. System SMS Processing Specifications (U.S.)

Contains information about the Single Message System, including message types, processing considerations, connection options, security responsibilities, and related services for Visa/Plus ATM, Interlink, Visa POS, and Visa Electron.

Doc ID 0857-04

V.I.P. System International SMS POS (Visa & Visa Electron) Processing Specifications

Contains information about Single Message System POS processing, including message types, processing considerations, connection options, security responsibilities, related services, and reports.

Doc ID 0835-04

V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 1

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)* and to *V.I.P. System International SMS POS (Visa & Visa Electron) Processing Specifications*. Describes the fields for Visa POS and for Visa Electron.

Doc ID 0869A-03

V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 2

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)* and to *V.I.P. System International SMS POS (Visa & Visa Electron) Processing Specifications*. Describes message formats and file specifications for Visa POS and for Visa Electron.

Doc ID 0869B-03

SOURCES OF V.I.P. INFORMATION

This section lists the primary sources for the information contained in *V.I.P. System Reports*. The information from these sources has been analyzed, rewritten, and reorganized, when necessary. Technical staff and service experts reviewed and verified these updates. In addition, this revised manual incorporates all of the comments and change requests received from members and from Visa staff, where appropriate.

Existing Manuals

For a list of the existing manuals, refer to Table 2.

Technical Letters

V.I.P. System Reports includes information from the following technical letters:
- *October 2003 VisaNet Business Enhancements Technical Letter*, publication 80019-02, including Update Bulletins
- *April 2004 VisaNet Business Enhancements Technical Letter*, publication 80022-02, including Update Bulletins

FOR MORE INFORMATION

Visa provides documentation to support Visa products and services. For many of the services described in this manual, Visa has developed implementation guides that contain region-specific details about signing up for a service, selecting options, and installing, testing, and operating the service. Members can ask their Visa representatives for regional guides.

For information on VisaNet Settlement Service (VSS) reports, refer to the *VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports*.

Related Publications

The publications listed in this section provide information about Visa systems, regulations, and additional services not covered in this manual. Use the following information to obtain any of the listed publications, to be added to or removed from distribution lists, or to inquire about other publications.

About This Manual

- U.S. members and third-party processors can contact the Visa U.S.A. Member Publications department by sending an e-mail to puborder@visa.com.
- Members and third-party processors in all other Visa regions can contact their Visa representatives.
- U.S.-based Visa staff (except those in Miami) can send an e-mail request to Docline@visa.com. Docline distributes VisaNet documentation and tries to locate other publications distributed elsewhere within Visa.
- Visa staff located in Miami and outside of the U.S. can contact their regional representatives.

To inquire about VisaNet documentation or to submit changes and additions, contact Technical Communications Services by sending an e-mail to Docline@visa.com.

Operating Regulations

Operating regulations for the six Visa regions are published in the following manuals:

Visa International Operating Regulations

The *Visa International Operating Regulations* consists of four volumes of operating regulations covering all Visa regions *except* the U.S. region, namely:
- Volume I—General Rules
- Volume II—Dispute Resolution Rules
- Volume IV—Interlink Program Operating Regulations
- Volume V—Visa Cash Program Operating Regulations

Regions are also governed by the regulations in *Visa International Card and Marks Specifications*.

The *Visa Regional Operating Regulations* refers to operating regulations for each of the Visa regions *except* the U.S. region, namely:
- Visa Regional Operating Regulations—Asia-Pacific (AP)
- Visa Regional Operating Regulations—Canada (CAN)
- Visa Regional Operating Regulations—Central and Eastern Europe, Middle East, and Africa (CEMEA)
- Visa Regional Operating Regulations—European Union (EU)
- Visa Regional Operating Regulations—Latin America and Caribbean (LAC)

Visa U.S.A. Inc. Operating Regulations and By-Laws

The *Visa U.S.A. Inc. Operating Regulations* consists of two volumes of operating regulations for the U.S. region *only*:
- Volume I—General Rules
- Volume II—Dispute Resolution Rules

The U.S. region is also governed by the *Visa U.S.A. Inc. By-Laws*.

BackOffice Adjustment System (BOAS)—DOS Version

For information about BOAS, refer to:

BOAS Administration and Technical Guide

Using BOAS With the BASE II System

Using BOAS With the Single Message System

BackOffice Adjustment System (BOAS) OnLine

For information about BOAS OnLine, refer to:

BOAS OnLine Conversion Guide—Legacy Members

BOAS OnLine Member System Administrator's Guide

BOAS OnLine User's Guide

Deferred Clearing Advice File (DCAF) Service

For information about DCAF, refer to *V.I.P. System Services, Volume 2*.

POS Check Service

For information about the POS Check Service, refer to:

Visa U.S.A. POS Check Service Operating Regulations

V.I.P. System Services, Volume 2

V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications

About This Manual

VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports

Risk Management Services

For information about risk management services, refer to:

Card Recovery Bulletin Service User's Guide

Fraud Reporting System User's Manual

Issuer's Clearinghouse Service User's Guide

National Merchant Alert Service User's Guide

Risk Identification Service User's Manual

Risk Management Process Guide

V.I.P. System Services, Volume 1

Visa Issuer Fraud Detection (VIFD) Service Workstation User's Guide

Security

For information about data and system security, refer to the following documents:

Introduction to Cryptography and PIN Security

Payment Technology Standards Manual

PIN Security Program: Auditor's Guide

PIN Security Requirements

Visa Image Exchange Workstation (VIEW)

For information about VIEW and about VIEW OnLine, refer to:

Visa Image Exchange Workstation (VIEW) Administrator's Guide

Visa Image Exchange Workstation (VIEW) Installation Guide

Visa Image Exchange Workstation (VIEW) User's Guide

Visa Image Exchange Workstation (VIEW) OnLine Thick Client User's Guide

Visa Image Exchange Workstation (VIEW) OnLine Thick Client Member Implementation Guide

Visa Image Exchange Workstation (VIEW) OnLine Thin Client User's Guide

Visa Image Exchange Workstation (VIEW) OnLine Thin Client Member Implementation Guide

Visa Smart Debit/Smart Credit (VSDC) Service

For information about the VSDC Service, refer to:

V.I.P. System Services, Volume 1—This manual contains a complete service description.

Visa Smart Debit and Visa Smart Credit Service Description—This manual provides a high-level description of the features and the benefits of a VSDC program.

Visa Smart Debit and Credit Planning Guide—This manual helps members plan their VSDC program and migration strategy to position themselves competitively for the future.

Visa Smart Debit and Credit Member Implementation Guide for Issuers—This manual provides guidelines for issuers involved in the implementation of new VSDC programs.

Visa Smart Debit and Credit Member Implementation Guide for Acquirers—This manual provides guidelines for acquirers involved in the implementation of new VSDC programs.

Visa Smart Debit/Visa Smart Credit System Technical Manual—This manual provides information for members and for Visa staff responsible for the implementation and the operation of a VSDC program.

Visa Integrated Circuit Card Specifications—This 3-volume manual contains the technical specifications for how the VSDC card application works, describing both the functionality and the flow of a VSDC transaction.

VisaNet Access Points (VAPs)

For information about VisaNet Access Points (VAPs), refer to the pertinent sets of documentation listed below. The VAP Release 10.23 documentation is for PS/2 architecture; the VAP Release 11 documentation is for PCI and ISA architecture.

About This Manual

VAP Release 10.23 Documentation

VAP Computer-Based Training User's Guide

VAP Interface Specifications: BASE II and Other File Processing

VAP Interface Specifications: V.I.P. Processing

VAP Messages and Troubleshooting

VAP Operator's Guide

VAP Software Library

VAP Systems Guide

VAP Release 11 Documentation

VAP Release 11 Interface Specifications: BASE II and Other File Processing

VAP Release 11 Interface Specifications: V.I.P. Processing

VAP Release 11 Maintenance, Messages, and Troubleshooting Guide

VAP Release 11 Operator's Guide

VisaNet Copy Request and Fulfillment Service (VCRFS)

For information about the VisaNet Copy Request and Fulfillment Service (VCRFS), refer to:

VCRFS Fax Gateway User's Guide

VCRFS Processing Guide

VisaNet Image Gateway Image Interface Technical Specifications

VisaNet Image Gateway User's Guide

Miscellaneous Systems and Services

For more information about miscellaneous systems and services relevant to V.I.P., refer to:

V.I.P. System Services, Volume 1 and Volume 2

Visa Global ATM Planning Guide—This manual contains information about the Visa/Plus International ATM Program. It includes an overview of the program, its business requirements, optional services, risk management, processing options, certification procedures, and back office management.

Address Verification Service (AVS) User's Guide

Card Verification Value (CVV) Member Technical Guide

Cardholder Verification Value Reporting User's Guide

Cash-Back Service Description (Doc ID 40080-01)

Visa Information System User's Guide

VisaNet Settlement Service (VSS) User's Guide, Volume 1, Specifications

VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports

Visa Test System - Version 3 User's Guide

VTS2000 User's Guide

About This Manual

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The reports that V.I.P. generates through BASE I processing and Single Message System (SMS) processing are the main focus of this manual.

> **NOTE**
>
> *In this manual, the reports produced through SMS include Service Activity reports only. Settlement reports are described in the VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports.*

The following is a list of the topics discussed in this chapter:
- What This Manual Includes
- What This Manual Does Not Include
- BASE I Reports
- Service Activity Reports

1.1   WHAT THIS MANUAL INCLUDES

The V.I.P. System provides various categories of BASE I and Service Activity reports, as shown in Table 1-1.

Table 1-1   Report Categories and Audiences by System or Service

Reporting Component	Audience	Report Categories
BASE I	BASE I issuers and acquirers SMS issuers and acquirers (by subscription only)	Chapter 2, BASE I Reports - Authorization Profile Reports (APR) - Cardholder Database Reports - Custom Payment Service (CPS) Reports (U.S. only) - Visa Point-of-Sale Reports
BASE I and SMS Service Activity Reports	BASE I issuers and acquirers SMS issuers and acquirers	Chapter 3, Address Verification Service Reports Chapter 4, Cardholder Verification Value Reports

Descriptions of each kind of report are presented at the beginning of each chapter; report samples and explanations of the fields on individual reports follow the descriptions.

Reports Overview

NOTE

Single Message System (SMS) and BASE II settlement reports have been replaced by the VisaNet Settlement Service (VSS) settlement reports. Refer to the VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports for more information.

1.2 WHAT THIS MANUAL DOES NOT INCLUDE

This manual does not include detailed information on the following topics:

Funds transfer—For detailed information about funds transfer processing, refer to the appropriate V.I.P. System processing specifications.

Report distribution—For detailed information about subscribing to reports, please contact your Visa representative.

The Integrated Billing Statement—The Integrated Billing Statement is used by Visa's worldwide billing system to bill and report Visa charges to customers. This report, along with Service Quality (SQ) reports, is currently beyond the scope of this manual. For more information, contact your Visa representative.

VisaNet Settlement Service (VSS) report samples—For report samples and detailed information about VSS reports, please refer to the VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports.

1.3 BASE I REPORTS

The BASE I reports, which are available to all BASE I participants, are also available to SMS participants on a subscription basis.

Of special interest to SMS participants are the Cardholder Database Reports, which include various views of the Exception File. The BASE I reports also include Custom Payment Service (CPS) reports for participating countries.

For information about accessing and updating the Cardholder Database and the Exception File, refer to *V.I.P. System Services* and the appropriate V.I.P. System technical specification and processing specifications manuals.

For more information about subscribing to BASE I reports, please contact your Visa representative.

1.4 SERVICE ACTIVITY REPORTS

BASE I and SMS produce two categories of service activity reports:

- Address Verification Service (AVS) reports. See Chapter 3, Address Verification Service Reports.
- Cardholder Verification Value (CVV) reports. See Chapter 4, Cardholder Verification Value Reports.

Raw data records are also available. These records detail member transaction activities for a particular processing period. For a complete explanation of raw data record content, please refer to the *V.I.P. System BASE I Technical Specifications* manual and the *VisaNet Settlement Service (VSS) User's Guide*. For more information on AVS and CVV services, please refer to *V.I.P. System Services*.

The AVS and CVV reports and raw data are provided through the Member Performance Reporting Service (MPRS), which reports both member-specific and region-specific card product statistics concerning particular card products and merchant segments. Monthly and quarterly reports describe the member's activity as compared with prior reporting periods and as compared with other members and with the Visa system at large. This information permits members to analyze their performance and better manage their merchant and cardholder activities.

The MPRS provides the following performance reports:

- Monthly performance reports for each Visa card product that describe the member's approval, referral, request-for-copy, and chargeback activity occurring in the airline, lodging, and auto rental industries, as well as for all merchants.
- Quarterly performance reports that show the member's three-month totals or averages, covering key statistics such as:
  - Issuer sales volume, outstandings, and numbers of accounts.
  - Interchange volume, number of authorizations, and cash disbursements.
  - Number of merchant outlets and Visa ATMs.
  - Information on the quality of service provided to Visa Gold cardholders.

Reports Overview

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BASE I, the authorization component of the VisaNet Integrated Payment (V.I.P.) System, produces the following types of reports, which are available to all BASE I members and to SMS acquirers and issuers by subscription:

- Authorization Profile Reports (APR)
- Cardholder Database Reports
- Custom Payment Service (CPS) reports
- Visa Point-of-Sale (POS) reports

BASE I participants also may elect to receive BASE II TC 33 raw data records that detail member transaction activity for the processing day. Only Authorization Profile Reports and Visa Point-of-Sale (POS) reports are available in raw data format. This chapter primarily describes BASE I reports. It provides report samples and descriptions of their fields.

For a complete explanation of raw data record content, please refer to the *V.I.P. System BASE I Technical Specifications* manual and the *VisaNet Settlement Service (VSS) User's Guide*.

Tables describing tape record formats and the TC 33 record format appear in *V.I.P. System BASE I Technical Specifications*.

The rest of this chapter contains:

- A BASE I Reports Quick Reference.
- A description of BASE I report categories.
- BASE I report samples with detailed explanation of content.

BASE I Reports

BASE I Reports

2.1   BASE I REPORTS QUICK REFERENCE

Table 2-1 lists the BASE I reports by type and identifies the main characteristics of each report.

Report types (in boldface) are in alphabetical order.

Table 2-1   BASE I Reports Quick Reference

Report Number and Title	Frequency	Description
Authorization Profile Reports (APR)		
APR2100—Issuer and Stand-In Authorization Summary by Authorization Criteria (Processor)	Weekly or Monthly	This report provides information on authorization requests processed by the issuer's processing center and by STIP for all BINs associated with the specified processing center. This report also provides merchant category group (MCG) performance statistics.
APR2200—Capacity Management Diversion to Stand-In	Weekly or Monthly	This report provides an analysis of transactions that were diverted at the processor level by the Positive Authorization Capacity Management (PACM) Service.
APR5100—Issuer and Stand-In Authorization Summary by Authorization Criteria (BIN)	Weekly or Monthly	This report provides information on the authorization requests processed by the issuer center and by STIP for the specified BIN. This report also provides merchant category group (MCG) performance statistics.
APR6100—Issuer and Stand-In Authorization Summary by Authorization Criteria (Risk Level Within BIN)	Weekly or Monthly	This report provides information on the authorization requests processed by the issuer center and by STIP for the specified risk levels within the specified BIN. This report also provides merchant category group (MCG) performance statistics.
CHP0100—Issuer and Stand-In Authorization Summary by Authorization Criteria (Comparison)	Weekly or Monthly	This report provides a comparison summary of issuer and stand-in authorization activities for chip cards, based on authorization criteria.
CHP0460—Issuer and Stand-In Authorization Summary by Authorization Criteria	Weekly or Monthly	This report provides a summary of issuer and stand-in authorization activities for chip cards based on authorization criteria.

Table 2-1   BASE I Reports Quick Reference (continued)

Report Number and Title	Frequency	Description
Cardholder Database Reports		
BIOSR112—Exception File Listing • Exception File Listing by PCR - Monthly • Exception File Listing by BIN - Monthly	Monthly	This report displays all non-VIP (Very Important Person) accounts in the Exception File.
BIOSR121—Exception File Update Activity via Visa Terminal/Services	Weekly	This report displays the non-VIP Exception File updates submitted by the member and those updates initiated by a Visa service.
BIOSR320—Advice File Listing	Weekly	This report lists all advices created since the last reporting date.
BIOSR450—Exception File Update Activity, Special Accounts	Weekly	This report lists all changes to VIP exception records made during the past seven days.
BIOSR460—Exception File Listing of Special Accounts	Monthly	This report lists all VIP accounts in the Exception File.
BIOSR600—Exception File Update Activity Via Visa Terminal/Services (Consolidated Report)	Weekly	This is a consolidated report that lists all changes (VIP and non-VIP) made to the Exception File in the past seven days.
BIOSR600.1	Weekly	This report lists all changes made to standard accounts on the Exception File within the past seven days.
BIOSR600.2	Weekly	This report lists all changes made to special accounts on the Exception File within the past seven days.
BIOSR600.3	Weekly	This report summarizes the changes made to special accounts on the Exception File within the past seven days by the originator.
BIOSR610—Exception File Listing (Consolidated Report)	Monthly	This report consolidates all accounts (VIP and non-VIP) in the Exception File.
BIOSR610.1	Monthly	This report lists all standard accounts in the Exception File.
BIOSR610.2	Monthly	This report lists all special accounts in the Exception File.
BIOSR610.3	Monthly	This report summarizes the accounts on the Exception File by action code and region.

BASE I Reports

BASE I Reports

Table 2-1   **BASE I Reports Quick Reference (continued)**

Report Number and Title	Frequency	Description
BIOSRUP—Exception File Update File	Weekly	This report is a data file that contains all changes (VIP and non-VIP) made to the Exception File in the past seven days.
BIOSRLP—Exception File Listing File	Monthly	This report is a data file that contains all accounts (VIP and non-VIP) in the Exception File.
BIOPPCSD—Pre-Authorized Payment Cancellation Service Report	Daily	This report provides a BIN activity detail report generated by the BIOS.
Custom Payment Service (CPS) Reports		
RPS7000—Downgrade Detail Report	Daily	This report provides the acquirer with the list of transactions that were submitted for CPS processing and were subsequently downgraded to non-CPS status.
RPS7100—Visa Retail Electronic Payment Service, Downgrade Summary Report	Daily	This report provides the number of transactions that were submitted for CPS processing and the number of transactions that were downgraded.
Visa Point-of-Sale (POS) Reports		
POS001P—POS Detail Report	Weekly	This report provides the acquirer with a list of authorization requests from dial terminals and electronic cash registers (ECRs). The acquirer can use this report for transaction research.
POS002M—Monthly POS Summary Report	Monthly	This report contains a summary of: • Dial terminal authorization requests processed through a VisaNet Access Point (VAP). • Authorization requests from dial terminals and electronic cash registers (ECRs) that are directly attached to a Visa point-of-service interface. This report can be used to analyze dial terminal traffic.

2.2   BASE I REPORT CATEGORIES

This section discusses the BASE I report categories.

2.2.1   Authorization Profile Reports

This section describes the Authorization Profile Reports listed in Table 2-1. There are two basic reports:

The Issuer and Stand-In Authorization Summary—This report compares the issuer's authorization responses to the BASE I Stand-In Processor (STIP) responses. The BASE I component provides four versions of the Issuer and Stand-In Authorization Summary report:

- APR2100
- APR2200
- APR5100
- APR6100

BASE I also provides two additional Issuer and Stand-In Authorization Summary reports. These reports contain information about Chip Card Payment Service:

- CHP0100
- CHP0460

The Capacity Management Diversion to Stand-In—This report (APR2200) analyzes authorization requests that were diverted to STIP because the issuer's processing center had reached its capacity and is for Positive Authorization Capacity Management (PACM) participants only.

Issuers can receive the Authorization Profile Reports in the following formats:

- Paper—Paper reports are delivered monthly through the mail.
- Electronic print—Electronic print reports are delivered monthly or four times a month through the BASE II Clearing System, using TC 45.
- Raw data—Raw data records are delivered monthly or four times a month through the BASE II Clearing System, using TC 33 records. For further details on raw data, refer to the *V.I.P. System BASE I Technical Specifications* manual.

> **NOTE**
>
> *BASE II transaction code definitions appear in the BASE II Clearing Interchange Formats manual.*

BASE I Reports

2.2.2 Cardholder Database Reports

This section describes the Advice File Listing report, Exception File reports, and Data Files from the Cardholder Database. For information about the Cardholder Database, which is used by SMS members as well as BASE I members, refer to the appropriate BASE I or SMS processing specifications manuals.

2.2.2.1 Advice File Listing Report, BASE I

The VisaNet Integrated Payment System (V.I.P.) produces an Advice File Listing report from information stored in the Cardholder Database. A center can elect to receive advice data.

2.2.2.2 Preauthorized Payment Cancellation Service (PPCS) Reports

The Preauthorization Payment Cancellation Service (PPCS) report describes stop payment and revocation of authorization orders placed on the Cardholder Database by issuers.

2.2.2.3 Exception File Reports and Data Files

Centers may need to review exception records to answer questions concerning a denied transaction or the appearance of a cardholder account number in a Card Recovery Bulletin. An issuer also may want to conduct periodic audits of exception records.

Exception File reports, delivered either electronically (as a file) or in printed form, provide a way to review exception records. Report formats for the following items are the same, regardless of delivery method:

- Reports BIOSR112 and BIOSR121 list non-VIP exception records (records that do not contain VIP code 11 or A1 through A9).
- Reports BIOSR450 and BIOSR460 list only VIP records. These two reports come as a group; they cannot be ordered individually.
- Reports BIOSR600 and BIOSR610 list all exception records (VIP and non-VIP).
- Files BIOSRUP and BIOSRLP contain all exception records (VIP and non-VIP).

Report Delivery Schedule

All Exception File reports can be produced at the BIN level or at the processing center level. A BIN-level report lists only the accounts associated with a given BIN. A center-level report lists all the accounts serviced by the center, grouped by BIN. V.I.P. produces these reports on the following schedule:

- Weekly reports are produced as of the last day of the week (Saturday).
- Monthly reports are produced as of the 15th of each month.

Reports are mailed on weekdays only. Users can expect the reports about one week after the report date.

2.2.3 Custom Payment Service (CPS) Reports

BASE I generates Custom Payment Service (CPS) reports for acquirers that participate in CPS. These reports, which are listed in Table 2-1, detail the transactions submitted as CPS items that were downgraded to the next appropriate interchange rate, either because they contained incomplete magnetic stripe data or were missing required fields.

The CPS reports are produced at the BIN level for those acquirers that subscribe to the reports. Member Services administers report subscriptions.

> **NOTE**
>
> *The detail report is available only to those acquirers that subscribe to the monthly report.*

Acquirers can receive the reports in the following formats:

- Paper—Paper reports are delivered through the mail.
- Electronic print—Electronic print reports are delivered through the BASE II Clearing System, using TC 45 records.

The next subsection discusses Visa Point-of-Sale (POS) reports.

2.2.4 Visa Point-of-Sale (POS) Reports

The Visa Point-of-Sale (POS) reports, which are listed in Table 2-1, are available by subscription only through Member Services.

Centers can receive the Visa POS reports in any of the following forms:

- Print or microfiche—Printed or microfiche reports are received through the mail.
- Tape—Tape versions are also received through the mail.

The POS reports come in two formats:

- Report format—This format is delivered through the mail on either paper, microfiche, or cartridge (18 or 36 track). For non-USA acquirers, BASE II TC 45 delivery is also available.
- Data format—This format is delivered through the mail on cartridge (18 or 36 track).

2.3 BASE I REPORT SAMPLES

This chapter contains samples and field descriptions of BASE I reports.

BASE I reports are grouped into four categories.

BASE I Reports

1. Authorization Profile Reports (APRs)
2. Cardholder Database Reports
3. Custom Payment Service (CPS) reports for the U.S. region only
4. Visa Point-of-Sale (POS) reports

BASE I produces four Authorization Profile Reports (APRs), as listed in Table 2-2.

Table 2-2   Authorization Profile Reports

Report Number	Report Title
APR2100	Issuer and Stand-In Authorization Summary by Authorization Criteria (processor)
APR2200	Capacity Management Diversion to Stand-In (processor)
APR5100	Issuer and Stand-In Authorization Summary by Authorization Criteria (BIN)
APR6100	Issuer and Stand-In Authorization Summary by Authorization Criteria (Risk Level Within BIN)
CHP0100	Issuer and Stand-In Authorization Summary by Authorization Criteria (Comparison)
CHP0460	Issuer and Stand-In Authorization Summary by Authorization Criteria

The following sections provide the general description, sample, and field descriptions for APR and CHP reports.

2.3.1 APR2100—Issuer and Stand-In Authorization Summary by Authorization Criteria (Processor)

2.3.1.1 APR2100 Purpose

This report provides a means of assessing BASE I authorization activity to determine the effectiveness of the authorization parameters issuers selected.

2.3.1.2 APR2100 Type

Subscription

2.3.1.3 APR2100 Frequency

Weekly or Monthly

2.3.1.4 APR2100 Sort Sequence

PCR

2.3.1.5 APR2100 Description

This report provides information on authorization requests processed by the issuer's processing center and stand-in processing (STIP) for all BINs associated with the specified processing center. It also provides merchant category group statistics.

The APR2100 report contains four sections, as follows:

Issuer and Stand-In Authorization Summary by Authorization Criteria: The rows in this section of the report list the reasons why the transactions were routed to the issuer for processing or why the transactions were processed by STIP. The columns display the volume of transactions receiving an approval, decline, pick-up, or referral response for each of the transaction routing reasons. For each routing reason and response-type combination, the report provides the following information:

• Volume
• Volume percentages
• Average dollar amounts

This section also provides:

• The volume of authorization requests routed to the issuer.
• The volume of authorization requests forwarded to STIP.

BASE I Reports

Comparison of Issuer versus Stand-In by Merchant Category Group: This section provides a comparison of issuer and stand-in authorization requests and responses including their volume, percentage, and average dollar amount for each of the 11 merchant category groups.

Authorization Summary by Merchant Category Group: This section summarizes all authorization requests and responses (both issuer and stand-in) by merchant category group for the current reporting period and year-to-date.

Capacity Exceeded Stand-In Activity: This section of the report is available only to those issuers that participate in the Positive Authorization Capacity Management (PACM) service. For travel and entertainment (T&E) transactions over minimum amounts mandated by Visa International Operating Regulations, and for restaurant, medical, and other purchase merchant category groups, this section displays:

- The volume of authorization requests that were routed to STIP because the processing center reached its processing capacity.
- The volume, percentage, and average dollar amount of approvals, referrals, confiscations, and declines.

2.3.1.6   **APR2100 Sample(s)**
The following pages provide samples of each section.

APR2100 Issuer and Stand-In-Authorization Summary by Authorization Criteria

```
REPORT ID: APR2100M                      VISANET AUTHORISATION PROFILE REPORT                    PAGE        1
RECIPIENT: 9XX3                        ISSUER AND STAND-IN AUTHORISATION SUMMARY                 AUR0110 01.36
PCR ID   : 9XX3      ABCDE FGHI JKLMNOPQR, INC      BY AUTHORISATION CRITERIA                    RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                            AVERAGE = USD


                       % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES       TOTAL   VOLUME   AVG    VOLUME   %   AVG   VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
-------------------------------------------------------------------------------------------------------------------------
  MANDATORY FORWARD            162,854   29    143725  88    25       0   0    0       270   0    54    18859  12    63
  PACM CAPACITY AVAILABLE      187,025   42    180282  96    39       0   0    0        26   0   112     6717   4   122
  ABOVE ISSUER LIMIT              342  114       248  73   112       0   0    0         1   0    80       93  27   118
  FORWARDING REQUESTED             0    0         0   0     0       0   0    0         0   0     0        0   0     0
  MANDATORY FORWARD CHIP           0    0         0   0     0       0   0    0         0   0     0        0   0     0
  RANDOMLY SELECTED                0    0         0   0     0       0   0    0         0   0     0        0   0     0
  ACTIVITY AMOUNT EXCEEDED        54  140        39  72   133       0   0    0         0   0     0       15  28   157
  ACTIVITY COUNT EXCEEDED         80   23        61  76    19       0   0    0         0   0     0       19  24    37
-------------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES  99  350,355   36    324355  93    33       0   0    0       297   0    59    25703   7    79


                       % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES     TOTAL   VOLUME   AVG    VOLUME   %   AVG   VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
-------------------------------------------------------------------------------------------------------------------------
  VERIFICATIONS                    7    0         5  71     0       0   0    0         0   0     0        2  29     1
  CAPACITY EXCEEDED                0    0         0   0     0       0   0    0         0   0     0        0   0     0
  BELOW ADVICE LIMIT             160   39        90  56    36       0   0    0        20  13    52       50  31    40
  BETWEEN LIMITS               1,855   87      1802  97    86       0   0    0        35   2   130       18   1   143
  SUPPRESS INQUIRY MODE            0    0         0   0     0       0   0    0         0   0     0        0   0     0
  ISSUER UNAVAILABLE               2   20         0   0     0       1  50   23         0   0     0        1  50    16
  ATR TIME-OUTS                    5   28         2  40    26       1  20   17         0   0     0        2  40    37
  ACTIVITY AMOUNT EXCEEDED        95   25         0   0     0      48  51   39         0   0     0       47  49    10
  ACTIVITY COUNT EXCEEDED          0    0         0   0     0       0   0    0         0   0     0        0   0     0
-------------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES  1   2,124   80      1899  89    83      50   2   38        55   3   102      120   6    43

*** GRAND TOTAL ***              352,479   37    326254  93    33      50   0   38       352   0    66    25823   7    79
```

APR2100 Comparison of Issuer vs. Stand-In by Merchant Category Group

```
REPORT ID: APR2100M                    VISANET AUTHORISATION PROFILE REPORT              PAGE       2
RECIPIENT: 9XX3                          COMPARISON OF ISSUER VS STAND-IN               AUR0110 01.36
PCR ID   : 9XX3      ABCDE FGHI JKLMNOPQR, INC      BY MERCHANT CATEGORY GROUP          RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                    AVERAGE = USD
```

	TOTAL REQUESTS		-----APPROVAL------			-----REFERRAL-----			---CONFISCATION---			-----DECLINE------		
ISSUER RESPONSES	VOLUME	AVG	VOLUME	%	AVG	VOLUME	%	AVG	VOLUME	%	AVG	VOLUME	%	AVG
COMMERCIAL TRAVEL	992	168	684	69	163	0	0	0	0	0	0	308	31	180
LODGING	1,652	183	1367	83	139	0	0	0	1	0	80	284	17	393
AUTOMOBILE RENTAL	201	259	144	72	239	0	0	0	0	0	0	57	28	311
RESTAURANT	35,734	27	34762	97	26	0	0	0	2	0	23	970	3	41
MEDICAL	2,316	76	2173	94	64	0	0	0	0	0	0	143	6	257
MAIL / TELEPHONE	53,811	61	38885	72	58	0	0	0	232	0	57	14694	27	69
RISKY PURCHASE	107,078	12	103513	97	12	0	0	0	27	0	10	3538	3	30
OTHER PURCHASE	147,741	43	142381	96	40	0	0	0	30	0	96	5330	4	108
ATM CASH	249	80	23	9	107	0	0	0	0	0	0	226	91	77
QUASI-CASH	436	238	317	73	216	0	0	0	5	1	197	114	26	302
OTHER CASH	145	299	106	73	272	0	0	0	0	0	0	39	27	373
*** TOTAL ISSUER RESPONSES	350,355	36	324355	93	33	0	0	0	297	0	59	25703	7	79

	TOTAL REQUESTS		-----APPROVAL------			-----REFERRAL-----			---CONFISCATION---			-----DECLINE------		
STAND-IN RESPONSES	VOLUME	AVG	VOLUME	%	AVG	VOLUME	%	AVG	VOLUME	%	AVG	VOLUME	%	AVG
COMMERCIAL TRAVEL	232	127	206	89	120	0	0	0	10	4	219	16	7	155
LODGING	1,436	79	1424	99	79	0	0	0	10	1	105	2	0	49
AUTOMOBILE RENTAL	188	98	173	92	99	0	0	0	15	8	89	0	0	0
RESTAURANT	10	22	8	80	27	0	0	0	0	0	0	2	20	1
MEDICAL	4	38	2	50	25	0	0	0	0	0	0	2	50	50
MAIL / TELEPHONE	74	45	0	0	0	4	5	91	13	18	51	57	77	41
RISKY PURCHASE	89	18	5	6	0	46	52	34	2	2	12	36	40	1
OTHER PURCHASE	91	38	81	89	37	0	0	0	5	5	68	5	5	27
ATM CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QUASI-CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0
*** TOTAL STAND-IN RESPONSES	2,124	80	1899	89	83	50	2	38	55	3	102	120	6	43
GRAND TOTAL	352,479	37	326254	93	33	50	0	38	352	0	66	25823	7	79
ISSUER RESPONSE PERCENT	99%		99%			0%			84%			100%		

APR2100 Authorization Summary by Merchant Category Group

```
REPORT ID: APR2100M                    VISANET AUTHORISATION PROFILE REPORT              PAGE      3
RECIPIENT: 9XX3                             AUTHORISATION SUMMARY                        AUR0110 01.36
PCR ID  : 9XX3      ABCDE FGHI JKLMNOPQR, INC     BY MERCHANT CATEGORY GROUP            RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                   AVERAGE = USD
```

CURRENT PERIOD TOTALS	% OF TOTAL	TOTAL REQUESTS VOLUME	AVG	APPROVAL VOLUME	%	AVG	REFERRAL VOLUME	%	AVG	CONFISCATION VOLUME	%	AVG	DECLINE VOLUME	%	AVG
COMMERCIAL TRAVEL	0	1,224	160	890	73	153	0	0	0	10	1	219	324	26	179
LODGING	1	3,088	134	2791	90	108	0	0	0	11	0	103	286	9	391
AUTOMOBILE RENTAL	0	389	182	317	81	163	0	0	0	15	4	89	57	15	311
RESTAURANT	10	35,744	27	34770	97	26	0	0	0	2	0	23	972	3	41
MEDICAL	1	2,320	76	2175	94	64	0	0	0	0	0	0	145	6	254
MAIL / TELEPHONE	15	53,885	61	38885	72	58	4	0	91	245	0	57	14751	27	69
RISKY PURCHASE	30	107,167	12	103518	97	12	46	0	34	29	0	10	3574	3	29
OTHER PURCHASE	42	147,832	43	142462	96	40	0	0	0	35	0	92	5335	4	107
ATM CASH	0	249	80	23	9	107	0	0	0	0	0	0	226	91	77
QUASI-CASH	0	436	238	317	73	216	0	0	0	5	1	197	114	26	302
OTHER CASH	0	145	299	106	73	272	0	0	0	0	0	0	39	27	373
*** TOTAL		352,479	37	326254	93	33	50	0	38	352	0	66	25823	7	79

YEAR-TO-DATE TOTALS	% OF TOTAL	TOTAL REQUESTS VOLUME	AVG	APPROVAL VOLUME	%	AVG	REFERRAL VOLUME	%	AVG	CONFISCATION VOLUME	%	AVG	DECLINE VOLUME	%	AVG
COMMERCIAL TRAVEL	0	1,224	160	890	73	153	0	0	0	10	1	219	324	26	179
LODGING	1	3,088	134	2791	90	108	0	0	0	11	0	103	286	9	391
AUTOMOBILE RENTAL	0	389	182	317	81	163	0	0	0	15	4	89	57	15	311
RESTAURANT	10	35,744	27	34770	97	26	0	0	0	2	0	23	972	3	41
MEDICAL	1	2,320	76	2175	94	64	0	0	0	0	0	0	145	6	254
MAIL / TELEPHONE	15	53,885	61	38885	72	58	4	0	91	245	0	57	14751	27	69
RISKY PURCHASE	30	107,167	12	103518	97	12	46	0	34	29	0	10	3574	3	29
OTHER PURCHASE	42	147,832	43	142462	96	40	0	0	0	35	0	92	5335	4	107
ATM CASH	0	249	80	23	9	107	0	0	0	0	0	0	226	91	77
QUASI-CASH	0	436	238	317	73	216	0	0	0	5	1	197	114	26	302
OTHER CASH	0	145	299	106	73	272	0	0	0	0	0	0	39	27	373
*** TOTAL		352,479	37	326254	93	33	50	0	38	352	0	66	25823	7	79

BASE I Reports

APR2100 Capacity Exceeded Stand-In Activity

```
REPORT ID: APR2100M                    VISANET AUTHORISATION PROFILE REPORT                     PAGE      4
RECIPIENT: 9XX3                          CAPACITY EXCEEDED STAND-IN ACTIVITY                    AUR0110 01.36
PCR ID   : 9XX3      ABCDE FGHI JKLMNOPQR, INC                                                 RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                           AVERAGE = USD


DIVERSION BY               STAND-IN |  TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
  MERCHANT GROUP           ELIGIBLE |  VOLUME   AVG     VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
----------------------------------|-------------------------------------------------------------------------------------------
  COMMERCIAL TRAVEL             431 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  LODGING                     1,397 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  AUTOMOBILE RENTAL             184 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  RESTAURANT                 35,670 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  MEDICAL                     2,315 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  MAIL / TELEPHONE                0 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  RISKY PURCHASE                  0 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  OTHER PURCHASE            147,080 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  ATM CASH                        0 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  QUASI-CASH                      0 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
  OTHER CASH                      0 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
----------------------------------|-------------------------------------------------------------------------------------------
*** TOTAL                   187,077 |      0     0        0    0    0        0   0    0        0   0    0        0   0    0
```

2.3.1.7   **APR2100 Field Descriptions**

The tables that follow present field descriptions for the following sections of the APR2100
report:

- Stand-In Authorization Summary by Authorization Criteria
- Comparison of Issuer vs. Stand-In by Merchant Category Group
- Authorization Summary by Merchant Category Group
- Capacity Exceeded Stand-In Activity

With the exception of the title, the contents of the report header fields are the same for each
section; their descriptions, therefore, are not repeated in each table.

Table 2-3   APR2100—Field Descriptions (Stand-In-Authorization Summary by Authorization Criteria Section)

Field Name	Contents
Header	
Report ID	Report number
Recipient	The BIN for the recipient of the report
BIN ID	Issuer's processing center identification number and name
Data From/Thru	Inclusive dates for the data on the report (DD-MMM-YY)
[Title of the Report Section]	VisaNet Authorization Profile Report Issuer and Stand-In Authorization Summary By Authorization Criteria
Page	Page number
AURO110	Internal to Visa
Run	Date report was produced (DD-MMM-YY)
Columns and Report Lines for Issuer Responses Section	
Issuer Responses	List of types of transactions that were forwarded to the issuer for processing (more information is provided in the table rows that follow)

BASE I Reports

BASE I Reports

Table 2-3   APR2100—Field Descriptions (Stand-In-Authorization Summary by Authorization Criteria Section) (continued)

Field Name	Contents
Mandatory Forward	Address verifications and PIN verifications processed by the issuer Status checks Cash transactions (including ATM, quasi-cash, other) PACM participants: Risky Purchases and Mail/Telephone Order merchant category groups
PACM Capacity Available	PACM participants: All transactions that are eligible for PACM diversion to STIP but were switched to the issuer due to available processor capacity
Above Issuer Limit	Positive Cardholder Authorization Service (PCAS) participants: Transactions above the issuer's specified PCAS limits
Forwarding Requested	Transactions that were not in the above three categories and that have account numbers listed in the Exception File with a "forward requested" response code (confiscate, referral, and others)
Mandatory Forward CHIP	This field includes CHIP transactions that meet the mandatory forward requirements. This field is BASE I only.
Randomly Selected	Travel and entertainment transactions that were directed to STIP by the mandated minimum T&E authorization limits and were then randomly selected for forwarding to the issuer due to the Between Limits random selection factor specified by the issuer PCAS participants: Transactions between the advice and issuer limits that were selected for forwarding to the issuer due to the Between Limits random selection factor specified by the issuer PACM participants: Transactions routed to STIP by the sliding dollar limit criteria that were then forwarded to the issuer by Between Limits random selection

Table 2-3   APR2100—Field Descriptions (Stand-In-Authorization Summary by Authorization Criteria Section) (continued)

Field Name	Contents
Activity Amount Exceeded	Transactions that were processed by STIP and then forwarded to the issuer due to exceeding the issuer-available activity-amount parameters specified by the issuer
Activity Count Exceeded	Transactions that were processed by STIP and then forwarded to the issuer due to exceeding the issuer-available activity-count parameters specified by the issuer Transactions that exceed both the activity-count and activity-amount parameters are included in this field.
Total Requests • Volume • Avg	For each type of transaction described above (mandatory forward, PACM capacity available, and so forth): • Total number of transactions sent to the issuer • Average dollar amount per transaction
Approval, Referral, Confiscation, Decline • Volume • % • Avg	For each type of transaction described above (mandatory forward, PACM capacity available, and so forth): • Total number of transactions that received an approval, referral, confiscation, or decline response from the issuer • Percentage of transactions that received the specified response from the issuer • Average dollar amount of transactions that received the specified response

Total Issuer Responses
 	
• Total Requests
 	
  - % of Total
 	
  - Volume
 	
  - Avg
 	
• Approval, Referral, Confiscation, Decline
 	
  - % of Total
 	
  - Volume
 	
  - Avg
	For all transactions:
	
	- Percentage of transactions sent to the issuer
	
	- Total volume of transactions sent to the issuer
	
	- Average dollar amount of the transactions sent to the issuer
	
	For all requests that received an approval, referral, confiscation, or decline response from the issuer:
	
	- Percentage of transactions that received the specified response
	
	- Total volume of transactions that received the specified response
	
	- Average dollar amount of the transactions that received the specified response

BASE I Reports

Table 2-3   APR2100—Field Descriptions (Stand-In-Authorization Summary by Authorization Criteria Section) (continued)

Field Name	Contents
Columns and Report Lines for Stand-In Responses Section	
Stand-In Responses	Types of transactions that were forwarded to STIP for processing (more information is provided in the table rows that follow)
Verifications	Account verifications Address verifications when the issuer selected STIP processing for this service **NOTE:** *Both account and address verifications apply to the U.S. region only.*
Capacity Exceeded	PACM participants: Transactions diverted to STIP due to authorization request volume exceeding the processor's capacity
Below Advice Limit	PCAS participants: Transactions below the issuer-specified advice limit The advice limit does not apply to the three Cash merchant category groups. In the U.S. region, the advice limit also does not apply to the Mail/Telephone Order merchant category group.
Between Limits	Transactions between the advice and issuer limits
Suppress Inquiry Mode	Transactions above the issuer limit and those below the issuer-available activity-checking parameters that were processed by STIP because the station or center is in Suppress Inquiries mode
Issuer Unavailable	Transactions that were processed by STIP because the issuer's processing center or station was signed off or otherwise unavailable
ATR Time-Outs	Transactions originally switched to the issuer for authorization that did not obtain a response within the time frame specified by the Operating Regulations, and therefore, were sent to STIP for assured transaction response (ATR)
Activity Amount Exceeded	Transactions that could not be processed by the issuer's processing center because the processing center was unavailable or the transaction timed-out, and the transaction amount exceeded the unavailable activity-amount check

Table 2-3   APR2100—Field Descriptions (Stand-In-Authorization Summary by Authorization Criteria Section) (continued)

Field Name	Contents
Activity Count Exceeded	Transactions that could not be processed by the issuer's processing center because the processing center was unavailable or the transaction timed-out, and the transaction count exceeded the unavailable activity-count check.
	Transactions that exceed both the activity count and activity amount are included in this field.
Total Requests • Volume • Avg	For each of the types of transactions described above (verifications, capacity exceeded, and so forth): • Total number of transactions • Average dollar amount per transaction
Approval, Referral, Confiscation, Decline • Volume • % • Avg	For each of the types of transactions described above (verifications, capacity exceeded, and so forth): • Total number of transactions that received an approval, referral, confiscation, or decline response from STIP • Percentage of transactions sent to STIP that received the specified response • Average dollar amount of transactions that received the specified response

Total Stand-In Responses
 	
• Total Requests
  - % of Total
  - Volume
  - Avg
 	
• Approval, Referral, Confiscation, Decline
  - % of Total
  - Volume
  - Avg
	For all transactions:
	
	- Percentage of transactions sent to STIP
	- Total volume of transactions sent to STIP
	- Average dollar amount of the transactions sent to STIP
	
	For all requests that received an approval, referral, confiscation, or decline response from STIP:
	
	- Percentage of transactions that received the specified response
	- Total volume of transactions that received the specified response
	- Average dollar amount of the transactions that received the specified response

Grand Total	The sum of the total issuer and the total stand-in authorization requests and responses

BASE I Reports

BASE I Reports

2.3.1.8   **APR2100 Comparison of Issuer vs. Stand-In by Merchant Category Group Section**
This section of the report provides authorization request and response information by merchant category group for both issuer-processed and STIP- processed transactions. Since the categories of information are the same, only the issuer response fields are described in Table 2-4.

Table 2-4   **APR2100—Field Descriptions (Comparison of Issuer vs. Stand-In by Merchant Category Group Section**

Field Name	Contents
Header	
[With the exception of the title, all of the header fields are the same as the previous section of this report.]	
Columns and Report Lines for Issuer Responses Section	
Issuer Responses	The merchant category groups of the transactions that were forwarded to the issuer for processing
Total Requests	For each merchant category group:
• Volume	• Total number of transactions sent to the issuer
• Avg	• Average dollar amount per transaction
Approval, Referral, Confiscation, Decline	For each merchant category group:
• Volume	• Total number of transactions that received an approval, referral, confiscation, or decline response from the issuer
• %	• Percentage of transactions that received the specified response from the issuer
• Avg	• Average dollar amount of transactions that received the specified response
Total Issuer Responses	For all transactions:
• Total Requests	
- Volume	- Total volume of transactions sent to the issuer
- Avg	- Average dollar amount of the transactions sent to the issuer
• Approval, Referral, Confiscation, Decline	For all requests that received an approval, referral, confiscation, or decline response from the issuer:
- Volume	Total volume of transactions that received the specified response

Table 2-4   APR2100—Field Descriptions (Comparison of Issuer vs. Stand-In by Merchant Category Group Section (continued)

Field Name	Contents
- Avg	Average dollar amount of the transactions that received the specified response
Stand-In Response fields	The same information for STIP responses as was described above for issuer responses
Grand Total	The sum of the issuer and the stand-in authorization requests and responses
Issuer Response Percent	The percentage of issuer responses to the total authorization responses

2.3.1.9   **APR2100 Authorization Summary by Merchant Category Group Section**

For each merchant category group, this section of the report combines both issuer-processed and STIP-processed transactions. The report summarizes the responses and provides totals by type of response (approval, referral, confiscation, and decline) for the current reporting period and the year-to-date period.

Since the fields for the current reporting period and the year-to-date are the same, Table 2-5describes only the current period fields.

Table 2-5   APR2100—Field Descriptions (Authorization Summary by Merchant Category Group Section)

Field Name	Contents
Header	
[With the exception of the title, all of the header fields are the same as the first section of this report.]	
Columns and Report Lines for the Current Period Totals Section	
Current Period Totals	The merchant category groups of the transactions
Total Requests	For each merchant category group:
• % of Total	• Percentage of total transactions sent to the issuer and STIP for the current reporting period
• Volume	• Total number of transactions sent to the issuer and STIP for the current reporting period
• Avg	• Average dollar amount per transaction for the current reporting period

BASE I Reports

Table 2-5   APR2100—Field Descriptions (Authorization Summary by Merchant Category Group Section) (continued)

Field Name	Contents
Approval, Referral, Confiscation, Decline	For each merchant category group:
• Volume	• Total number of transactions that received an approval, referral, confiscation, or decline response from the issuer or STIP
• %	• Percentage of transactions that received the specified response
• Avg	• Average dollar amount of transactions that received the specified response
Total	For all transactions:
• Total Requests	
- Volume	- Total volume of transactions sent to the issuer and STIP for the current reporting period
- Avg	- Average dollar amount of the transactions sent to the issuer and STIP for the current reporting period
• Approval, Referral, Confiscation, Decline	For all requests that received an approval, referral, confiscation, or decline response from either the issuer or STIP:
- % of Total	- Percentage of transactions that received the specified response
- Volume	- Total volume of transactions that received the specified response
- Avg	- Average dollar amount of the transactions that received the specified response

Columns and Report Lines for the Year-to-Date Totals Section

[The same information for the year-to-date as the above fields provide for the current reporting period.]

2.3.1.10   **APR2100 Capacity Exceeded Stand-In Activity Section**
This section of the report displays PACM-diverted transactions by merchant category group for issuer processing centers participating in PACM.

Only certain transactions are eligible for diversion to STIP by PACM. They include:
• Travel and Entertainment transactions (Commercial Travel, Lodging, and Automobile Rentals) over the minimum amounts mandated by *Visa International Operating Regulations*
• Restaurant, Medical, and Other Purchase transactions

Ineligible transactions are:

- Mail/Telephone
- Risky Purchases
- Cash (ATM Cash, Quasi-Cash, and Other Cash)

Ineligible merchant category groups are zero-filled. Issuer-unavailable activity and T&E transactions that are less than the Operating Regulations-mandated minimum amounts are not included in this section of the report, although these transactions are processed by STIP. These transactions are omitted because PACM does not determine that STIP processes these transactions.

Table 2-6   APR2100—Field Descriptions (Capacity Exceeded Stand-In Activity Section)

Field Name	Contents
Header	
[With the exception of the title, all of the header fields are the same as the first section of this report.]	
Column and Report Line Fields	
Diversion by Merchant Group	The merchant category groups of the PACM-diverted transactions
Stand-in Eligible	For each merchant category group, the total number of authorization requests that were eligible for PACM diversion (Ineligible merchant category groups are zero-filled.)
Total Requests • Volume • Avg	For each merchant category group: • Total number of transactions diverted to STIP by PACM • Average dollar amount per transaction
Approval, Referral, Confiscation, Decline • Volume • % • Avg	For each merchant category group: Total number of transactions that received an approval, referral, confiscation, or decline response from STIP Percentage of transactions that received the specified response Average dollar amount of transactions that received the response
Total • Stand-In Eligible • Total Requests	For all transactions: • Total number of transactions that were eligible for PACM diversion • For PACM-diverted transactions:

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Table 2-6   APR2100—Field Descriptions (Capacity Exceeded Stand-In Activity Section) (continued)

Field Name	Contents
- Volume	- Total volume of diverted transactions
- Avg	- Average dollar amount of the diverted transactions
• Approval, Referral, Confiscation, Decline	For all diverted requests that received an approval, referral, confiscation, or decline response from STIP:
- Volume	- Total volume of transactions that received the specified response
- %	- Percentage of transactions that received the specified response
- Avg$	- Average dollar amount of the transactions that received the specified response

2.3.2   APR2200—Capacity Management Diversion to Stand-In

2.3.2.1   APR2200 Purpose

This report provides information to the issuer for analyzing and managing processing capability.

2.3.2.2   APR2200 Type

Subscription for Positive Authorization Capacity Management (PACM) participants only.

2.3.2.3   APR2200 Frequency

Weekly or Monthly

2.3.2.4   APR2200 Sort Sequence

PCR

2.3.2.5   APR2200 Description

At the processor level, this report provides an analysis of PACM-diverted transactions. It consists of two sections as follows:

• Capacity management Diversion to Stand-In

  For each merchant category group, this section presents:
  - The number of transactions that were eligible for STIP processing.
  - The number and average dollar amount of the transactions that were processed by STIP.
  - The number, percentage, and average dollar amount of the STIP responses.

    The information in this section is the same information that is presented in the "Capacity Exceeded Stand-In Activity" section of the APR2100 report.

In addition, this section of the report provides the percentage and volume of all message traffic that was processed by the issuer's processing center.

• Processor Peak Diversion Analysis

  This section of the report presents, for each day, the hour that the highest level of PACM diversion occurred. The average response times for the highest diversion-hour and for the day are also reported. In addition, the issuer's capacity options are listed.

2.3.2.6   APR2200 Sample(s)

Samples of this report and the field descriptions follow.

BASE I Reports

APR2200 Capacity Management Diversion to Stand-In

```
REPORT ID: APR2200M                    VISANET AUTHORISATION PROFILE REPORT              PAGE      1
RECIPIENT: 2XX3                        CAPACITY MANAGEMENT DIVERSION TO STAND-IN         AUR0110 01.36
PCR ID   : 2XX3      ABCD EFGHIJKLMN, INC.                                               RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                     AVERAGE = USD


DIVERSION BY             STAND-IN | TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
  MERCHANT GROUP         ELIGIBLE |  VOLUME   AVG    VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
---------------------------------|-------------------------------------------------------------------------------------------
  COMMERCIAL TRAVEL          201 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  LODGING                     36 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  AUTOMOBILE RENTAL            7 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  RESTAURANT                  14 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  MEDICAL                     23 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  MAIL / TELEPHONE             0 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  RISKY PURCHASE               0 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  OTHER PURCHASE             598 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  ATM CASH                     0 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  QUASI-CASH                   0 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
  OTHER CASH                   0 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0
---------------------------------|-------------------------------------------------------------------------------------------
*** TOTAL                    879 |      0     0        0    0    0        0    0    0        0    0    0        0    0    0


PROCESSOR TRAFFIC                    VOLUME   % OF TOTAL
-------------------------------------------------------------
  ISSUER AUTHORISATION TRAFFIC       19,023      100
  ACQUIRER TRAFFIC                        0        0
  OTHER SYSTEM TRAFFIC                    0        0
  FILE MAINT. TRAFFIC                     0        0
  ADVICE TRAFFIC                         26        0
  OTHER NON-AUTH TRAFFIC                  0        0
-------------------------------------------------------------
*** TOTALS                           19,049


STAND-IN AUTHORISATION TRAFFIC           26
```

APR2200 Processor Peak Diversion Analysis

```
REPORT ID: APR2200M                        VISANET AUTHORISATION PROFILE REPORT                    PAGE      2
RECIPIENT: 2XX3                              PROCESSOR PEAK DIVERSION ANALYSIS                     AUR0110 01.36
PCR ID  : 2XX3        ABCD EFGHIJKLMN, INC.                                                       RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                              AVERAGE = USD


---- HOUR WITH HIGHEST DIVERSION LEVEL ----
  ELIGIBLE    DIVERTED TO STAND-IN  AVG | AVG       ---------------------- GMT HOURS WITH DIVERSION -----------------------
  VOLUME      VOLUME     %     AVG  RESP| RESP DAY  |  0  1  2  3  4  5  6  7  8  9 10 11 12 13 14 15 16 17 18 19 20 21 22 23
----------------------------------------------------------------------------------------------------------------------------
                                        | 1.0  MON  1 |
  12,925          16     0     11   1.0 | 1.0  TUE  2 |                                                           05
                                        | 1.0  WED  3 |
                                        | 1.0  THU  4 |
                                        | 1.0  FRI  5 |
   4,919          23     0     48   1.0 | 1.0  SAT  6 |                                                     20
   9,914          31     0     11   1.0 | 1.0  SUN  7 |                                                              04
     345           4     1     81   1.0 | 1.0  MON  8 |                                        20
                                        | 1.0  TUE  9 |
                                        | 1.0  WED 10 |
                                        | 1.0  THU 11 |
                                        | 1.0  FRI 12 |
   5,090          19     0     23   1.0 | 1.0  SAT 13 |                                               12
                                        | 0.5  SUN 14 |
                                        | 1.0  MON 15 |
  12,415         230     2     40   1.0 | 1.0  TUE 16 |                                                        19
   8,098          14     0     11   1.0 | 1.0  WED 17 |                                            05
                                        | 1.0  THU 18 |
                                        | 1.0  FRI 19 |
   5,633          12     0     14   1.0 | 1.0  SAT 20 | --                                         07
  15,575          66     0     16   1.0 | 1.0  SUN 21 |                                                             .. 09
                                        | 1.0  MON 22 |
                                        | 1.0  TUE 23 |
                                        | 1.0  WED 24 |
  12,085         349     3     44   1.0 | 1.0  THU 25 |                                                              20
                                        | 1.0  FRI 26 |
   5,931          57     1     44   1.0 | 1.0  SAT 27 |                                               20
                                        | 1.0  SUN 28 |
                                        | 1.0  MON 29 |
  15,810          12     0      5   1.0 | 1.0  TUE 30 |                                                         01
                                        | 1.0  WED 31 |
----------------------------------------------------------------------------------------------------------------------------


PROCESSOR OPTIONS AS OF 31-JAN-03
-----------------------------------------       LEGEND:  .. - DIVERSION LEVEL 1 THROUGH 5
INSTALLED CAPACITY:              30,000                  -- - DIVERSION LEVEL 6 THROUGH 10
PROCESSOR SPECIFIED CAPACITY:    30,000                  ** - DIVERSION LEVEL GREATER THAN 10
```

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2.3.2.7 **APR2200 Field Descriptions**

Table 2-7Table 2-8and provide the field descriptions for the Capacity Management Diversion to Stand-In report and "Processor Peak Diversion Analysis" section.

2.3.2.8 **APR2200 Capacity Management Diversion to Stand-In Section**

This section of the report consists of three parts:

• Diversion by merchant group (PACM requests and responses)
• Processor traffic
• Stand-in authorization traffic

The field descriptions for the "Diversion by Merchant Group" subsection are in Table 2-6. (The data is the same in both the APR2100 report and the APR2200 report.) The field descriptions for the remaining subsections are provided in Table 2-7.

Table 2-7   **APR2200—Field Descriptions (Capacity Management Diversion to Stand-In Section)**

Field Name	Contents
Header	
Report ID	Report number
Recipient	BIN for the recipient of the report
PCR ID	Issuer's processing center identification number and name
Data From/Thru	Inclusive dates for the data on the report (DD-MMM-YY)
[Title of the Report Section]	VisaNet Authorization Profile Report Capacity Management Diversion To Stand-In
Page	Page number
AUR0110	Visa-internal use only
Run	Date report was produced (DD-MMM-YY)
Columns and Report Lines for the Diversion by Merchant Group Section	
(Refer to the "Capacity Exceeded Stand-In Activity" section in this chapter.)	

Table 2-7   APR2200—Field Descriptions (Capacity Management Diversion to Stand-In Section) (continued)

Field Name	Contents
Columns and Report Lines for the Processor Traffic Section	
Processor Traffic • Volume	For each of the listed categories, the number and percentage of transactions that were received by or sent from the processing center
• % of Total	
Issuer Authorization Traffic	The total number of authorizations processed by the processor.
Acquirer Traffic	The total number of acquirer transactions to and from the processor.
Other System Traffic	The total number of transactions from systems other than Visa, that passed through the processor.
File Maintenance Traffic	The total number of file maintenance transactions to and from the processor.
Advice Traffic	The total number of advices sent to the processor.
Other Non-Authorization Traffic	The total number of other types of transactions sent to and received from the processor.
Stand-In Processing Totals	The total number of transactions for the processor that were processed by stand-in processing.
Total	Total number of transactions received by or sent from the processing center
Stand-In Authorization Traffic	Total number of transactions processed by STIP for this processing center. This report includes: • PACM-diverted transactions • T&E transactions below the mandated minimums • ATR time-outs • Verifications • Issuer unavailable transactions

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2.3.2.9   **APR2200 Processor Peak Diversion Analysis Section**

This section of the report consists of two parts:

• Hour with highest diversion level (a traffic analysis of PACM-diverted transactions)
• Processor options

The issuer can request that transactions be diverted to STIP when the processing center has reached its installed capacity or when it has reached the lower processing capacity specified by the issuer.

The field descriptions for the "Processor Peak Diversion Analysis" section follow.

Table 2-8   APR2200—Field Descriptions (Processor Peak Diversion Analysis Section)

Field Name	Contents
Header	
[With the exception of the title, all of the header fields are the same as the previous section of this report.]	
Columns and Report Lines for the Diversion Level Section	
The fields that follow apply to each day of the reporting period.	
Eligible Volume	Total number of transactions that were eligible for PACM diversion to STIP during the highest diversion period
Diverted to Stand-In	For PACM-diverted transactions:
• Volume	Number of transactions diverted to STIP during the highest level of diversion
• %	Percentage of eligible transactions that were diverted to STIP during the highest level of diversion
• Avg	Average dollar amount of the diverted transactions
• Av Res (Sec)	Average response time in seconds for the highest diversion-level period
Avg Resp (Sec)	Average daily response time in seconds
Day	Day and date of the above data

Table 2-8   APR2200—Field Descriptions (Processor Peak Diversion Analysis Section) (continued)

Field Name	Contents
GMT Hours With Diversion	For each Greenwich mean time (GMT) hour in which diversion occurred, an indicator of the highest diversion level that was applied by PACM during that hour.
	The indicator can be one of the following:
	.. for Diversion Levels 1–5
	– for Diversion Levels 6–10
	** for Diversion Levels 10–20
	In the hour that had the highest level of diversion for the day, the actual diversion level is displayed (for example, 10).
	For more information on diversion levels, refer to the "Authorization Profile Reports (APRs)" section of this chapter.

Columns and Report Lines for the Processor Options Section

Processor Options as of:	The date on which the issuer's processing options apply.
Installed Capacity	Maximum number of transactions per hour that can be processed by the processing center
Processor Specified Capacity	Maximum number of transactions per hour that the processor wants to process (equal or less than the installed capacity)
	When the number of transactions exceeds this amount, eligible transactions are diverted to STIP for processing.

BASE I Reports

2.3.3   APR5100—Issuer and Stand-In Authorization Summary by Authorization Criteria (BIN)

2.3.3.1   APR5100 Purpose

This report provides a means of assessing BASE I authorization activity and determining the effectiveness of the authorization parameters issuers have selected.

2.3.3.2   APR5100 Type

Subscription

2.3.3.3   APR5100 Frequency

Weekly or Monthly

2.3.3.4   APR5100 Sort Sequence

BIN

2.3.3.5   APR5100 Description

This report provides information on the authorization requests processed by the issuer center and by STIP for the specified BIN. It also provides merchant category group performance statistics.

APR5100 consists of five sections as follows:

- Issuer and Stand-In Authorization Summary by Authorization Criteria
- Comparison of Issuer vs. Stand-In by Merchant Category Group
- Authorization Summary by Merchant Category Group
- Processing Controls and Options
- Capacity Exceeded Stand-In Activity (for PACM participants only)

With the exception of the "Processing Controls and Options" section, this report contains the same information as the APR2100 report for the specified BIN.

The "Processing Controls and Options" section displays the service options and activity limits in effect at the time this report was produced. It also provides total transaction volumes and percentages for transactions that are:

- Above the issuer limits.
- Between the issuer limits and advice limit.
- Below the advice limit.

The Activity Limits segment lists the issuer and activity limits the issuer has defined for the merchant category groups. The activity limits include 1-day counts, 1-day amounts, and 4-day multipliers for issuer available and unavailable periods. The Total Purchases activity limits are displayed in the Other Purchase category. The Total Cash activity limits are displayed in the Other Cash category.

If the BIN is for a PACM participant, certain service options are not applicable.

Samples of all APR5100 sections follow, along with field descriptions for the "Processing Controls and Options" section of the report.

Except for the fields included in the Processing Controls and Options section, described in Table 2-9, the fields in all the other sections of APR5100 are the same as the fields in the APR2100 report.

2.3.3.6 APR5100 Sample(s)

The following are samples of this report.

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APR5100 Issuer and Stand-In Authorization Summary by Authorization Criteria

```
REPORT ID: APR5100M                    VISANET AUTHORISATION PROFILE REPORT              PAGE      1
RECIPIENT: 8XXXX0                      ISSUER AND STAND-IN AUTHORISATION SUMMARY         AUR0110 01.36
BIN ID   : 8XXXX0     ABCD E.F.G. INC.       BY AUTHORISATION CRITERIA                   RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                     AVERAGE = USD
```

ISSUER RESPONSES	% OF TOTAL	TOTAL REQUESTS		APPROVAL			REFERRAL			CONFISCATION			DECLINE		
		VOLUME	AVG	VOLUME	%	AVG	VOLUME	%	AVG	VOLUME	%	AVG	VOLUME	%	AVG
MANDATORY FORWARD		0	0	0	0	0	0	0	0	0	0	0	0	0	0
PACM CAPACITY AVAILABLE		0	0	0	0	0	0	0	0	0	0	0	0	0	0
ABOVE ISSUER LIMIT		0	0	0	0	0	0	0	0	0	0	0	0	0	0
FORWARDING REQUESTED		0	0	0	0	0	0	0	0	0	0	0	0	0	0
MANDATORY FORWARD CHIP		0	0	0	0	0	0	0	0	0	0	0	0	0	0
RANDOMLY SELECTED		0	0	0	0	0	0	0	0	0	0	0	0	0	0
ACTIVITY AMOUNT EXCEEDED		0	0	0	0	0	0	0	0	0	0	0	0	0	0
ACTIVITY COUNT EXCEEDED		0	0	0	0	0	0	0	0	0	0	0	0	0	0
*** TOTAL ISSUER RESPONSES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

STAND-IN RESPONSES	% OF TOTAL	TOTAL REQUESTS		APPROVAL			REFERRAL			CONFISCATION			DECLINE		
		VOLUME	AVG	VOLUME	%	AVG	VOLUME	%	AVG	VOLUME	%	AVG	VOLUME	%	AVG
VERIFICATIONS		0	0	0	0	0	0	0	0	0	0	0	0	0	0
CAPACITY EXCEEDED		0	0	0	0	0	0	0	0	0	0	0	0	0	0
BELOW ADVICE LIMIT		0	0	0	0	0	0	0	0	0	0	0	0	0	0
BETWEEN LIMITS		0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUPPRESS INQUIRY MODE		0	0	0	0	0	0	0	0	0	0	0	0	0	0
ISSUER UNAVAILABLE		27	52	0	0	0	0	0	0	0	0	0	27	100	52
ATR TIME-OUTS		0	0	0	0	0	0	0	0	0	0	0	0	0	0
ACTIVITY AMOUNT EXCEEDED		0	0	0	0	0	0	0	0	0	0	0	0	0	0
ACTIVITY COUNT EXCEEDED		0	0	0	0	0	0	0	0	0	0	0	0	0	0
*** TOTAL STAND-IN RESPONSES	100	27	52	0	0	0	0	0	0	0	0	0	27	100	52
*** GRAND TOTAL ***		27	52	0	0	0	0	0	0	0	0	0	27	100	52

APR5100 Comparison of Issuer vs. Stand-In by Merchant Category Group

```
REPORT ID: APR5100M                    VISANET AUTHORISATION PROFILE REPORT              PAGE      2
RECIPIENT: 8XXXX0                        COMPARISON OF ISSUER VS STAND-IN                AUR0110 01.36
BIN ID  : 8XXXX0     ABCD E.F.G. INC.        BY MERCHANT CATEGORY GROUP                  RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                     AVERAGE = USD


                        TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES        VOLUME    AVG    VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG
------------------------------------------------------------------------------------------------------------------
  COMMERCIAL TRAVEL        0      0       0    0    0      0    0    0      0    0    0      0    0    0
  LODGING                  0      0       0    0    0      0    0    0      0    0    0      0    0    0
  AUTOMOBILE RENTAL        0      0       0    0    0      0    0    0      0    0    0      0    0    0
  RESTAURANT               0      0       0    0    0      0    0    0      0    0    0      0    0    0
  MEDICAL                  0      0       0    0    0      0    0    0      0    0    0      0    0    0
  MAIL / TELEPHONE         0      0       0    0    0      0    0    0      0    0    0      0    0    0
  RISKY PURCHASE           0      0       0    0    0      0    0    0      0    0    0      0    0    0
  OTHER PURCHASE           0      0       0    0    0      0    0    0      0    0    0      0    0    0
  ATM CASH                 0      0       0    0    0      0    0    0      0    0    0      0    0    0
  QUASI-CASH               0      0       0    0    0      0    0    0      0    0    0      0    0    0
  OTHER CASH               0      0       0    0    0      0    0    0      0    0    0      0    0    0
------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES  0     0       0    0    0      0    0    0      0    0    0      0    0    0


                        TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES      VOLUME    AVG    VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG
------------------------------------------------------------------------------------------------------------------
  COMMERCIAL TRAVEL        0      0       0    0    0      0    0    0      0    0    0      0    0    0
  LODGING                  3     87       0    0    0      0    0    0      0    0    0      3  100   87
  AUTOMOBILE RENTAL        1    326       0    0    0      0    0    0      0    0    0      1  100  326
  RESTAURANT               1     26       0    0    0      0    0    0      0    0    0      1  100   26
  MEDICAL                  0      0       0    0    0      0    0    0      0    0    0      0    0    0
  MAIL / TELEPHONE        19     39       0    0    0      0    0    0      0    0    0     19  100   39
  RISKY PURCHASE           0      0       0    0    0      0    0    0      0    0    0      0    0    0
  OTHER PURCHASE           3      9       0    0    0      0    0    0      0    0    0      3  100    9
  ATM CASH                 0      0       0    0    0      0    0    0      0    0    0      0    0    0
  QUASI-CASH               0      0       0    0    0      0    0    0      0    0    0      0    0    0
  OTHER CASH               0      0       0    0    0      0    0    0      0    0    0      0    0    0
------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES 27   52      0    0    0      0    0    0      0    0    0     27  100   52

  GRAND TOTAL             27     52       0    0    0      0    0    0      0    0    0     27  100   52
  ISSUER RESPONSE PERCENT  0%            0%               0%               0%               0%
```

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APR5100 Authorization Summary by Merchant Category Group

```
REPORT ID: APR5100M                      VISANET AUTHORISATION PROFILE REPORT              PAGE      3
RECIPIENT: 8XXXX0                               AUTHORISATION SUMMARY                      AUR0110 01.36
BIN ID   : 8XXXX0      ABCD E.F.G. INC.        BY MERCHANT CATEGORY GROUP                  RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                       AVERAGE = USD
```

CURRENT PERIOD TOTALS	% OF TOTAL	TOTAL REQUESTS VOLUME	AVG	APPROVAL VOLUME	%	AVG	REFERRAL VOLUME	%	AVG	CONFISCATION VOLUME	%	AVG	DECLINE VOLUME	%	AVG
COMMERCIAL TRAVEL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LODGING	11	3	87	0	0	0	0	0	0	0	0	0	3	100	87
AUTOMOBILE RENTAL	4	1	326	0	0	0	0	0	0	0	0	0	1	100	326
RESTAURANT	4	1	26	0	0	0	0	0	0	0	0	0	1	100	26
MEDICAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MAIL / TELEPHONE	70	19	39	0	0	0	0	0	0	0	0	0	19	100	39
RISKY PURCHASE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER PURCHASE	11	3	9	0	0	0	0	0	0	0	0	0	3	100	9
ATM CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QUASI-CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
*** TOTAL		27	52	0	0	0	0	0	0	0	0	0	27	100	52

YEAR-TO-DATE TOTALS	% OF TOTAL	TOTAL REQUESTS VOLUME	AVG	APPROVAL VOLUME	%	AVG	REFERRAL VOLUME	%	AVG	CONFISCATION VOLUME	%	AVG	DECLINE VOLUME	%	AVG
COMMERCIAL TRAVEL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LODGING	11	3	87	0	0	0	0	0	0	0	0	0	3	100	87
AUTOMOBILE RENTAL	4	1	326	0	0	0	0	0	0	0	0	0	1	100	326
RESTAURANT	4	1	26	0	0	0	0	0	0	0	0	0	1	100	26
MEDICAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MAIL / TELEPHONE	70	19	39	0	0	0	0	0	0	0	0	0	19	100	39
RISKY PURCHASE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER PURCHASE	11	3	9	0	0	0	0	0	0	0	0	0	3	100	9
ATM CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QUASI-CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
*** TOTAL		27	52	0	0	0	0	0	0	0	0	0	27	100	52

APR5100 Processing Controls and Options

```
REPORT ID: APR5100M                    VISANET AUTHORISATION PROFILE REPORT                       PAGE      4
RECIPIENT: 8XXXX0                         PROCESSING CONTROLS AND OPTIONS                         AUR0110 01.36
BIN ID   : 8XXXX0     ABCD E.F.G. INC.                                                           RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                                                             AVERAGE = USD


ISSUER OPTION            VALUE   VOLUME DESCRIPTION    VOLUME    %
-----------------------------------------------------------------------------------------------------------------
                             |  ABOVE ISSUER LIMIT      27   100  |
ADVICE LIMIT           $0 |  BETWEEN LIMITS            0     0  |  PROCESSOR  8880  VISA U.S.A. INC.
                             |  BELOW ADVICE LIMIT        0     0  |  PRODUCT     4  VISA CLASSIC                02
                             |                                    |  REGION      1               U.S.A. REGION
RANDOM SELECTION FACTOR:     |                                    |  COUNTRY    840  UNITED STATES OF AMERICA
   BELOW ADVICE LIMIT   0% |  BELOW SELECTED            0        |
   BETWEEN LIMITS       0% |  BETWEEN SELECTED         0        |
                             |                                    |
ACTIVITY TESTING ON    YES |  ACTIVITY TESTING         0        |  POS REFERRAL DEFAULT: 05
ADVICE CREATION  ON    YES |  ADVICES CREATED         26        |  PACM PARTICIPANT: NO




                         ------------- ACTIVITY LIMITS ------------
                         ---- AVAILABLE ----  --- UNAVAILABLE -----
                         1 DAY  1 DAY  4 DAY |  1 DAY  1 DAY  4 DAY |  ISSUER
MERCHANT CATEGORY GROUP  COUNT  $ AMT  MULT. |  COUNT  $ AMT  MULT. |  LIMITS
------------------------------------ ------ ------ ------ | ------ ------ ------ | ------
   COMMERCIAL TRAVEL         N/A    N/A   4.00 |   N/A    N/A   4.00 |    0
   LODGING                   N/A    N/A   4.00 |   N/A    N/A   4.00 |    0
   AUTOMOBILE RENTAL         N/A    N/A   4.00 |   N/A    N/A   4.00 |    0
   RESTAURANT                N/A    N/A   4.00 |   N/A    N/A   4.00 |    0
   MEDICAL                   N/A    N/A   4.00 |   N/A    N/A   4.00 |    0
   MAIL / TELEPHONE          N/A    N/A   4.00 |   N/A    N/A   4.00 |    0
   RISKY PURCHASE            N/A    N/A   4.00 |   N/A    N/A   4.00 |    0
   OTHER PURCHASE             0      0    4.00 |    0      0    4.00 |    0
   ATM CASH                   0      0    1.00 |    0      0    1.00 |    0
   QUASI-CASH                N/A    N/A   4.00 |   N/A    N/A   4.00 |    0
   OTHER CASH                 0      0    4.00 |    0      0    4.00 |    0
```

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APR5100 Capacity Exceeded Stand-In Activity (for PACM participants only)

```
REPORT ID: APR5100                    VISANET AUTHORISATION PROFILE REPORT              PAGE      5
RECIPIENT: XXXXXX                      CAPACITY EXCEEDED STAND-IN ACTIVITY              AUR0110 01.35
BIN ID   : XXXXXX    XYZ COMPANY                                                        RUN 24-FEB-00
DATA FROM: 16-FEB-00 THRU: 23-FEB-00                                                    AVERAGE = USD


DIVERSION BY              STAND-IN | TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
  MERCHANT GROUP          ELIGIBLE |  VOLUME    AVG    VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG
----------------------------------|-----------------------------------------------------------------------------------------
  COMMERCIAL TRAVEL           0 |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  LODGING                     X |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  AUTOMOBILE RENTAL           0 |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  RESTAURANT                 XX |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  MEDICAL                     0 |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  MAIL / TELEPHONE            0 |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  RISKY PURCHASE              0 |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  OTHER PURCHASE            XXX |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  ATM CASH                    0 |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  QUASI-CASH                  0 |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
  OTHER CASH                  0 |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
----------------------------------|-----------------------------------------------------------------------------------------
*** TOTAL                   XXX |       0       0        0    0    0       0    0    0       0    0    0       0    0    0
```

2.3.3.7 APR5100 Field Descriptions

Except for the fields described in Table 2-9, the fields in all sections of APR5100 are the same as the fields in APR2100.

Table 2-9 provides the field descriptions for the "Processing Controls and Options" section of APR5100.

Table 2-9   APR5100—Field Descriptions (Processing Controls and Options Section)

Field Name	Contents
Header	
Report ID	Report number
Recipient	BIN for the recipient of the report
BIN ID	BIN and name of the issuer (or the issuer's account number range)
Data From/Thru	Inclusive dates for the data on the report (DD-MMM-YY)
[Title of the Report Section]	VisaNet Authorisation Profile Report Processing Controls and Options
Page	Page number
AUR0110	Internal to Visa
Run	Date report was produced (DD-MMM-YY)
Avg	Average dollar amount per transaction
Report Lines for the Issuer Option/Value Section	
Advice Limit	Amount that determines the level of processing used by STIP for below-issuer-limit transactions This parameter does not apply to the Cash merchant category groups. Within the U.S. region, it also does not apply to the Mail/Telephone (Direct Marketing) merchant category group.
Random Selection Factor	Positive Capacity Authorization Service (PCAS) participants:
Below Advice Limit	Percentage of below-advice-limit transactions that will be selected for additional processing

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Table 2-9   APR5100—Field Descriptions (Processing Controls and Options Section) (continued)

Field Name	Contents
Between Limits	Percentage of the following types of transactions that will be selected for additional processing: • Between advice and issuer limits transactions (PCAS participants) • T&E transactions below the mandated minimums • Transactions routed to STIP due to authorization volume exceeding the issuer processing center's capacity (PACM participants)
Activity Testing On	"YES" or "NO" indicating whether STIP is to check activity limits for between-limits transactions When activity exceeds issuer-specified activity limits, STIP forwards the authorization request to the issuer for a response.
Advice Creation On	PCAS participants: "YES" or "NO" indicating whether STIP is to create advices for approved between-limits transactions. **NOTE:** *STIP creates advices for all non-approved PCAS transactions and all PACM transactions.*
Report Lines for the Volume Description Section	
Above Issuer Limit	For all transactions processed during this reporting period, the total number and percentage of transactions that were above the Issuer Limit
Between Limits	Total number and percentage of transactions that were between the Advice and Issuer Limits
Below Advice Limit	Total number and percentage of transactions that were below the Advice Limit
Below Selected	Total number of transactions that were below the Advice Limit and selected for additional processing
Between Selected	Total number of transactions that were "between limits" (as previously defined) and selected for additional processing
Activity Testing	Total number of transactions for which BASE I checked activity
Advice Testing	Total number of transactions for which BASE created advices
Report Lines for the Processor Section	
Processor	Processor's number and name The processor can be the issuer or a processing center selected by the issuer.

Table 2-9   APR5100—Field Descriptions (Processing Controls and Options Section) (continued)

Field Name	Contents
Product	Card type (number and name) for this BIN: 3 = American Express 4 = Visa Classic 5 = MasterCard 6 = Diners Club 7 = JCB Card 8 = Discover 9 = Private Label B = Business Card E = Visa Electron O = Other P = Visa Premier/Gold U = Undefined/Checks

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Table 2-9   APR5100—Field Descriptions (Processing Controls and Options Section) (continued)

Field Name	Contents
Region	Issuer's region (number and name): Blank = Visa overall 1 = United States 2 = Canada 3 = European Union (EU) 4 = Asia-Pacific 5 = Latin America-Caribbean 6 = Central Europe, Middle East, and Africa **NOTE:** *The region number is not the Cardholder Recovery Bulletin region code.*
Country	Issuer's country code and country (for example, 682 Saudi Arabia)
POS Referral Default	Response code the issuer has requested STIP to substitute for a referral response when the following conditions are met: • The transaction is less than or equal to $150. • The transaction is a point-of-service transaction. • The issuer is unavailable.
PACM Participant	"YES" or "NO" indicating whether the issuer is a participant of the Positive Authorization Capacity Management Service (PACM).

Table 2-9   APR5100—Field Descriptions (Processing Controls and Options Section) (continued)

Field Name	Contents
Columns and Report Lines for the Activity Limits Section	
Merchant Category Group	List of merchant categories that can be assigned Activity and Issuer Limits. Nine of the categories can be assigned Activity Limits; 11 of the categories can be assigned Issuer Limits. **NOTE:** *The Total Purchases Activity Limits are displayed under Other Purchase. The Total Cash Activity Limits are displayed under Other Cash.*
Activity Limits	One set of Activity Limits that applies when the issuer is available for processing transactions, and a second set that applies when the issuer is unavailable.
Available and Unavailable • 1 Day Count • 1 Day $ Amt • 4 Day Mult.	They include: • The daily transaction limits for STIP processing when the issuer is available and unavailable. • The maximum daily amounts that STIP can approve when the issuer is available and unavailable • The specified 4-day multiplier used to obtain 4-day activity count and amount limits that apply when the issuer is available or unavailable
Issuer Limits	PCAS participants: Transaction amount at or above which indicates that the transaction should be sent to the issuer, if available

BASE I Reports

BASE I Reports

| 30 June 2004 | APR6100—Issuer and Stand-In Authorization Summary by Authorization Criteria (Risk Level Within BIN) | 2-44 |

2.3.4 APR6100—Issuer and Stand-In Authorization Summary by Authorization Criteria (Risk Level Within BIN)

2.3.4.1 APR6100 Purpose

This report provides a means of assessing BASE I authorization activity and determining the effectiveness of the risk level parameters issuers have selected.

2.3.4.2 APR6100 Type

Subscription

2.3.4.3 APR6100 Frequency

Weekly or Monthly

2.3.4.4 APR6100 Sort Sequence

BIN

2.3.4.5 APR6100 Description

This report provides information on the authorization requests processed by the issuer center and by stand-in processing (STIP) for the specified risk levels within the specified BIN. It also provides merchant category group performance statistics.

APR6100 consists of five sections as follows:

• Issuer and Stand-In Authorization Summary by Authorization Criteria
• Comparison of Issuer vs. Stand-In by Merchant Category Group
• Authorization Summary by Merchant Category Group
• Processing Controls and Options
• Capacity Exceeded Stand-In Activity (for PACM participants only)

The applicable risk level (A, B, C, or D) appears in the heading of each section of the report. The other fields on this report are the same as the fields on the APR5100 report. For further information, refer to the section "APR5100 — Issuer and Stand-In Authorization Summary (BIN)" in this chapter.

A sample of the first section of this report follows. For other sections of this report, refer to samples provided for the following reports:

• APR2100
• APR5100

2.3.4.6   APR6100 Sample(s)

The following is a sample of APR6100.

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BASE I Reports

30 June 2004 **APR6100—Issuer and Stand-In Authorization Summary by Authorization Criteria (Risk Level Within BIN)** **2-46**

APR6100 Issuer and Stand-In Authorization Summary by Authorization Criteria (Risk Level Within BIN)

```
REPORT ID: APR6100M                      VISANET AUTHORISATION PROFILE REPORT                 PAGE      1
RECIPIENT: 9XXXX2                        ISSUER AND STAND-IN AUTHORISATION SUMMARY            AUR0110 01.36
BIN ID   : 9XXXX2      BANK XYZ                  BY AUTHORISATION CRITERIA                    RUN 02-FEB-03
DATA FROM: 01-JAN-03 THRU: 31-JAN-03                 RISK LEVEL C                             AVERAGE = USD


                       % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES       TOTAL  VOLUME   AVG    VOLUME  %    AVG    VOLUME  %    AVG   VOLUME  %    AVG    VOLUME  %    AVG
----------------------------------------------------------------------------------------------------------------------
  MANDATORY FORWARD              0     0         0   0     0        0    0     0       0    0     0       0    0     0
  PACM CAPACITY AVAILABLE        0     0         0   0     0        0    0     0       0    0     0       0    0     0
  ABOVE ISSUER LIMIT             5    60         5 100    60        0    0     0       0    0     0       0    0     0
  FORWARDING REQUESTED           0     0         0   0     0        0    0     0       0    0     0       0    0     0
  MANDATORY FORWARD CHIP         0     0         0   0     0        0    0     0       0    0     0       0    0     0
  RANDOMLY SELECTED              0     0         0   0     0        0    0     0       0    0     0       0    0     0
  ACTIVITY AMOUNT EXCEEDED       0     0         0   0     0        0    0     0       0    0     0       0    0     0
  ACTIVITY COUNT EXCEEDED        0     0         0   0     0        0    0     0       0    0     0       0    0     0
----------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES 63    5    60         5 100    60        0    0     0       0    0     0       0    0     0


                       % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES     TOTAL  VOLUME   AVG    VOLUME  %    AVG    VOLUME  %    AVG   VOLUME  %    AVG    VOLUME  %    AVG
----------------------------------------------------------------------------------------------------------------------
  VERIFICATIONS                  0     0         0   0     0        0    0     0       0    0     0       0    0     0
  CAPACITY EXCEEDED              0     0         0   0     0        0    0     0       0    0     0       0    0     0
  BELOW ADVICE LIMIT            3    17         3 100    17        0    0     0       0    0     0       0    0     0
  BETWEEN LIMITS                 0     0         0   0     0        0    0     0       0    0     0       0    0     0
  SUPPRESS INQUIRY MODE          0     0         0   0     0        0    0     0       0    0     0       0    0     0
  ISSUER UNAVAILABLE             0     0         0   0     0        0    0     0       0    0     0       0    0     0
  ATR TIME-OUTS                  0     0         0   0     0        0    0     0       0    0     0       0    0     0
  ACTIVITY AMOUNT EXCEEDED       0     0         0   0     0        0    0     0       0    0     0       0    0     0
  ACTIVITY COUNT EXCEEDED        0     0         0   0     0        0    0     0       0    0     0       0    0     0
----------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES 38  3    17         3 100    17        0    0     0       0    0     0       0    0     0

*** GRAND TOTAL ***              8    44         8 100    44        0    0     0       0    0     0       0    0     0
```

2.3.4.7   APR6100 Field Descriptions

For APR6100 Report Field Descriptions, refer to the following reports:

- APR2100
- APR5100

BASE I Reports

2.3.5 CHP0100—Issuer and Stand-in Authorization Summary (Comparison)

2.3.5.1   **CHP0100 Purpose**

This report provides a comparison of issuer and Stand-In authorization activities for chip cards, based on authorization criteria.

2.3.5.2   **CHP0100 Type**

Subscription

2.3.5.3   **CHP0100 Frequency**

Weekly or Monthly

2.3.5.4   **CHP0100 Sort Sequence**

Key

2.3.5.5   **CHP0100 Description**

This report provides information on authorization requests for chip cards processed by the issuer's processing center and by STIP for all BINs associated with the specified processing center.

2.3.5.6   **CHP0100 Sample(s)**

The following are samples of the monthly and weekly CHP0100. The reports descriptions follow the samples.

CHP0100 Issuer And Stand-in Authorization Summary (Comparison)–Monthly

```
REPORT ID: CHP0100M-1                    VISANET CHIP CARD PAYMENT SERVICE                    PAGE      1
RECIPIENT:                            ISSUER AND STAND-IN AUTHORISATION SUMMARY               AUR0110 01.36
KEY    : TOTAL VISA                           BY AUTHORISATION CRITERIA                       RUN 01-APR-04
DATA FROM: 01-MAR-04 THRU: 31-MAR-04                U.S.A. REGION                            AVERAGE = USD


                      % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES      TOTAL  VOLUME   AVG    VOLUME   %   AVG   VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
----------------------------------------------------------------------------------------------------------------------
  MANDATORY FORWARD CHIP         0    0        0   0     0       0   0    0        0   0    0        0   0     0
  MANDATORY FORWARD            XXX  1X9      2XX  8X   10X       X   0  6XX        0   0    0       XX  17   XXX
  PACM CAPACITY AVAILABLE      1XX  119      1XX  97   100       0   0    0        0   0    0        X   X   7XX
  ABOVE ISSUER LIMIT         X,XXX   86     XXXX  97   8X        1   0  XXX        X   0   6X       XX   X   1XX
  FORWARDING REQUESTED           0    0        0   0     0       0   0    0        0   0    0        0   0     0
  RANDOMLY SELECTED              0    0        0   0     0       0   0    0        0   0    0        0   0     0
  ACTIVITY AMOUNT EXCEEDED       0    0        0   0     0       0   0    0        0   0    0        0   0     0
  ACTIVITY COUNT EXCEEDED        0    0        0   0     0       0   0    0        0   0    0        0   0     0
----------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES   100  X,XXX   XX     XXXX  XX   XX        X   0  XXX        X   0   XX       1XX   X   XXX


                      % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES    TOTAL  VOLUME   AVG    VOLUME   %   AVG   VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
----------------------------------------------------------------------------------------------------------------------
  VERIFICATIONS                  0    0        0   0     0       0   0    0        0   0    0        0   0     0
  CAPACITY EXCEEDED              0    0        0   0     0       0   0    0        0   0    0        0   0     0
  BELOW ADVICE LIMIT            0    0        0   0     0       0   0    0        0   0    0        0   0     0
  BETWEEN LIMITS                0    0        0   0     0       0   0    0        0   0    0        0   0     0
  SUPPRESS INQUIRY MODE         0    0        0   0     0       0   0    0        0   0    0        0   0     0
  ISSUER UNAVAILABLE            0    0        0   0     0       0   0    0        0   0    0        0   0     0
  ATR TIME-OUTS                 X   X6        X 100   X6        0   0    0        0   0    0        0   0     0
  ACTIVITY AMOUNT EXCEEDED      0    0        0   0     0       0   0    0        0   0    0        0   0     0
  ACTIVITY COUNT EXCEEDED       0    0        0   0     0       0   0    0        0   0    0        0   0     0
----------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES   0      X  XX        X 1XX   XX        0   0    0        0   0    0        0   0     0

*** GRAND TOTAL ***                 X,XXX   XX     XXXX  XX   XX        X   0  XXX        X   0   6X       1XX   X   XXX
```

BASE I Reports

CHP0100 Issuer And Stand-in Authorization Summary (Comparison)–Monthly (continued)

```
REPORT ID: CHP0100M-1                    VISANET CHIP CARD PAYMENT SERVICE              PAGE       2
RECIPIENT:                               COMPARISON OF ISSUER VS STAND-IN              AUR0110 01.36
KEY     : TOTAL VISA                     BY MERCHANT CATEGORY GROUP                    RUN 01-APR-04
DATA FROM: 01-MAR-04 THRU: 31-MAR-04                U.S.A. REGION                      AVERAGE = USD


                      TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES      VOLUME   AVG    VOLUME   %   AVG   VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
-----------------------------------------------------------------------------------------------------------------
   COMMERCIAL TRAVEL     1X    1XX       1X  1XX  1XX       0   0    0        0   0    0        0   0    0
   LODGING             XXX    XXX      XXX   9X  XXX       0   0    0        0   0    0       1X   X  XXX
   AUTOMOBILE RENTAL     X    6XX        X  1XX  6XX       0   0    0        0   0    0        0   0    0
   RESTAURANT          XXX     XX      7XX   9X   XX       X   0    0        X   0   6X       XX   X   8X
   MEDICAL               9    1XX        X   XX   X1       0   0    0        0   0    0        X  XX  XX1
   MAIL / TELEPHONE      X    XXX        X  XX0  1XX       0   0    0        0   0    0        0   0    0
   RISKY PURCHASE      XXX    1XX      XX0   XX   8X       X   0  6XX        0   0    0       1X   X  XX6
   OTHER PURCHASE    X,XXX     7X     1XX0   9X   6X       X   0  XXX        0   0    0       XX   X  XXX
   ATM CASH             9X    1XX       XX   XX  1XX       0   X    0        0   X    0       XX  XX  1XX
   QUASI-CASH            X      0        0    0    X       0   X    0        0   0    X        0   0    X
   OTHER CASH           1X    XXX       1X  1XX  XXX       0   0    0        X   0    0        X   0    0
-----------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES  X,XXX   XX     XXXX   XX   8X       X   X  XXX        X   X   6X      1XX   X  XXX


                      TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES    VOLUME   AVG    VOLUME   %   AVG   VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
-----------------------------------------------------------------------------------------------------------------
   COMMERCIAL TRAVEL     0     X        0    X    0       X   0    X        0   X    0        X   0    X
   LODGING               0     0        0    0    0       0   0    0        0   0    0        0   0    0
   AUTOMOBILE RENTAL     0     0        0    0    0       0   0    0        0   0    0        0   0    0
   RESTAURANT            X    XX        X  XXX   XX       0   0    0        0   0    0        0   0    0
   MEDICAL               0     0        0    0    0       0   0    0        0   0    0        0   0    0
   MAIL / TELEPHONE      0     0        0    0    0       0   0    0        0   0    0        0   0    0
   RISKY PURCHASE        0     0        0    0    0       0   0    0        0   0    0        0   0    0
   OTHER PURCHASE        X    XX        X  1XX   XX       0   0    0        0   0    0        0   0    0
   ATM CASH              0     0        0    0    0       0   0    0        0   0    0        0   0    0
   QUASI-CASH            0     0        0    0    0       0   0    0        0   0    0        0   0    0
   OTHER CASH            0     0        0    0    0       0   0    0        0   0    0        0   0    0
-----------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES   X   XX        X  1XX   XX       0   X    0        0   0    0        0   0    0

   GRAND TOTAL        X,XXX    XX     XXXX   XX   XX       X   X  XXX        X   0   XX      1XX   X  XXX
   ISSUER RESPONSE PERCENT  100%           100%               100%             100%             100%
```

CHP0100 Issuer And Stand-in Authorization Summary (Comparison)–Weekly

```
REPORT ID: CHP0100W                    VISANET CHIP CARD PAYMENT SERVICE                    PAGE      1
RECIPIENT:                            ISSUER AND STAND-IN AUTHORISATION SUMMARY             AUR0110 01.36
KEY    : TOTAL VISA                          BY AUTHORISATION CRITERIA                      RUN 16-APR-04
DATA FROM: 08-APR-04 THRU: 15-APR-04                                                        AVERAGE = USD


                    % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES    TOTAL  VOLUME    AVG   VOLUME    %   AVG  VOLUME  %   AVG    VOLUME   %   AVG    VOLUME   %   AVG
-----------------------------------------------------------------------------------------------------------------------
  MANDATORY FORWARD CHIP   8XX,XXX   XX   8XXXX9  99   XX   X,XXX  0   XX     X9X    0   XX    6XX6    X   XX
  MANDATORY FORWARD        X,89X     X    X8X6    97   X    X0     0   6X     6      0   X     6X      X   69
  PACM CAPACITY AVAILABLE  X7        XXX  XX      X9   7X   0      0   0      0      0   0     XX     XX   607
  ABOVE ISSUER LIMIT       7XX7,887  XX9  7X7806X 98   XXX  XX,X6X 0 XXXX    X,XX7   0   X8X   XXXXXX  X   XXX
  FORWARDING REQUESTED     XX        60   XX X00   60   0      0   0      0      0   0     0      0    0
  RANDOMLY SELECTED        6X,XXX    XX   6X669   99   XX   X0X    0   X6     X6     0   X9    XX7     X   XX
  ACTIVITY AMOUNT EXCEEDED XX,XX0    XX   XX779   98   XX   XX     0   98     0      0   0     XX6     X   XX
  ACTIVITY COUNT EXCEEDED  X,X96     X7   XXXX    8X   X7   0      0   0      0      0   0     X6X    X7   X7
-----------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES  78  8X9X,X00  XX9  8XXX0XX 98   XXX  XX,8XX 0 X00X    X,XXX   0   X7X   X6XX0X  X   XXX


                    % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES  TOTAL  VOLUME    AVG   VOLUME    %   AVG  VOLUME  %   AVG    VOLUME   %   AVG    VOLUME   %   AVG
-----------------------------------------------------------------------------------------------------------------------
  VERIFICATIONS            0         0    0       0    0    0      0   0      0      0   0     0      0    0
  CAPACITY EXCEEDED        0         0    0       0    0    0      0   0      0      0   0     0      0    0
  BELOW ADVICE LIMIT       XXX7,XXX  XX   XXX686X X00  XX   0      0   0      XXX    0   XX    XX1    0    7X
  BETWEEN LIMITS           9XX,XXX   XX   9XX0X6  X00  XX   0      0   0      XX     0   X8    X8X    0    XX
  SUPPRESS INQUIRY MODE    0         0    0       0    0    0      0   0      0      0   0     0      0    0
  ISSUER UNAVAILABLE       X,X77     X80  X9X     X    XX7  0      0   0      8      0   X6X   XX7X   9X   X8X
  ATR TIME-OUTS            X,60X     9X   X7XX    X9   9X   X      0   X9     7      0   XX    X86X   XX   9X
  ACTIVITY AMOUNT EXCEEDED 0         0    0       0    0    0      0   0      0      0   0     0      0    0
  ACTIVITY COUNT EXCEEDED  0         0    0       0    0    0      0   0      0      0   0     0      0    0
-----------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES  XX  XXXX,X6X  XX  XXXX80X X00  XX   X      0   X9     XXX    0   X9    7XXX   0    XXX

*** GRAND TOTAL ***           X07XX,96X X00  X0XX78X7 98   9X   XX,8XX 0 X00X    X,66X   0   X6X   X686X8  X   XXX
```

BASE I Reports

BASE I Reports

CHP0100 Issuer And Stand-in Authorization Summary (Comparison)–Weekly (continued)

```
REPORT ID: CHP0100W                    VISANET CHIP CARD PAYMENT SERVICE                  PAGE        2
RECIPIENT:                             COMPARISON OF ISSUER VS STAND-IN                  AUR0110 01.36
KEY     : TOTAL VISA                      BY MERCHANT CATEGORY GROUP                     RUN 16-APR-04
DATA FROM: 08-APR-04 THRU: 15-APR-04                                                    AVERAGE = USD


                      TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES      VOLUME    AVG    VOLUME    %   AVG  VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
-------------------------------------------------------------------------------------------------------------------
   COMMERCIAL TRAVEL   X,700    XXX     X6XX   97   X0X      X9   X   XXX        X   0   XX9       X6   X   XXX
   LODGING            X0X,XX7   XX0    X017X8  99   X07     60X   0   XXX       X9   0   X77     XXX7   X   XXX
   AUTOMOBILE RENTAL   X0,XX8   X8X    X006X   98   X7X      XX   0  XX8X        X   0   XX7      XXX   X   X0X
   RESTAURANT         7XX,XX0    8X   70XXXX   99    8X   X,090   0   XX9      XX9   0   X08     X6X0   X    99
   MEDICAL            XXX,XX0   X97   XXXXXX   99   X9X     X88   0  X00X       X9   0   XX0      8XX   X   XX6
   MAIL / TELEPHONE    9,6XX    X0X     9XXX   99   X0X       0   0     0        X   0  X0XX       9X   X   XXX
   RISKY PURCHASE     6XX,606   XXX   60XXXX   99   X0X   X,XX7   0  XX8X      XX7   0   XX8     X900   X   X79
   OTHER PURCHASE    6XXX,X00   XXX   6X8X7X0  99   X08   9,9X8   0  X60X    X,XX7   0   X67    X8XXX   X   XX6
   ATM CASH          XXX,789    X6X   XXXX07   78   X69       0   0     0      792   0   X87    96690  22   XX0
   QUASI-CASH         X2,X00    X07    XX6XX   9X   X80     2XX   X  XX80       2X   0   28X      6X6   X   X9X
   OTHER CASH         XX,XXX    X87    X0XXX   9X   X88     X60   X  296X        7   0   XX9      X2X   X   X0X0
-------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES  8X92,X00  XX9   82XX0X2  98   XXX  XX,82X   0 200X    X,XX2   0   X72    X6XX0X  X   2XX


                      TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES    VOLUME    AVG    VOLUME    %   AVG  VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
-------------------------------------------------------------------------------------------------------------------
   COMMERCIAL TRAVEL    X29      X8      X29  X00    X8       0   0     0        0   0     0        0   0     0
   LODGING            X8,629     6X    X8X80  X00    6X       0   0     0        X   0    X8       X8   0   XXX
   AUTOMOBILE RENTAL    78X      89      778   99    89       0   0     0        0   0     0        X   X   XX9
   RESTAURANT         2XX,X7X    X7   2XXX89  X00    X7       0   0     0       28   0    X0      XXX   0    X9
   MEDICAL            28,XX0     XX   28XX7   X00    X0       0   0     0        0   0     0       2X   0   276
   MAIL / TELEPHONE    297       XX     29X   99    XX        0   0     0        0   0     0        X   X    X7
   RISKY PURCHASE     X2X,06X    X2   X2X9XX  X00    X2        X   0    29       X6   0    22      X0X   0   X88
   OTHER PURCHASE    X9XX,XXX    XX   X9X896X X00    XX        0   0     0      X69   0    XX     2XX0   0    7X
   ATM CASH           X,788     X76       0    0      0       0   0     0        8   0   26X    X780  X00   X76
   QUASI-CASH           8       XX0       7   88    XX8       0   0     0        0   0     0        X   XX   27X
   OTHER CASH          X2       X70       X   X2    279       0   0     0        0   0     0        7   X8   777
-------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES 2XX2,X6X  XX   2XXX80X X00    XX        X   0    29      222   0    X9     7XXX   0   XXX

   GRAND TOTAL       X07XX,96X  X00  X0XX78X7 98    9X   XX,822   0 200X    X,66X   0   X62   X686X8   X   2X2
   ISSUER RESPONSE PERCENT     78%           78%                 100%              92%              96%
```

Visa *Confidential*   V.I.P. System Reports

2.3.5.7   **CHP0100 Field Descriptions**

For CHP0100 field descriptions, refer to the Authorized Profile Reports field descriptions.

BASE I Reports

BASE I Reports

2.3.6   CHP0460—Issuer And Stand-in Authorization Summary (By Authorization Criteria)

2.3.6.1   CHP0460 Purpose

This report provides a summary of issuer and Stand-In authorization activities for chip cards based on authorization criteria.

2.3.6.2   CHP0460 Type

Subscription

2.3.6.3   CHP0460 Frequency

Weekly or Monthly

2.3.6.4   CHP0460 Sort Sequence

Key

2.3.6.5   CHP0460 Description

This report provides information on authorization requests for chip cards processed by the issuer's processing center and by STIP for all BINs associated with the specified processing center.

2.3.6.6   CHP0460 Sample(s)

The following are samples of the monthly and weekly CHP0460. The reports descriptions follow the samples.

CHP0460 Issuer And Stand-in Authorization Summary (By Authorization Criteria)–Monthly

```
REPORT ID: CHP0460M                    VISANET CHIP CARD PAYMENT SERVICE              PAGE       1
RECIPIENT:                           ISSUER AND STAND-IN AUTHORISATION SUMMARY        AUR0110 01.36
KEY      : 020      ABCDEFG                 BY AUTHORISATION CRITERIA                 RUN 01-APR-04
DATA FROM: 01-MAR-04 THRU: 31-MAR-04                                                  AVERAGE = USD


                       % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES       TOTAL  VOLUME   AVG    VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG
-------------------------------------------------------------------------------------------------------------------------
  MANDATORY FORWARD CHIP          1   5X         1  1XX   5X        0   0    0        0   0    0        0   0    0
  MANDATORY FORWARD               0    0         0   0    0         0   0    0        0   0    0        0   0    0
  PACM CAPACITY AVAILABLE         0    0         0   0    0         0   0    0        0   0    0        0   0    0
  ABOVE ISSUER LIMIT             5X   1XX        5X  9X  1XX        0   0    0        0   0    0        X   X   2XX
  FORWARDING REQUESTED            0    0         0   0    0         0   0    0        0   0    0        0   0    0
  RANDOMLY SELECTED               0    0         0   0    0         0   0    0        0   0    0        0   0    0
  ACTIVITY AMOUNT EXCEEDED        0    0         0   0    0         0   0    0        0   0    0        0   0    0
  ACTIVITY COUNT EXCEEDED         0    0         0   0    0         0   0    0        0   0    0        0   0    0
-------------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES  100  5X   1XX        5X  9X  1XX        0   0    0        0   0    0        X   X   2XX


                       % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES     TOTAL  VOLUME   AVG    VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG   VOLUME   %   AVG
-------------------------------------------------------------------------------------------------------------------------
  VERIFICATIONS                   0    0         0   0    0         0   0    0        0   0    0        0   0    0
  CAPACITY EXCEEDED               0    0         0   0    0         0   0    0        0   0    0        0   0    0
  BELOW ADVICE LIMIT              0    0         0   0    0         0   0    0        0   0    0        0   0    0
  BETWEEN LIMITS                  0    0         0   0    0         0   0    0        0   0    0        0   0    0
  SUPPRESS INQUIRY MODE           0    0         0   0    0         0   0    0        0   0    0        0   0    0
  ISSUER UNAVAILABLE              0    0         0   0    0         0   0    0        0   0    0        0   0    0
  ATR TIME-OUTS                   0    0         0   0    0         0   0    0        0   0    0        0   0    0
  ACTIVITY AMOUNT EXCEEDED        0    0         0   0    0         0   0    0        0   0    0        0   0    0
  ACTIVITY COUNT EXCEEDED         0    0         0   0    0         0   0    0        0   0    0        0   0    0
-------------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES  0    0    0         0   0    0         0   0    0        0   0    0        0   0    0

*** GRAND TOTAL ***            5X   1XX        5X  9X  1XX        0   0    0        0   0    0        X   X   2XX
```

BASE I Reports

CHP0460 Issuer And Stand-in Authorization Summary (By Authorization Criteria)–Monthly (continued)

```
REPORT ID: CHP0460M                    VISANET CHIP CARD PAYMENT SERVICE          PAGE      2
RECIPIENT:                             COMPARISON OF ISSUER VS STAND-IN           AUR0110 01.36
KEY     : 020      ABCDEFG             BY MERCHANT CATEGORY GROUP                 RUN 01-APR-04
DATA FROM: 01-MAR-04 THRU: 31-MAR-04                                             AVERAGE = USD


                       TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES       VOLUME   AVG    VOLUME  %   AVG    VOLUME  %   AVG     VOLUME  %   AVG    VOLUME  %   AVG
-----------------------------------------------------------------------------------------------------------------
   COMMERCIAL TRAVEL      0      0        0    0    0       0    0    0         0    0    0        0    0    0
   LODGING                1      XX       1  100   XX       0    0    0         0    0    0        0    0    0
   AUTOMOBILE RENTAL      0      0        0    0    0       0    0    0         0    0    0        0    0    0
   RESTAURANT            1X     1X4      1X  1XX  1X4       0    0    0         0    0    0        0    0    0
   MEDICAL                0      0        0    0    0       0    0    0         0    0    0        0    0    0
   MAIL / TELEPHONE       X      0        0    0    0       0    0    0         0    0    0        0    0    0
   RISKY PURCHASE         X     28X       4  1XX  28X       0    0    0         0    0    0        0    0    0
   OTHER PURCHASE        1X     110      16  1XX  110       0    0    0         0    0    0        0    0    0
   ATM CASH              XX     247      1X   7X  237       0    0    0         0    0    0        X   2X  2XX
   QUASI-CASH             0      0        0    0    0       0    0    0         0    0    0        0    0    0
   OTHER CASH             0      0        0    0    0       0    0    0         0    0    0        0    0    0
-----------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES   XX  1XX     X1   X1  1XX       0    0    0         0    0    0        X    X  2XX


                       TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES     VOLUME   AVG    VOLUME  %   AVG    VOLUME  %   AVG     VOLUME  %   AVG    VOLUME  %   AVG
-----------------------------------------------------------------------------------------------------------------
   COMMERCIAL TRAVEL      0      0        0    0    0       0    0    0         0    0    0        0    0    0
   LODGING                0      0        0    0    0       0    0    0         0    0    0        0    0    0
   AUTOMOBILE RENTAL      0      0        0    0    0       0    0    0         0    0    0        0    0    0
   RESTAURANT             0      0        0    0    0       0    0    0         0    0    0        0    0    0
   MEDICAL                0      0        0    0    0       0    0    0         0    0    0        0    0    0
   MAIL / TELEPHONE       0      0        0    0    0       0    0    0         0    0    0        0    0    0
   RISKY PURCHASE         0      0        0    0    0       0    0    0         0    0    0        0    0    0
   OTHER PURCHASE         0      0        0    0    0       0    0    0         0    0    0        0    0    0
   ATM CASH               0      0        0    0    0       0    0    0         0    0    0        0    0    0
   QUASI-CASH             0      0        0    0    0       0    0    0         0    0    0        0    0    0
   OTHER CASH             0      0        0    0    0       0    0    0         0    0    0        0    0    0
-----------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES  0   0       0    0    0       0    0    0         0    0    0        0    0    0

   GRAND TOTAL           X6     1XX      X1   X1  1XX       0    0    0         0    0    0        X    X  2XX
   ISSUER RESPONSE PERCENT  100%          100%              0%                  0%                100%
```

CHP0460 Issuer And Stand-in Authorization Summary (By Authorization Criteria)–Weekly

```
REPORT ID: CHP0460W                    VISANET CHIP CARD PAYMENT SERVICE                    PAGE      1
RECIPIENT:                          ISSUER AND STAND-IN AUTHORISATION SUMMARY               AUR0110 01.36
KEY    : 020      ABCDEFG                  BY AUTHORISATION CRITERIA                        RUN 16-APR-04
DATA FROM: 08-APR-04 THRU: 15-APR-04                                                        AVERAGE = USD


                        % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES        TOTAL  VOLUME   AVG    VOLUME  %    AVG    VOLUME  %    AVG    VOLUME  %    AVG    VOLUME  %    AVG
----------------------------------------------------------------------------------------------------------------------------
  MANDATORY FORWARD CHIP                 0    0     0    0    0       0    0    0       0    0    0       0    0    0
  MANDATORY FORWARD                      0    0     0    0    0       0    0    0       0    0    0       0    0    0
  PACM CAPACITY AVAILABLE                0    0     0    0    0       0    0    0       0    0    0       0    0    0
  ABOVE ISSUER LIMIT              2X   1XX    2X  1XX  1XX      0    0    0       0    0    0       0    0    0
  FORWARDING REQUESTED                   0    0     0    0    0       0    0    0       0    0    0       0    0    0
  RANDOMLY SELECTED                      0    0     0    0    0       0    0    0       0    0    0       0    0    0
  ACTIVITY AMOUNT EXCEEDED               0    0     0    0    0       0    0    0       0    0    0       0    0    0
  ACTIVITY COUNT EXCEEDED                0    0     0    0    0       0    0    0       0    0    0       0    0    0
----------------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES   6X   2X   1XX    2X  1XX  1XX      0    0    0       0    0    0       0    0    0


                        % OF   TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES      TOTAL  VOLUME   AVG    VOLUME  %    AVG    VOLUME  %    AVG    VOLUME  %    AVG    VOLUME  %    AVG
----------------------------------------------------------------------------------------------------------------------------
  VERIFICATIONS                          0    0     0    0    0       0    0    0       0    0    0       0    0    0
  CAPACITY EXCEEDED                      0    0     0    0    0       0    0    0       0    0    0       0    0    0
  BELOW ADVICE LIMIT                     0    0     0    0    0       0    0    0       0    0    0       0    0    0
  BETWEEN LIMITS                         0    0     0    0    0       0    0    0       0    0    0       0    0    0
  SUPPRESS INQUIRY MODE                  0    0     0    0    0       0    0    0       0    0    0       0    0    0
  ISSUER UNAVAILABLE                     0    0     0    0    0       0    0    0       0    0    0       0    0    0
  ATR TIME-OUTS                  1X   6X     0    0    0       0    0    0       0    0    0      1X  1XX   6X
  ACTIVITY AMOUNT EXCEEDED               0    0     0    0    0       0    0    0       0    0    0       0    0    0
  ACTIVITY COUNT EXCEEDED                0    0     0    0    0       0    0    0       0    0    0       0    0    0
----------------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES  36  1X   6X     0    0    0       0    0    0       0    0    0      1X  1XX   6X

*** GRAND TOTAL ***               3X   1XX    2X   6X  1XX      0    0    0       0    0    0      1X   XX   6X
```

BASE I Reports

BASE I Reports

CHP0460 Issuer And Stand-in Authorization Summary (By Authorization Criteria)–Weekly (continued)

```
REPORT ID: CHP0460W                   VISANET CHIP CARD PAYMENT SERVICE              PAGE      2
RECIPIENT:                            COMPARISON OF ISSUER VS STAND-IN               AUR0110 01.36
KEY     : 020      ANDORRA               BY MERCHANT CATEGORY GROUP                  RUN 16-APR-04
DATA FROM: 08-APR-04 THRU: 15-APR-04                                                AVERAGE = USD


                        TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
ISSUER RESPONSES        VOLUME   AVG    VOLUME  %    AVG    VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
---------------------------------------------------------------------------------------------------------------------
  COMMERCIAL TRAVEL        0      0        0    0     0       0    0    0        0    0    0        0    0    0
  LODGING                  0      0        0    0     0       0    0    0        0    0    0        0    0    0
  AUTOMOBILE RENTAL        0      0        0    0     0       0    0    0        0    0    0        0    0    0
  RESTAURANT               X      1X       X  1XX    XX      0    0    0        0    0    0        0    0    0
  MEDICAL                  0      0        0    0     0       0    0    0        0    0    0        0    0    0
  MAIL / TELEPHONE         0      0        0    0     0       0    0    0        0    0    0        0    0    0
  RISKY PURCHASE           0      0        0    0     0       0    0    0        0    0    0        0    0    0
  OTHER PURCHASE          XX     XX       XX  1XX    XX      0    0    0        0    0    0        0    0    0
  ATM CASH                XX     2XX      XX  1XX   2XX      0    0    0        0    0    0        0    0    0
  QUASI-CASH               0      0        0    0     0       0    0    0        0    0    0        0    0    0
  OTHER CASH               0      0        0    0     0       0    0    0        0    0    0        0    0    0
---------------------------------------------------------------------------------------------------------------------
*** TOTAL ISSUER RESPONSES  2X   1XX      2X  1XX   1XX      0    0    0        0    0    0        0    0    0


                        TOTAL REQUESTS -----APPROVAL------ -----REFERRAL----- ---CONFISCATION--- -----DECLINE------
STAND-IN RESPONSES      VOLUME   AVG    VOLUME  %    AVG    VOLUME  %   AVG    VOLUME  %   AVG    VOLUME  %   AVG
---------------------------------------------------------------------------------------------------------------------
  COMMERCIAL TRAVEL        0      0        0    0     0       0    0    0        0    0    0        0    0    0
  LODGING                  0      0        0    0     0       0    0    0        0    0    0        0    0    0
  AUTOMOBILE RENTAL        0      0        0    0     0       0    0    0        0    0    0        0    0    0
  RESTAURANT               0      0        0    0     0       0    0    0        0    0    0        0    0    0
  MEDICAL                  X      2XX      0    0     0       0    0    0        0    0    0        X  1XX   2XX
  MAIL / TELEPHONE         0      0        0    0     0       0    0    0        0    0    0        0    0    0
  RISKY PURCHASE           0      0        0    0     0       0    0    0        0    0    0        0    0    0
  OTHER PURCHASE           6      6X       0    0     0       0    0    0        0    0    0        X  1XX   XX
  ATM CASH                 6      XX       0    0     0       0    0    0        0    0    0        X  1XX   XX
  QUASI-CASH               0      0        0    0     0       0    0    0        0    0    0        0    0    0
  OTHER CASH               0      0        0    0     0       0    0    0        0    0    0        0    0    0
---------------------------------------------------------------------------------------------------------------------
*** TOTAL STAND-IN RESPONSES 1X  XX        0    0     0       0    0    0        0    0    0       1X  1XX   6X

  GRAND TOTAL              3X   1XX       2X   6X   1XX      0    0    0        0    0    0       1X   3X    6X
  ISSUER RESPONSE PERCENT  6X%           100%                0%                 0%                 0%
```

2.3.6.7 CHP0460 Field Descriptions

For CHP0460 field descriptions, refer to the Authorization Profile Reports field descriptions.

2.4 CARDHOLDER DATABASE REPORTS

BASE I and SMS produce the Cardholder Database Reports listed in Table 2-10.

Table 2-10   Cardholder Database Reports

BIOSR112	Exception File Listing
BIOSR121	Exception File Update Activity via Visa Terminal/Services
BIOSR320	Advice File Listing
BIOSR450	Exception File Update Activity
BIOSR460	Exception File Listing of Special Accounts
BIOSR600	Exception File Update Activity via Visa Terminal/Services (Consolidated Report)
BIOSR600.1	Exception File Update Activity via Visa Terminal/Services (Standard Accounts)
BIOSR600.2	Exception File Update Activity via Visa Terminal/Services (Special Accounts)
BIOSR600.3	Exception File Update Activity via Visa Terminal/Services (Originator Summary)
BIOSR610	Exception File Listing
BIOSR610.1	Exception File Listing (Standard Accounts)
BIOSR610.2	Exception File Listing (Special Accounts)
BIOSR610.3	Exception File Listing (Summary)
BIOSRUP	Exception File Update File
BIOSRLP	Exception File Listing File
BIOPPCSD	Preauthorized Payment Cancellation Service Report

The following pages provide samples and field descriptions for Cardholder Database reports.

BASE I Reports

2.4.1 BIOSR112—Exception File Listing

2.4.1.1   **BIOSR112 Purpose**

This report assists in maintaining Exception File entries and highlights accounts where action may be required.

2.4.1.2   **BIOSR112 Type**

Subscription

2.4.1.3   **BIOSR112 Frequency**

Monthly (by the 15th)

2.4.1.4   **BIOSR112 Sort Sequence**

BIN, Account number

2.4.1.5   **BIOSR112 Description**

Report BIOSR112 lists non-VIP (Very Important Person) accounts on file as of the report date. For each active account on file, the report provides the action code, region codes (for pick ups only), source of last update, effective date and time, and purge date.

Records flagged with an asterisk (*) are purged within 30 days if no intervening action is taken. Records with purge dates that are more than three years in the future, are flagged with double asterisks (**). Records that are never to be purged are flagged with three asterisks (***).

A summary page provides the number of accounts per:

• Action code.
• Region.
• Purge date within 30 days.
• Purge date greater than 3 years.
• Never purge (999999999).

This page also displays the total number of non-VIP accounts on the Exception File.

The following pages provide samples of BIOSR112:

• BIOSR112—Exception File Listing by PCR - Monthly
• BIOSR112—Exception File Listing by BIN - Monthly

2.4.1.6   **BIOSR112 Sample(s)**

The following pages provide samples of the BIOSR112 report.

BIOSR112 Exception File Listing by PCR (Monthly)

```
REPORT ID: BIOSR112                    EXCEPTION FILE LISTING                    PAGE: 30
RECIPIENT: 1XXXXX                         AS OF: 15 FEB 00                       RUN DATE: 05 MAR 00
CENTER   : 100X
BIN      : 1XXXXX

                          ACTION   REGION            LAST   ** EFFECTIVE **      PURGE
          ACCOUNT NUMBER   CODE    CODES              ORG      DATE               DATE

          XXXX 1234 XXXX XXXX   XX    XX             MRB    01 JUL 99 172158    999999999 ***
          XXXX XXXX XXXX 1234   XX    XX             ATS    19 OCT 99 015851    27 NOV 99
          XXXX XXXX 1234 XXXX   XX    XXE            EAR    03 OCT 99 194011    12 MAR 99 *
          XXXX 1234 XXXX XXXX   XX    XX             MRO    11 SEP 99 195214    06 JUN 99 **
          XXXX XXXX XXXX 1234   XX    XX             VTS    17 AUG 99 131738    04 APR 99
          XXXX XXXX 1234 XXXX   XX    XX             PKU    17 AUG 99 131750    07 JUL 99
          XXXX 1234 XXXX XXXX   XX    XX             RIS    04 JUN 99 200010    05 MAY 99
```

BASE I Reports

BIOSR112 Exception File Listing by BIN (Monthly)

```
REPORT ID: BI0SR112                    EXCEPTION FILE LISTING           PAGE:           31
RECIPIENT: 1XXXXX                         AS OF: 15 FEB 00              RUN DATE: 05 MAR 00
CENTER  : 100X                                SUMMARY
BIN     : 1XXXXX


            NUMBER OF ACCOUNTS BY:
                ACTION CODE       NUMBER            REGION      NUMBER

                    XX           X,XXX    *           X        X,XXX
                    XX             XXX    *           X            X
                    XX              XX    *           X            X
                                          *           X            X
                  TOTAL          X,XXX    *           X            X
                                          *           X           XX
                                          *           X            X
                                          *           X            X
                                          *           X          XXX
                                          *           X            X
                                          *           A            X
                                          *           C            X
                                          *           E            X
                                          *           F            X
-                 * NUMBER OF ACCOUNTS TO BE PURGED WITHIN 30 DAYS           =           X
                 ** NUMBER OF ACCOUNTS WITH PURGE DATES GREATER THAN 3 YEARS =          XX
                *** NUMBER OF ACCOUNTS TO NEVER BE PURGED                    =       X,XXX
```

2.4.1.7   BIOSR112 Field Descriptions

The tables that follow present the field descriptions for the following sections of the BIOSR112 report:

- Exception File Listing
- Summary

With the exception of the title, the contents of the report header fields are the same for each section; their descriptions, therefore, are not repeated in each table.

Table 2-11   BIOSR112—Field Descriptions (Exception File Listing Section)

Field Name	Contents
Header	
Report ID	Report number
Recipient	BIN for the recipient of the report
Center	Issuer's processing center identification number
BIN	BIN for the institution that issued the card
[Title of the Report Section]	Exception File Listing
As of	Date of the data on the report (DD MMM YY)
Page	Page number
Run Date	Date report was produced (DD MMM YY)
Columns and Report Lines	
Account Number	Cardholder's account number or customer ID for check guarantee transactions. **NOTE:** *The issuer assigns this number.*

BASE I Reports

BASE I Reports

Table 2-11   BIOSR112—Field Descriptions (Exception File Listing Section) (continued)

Field Name	Contents
Action Code	Code specifying the response or special processing required by the issuer when stand-in processing (STIP) performs authorization: 01 = Refer to issuer 04 = Pick up card 05 = Decline transaction 07 = Pick up card, special circumstances 41 = Pick up, lost card 43 = Pick up, stolen card XA = Switch to issuer, approve if unavailable XD = Switch to issuer, deny if unavailable
Region Codes	One or more Card Recovery Bulletin (CRB) codes defining the distribution of the account number in the various Card Recovery Service files and bulletins. For the list of region codes, refer to *V.I.P. System BASE I Processing Specifications.*
Last Org	The entity that initiated the last update to the account number. The possible values include: ATS = Account Tracking Service EAR = Issuer using enhanced authorization response PKU = EAS pick-up response RIS = Risk Identification Service/Chargeback Reduction Service VTS = Visa Travel Service Center MRB = Member batch update [mailed tape or VisaNet Access Point (VAP) batch transmission] MRO = Member online update

Table 2-11   BIOSR112—Field Descriptions (Exception File Listing Section) (continued)

Field Name	Contents
Effective Date and Time	Date (DD MMM YY) and time (HHMMSS) the record is effective on the Exception File. The system uses the Greenwich mean time.
Purge Date	Date (DD MMM YY) after which the account will be deleted from the Exception File. "999999999" indicates the account number will never be deleted.

Table 2-12 shows field descriptions for the summary section of BIOSR112.

Table 2-12   BIOSR112—Field Descriptions (Summary Section)

Field Name	Contents
Header	
[With the exception of the title, all of the header fields are the same as the previous section of this report.]	
Columns and Report Lines	
Number of Accounts By Action and Region codes	Total number of accounts with the listed action code and the listed region code
Total	Number of non-VIP accounts on the Exception File
* Number of Accounts to Be Purged Within 30 Days	Self-explanatory
** Number of Accounts With Purge Dates Greater Than 3 Years	Self-explanatory
*** Number of Accounts to Never Be Purged	Self-explanatory

BASE I Reports

BASE I Reports

2.4.2   BIOSR121—Exception File Update Activity via Visa Terminal/Services

2.4.2.1   BIOSR121 Purpose

This report provides an audit trail of Exception File updates entered into the system by the member or by Visa on behalf of the member.

2.4.2.2   BIOSR121 Type

Subscription

2.4.2.3   BIOSR121 Frequency

Weekly (as of Saturday)

2.4.2.4   BIOSR121 Sort Sequence

BIN, Account number

2.4.2.5   BIOSR121 Description

Report BIOSR121 lists non-VIP exception updates submitted by members and generated by the following Visa services during the past seven days:

- Account Tracking Service (ATS)
- Enhanced Authorization Services (EAS)
  - Automatic Cardholder Database Update (Auto-CDB)
  - Enhanced Authorization Response (EAR) by issuer
- Chargeback Reduction Service/Risk Identification Service (RIS)
- VisaNet Travel Service Center (VTSC)

For each updated account, this report displays the processing center, type of file maintenance, action code, purge date, update origin, region code (if applicable), and file update date and time (Greenwich mean time).

The report also provides the following summary:

- The total number of update errors
- The number of file update entries by originator
- The total number of updates per BIN (including the errors)

The input to the BIOSR121 report comes from BASE I and SMS FTL files for 7 days wherein only those exception file records are selected for which the update takes place in the "online mode" (FTL-FM-UPDT-MODE = '0)'

2.4.2.6   **BIOSR121 Sample(s)**

The following pages provide samples of the BIOSR121 report.

BASE I Reports

BIOSR121 Exception File Update Activity via Visa Terminal/Services

```
REPORT ID: BIOSR121                      EXCEPTION FILE UPDATE ACTIVITY                              PAGE: 1
RECIPIENT: 45XXXX                         VIA VISA TERMINAL/SERVICES                      RUN DATE: 05 MAR 00
BIN      : 45XXXX                              AS OF: 26 FEB 00


                         AUTH        UPDATE        ACTION        PURGE                    REGION      ***** UPDATE *****
ACCOUNT NUMBER           CNTR        TYPE          CODE          DATE         ORG         CODE          DATE      TIME

XXXX XXXX XXXX XXXX      45XX        CHANGE        07            06 AUG 99    PKU         0           26 FEB 99   225219
XXXX XXXX XXXX XXXX      45XX        CHANGE        07            07 JAN 99    RIS         0           26 FEB 99   224510
XXXX XXXX XXXX XXXX      45XX        ADD ERROR                                                       26 FEB 99   232236
XXXX XXXX XXXX XXXX      45XX        ADD           01            03 MAR 99    MBO         1           26 FEB 99   225522
XXXX XXXX XXXX XXXX      45XX        CHANGE        43            09 JUL 99    ATS         4           26 FEB 99   225315
XXXX XXXX XXXX XXXX      45XX        ADD           07            09 JUL 99    EAR         0           26 FEB 99   225315
```

BIOSR121 Originator Summary

```
REPORT ID: BIOSR121              EXCEPTION FILE UPDATE ACTIVITY              PAGE:          12
RECIPIENT: 45XXXX                VIA VISA TERMINAL/SERVICES                  RUN DATE: 05 MAR 00
BIN   : 45XXXX                      AS OF: 26 FEB 00
                                    ORIGINATOR SUMMARY


-
                                 ORIGINATOR                             ENTRIES
                                 ----------                             -------

                                 ERROR                                     X
                                 MRO   MEMBER ONLINE UPDATE                XX
                                 RIS   RISK IDENTIFICATION SERVIC           X
                                 ATS   ACCOUNT TRACKING SERVICE             X
                                 PKU   EAS PICKUP                           X
                                 EAR   ENHANCED AUTO-CDB RESPONSE           X
                                 VTC   VISANET TRAVEL SERVICE CENTER        X


-                                TOTAL COUNT FOR BIN =                     XX
```

BASE I Reports

2.4.2.7   **BIOSR121 Field Descriptions**

The tables that follow provide the field descriptions for the following sections of the BIOSR121 report:

- Exception File Update Activity via Visa Terminal/Services
- Originator Summary

With the exception of the title, the contents of the report header fields are the same for each section; their descriptions, therefore, are not repeated in each table.

Table 2-13   BIOSR121—Field Descriptions (Exception File Update Activity Section)

Field Name	Contents
Header	
Report ID	Report number
Recipient	BIN for the recipient of the report
BIN	BIN for the issuer (or the issuer's range of account numbers)
(Title of the Report Section)	Exception File Update Activity through Visa Terminal/Services
As Of	Date of the data on the report (DD MMM YY)
Page	Page number
Run Date	Date report was produced (DD MMM YY)
Columns and Report Lines	
Account Number	Cardholder's account number or customer ID for check guarantee transactions. The issuer assigns this number.
Auth Cntr	Identification number of the issuer's BASE I processing center.

Table 2-13   BIOSR121—Field Descriptions (Exception File Update Activity Section) (continued)

Field Name	Contents
Update Type	Type of update made to the account on the Exception File. The values include: • Add • Change • Delete If a transaction error occurs, "Error" is added to the applicable value, thus notifying the issuer that the update must be resubmitted. **NOTE:** *The system converts "replace" to "change" or "add," as applicable.*
Action Code	Code specifying the response or special processing required by the issuer when STIP performs authorization: 01 = Refer to issuer 04 = Pick up card 05 = Decline transaction 07 = Pick up card, special circumstances 41 = Pick up, lost card 43 = Pick up, stolen card XA = Switch to issuer, approve if unavailable XD = Switch to issuer, deny if unavailable
Purge Date	Date (DD MMM YY) after which the account will be deleted from the Exception File. "999999999" indicates the account number will never be deleted.

BASE I Reports

BASE I Reports

Table 2-13   BIOSR121—Field Descriptions (Exception File Update Activity Section) (continued)

Field Name	Contents
Org	The entity that originated the update to the account number. The possible values include: ATS = Account Tracking Service EAR = Enhanced authorization response by issuer (Enhanced Auto-CDB) PKU = Enhanced Authorization Service (EAS) pick-up response RIS = Risk Identification Service/Chargeback Reduction Service VTS = Visa Travel Service Center MRB = Member batch update MRO = Member online update
Region Code	Card Recovery Bulletin (CRB) code defining the distribution of the account number in the various Card Recovery Service files and bulletins. For the list of region codes, refer to *V.I.P. System Services*.
Update Date and Time	Date (DD MMM YY) and time (HHMMSS) the update transaction was processed. The system uses the Greenwich mean time.

Table 2-14 shows the originator summary section for BIOSR121 field descriptions.

Table 2-14   BIOSR121—Field Descriptions (Originator Summary Section)

Field Name	Contents
Header	
[With the exception of the title, all of the header fields are the same as the previous section of this report.]	
Columns and Report Lines	
Originator	List of entities that updated the Exception File during the past seven days. For update transactions that could not be processed, "Error" is also included in this list.

Table 2-14   BIOSR121—Field Descriptions (Originator Summary Section) (continued)

Field Name	Contents
Entries	Number of: Updates submitted by each entity during the past seven days. Error transactions.
Total Count For BIN =	Sum of updates for the entire BIN (includes update transactions from all entities and error transactions)

BASE I Reports

2.4.3 BIOSR320—Advice File Listing

2.4.3.1 BIOSR320 Purpose
This report allows subscribers to review stand-in processing (STIP) and Exception File and Telecode Verification File updates performed on their behalf.

2.4.3.2 BIOSR320 Type
Subscription

2.4.3.3 BIOSR320 Frequency
Weekly (by Saturday)

2.4.3.4 BIOSR320 Sort Sequence
BIN, Account number

2.4.3.5 BIOSR320 Description
Report BIOSR320 lists all advices created since the last reporting date. The report shows the following:
- The original message type for which the advice was created
- The advice/response reason code representing the reason the transaction was processed by STIP
- The diversion level at which the transaction was diverted to STIP for processing. The report provides this information for Positive Authorization Capacity Management (PACM) transactions only.
- The merchant category code for the transaction
- The merchant category group into which the transaction is categorized
- The Retail Electronic Payment Service (REPS) code indicating the transaction qualified for REPS processing (when applicable)
- The transaction identifier that Visa assigned to the transaction (REPS transactions only)
- The transaction amount in U.S. dollars

This report can be obtained at either the BIN or processing center level. A center can elect to receive advice data through online advice recovery, print-ready BASE II records, or in printed form.

2.4.3.6 BIOSR320 Sample(s)
The following page provides a sample of the BIOSR320 report.

BIOSR320 Advice File Listing

```
REPORT ID: BIOSR320                      ADVICE FILE LISTING                           PAGE:         80
RECIPIENT: 29XXXX                          DATE SEQUENCE                           RUN DATE:    05 MAR 00
CENTER  : 29XX                           AS OF: 26 FEB 00
BIN     : 29XXXX
                           TIME   INQ          RESP   AUTH    ORG          PACM           PS    TRANSACTION
ACCOUNT NUMBER        DATE     (GMT)  CENTER AMOUNT CODE   CODE    INQ    RSN  DIV   MCC   MCG  IND   IDENTIFIER

XXXX XXX XXX XXX    26 FEB 00  XXXXXX XXXXXX    .XX    00   XXXXXX  0100   2          XXXX  XX        00000000000000
XXXX XXX XXX XXX    26 FEB 00  XXXXXX XXXXXX  XX.XX    00   XXXXXX  0100   2          XXXX  XX        00000000000000
XXXX XXX XXX XXX    26 FEB 00  XXXXXX XXXXXX  XX.XX    00   XXXXXX  0100   2          XXXX  XX        00000000000000
XXXX XXX XXX XXX    26 FEB 00  XXXXXX XXXXXX  XX.XX    00   XXXXXX  0100   2          XXXX  XX        00000000000000

                         RESPONSE CODE    00    COUNT   4026    98.7 %
                                          01             33     0.8 %
                                          04             11     0.3 %
                                          05              3     0.1 %
                                          21              1     0.0 %
                                          41              6     0.1 %
                         TOTAL LINE COUNT FOR BIN =      4080
```

BASE I Reports

2.4.3.7 **BIOSR320 Field Descriptions**

Table 2-15 provides the field descriptions for the BIOSR320 report.

Table 2-15   BIOSR320—Field Descriptions

Field Name	Contents
Header	
Report ID	Report number
Recipient	BIN for the recipient of the report
Center	Identification number of the issuer's processing center
BIN	BIN for the institution that issued the card (or an issuer's range of account numbers)
[Title of the Report Section]	Advice File Listing
As of	Date of the data on the report (DD MMM YY)
Page	Page number
Run Date	Date report was produced (DD MMM YY)
Columns and Report Lines	
Account Number	Cardholder's account number or customer ID for check guarantee transactions. The issuer assigns this number.
Date	Date the original message was processed (DD MMM YY)
Time (GMT)	Greenwich mean time (HHMMSS) of the original message
Inq Center	First six digits of the station identifier associated with the acquirer's processing center
Amount	Transaction amount in U.S. dollars

Table 2-15   BIOSR320—Field Descriptions (continued)

Field Name	Contents
Resp Code	Code specifying the response or special processing required by the issuer when STIP performs authorization: 00 = Approval 01 = Referral; call issuer 02 = Referral; special condition 03 = Invalid merchant 04 = Pick up card 05 = Authorization declined 06 = Error 07 = Pick up card; special condition

BASE I Reports

BASE I Reports

Table 2-15   BIOSR320—Field Descriptions (continued)

Field Name	Contents
Resp Code	Valid values are:
	11 = VIP approval
	12 = Invalid transaction
	13 = Invalid amount
	14 = Invalid account number
	15 = No such issuer
	19 = Re-enter request
	21 = Unable to back out
	41 = Pick up card; lost card
	43 = Pick up card; stolen card
	51 = Not sufficient funds
	52 = No checking account
	53 = No savings account
	54 = Declined; expired card
	55 = Incorrect PIN
	57 = Transaction not permitted to cardholder
	58 = Transaction not permitted to terminal
	61 = Exceeds withdrawal amount limit
	62 = Restricted card
	63 = Security violation

Table 2-15   BIOSR320—Field Descriptions (continued)

Field Name	Contents
Resp Code (continued)	65 = Activity count limit exceeded
	75 = Allowable number of PIN entry tries exceeded
	76 = Data in a repeat request or reversal message differs from original request
	80 = Invalid date
	81 = Cryptographic error
	82 = Incorrect CVV
	83 = Unable to verify PIN
	85 = No reason to decline (account number verification request)
	86 = Unable to verify PIN
	91 = Service unavailable now
	92 = Financial institution or intermediate network facility cannot be found for routing
	93 = Transaction cannot be completed; violation of law
	96 = System malfunction
	XA = Forward to issuer
	XD = Forward to issuer
Auth Code	Authorization code for approved transactions
Org Inq	Original message type for which the advice was created

BASE I Reports

Table 2-15   BIOSR320—Field Descriptions (continued)

Field Name	Contents

Rsn	Advice code indicating one of the following:
	
	• The reason for stand-in processing
	
	  1 = ATR time-out
	
	  2 = Below PCAS issuer limit or PACM sliding dollar limit
	
	  3 = Issuer in SI mode
	
	  4 = Issuer unavailable
	
	  9 = Visa Backup Referral Center responded
	
	• The issuer responded (Advice Code = 5)
	• An Exception File change initiated by a Visa service (Advice Code = 0)
	• A Telecode Verification File change initiated by a Visa service (Advice Code = T)

PACM Div	Diversion level (01–20) at which the transaction was diverted to STIP. For more information about PACM, refer to *V.I.P. System Services*.
MCC	Merchant category code of the transaction. For the list of merchant category codes, refer to the *Visa International Operating Regulations* or *Visa U.S.A. Operating Regulations*.

Table 2-15   BIOSR320—Field Descriptions (continued)

Field Name	Contents
MCG [Merchant Category Group]	Merchant category group of the transaction: 1 = Commercial Travel[1] 2 = Lodging 3 = Automobile Rentals 4 = Restaurants[2] 5 = Mail/Telephone/Electronic Commerce Orders/(MOTO/EC) 6 = Risky Purchases 7 = Other Purchases 8 = Manual Cash (also known as Other Cash) 9 = ATM Cash 10 = Quasi-Cash 11 = Medical
PS Ind	Payment service indicator code indicating the transaction has been accepted for REPS processing. A = Accepted
Transaction Identifier	Number that Visa assigned to the transaction. This field applies to Retail Electronic Payment Service (REPS) participants only.

1.   The MCG for mail order airline tickets is Commercial Travel, not MOTO/EC.
2.   Restaurants can be included in T&E if issuers specify limits. If no limits are specified, restaurant transactions are treated as purchases.

BASE I Reports

2.4.4 BIOSR450—Exception File Update Activity, Special Accounts

2.4.4.1 BIOSR450 Purpose
This report provides the subscriber with an audit trail of activities that modify the special account status of a VIP (Very Important Person) account.

2.4.4.2 BIOSR450 Type
Subscription (grouped with report BIOSR460)

2.4.4.3 BIOSR450 Frequency
Weekly (as of Saturday)

2.4.4.4 BIOSR450 Sort Sequence
BIN, Account number

2.4.4.5 BIOSR450 Description
Report BIOSR450 lists all adds, changes, and deletions of VIP exception records made during the past seven days. For each updated account, the processing center, type of file maintenance, action code, purge date, and update date and time (Greenwich mean time) are displayed. The total number of updates for the BIN is also provided.

Because this report lists only VIP records, it is sent to the center manager or other senior employee.

2.4.4.6 BIOSR450 Sample(s)
The following page provides a sample of the BIOSR450 report.

BIOSR450 Exception File Update Activity, Special Accounts

```
REPORT ID: BIOSR450                 EXCEPTION FILE UPDATE ACTIVITY          PAGE:        1
RECIPIENT: 45XXXX                        AS OF: 26 FEB 00                    RUN DATE: 05 MAR 00
BIN    : 45XXXX                          SPECIAL ACCOUNTS


                         AUTH      UPDATE      ACTION       PURGE      ******** UPDATE *********
ACCOUNT NUMBER           CNTR      TYPE        CODE         DATE        DATE         TIME(GMT)


XXXX XXXX XXXX XXXX      8XXX      ADD         A4       02 APR 99      26 FEB 99      095947

XXXX XXXX XXXX XXXX      8XXX      CHANGE      A1       01 APR 99      26 FEB 99      104736

XXXX XXXX XXXX XXXX      8XXX      ADD         A4       01 OCT 99      26 FEB 99      103656

        TOTAL NUMBER OF UPDATES  = X
```

BASE I Reports

BASE I Reports

2.4.4.7   **BIOSR450 Field Descriptions**
Table 2-16 provides the field descriptions for the BIOSR450 report.

Table 2-16   BIOSR450—Field Descriptions (Exception Filed Update Activity, Special Accounts)

Field Name	Contents
Header	
Report ID	Report number
Recipient	BIN for the recipient of the report
BIN	BIN for the issuer (or the issuer's range of account numbers)
[Title of the Report Section]	Exception File Update Activity, Special Accounts
As Of	Date of the data on the report (DD MMM YY)
Page	Page number
Run Date	Date report was produced (DD MMM YY)
Columns and Report Lines	
Account Number	Cardholder's account number or customer ID for check guarantee transactions
Auth Cntr	Identification number of the issuer's BASE I processing center
Update Type	Type of change made to the account on the Exception File. The values include: • Add • Change • Delete If a transaction error occurs, "Error" is added to the applicable value, thus notifying the issuer that the update must be resubmitted. **NOTE:** *The system converts "replace" to "change" or "add," as applicable."*

Table 2-16   BIOSR450—Field Descriptions (Exception Filed Update Activity, Special Accounts) (continued)

Field Name	Contents
Action Code	Code specifying the response or special processing required by the issuer when STIP performs authorization: 11 = VIP approval A1–A9 = VIP approval
Purge Date	Date (DD MMM YY) after which the account will be deleted from the Exception File. "999999999" indicates that the account number will never be deleted.
Update Date and Time (GMT)	Date (DDMMMYY) and time (HHMMSS) the update transaction was processed. The system uses the Greenwich mean time.
Total Number of Updates =	For the BIN, the number of special account update transactions submitted by the member during the past seven days

BASE I Reports

2.4.5   BIOSR460—Exception File Listing of Special Accounts

2.4.5.1   BIOSR460 Purpose
This report provides a record of Exception File entries for VIP (Very Important Person) accounts.

2.4.5.2   BIOSR460 Type
Subscription (grouped with report BIOSR450)

2.4.5.3   BIOSR460 Frequency
Monthly (as of the fifteenth)

2.4.5.4   BIOSR460 Sort Sequence
BIN, Account number

2.4.5.5   BIOSR460 Description
Report BIOSR460 lists all VIP (Very Important Person) exception records on file as of the fifteenth of the month. For each active account on file, the action code, source of last update, effective date and time, and purge date are shown.

Records that will be purged within the next 30 days are flagged with an asterisk (*). Records with purge dates greater than 3 years are flagged with two asterisks (**). Records that are never to be purged are flagged with three asterisks (***).

A summary page provides the following totals:
- Number of VIP accounts on the Exception File
- Number of VIP accounts per action code
- Number of accounts that will be purged within 30 days
- Number of accounts with purge dates greater than 3 years
- Number of accounts that will never be purged

> **IMPORTANT**
>
> *For security reasons, this report is sent to the center manager or other senior employee.*

2.4.5.6   BIOSR460 Sample(s)
The following page provides a sample of the BIOSR460 report.

BIOSR460 Exception File Listing of Special Accounts

```
REPORT ID: BIOSR460                    EXCEPTION FILE LISTING                        PAGE:        11
RECIPIENT: 43XXXX                        OF SPECIAL ACCOUNTS                         RUN DATE: 05 MAR 00
CENTER   : 400X                          AS OF: 15 Feb 00
BIN      : 43XXXX
                            ACTION    LAST    ** EFFECTIVE ***      PURGE
          ACCOUNT NUMBER      CODE    ORG      DATE       TIME      DATE

          XXXX XXXX XXXX XXXX    11    MRO     13 SEP 89 175745     999999999 ***
          XXXX XXXX XXXX XXXX    11    MRO     09 AUG 89 123758     999999999 ***
          XXXX XXXX XXXX XXXX    11            26 MAR 91 114926     31 DEC 99 **
          XXXX XXXX XXXX XXXX    11            10 SEP 91 105234     31 DEC 99 **
          XXXX XXXX XXXX XXXX    AV            07 FEB 89 161532     999999999 ***
          XXXX XXXX XXXX XXXX    AV            07 FEB 89 161519     999999999 ***


                                            SUMMARY
           NUMBER OF ACCOUNTS BY:
                ACTION CODE      NUMBER

                    AV            35
                    11            15


                   TOTAL          50
          * NUMBER OF ACCOUNTS TO BE PURGED WITHIN 30 DAYS            =        X
          ** NUMBER OF ACCOUNTS WITH PURGE DATES GREATER THAN 3 YEARS =        X
          *** NUMBER OF ACCOUNTS TO NEVER BE PURGED                   =        XX
```

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2.4.5.7   **BIOSR460 Field Descriptions**

Table 2-17 and Table 2-18 provide the field descriptions for the following sections of the BIOSR460 report:

• Exception File Listing of Special Accounts
• Summary

With the exception of the title, the contents of the report header fields are the same for each section; their descriptions, therefore, are not repeated in each table.

Table 2-17   BIOSR460—Field Descriptions (Exception File Listing of Special Accounts Section)

Field Name	Contents
Header	
Report ID	Report number
Recipient	BASE identification number of the recipient of the report
Center	Identification number of the issuer's processing center
BIN	BASE identification number of the issuer (or the issuer's range of account numbers)
[Title of the Report Section]	Exception File Listing of Special Accounts
As of	Date of the data on the report (DD MMM YY)
Page	Page number
Run Date	Date report was produced (DD MMM YY)
Columns and Report Lines	
Account Number	Cardholder's account number or customer ID for check guarantee transactions.
Action Code	Code specifying the response or special processing required by the issuer when STIP performs authorization: 11 = VIP approval AV = VIP approval (A1 through A9)

Table 2-17   BIOSR460—Field Descriptions (Exception File Listing of Special Accounts Section) (continued)

Field Name	Contents
Last Org	The entity that originated the last update to the account number. The possible values include:
	MRB = Member batch update
	MRO = Member online update
Effective Date/Time	Date (DD MMM YY) and time (HHMMSS) the transaction is effective on the Exception File.
	The system uses the Greenwich mean time.
Purge Date	Date (DD MMM YY) after which the account will be deleted from the Exception File
	"999999999" indicates the account number will never be deleted.

Table 2-18 shows field descriptions for the summary section of the BIOSR460.

Table 2-18   BIOSR460—Field Descriptions (Summary Section)

Field Name	Contents
Header	
[With the exception of the title, all of the header fields are the same as the previous section of this report.]	
Columns and Report Lines	
Number of Accounts by: Action Code	Total number of accounts with the listed action code
* Number of Accounts to be Purged Within 30 Days	Self-explanatory
** Number of Accounts With Purge Dates Greater Than 3 Years	Self-explanatory

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Table 2-18   BIOSR460—Field Descriptions (Summary Section) (continued)

Field Name	Contents
*** Number of Accounts to Never Be Purged	Self-explanatory

2.4.6   BIOSR600—Exception File Update Activity via Visa Terminal/Services (Consolidated Report)

2.4.6.1   BIOSR600 Purpose

This report provides a consolidated listing of updates for both VIP (Very Important Person) and non-VIP accounts on the Exception File.

2.4.6.2   BIOSR600 Type

Subscription

2.4.6.3   BIOSR600 Frequency

Weekly (as of Saturday)

2.4.6.4   BIOSR600 Sort Sequence

BIN, Account number

2.4.6.5   BIOSR600 Description

Report BIOSR600 is a multisection report that combines the non-VIP Exception File update report (BIOSR121) with the VIP update report (BIOSR450). All updates to the Exception File that were processed during the past seven days are included in this report.

This report consists of three sections as follows:

• **BIOSR600.1**—Exception File Update Activity via Visa Terminal/Services

   This section contains the update activity for the non-VIP accounts.

• **BIOSR600.2**—Exception File Update Activity via Visa Terminal/Services, Special Accounts

   This section contains the update activity for the VIP accounts.

• **BIOSR600.3**—Exception File Update Activity via Visa Terminal/Services, Originator Summary

   For both VIP and non-VIP accounts, this section of the report displays the:
   - Total number of update errors.
   - Total number of update transactions by originator.
   - Total number of updates per BIN (including the error transactions).

A sample of this report follows. For the field descriptions, refer to the field descriptions of the following reports:

• BIOSR121
• BIOSR450

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The only difference between the fields for BIOSR600 and these other two reports is that the Total Line Count for BIN field in the BIOSR121 and BIOSR560 reports is called "Total Number of Updates for BIN" in the BIOSR600 report. The contents are the same.

2.4.6.6   BIOSR600 Sample(s)

The following pages provide samples of the BIOSR600 report.

BIOSR600 (BIOSR600.1) Exception File Update Activity via Visa Terminal/Services, Consolidated Report

```
REPORT ID: BIOSR600.1                    EXCEPTION FILE UPDATE ACTIVITY              PAGE:           1
RECIPIENT: 45XXXX                         VIA VISA TERMINAL/SERVICES                 RUN DATE: 05 MAR 00
BIN      : 45XXXX                            AS OF: 26 FEB 00


                     AUTH         UPDATE        ACTION        PURGE                  REGION      ***** UPDATE *****
ACCOUNT NUMBER       CNTR         TYPE          CODE          DATE          ORG      CODE          DATE      TIME

XXXX XXXX XXXX XXXX   XXXX        CHANGE        07            06 AUG 99     PKU      0           26 FEB 00   225219
XXXX XXXX XXXX XXXX   XXXX        CHANGE        07            07 JAN 99     RIS      0           26 FEB 00   224510
XXXX XXXX XXXX XXXX   XXXX        ADD ERROR                                                     26 FEB 00   232236
XXXX XXXX XXXX XXXX   XXXX        ADD           01            03 MAR 99     MBO      1           26 FEB 00   225522
XXXX XXXX XXXX XXXX   XXXX        CHANGE        43            09 JUL 99     ATS      0           26 FEB 00   225315
XXXX XXXX XXXX XXXX   XXXX        ADD           07            09 JUL 99     EAR      0           26 FEB 99   225315
```

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BIOSR600 (BIOSR600.2) Exception File Update Activity, Special Accounts

```
REPORT ID: BIOSR600.2                    EXCEPTION FILE UPDATE ACTIVITY              PAGE:          1
RECIPIENT: 45XXXX                            AS OF: 26 FEB 00                    RUN DATE: 05 MAR 00
BIN    : 45XXXX                              SPECIAL ACCOUNTS


                       AUTH        UPDATE      ACTION      PURGE           ******** UPDATE *********
 ACCOUNT NUMBER        CNTR        TYPE        CODE        DATE            DATE          TIME(GMT)


 XXXX XXXX XXXX XXXX   8XXX        ADD         A4          02 APR 99       26 FEB 00       095947
 45XX 0000 0000 0014   8XXX        CHANGE      A1          01 APR 99       26 FEB 00       104736
 45XX 0000 0000 0050   8XXX        ADD         A4          01 OCT 99       26 FEB 00       103656
             TOTAL NUMBER OF UPDATES  = 3
```

BIOSR600 (BIOSR600.3) Originator Summary

```
REPORT ID: BIOSR600.3              EXCEPTION FILE UPDATE ACTIVITY                    PAGE:         12
RECIPIENT: 45XXXX                    VIA VISA TERMINAL/SERVICES                      RUN DATE: 05 MAR 00
BIN    : 45XXXX                          AS OF: 26 FEB 00
                                       ORIGINATOR SUMMARY


-                                  ORIGINATOR                                      ENTRIES
                                   ----------                                      -------

                                   ERROR                                              2
                                   MRO   MEMBER ONLINE UPDATE                         45
                                   RIS   RISK IDENTIFICATION SERVICE                  3
                                   ATS   ACCOUNT TRACKING SERVICE                     6
                                   PKU   EAS PICKUP                                   1
                                   EAR   ENHANCED AUTO-CDB RESPONSE                   1
                                   VTC   VISANET TRAVEL SERVICE CENTER                2
                                   MRB   MEMBER BATCH UPDATE                          6


-                                  TOTAL COUNT FOR BIN =                             66
```

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2.4.7   BIOSR610—Exception File Listing (Consolidated Report)

2.4.7.1   BIOSR610 Purpose

This report provides a consolidated listing of VIP (Very Important Person) and non-VIP accounts on the Exception File.

2.4.7.2   BIOSR610 Type

Subscription

2.4.7.3   BIOSR610 Frequency

Monthly (as of the fifteenth)

2.4.7.4   BIOSR610 Sort Sequence

BIN, Account number

2.4.7.5   BIOSR610 Description

Report BIOSR610 is a multisection report that combines the non-VIP Exception File Listing (BIOSR112) with the VIP listing (BIOSR460). All account numbers on the Exception File are included in this report.

This report consists of three sections as follows:

- **BIOSR610.1**—Exception File Listing

    This section contains the non-VIP accounts.
- **BIOSR610.2**—Exception File Listing, Special Accounts

    This section contains the VIP accounts.
- **BIOSR610.3**—Exception File Listing, Summary

    For both VIP and non-VIP accounts, this section of the report summarizes the accounts by action code and region. It also displays the total number of accounts on the Exception File.

For the field descriptions, refer to the field descriptions of the following reports:

- BIOSR112
- BIOSRR460

2.4.7.6   BIOSR610 Sample(s)

The following pages provide samples of the BIOSR610 report.

BIOSR610 (BIOSR610.1) Exception File Listing (Standard Accounts)

```
REPORT ID: BIOSR610.1                    EXCEPTION FILE LISTING              PAGE:         30
RECIPIENT: 43XXXX                           AS OF: 15 FEB 00                 RUN DATE: 05 MAR 00
CENTER  : 400X
BIN     : 43XXXX

                          ACTION    REGION            LAST   ** EFFECTIVE ***      PURGE
          ACCOUNT NUMBER   CODE     CODES             ORG    DATE       TIME       DATE

          XXXX XXXX XXXX XXXX   04     0               MRB    01 JUL 99 172158   999999999 ***
          XXXX XXXX XXXX XXXX   41     35              ATS    19 OCT 99 015851   27 NOV 99
          XXXX XXXX XXXX XXXX   41     49E             EAR    03 OCT 99 194011   12 MAR 99 *
          XXXX XXXX XXXX XXXX   41     0               MRO    11 SEP 99 195214   06 JUN 99 **
          XXXX XXXX XXXX XXXX   04     0               VTS    17 AUG 99 131738   04 APR 99
          XXXX XXXX XXXX XXXX   43     0               PKU    17 AUG 99 131750   07 JUL 99
          XXXX XXXX XXXX XXXX   04     0               RIS    04 JUN 99 200010   05 MAY 99
```

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BIOSR610 (BIOSR610.2) Exception File Listing of Special Accounts

```
REPORT ID: BIOSR610.2                    EXCEPTION FILE LISTING              PAGE:        11
RECIPIENT: 43XXXX                          OF SPECIAL ACCOUNTS               RUN DATE: 05 MAR 00
CENTER   : 400X                            AS OF: 15 Feb 00
BIN      : 43XXXX
                            ACTION    LAST    ** EFFECTIVE ***       PURGE
           ACCOUNT NUMBER    CODE     ORG     DATE       TIME        DATE

           XXXX XXXX XXXX XXXX    11     MRO      13 SEP 89 175745    999999999 ***
           XXXX XXXX XXXX XXXX    11     MRO      09 AUG 89 123758    999999999 ***
           XXXX XXXX XXXX XXXX    11              26 MAR 91 114926    31 DEC 99 **
           XXXX XXXX XXXX XXXX    11              10 SEP 91 105234    31 DEC 99 **
           XXXX XXXX XXXX XXXX    AV              07 FEB 89 161532    999999999 ***
           XXXX XXXX XXXX XXXX    AV              07 FEB 89 161519    999999999 ***
```

BIOSR610 (BIOSR610.3) Exception File Listing (Summary)

```
REPORT ID: BIOSR610.3                    EXCEPTION FILE LISTING              PAGE:          1
RECIPIENT: 43XXXX                          AS OF: 15 Feb 00                  RUN DATE: 05 MAR 00
CENTER   : 400X                                 SUMMARY
BIN      : 43XXXX

              NUMBER OF ACCOUNTS BY:
     ACTION CODE      NUMBER          REGION      NUMBER

              A1             1      *     0       4,145
              A3            23      *     1       1,241
              A4         1,383      *     2       7,328
              A5       109,832      *     3         214
              A6         1,983      *     4          78
              A7         1,238      *     5         113
              A8             3      *     6         109
              04         4,715      *     7          69
              05        11,514      *     8         114
              07           433      *     9          75
              11           752      *     A          30
              41            60      *     B           4
              43         8,266      *     C          28
                                    *     D           1
              TOTAL    140,203      *     E          94
                                    *     F          29
        * NUMBER OF ACCOUNTS TO BE PURGED WITHIN 30 DAYS        =          0
       ** NUMBER OF ACCOUNTS WITH PURGE DATES GREATER THAN 3 YEARS =       3
      *** NUMBER OF ACCOUNTS TO NEVER BE PURGED                 =      2,014
```

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2.4.8   BIOSRUP—Exception File Update File

2.4.8.1   BIOSRUP Purpose
This report provides a means for the issuer to create custom reports from the data.

2.4.8.2   BIOSRUP Type
Subscription

2.4.8.3   BIOSRUP Frequency
Weekly (as of Saturday)

2.4.8.4   BIOSRUP Sort Sequence
Account number

2.4.8.5   BIOSRUP Description
BIOSRUP provides the issuer with a complete file of all Exception File updates submitted by the member (online and batch) and by the Visa services during the past week.

The reporting system transmits this file to the issuer through the BASE II Clearing System, using BASE II Transaction Code 33. The contents of the file are available as raw data in the BASE II TC 33 Record Format. For details, refer to the "Electronic Reporting" appendix of *V.I.P. System BASE I Technical Specification*s.

2.4.9   BIOSRLP—Exception File Listing File

2.4.9.1   BIOSRLP Purpose
This report provides a means for the issuer to create custom Exception File reports from the data.

2.4.9.2   BIOSRLP Type
Subscription

2.4.9.3   BIOSRLP Frequency
Monthly (as of the fifteenth)

2.4.9.4   BIOSRLP Sort Sequence
Account number

2.4.9.5   BIOSRLP Description
BIOSRLP provides the issuer with a complete file of all Exception File records (VIP and non-VIP accounts) for the selected BIN.

The reporting system transmits this file to the issuer through the BASE II Clearing System, using BASE II Transaction Code 33. The contents of the file are available as raw data in the BASE II TC 33 Record Format. For details, refer to the "Electronic Reporting" appendix of *V.I.P. System BASE I Technical Specifications*.

BASE I Reports

2.4.10   BIOPPCSD—Pre-Authorized Payment Cancellation Service

2.4.10.1   **BIOPPCSD Purpose**

The BIOPPCSD report is a BIN activity detail report for Preauthorized Payment Cancellation Service (PPCS). This report is generated based on the records placed on the cardholder database by the issuer.

2.4.10.2   **BIOPPCSD Type**

Subscription

2.4.10.3   **BIOPPCSD Frequency**

Daily

2.4.10.4   **BIOPPCSD Sort Sequence**

- BID
- BIN
- Account Number

2.4.10.5   **BIOPPCSD Description**

BIOPPCSD shows stop payment and revocation of authorization orders placed on the cardholder database by participating issuers. The Preauthorization Payment Cancellation Service (PPCS) allows issuers to stop electronic funds transfer for a specific preauthorized payment transaction for a specific account from a particular merchant.

2.4.10.6   **BIOPPCSD Sample(s)**

The following page provides a sample of the BIPPCSD report.

BIOPPCSD Preauthorized Payment Cancellation Service

```
Report Id         : BIOPPCSD           Pre-Authorized Payment Cancellation Service              Page:      1
BANK XYZ                                     Daily Activity Detail Report                 Run Date: 07/02/04
Issuer Business Id : 100XXXX8
Issuer BIN        : 4XXXX4
Date              : 04/02/06


Account Number      Tran        Tran      Tran     Stop Order Type          Tran        Activity      Purge
                    Id          Date      Time     R0 - Single Stop Order   Amount      Type          Date
                                                   R1 - Revocation of Auth
----------------------------------------------------------------------------------------------------------------
407XXXXXXXXXXX8     094XXXXXXXXXXX4   02/06    18:39:09          R1              10.95       ADD       05-02-05
407XXXXXXXXXXX8     004XXXXXXXXXXX9   02/06    16:45:17          R1              10.95       ADD       05-02-05
407XXXXXXXXXXX8     083XXXXXXXXXXX7   02/06    13:34:20          R1              10.95       ADD       05-02-05
407XXXXXXXXXXX8     084XXXXXXXXXXX6   02/06    15:32:34          R1              10.95       ADD       05-02-05



                                 ****  Visa Confidential  ****



++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++++


Report Id         : BIOPPCSD           Pre-Authorized Payment Cancellation Service              Page:      2
BANK XYZ                                     Daily Activity Detail Report                 Run Date: 07/02/04
Issuer Business Id : 100XXXX8
Issuer BIN        : 4XXXX4
Date              : 04/02/06

                    Total Count for Activity Type Add       =            4
                    Total Count for Activity Type Replace   =            0
                    Total Count for Activity Type Delete    =            0
                    Total Count for Activity Type Reject    =            0


                                 ****  Visa Confidential  ****
```

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2.4.10.7   **BIOPPCSD Field Descriptions**

Table 2-19 provides the field descriptions for BIOPPCSD report.

Table 2-19   BIOPPCSD Field Descriptions

Field Name	Descriptions
Account Number	16 digits unique account number (first 6 digits being the Issuer BIN)
Tran Id	15 digits transaction ID
Tran Date	Date of transaction in MM/DD format
Tran Time	Time of transaction in HH:MM:SS format
Stop Order Type	Defines V.I.P. response codes to identify type of stop payment order that prevents the authorization of the transaction. The valid values for this field are: • Single Stop Order (Stop Payment Order): (R0) • Revocation of Authorization Order: (R1) • Cancel all recurring payments for the card number in the request: (R3)
Tran Amount	Amount of transaction in dollar.
Activity Type	Describes action taken for the transaction; these appear in VIP ISO Field 91—File Update Code (for 0302 messages)
Valid Values	A (Add Value 1) D (Delete value 3) R (Replace value 2) E (Error) Anything other than the above values will be tagged as "E" and will be reported as Reject in the report.
Purge Date	A date which indicates the purge date of the cardholder record in CDB (Cardholder Database).

2.5   CUSTOM PAYMENT SERVICE (CPS) REPORTS

BASE I produces the Custom Payment Service (CPS) reports listed in Table 2-20.

Table 2-20   Custom Payment Service (CPS) Reports

Report Number	Report Title
RPS7000	Visa Retail Electronic Payment Service, Downgrade Detail Report
RPS7100	Visa Retail Electronic Payment Service, Downgrade Summary Report

The following pages provide samples and field descriptions for these reports.

BASE I Reports

2.5.1   RPS7000—Downgrade Detail Report

2.5.1.1   RPS7000 Purpose
This report provides the acquirer transaction information that can be used to identify merchant terminal problems.

2.5.1.2   RPS7000 Type
Subscription

2.5.1.3   RPS7000 Frequency
Daily

2.5.1.4   RPS7000 Sort Sequence
BIN, Merchant Terminal ID

2.5.1.5   RPS7000 Description
The Downgrade Detail Report lists the approved BASE I and Debit transactions that requested CPS processing, but were subsequently downgraded by the V.I.P. System because information was missing or invalid. It also provides:

• For each transaction, the downgrade reason code:

   A maximum of 25 error transactions are printed for each error code.
• For the BIN, the:
  - Number of transactions that were assigned each downgrade reason.
  - Total number of transactions that were downgraded.

This figure includes all downgraded transactions, not just the transactions that were printed on the report. A report sample and the field descriptions follow.

> **NOTE**
>
> *This report does not include transactions that were downgraded because they were not approved.*

2.5.1.6   RPS7000 Sample(s)
The following page provides a sample of the RPS7000 report.

RPS7000 Downgrade Detail Report

```
REPORT ID: RPS7000     ACQUIRER PERSPECTIVE              PAYMENT SERVICE 2000                        PAGE    12
RECIPIENT: 4XXXX2                                   VISA CUSTOM PAYMENT SERVICE                       RPS0110 01.16
ACQUIRER : 4XXXX2       HYPO ALPE-ADRIA-BANK D.D.       DOWNGRADE DETAIL REPORT                       RUN 24-APR-03
DATA FROM: 23-APR-03 THRU: 23-APR-03
                                                             POS                       RSP/
                       ------ GMT ------ MRCH DGR PROC  REQ  PEC/    ACCOUNT NUMBER/    ACQ  SRCE EXP    AMOUNT/ AUTH/ VIC
MERCHANT/TERMINAL       DATE      TIME    CATG MDI SACI TYPE VACI   RETRIEVAL REF/TRACE PCR  CODE DATE    ZIP     PPI  DUR
---------------------------------------------------------------------------------------------------------------------------
HAAB BIH BANK  21070102 23-APR-03 16:48:08 6011 AV 0100  0200 90/00 44XXXXXXX0475714    2XX8 55/5 01/05   112.38        $
                                                    Y       N      3XXXXXXX3634/98XXX4
HAAB BIH BANK  21070102 23-APR-03 16:49:55 6011 AV 0100  0200 90/00 44XXXXXXX0475714    2XX8 55/5 01/05   112.38        $
                                                    Y       N      3XXXXXXX3649/98XXX9
HAAB BIH BANK  21070102 23-APR-03 17:06:00 6011 AV 0100  0200 90/00 44XXXXXXX0475714    2XX8 55/5 01/05    56.19        $
                                                    Y       N      3XXXXXXX3816/98XXX6
HAAB BIH BANK  21070201 23-APR-03 17:28:44 6011 AV 0100  0200 90/00 49XXXXXXX0672600    2XX8 51/5 11/04   112.38        $
                                                    Y       N      3XXXXXXX3984/98XXX4
HAAB BIH BANK  21070301 23-APR-03 14:01:33 6011 AV 0100  0200 90/00 49XXXXXXX4063200    28XX 51/5 11/04    28.10        $
                                                    Y       N      3XXXXXXX1803/98XXX3
HAAB BIH BANK  21070301 23-APR-03 14:02:06 6011 AV 0100  0200 90/00 49XXXXXXX4063200    28XX 51/5 11/04    22.48        $
                                                    Y       N      3XXXXXXX1812/98XXX2
-DOWNGRADE REASON CODE / DESCRIPTION                 TOTAL ERRORS
   -------------------------------------------------------------------
   AV  ADDRESS VERIFICATION NOT REQUESTED                6
                                                     ---------------
                         BIN TOTAL                      6
```

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2.5.1.7   **RPS7000 Field Descriptions**

Table 2-21 provides the field descriptions for the RPS7000 report.

Table 2-21   RPS7000 Field Descriptions

Field Name	Contents
Header	
Report ID	Report number and either "Acquirer" or "Issuer" Perspective
Recipient	BIN for the recipient of the report
Acquirer	BIN and name of the acquirer
Data From/Thru	Inclusive dates for the data on the report (DD-MMM-YY)
[Title of the Report]	Visa Retail Electronic Payment Service, Non-CPS Qualified Transactions, Downgrade Detail Report
As Of	Date of the data on the report (DD-MMM-YY)
Page	Page number
REPS0110	Internal to Visa
Run	Date report was produced (DD-MMM-YY)
Columns and Report Lines	
Merchant/Terminal	Identification numbers as defined by the acquirer
GMT Date and Time	VisaNet Interchange Center (VIC) transaction date in DD-MMM-YY format VIC transaction time in HH:MM:SS format
Merch Catg	Type of business product or service. For valid codes, refer to the *Visa International Operating Regulations* or *Visa U.S.A. Operating Regulations*.

Table 2-21   RPS7000 Field Descriptions (continued)

Field Name	Contents
D/G Rsn	Code that indicates the reason the transaction did not qualify for CPS:
	02 = Primary Account Number (Field 2) missing
	18 = Merchant Type (Field 18) missing
	22 = POS Entry Mode (Field 22, positions 1–2) is not 90
	42 = Card Acceptor ID Code (Field 42) missing
	59 = Merchant ZIP Code (Field 59) missing
	AN = Account number is missing from track 1 or track 2 data
	CN = Cash, not qualified for CPS
	ED = Expiration date is missing from track 1 or track 2 data
	NA = Not approved in response
	TA = Primary Account Number (Field 2) does not match track data
	TD = Expiration Date (Field 14) does not match track data
Proc Code	Code that identifies the transaction as a type of debit, credit, inquiry or transfer and the type of customer accounts, if any, affected by the transaction
Req Type	The Message Type Identifier
Ent/Cap	Code identifying the actual method for capturing the account number and expiration date. The basic category of the electronic terminal used and the capability of the terminal to electronically read account numbers.
Account Number/Retrieval Ref/Trace	Number identifying the customer account or relationship Retrieval Reference Number—a key data element used for message matching in the V.I.P. System Systems Trace Audit Number—a key data element used for message matching in the V.I.P. System
Acq PCR	BIN for the acquirer center originating the request.

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BASE I Reports

Table 2-21   RPS7000 Field Descriptions (continued)

Field Name	Contents
Rsp /Srce Code	The response code from the response message. For BASE I issuers only, identifies the entity responding to a request. If STIP provides the response, this code explains why STIP is responding for the BASE I issuer center.
Exp Date	The card expiration date in the format MMYY
Amount/ZIP	Amount of funds requested by the cardholder. Identifies customer transaction location within the country of the card acceptor. For U.S. merchants, this field is used for state code and/or ZIP code.
Auth code	Authorization Identification Response code provided by the issuer when a transaction is approved, or a "no reason to decline" code has been provided
VIC	The VisaNet Interchange Center that processed the request
Downgrade Reason Code Description Total Errors	Total number of errors for each downgrade reason
BIN Totals	Total number of errors for the BIN

2.5.2   RPS7100—Visa Retail Electronic Payment Service, Downgrade Summary Report

2.5.2.1   RPS7100 Purpose
This report provides the acquirer transaction information that can be used to identify merchant terminal problems.

2.5.2.2   RPS7100 Type
Subscription

2.5.2.3   RPS7100 Frequency
Daily

2.5.2.4   RPS7100 Sort Sequence
BIN, Merchant Terminal ID

2.5.2.5   RPS7100 Description
The Downgrade Summary Report provides summary information for all downgraded transactions for the merchant. It also provides the total number and percentage of transactions that were downgraded for each merchant/terminal and for the entire BIN.

> **NOTE**
>
> *The maximum number of detail print lines is 1000. The BIN's total figures, however, include all CPS-processing requests and downgraded transactions.*

2.5.2.6   RPS7100 Sample(s)
A report sample and the field descriptions follow.

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RPS7100 Visa Retail Electronic Payment Service, Downgrade Summary Report

```
REPORT ID: RPS7100    ACQUIRER PERSPECTIVE              PAYMENT SERVICE 2000                  PAGE   2,084
RECIPIENT: 4XXXX6                                    VISA CUSTOM PAYMENT SERVICE              CSU0110 01.14
ACQ BIN  : 4XXXX6     FIRST BANK             DOWNGRADE TREND ANALYSIS SUMMARY REPORT         RUN 24-APR-03
FROM     : 23-APR-03 THRU: 23-APR-03
                            -------------- TOTALS ---------------------- -------------------------------------------------
                            VISA TRANS QUALIFIED   %    DOWN-    %    REASON                            TRANSACTIONS
MERCHANT/TERMINAL           REQ PS2000  TRANS    QUAL   GRADED  DOWN   CODE   DESCRIPTION                   IN ERROR
--------------------------------------------------------------------------------------------------------------------------
00000032141XXXX8/               1         0      0.0     1    100.0    IM   INVALID MCC                        1
00000032142XXXX0/               2         1     50.0     1     50.0    IM   INVALID MCC                        1
00032141611XXXX0/00XXXX01      15         0      0.0    15    100.0    IM   INVALID MCC                       15
00032141696XXXX0/00XXXX01       5         4     80.0     1     20.0    AV   AVS NOT REQUESTED                  1
00032141907XXXX0/00XXXX01       6         5     83.3     1     16.7    AV   AVS NOT REQUESTED                  1
00032141907XXXX0/00XXXX01       8         2     25.0     6     75.0    AV   AVS NOT REQUESTED                  6
00032142220XXXX0/00XXXX01       7         4     57.1     3     42.9    IM   INVALID MCC                        3
0003XXXX22352000/00XXXX01       5         0      0.0     5    100.0    AV   AVS NOT REQUESTED                  5
000901574XXXX000/00XXXX01       2         0      0.0     2    100.0    IM   INVALID MCC                        2
000XXXX918103000/00XXXX03       6         5     83.3     1     16.7    AV   AVS NOT REQUESTED                  1
00090159273XXXX0/00XXXX01       7         3     42.9     4     57.1    IM   INVALID MCC                        4
00090159XXXX3000/00XXXX02       2         1     50.0     1     50.0    IM   INVALID MCC                        1
0009015XXXX03000/00XXXX03       5         4     80.0     1     20.0    IM   INVALID MCC                        1
00090159686XXXX0/00XXXX01      10         6     60.0     4     40.0    IM   INVALID MCC                        4
0009015XXXX03000/00XXXX01      24        23     95.8     1      4.2    IM   INVALID MCC                        1
0009016133XXXX00/00XXXX02       1         0      0.0     1    100.0    IM   INVALID MCC                        1
00090XXXX0103000/00XXXX01       2         1     50.0     1     50.0    IM   INVALID MCC                        1
--------------------------------------------------------------------------------------------------------------------------
 TOTAL REPORTED               302       194             108            AV   AVS NOT REQUESTED                 27
                                                                      IM   INVALID MCC                       78
 PS2000 ACCEPTED (NOT REP     563       563
 NON-APPROVALS                 12                        12
--------------------------------------------------------------------------------------------------------------------------
 TOTAL BIN 4XXX16             877       757     86.3    120    13.7
```

2.5.2.7   RPS7100 Field Descriptions

Table 2-22 provides the field descriptions for the RPS7100 report.

Table 2-22   RPS7100—Field Descriptions

Field Name	Contents
Header	
Report ID	Report number and either "Acquirer" or "Issuer" perspective
Recipient	BIN for the recipient of the report
BIN	BIN and name of the acquirer
Data From/Thru	Inclusive dates for the data on the report (DD-MMM-YY)
[Title of the Report]	Visa Retail Electronic Payment Service, Non-REPS Qualified Transactions, Downgrade Summary Report
As of	Date of the data on the report (DD-MMM-YY)
Page	Page number
REPS0110	Internal to Visa
Run	Date report was produced (DD-MMM-YY)
Columns and Report Lines	
Merchant Terminal ID Number	Identification numbers as defined by the acquirer
Totals Section	
Visa Trans Req REPS	The number of Visa transactions requesting CPS processing
REPS-Qual Trans	The number of CPS-qualified transactions
% of Req REPS	Percentage of CPS-requesting transactions qualifying for CPS
Downgraded	The number of downgraded transactions
% of Req REPS	Percentage of CPS-requesting transactions downgraded
Downgrade Totals	For the BIN, the sum of the: • Transactions requesting CPS-processing • CPS-qualified transactions • Downgraded transactions

BASE I Reports

Table 2-22   RPS7100—Field Descriptions (continued)

Field Name	Contents
Qualified But Not Downgraded	For the BIN: • Number of qualified Visa transactions requesting CPS • Number of transactions that qualified for CPS and were not downgraded
Non-approvals	For the BIN: • Number of nonapproved transactions requesting CPS • Number of nonapproved transactions that were downgraded
Total BIN	For the BIN, the total number and percentage of the: • Visa transactions requesting CPS-processing • CPS-qualified transactions • Downgraded transactions
Downgrade Reasons Section	
Reason Code	An alphanumeric Downgrade Reason Code for downgraded transactions
Description	Textual description of reason code
Transactions in Error	Number of transactions downgraded for the reason code

2.6 VISA POINT-OF-SALE (POS) REPORTS

BASE I produces the Visa Point-of-Sale (POS) reports listed in Table 2-23.

Table 2-23   Visa Point-of-Sale (POS) Reports

Report Number	Report Title
POS001P	POS Detail Report
POS0102M	Monthly POS Summary Report

The following pages provide samples and field descriptions for these reports.

For more detailed information about the contents, data formats and layout of these reports, refer to *V.I.P. System BASE I Technical Specifications*.

2.6.1   POS001P—POS Detail Report

2.6.1.1   POS001P Purpose

This report provides the acquirer with transaction information that can be used for merchant billing and chargeback research.

2.6.1.2   POS001P Type

Subscription

2.6.1.3   POS001P Frequency

Weekly

2.6.1.4   POS001P Sort Sequence

Terminal ID or account number

2.6.1.5   POS001P Description

The POS Detail Report lists dial terminal authorization requests processed through VisaNet Access Point (VAP), and authorization requests from point-of-service dial terminals and electronic cash registers (ECR) in the VisaNet Authorization System (VAS) Dial Network. This report is available on tape cartridge, paper, or microfiche.

This report is also distributed electronically through BASE II. The report ID for the weekly detail report distributed through BASE II is POS0110W. For distribution on paper the report ID is POS0002W. For all other distribution media, the POS Detail Report's ID is POS001P.

> **NOTE**
>
> *Reel 6250 is no longer used to distribute any POS reports.*

The report fields appear in the Record Detail Specifications (for tape) defined in the Electronic Reporting appendix of *V.I.P. System BASE I Technical Specifications*. The report field names are enclosed in parentheses when they do not match the tape record field names for the same data.

2.6.1.6   POS001P Sample(s)

The following page provides a sample of the POS001P report.

BASE I Reports

POS001P POS Detail Report

```
 POS001P                                         VISA POS SYSTEM                                          PAGE    1
 ACQUIRER MEMBER BIN: 48xxx7                     POS DETAIL REPORT              REPORTING PERIOD:  03/08/03 - 03/15/03
 0      TERMINAL         TRAN  TRAN  TRAN  TRM                        MRCH CARD TRAN AMOUNT EXP  RSP AUTH  LN RESP S  INQ A C C
        ID NUMBER        DATE  TIME  ID/IND TYP  ACCOUNT/ID NUMBER    TYPE TYPE (US DOLLAR) DATE CDE CODE  TP  ID  R  ID  V V V
                                                                                                                      C     S V 2

 00095xxxxxxxxxxxxxxxxxxx 031503 004135 0452 4    4   28xxxxxxxxxxxxxxxx   5xxx  CA         19.36 0000 00 620241 DW 3940 1 6422
  ABA/RT: 281082436  CK NO: 1942            POS COND CODE: 52      PROC CODE: CV    SETTLE: ACH
   009xxxxxxxxxxxxxxxxxx6 031503 014141 0452 4    4   0xxxxxxxxxxxxxxxx200 5xxx  CV      1,432.51 0000 00 019414 DW 6013 5 6422
  ABA/RT: 091000022  CK NO: 7428            POS COND CODE: 52      PROC CODE: CV    SETTLE: ONLINE SMS
  ABA/RT: 391074308  CK NO:                 POS COND CODE: 52      PROC CODE: CV    SETTLE: ACH
  0095xxxxxxxxxxxxxxxxxx3 031503 015615 0452 4    4   09xxxxxxxxxxxxxxxx74 5xxx  CV        200.00 0000 00 019561 DW 6013 5 6422
  ABA/RT: 091000022  CK NO: 6907            POS COND CODE: 52      PROC CODE: CV    SETTLE: ONLINE SMS
 00950xxxxxxxxxxxxxxxxxx2 031503 000049 0452 4    4   09xxxxxxxxxxxxxx     5xxx  CA      1,195.95 0000 00 620205 DW 3940 1 6422
  ABA/RT: 091916844  CK NO: 6057            POS COND CODE: 52      PROC CODE: CV    SETTLE: ACH
  ABA/RT: 291070001  CK NO:                 POS COND CODE: 52      PROC CODE: CV    SETTLE: ACH
  00951xxxxxxxxxxxxxxxxx1 031503 000312 0452 4    4   29xxxxxxxxxxxxx      5xxx  CA          8.38 0000 00 620209 DW 3940 1 6422
  ABA/RT: 291074719  CK NO: 9302            POS COND CODE: 52      PROC CODE: CV    SETTLE: ACH
  ABA/RT: 091903844  CK NO:                 POS COND CODE: 52      PROC CODE: CV    SETTLE: ACH
  0095xxxxxxxxxxxxxxxxxx5 031503 000855 0452 4    4   09xxxxxxxxxxxx       5xxx  CA        304.89 0000 00 620213 DW 3940 1 6422
  ABA/RT: 091905237  CK NO: 2502            POS COND CODE: 52      PROC CODE: CV    SETTLE: ACH
 12345xxxxxxxxxxxxxxxxxx3 082794 110637 1234 5    X   123xxxxxxxxxxx       5xxx   X       1225.00 1096 00  123456  DW 1234  5 1234 X X
 12345xxxxxxxxxxxxxxxxxx3 082794 110637 1234 5    X   123xxxxxxxxxxx       5xxx   X        125.00 1096 00  123456  DW 1234  5 1234 X X
                                                                                                     CASH BACK AMT:   25.00
 12345xxxxxxxxxxxxxxxxxx3 082794 120100 1234 5    X   123xxxxxxxxxxx       5xxx   X        162.53 1296 00  123456  DW 1234  5 1234 X X
         PS/2000: A    TRAN ID: 123456789012345 VAL CODE: 1234
 12345xxxxxxxxxxxxxxxxxx3 082794 120100 1234 5    X   123xxxxxxxxxxx       5xxx   X        125.00 1296 00  123456  DW 1234  5 1234 X X
         PS/2000: A    TRAN ID: 123456789012345 VAL CODE: 1234                                        CASH BACK AMT:   25.00
 12345xxxxxxxxxxxxxxxxxx3 082894 164530 1234 5    X   123xxxxxxxxxxx       3xxx   X        622.95 0895 00  123456  DW 1234  5 1234 X X
         PS/2000: E    TRAN ID: 123456789012345 VAL CODE: 1234 MDI: N
 12345xxxxxxxxxxxxxxxxxx3 082794 110637 1234 5    X   123xxxxxxxxxxx       5xxx   X       1225.00 1096 00  123456  DW 1234  5 1234 X X
         PS/2000: N    DOWN: CV NOT PARTICIPATING OR MONITORING IN CVV
 12345xxxxxxxxxxxxxxxxxx3 082794 110637 1234 5    X   123xxxxxxxxxxx       5xxx   X        125.00 1096 00  123456  DW 1234  5 1234 X X
         PS/2000: N    DOWN: CV NOT PARTICIPATING OR MONITORING IN CVV                                CASH BACK AMT:   25.00
 12345xxxxxxxxxxxxxxxxxx3 082894 102359 1234 5    X   123xxxxxxxxxxx       3xxx   X        140.00 0496 00  123456  DW 1234  5 1234 X X
 REVERSAL                                                            REPL AMT:       100.00
 12345xxxxxxxxxxxxxxxxxx3 082894 102359 1234 5    X   1234567890123456     3xxx   X        140.00 0496 00  123456  DW 1234  5 1234 X X
 REVERSAL  PS/2000: A    TRAN ID: 123456789012345 VAL CODE: 1234       REPL AMT:          .00


 -                                              END OF REPORT POS001P
```

2.6.2   POS002M—Monthly POS Summary Report

2.6.2.1   POS002M Purpose
This report provides the acquirer with data to analyze dial terminal traffic volume and usage by transaction type.

2.6.2.2   POS002M Type
Subscription

2.6.2.3   POS002M Frequency
Monthly, distributed five days after the last day of the month

2.6.2.4   POS002M Sort Sequence
Terminal ID Number

2.6.2.5   POS002M Description
The POS Summary Report summarizes, by card type (Visa, MasterCard, and others), dial terminal or electronic cash registers (ECRs) emulating dial terminals, authorization requests processed through a VisaNet Access Point (VAP), and VisaNet Authorization System (VAS) point-of-service dial terminals and ECRs.

The report fields for POS002M are described in the Electronic Reporting appendix of *V.I.P. System BASE I Technical Specifications*.

The Monthly POS Summary Report is also distributed electronically through BASE II. The report ID distributed through BASE II is POS0210M. For all other distribution media, the Monthly POS Summary Report's ID is POS002M. The grand total Monthly POS Summary Report's ID is POS0102M.

The field names for the tape version of this report do not always match the field names on the paper report, but the contents are the same.

2.6.2.6   POS002M Sample(s)
The following pages provide samples of POS002M report.

BASE I Reports

POS002M Monthly POS Summary Report

```
REPORT ID: POS002M                         VISA POS SYSTEM                              PAGE    81
ACQUIRER MEMBER BIN: 4xxx00           MONTHLY POS SUMMARY REPORT       REPORTING PERIOD: 06/01/93 - 06/30/93
          NAME: 4xxx00 XYZW
 TERMINAL ID NUMBER: 00000001xxxxxx508510726


CARD TYPE  RESP/ADJUST  DIAL LOCAL   DIAL WATS      950                                    TOTAL    AVG $AMT

VISA       APPROVAL         39          53           4                                      96        141
           REFERRAL                      1                                                   1         24
           CONFISCATE
           DECLINE                       1                                                   1         20
           REVERSAL                      2                                                   2         15
           ADJUSTMENT                    1                                                   1          5-
           RETURNS                       3                                                   3         40
           CHGBK/REPR                    1                                                   1        100
      **   TOTAL           39          62           4                                      105        139 *

TOTAL      APPROVAL         39          53           4                                      96        141
           REFERRAL                      1                                                   1         24
           CONFISCATE
           DECLINE                       1                                                   1         20
           REVERSAL                      2                                                   2         15
           ADJUSTMENT                    1                                                   1          5-
           RETURNS                       3                                                   3         40
           CHGBK/REPR                    1                                                   1        100
      **   TOTAL           39          62           4                                       98        139 *


                                  END OF REPORT POS002M
```

POS002M Monthly POS Summary Report (continued)

```
REPORT ID: POS002M                                  VISA POS SYSTEM                                            PAGE    81
ACQUIRER MEMBER BIN: 40xxx0                       MONTHLY POS SUMMARY REPORT          REPORTING PERIOD:  06/01/93 - 06/30/93
             NAME: 40xxx0 XYZW
 TERMINAL ID NUMBER: 000000014639xxxxxx10726


CARD TYPE  RESP/ADJUST  DIAL LOCAL   DIAL WATS        950                                            TOTAL     AVG $AMT
Check CACG  APPROVAL         39          53            4                                              96        141
           REFERRAL                       1                                                           1         24
           CONFISCATE
           DECLINE                        1                                                           1         20
           REVERSAL                       2                                                           2         15
           ADJUSTMENT                     1                                                           1         5-
           RETURNS                        3                                                           3         40
           CHGBK/REPR                     1                                                           1         100
       ** TOTAL            39          62            4                                              105        139 *
Check CACV  APPROVAL         39          53            4                                              96        141
           REFERRAL                       1                                                           1         24
           CONFISCATE
           DECLINE                        1                                                           1         20
           REVERSAL                       2                                                           2         15
           ADJUSTMENT                     1                                                           1         5-
           RETURNS                        3                                                           3         40
           CHGBK/REPR                     1                                                           1         100
       ** TOTAL            39          62            4                                              105        139 *
Check CACO  APPROVAL         39          53            4                                              96        141
           REFERRAL                       1                                                           1         24
           CONFISCATE
           DECLINE                        1                                                           1         20
           REVERSAL                       2                                                           2         15
           ADJUSTMENT                     1                                                           1         5-
           RETURNS                        3                                                           3         40
           CHGBK/REPR                     1                                                           1         100
       ** TOTAL            39          62            4                                              105        139 *
TOTAL      APPROVAL         39          53            4                                              96        141
           REFERRAL                       1                                                           1         24
           CONFISCATE
           DECLINE                        1                                                           1         20
           REVERSAL                       2                                                           2         15
           ADJUSTMENT                     1                                                           1         5-
           RETURNS                        3                                                           3         40
           CHGBK/REPR                     1                                                           1         100
       ** TOTAL            39          62            4                                               98        139 *
```

The Address Verification Service (AVS) is a cardholder verification tool designed to reduce the risk of card-not-present (CNP) transactions in mail and telephone orders. AVS helps reduce the risk of accepting fraudulent transactions by facilitating verification of the cardholder's billing address with the card issuer.

AVS Reports are distributed to subscribers through the Report Distribution Management System (RDMS). AVS reports are also displayed online in the Visa Transaction Research Service (VTRS).

The inputs for AVS Reports are the BASE I and SMS Formatted Transaction Logs (FTLs).

This chapter contains the following sections:
• AVS Reports Quick Reference
• Common Header Fields for AVS Reports
• AVS Report Descriptions, Samples, and Field Descriptions

3.1 AVS REPORTS QUICK REFERENCE

Table 3-1 lists the AVS reports.

Table 3-1   AVS Reports Quick Reference

Report Number	Report Title	Frequency	Roll-Up Level	Description
AVS07A0	AVS Request by Result Code	Monthly	BIN	This report lists AVS result code volumes by BIN with the percentage for each AVS result code in a separate column.
AVS07A7M	AVS Request by Result Code (Volume Ranking)	Monthly	Volume	This report lists AVS transaction request by result code according to a descending order of the numbers of the total AVS transactions.
AVS07A9M	AVS Request by Result Code (Name Sequence)	Monthly	PCR	This report shows the Processing Center Record (PCR) number and name of the main processors.
AVS0760	AVS Request BIN Summary	Monthly	BIN	This report lists AVS and authorizations percentages of MTO and MTO percentage of all purchases by ascending order of the Issuer BIN.

Address Verification Service Reports

Table 3-1   AVS Reports Quick Reference (continued)

Report Number	Report Title	Frequency	Roll-Up Level	Description
AVS0770	AVS Request by Result Code	Monthly	BIN	This report lists, in ascending order, the AVS result code volumes of the Issuer BIN.
AVS0771	AVS Request by Result Code	Monthly	Institution Name	This report lists AVS result code volumes by ascending order of the Issuer Institution Name with the volume for each AVS result code in a separate column.
AVS0772	AVS Request by Result Code	Monthly	PCR	This report lists AVS result code volumes and two separate unavailable columns for Issuer and Visa against Issuer BIN and Member name.
AVS0777	AVS Request by Result Code	Monthly	Volume	It reports AVS result code volumes by descending order of Total AVS performed for a BIN for each AVS result code in a separate column.
AVS0779	AVS Request by Result Code	Monthly	PCR	It reports AVS result code volumes by Issuer BIN within PCR with the volume for each AVS result code in a separate column.
AVS0960	AVS Request PCR Summary	Monthly	PCR	This report lists AVS and authorizations percentages of MTO, and MTO percentage of all Purchases by ascending order of Acquirer PCR.
AVS0961	AVS Request PCR Summary	Monthly	Institution Name	This report lists AVS and authorizations percentages of MTO, and MTO percentage of all purchases according to the Institution Name and by ascending order.
AVS0970	AVS Request by Result Code	Monthly	PCR	It reports AVS result code volumes by ascending order of PCR/Station with the volume for each AVS result code in a separate column.

Table 3-1   AVS Reports Quick Reference (continued)

Report Number	Report Title	Frequency	Roll-Up Level	Description
AVS1960	AVS Request Merchant Summary	Monthly	MCC	Reports AVS and Authorizations percentages of MTO, and MTO percentage of all purchases by ascending order of Acquirer Merchant Category Code.
AVS1970	AVS Request by Result Code	Monthly	MCC	This report is AVS Merchant Category Request by result code.

Address Verification Service Reports

Address Verification Service Reports

3.2 COMMON HEADER FIELDS FOR AVS REPORTS

The header for AVS reports contains certain fields that are common to many reports.

Sample Header Field for AVS Reports

```
REPORT ID: AVS07A0M-x  BIN SEQUENCE           MEMBER PROFILE REPORTING SYSTEM                PAGE      x

FROM mm-dd-yy THRU mm-dd-yy                    AVS REQUEST BY RESULT CODE                     MPRS110 01.11

ISSUER PERSPECTIVE                                      XYZ REGION                           RUN  mm-dd-yy
```

Table 3-2 contains the common header field description for AVS reports.

For a description of the unique header fields that apply to a specific report, refer to the field description section of that report.

Table 3-2   AVS Reports—Common Header Field Descriptions

Header Field Name	Contents
Line 1	
REPORT ID: AVS07A0M-x	The report number. The value in this field is alphanumeric. The last letter signifies the frequency of the report, and the last digit after the dash signifies the region's number. **NOTE:** *1 = U.S., 2 = Canada, 3 = European Union, 4 = Asia-Pacific, 5 = Latin America, Caribbean, 6 = Central Europe, Middle East, and Africa*
BIN SEQUENCE	The sequence or the order of the records. 'BIN SEQUENCE' means that the report shows records according to the BIN numbers. Other sequences include: • NAME • PCR / STATION PREFIX • VOLUME RANKING
MEMBER PROFILE REPORTING SYSTEM	The application that creates various performance and statistical reports. Member Profile Reporting System (MRPS).
PAGE	The report's page number.

Table 3-2   AVS Reports—Common Header Field Descriptions (continued)

Header Field Name	Contents
Line 2	
FROM mm-dd-yy THRU mm-dd-yy [Period]	The date range in which the report was produced.
AVS REQUEST BY RESULT CODE [Title]	The report name. It is located at top, center of the report, and on the second line.
MPRS110 [Name of the Program]	The alphanumeric name of the program. MPRS (Member Profile Reporting System
01.11 [Run Time]	The report's run time.
Line 3	
ISSUER PERSPECTIVE [Standpoint]	The information is reported on the issuer's side. It indicates which BIN the report is based on.
XYZ REGION	The name of the region.
RUN [Run Date]	The report's run date.

3.3   AVS REPORT DESCRIPTIONS, SAMPLES, AND FIELD DESCRIPTIONS

The following sections provide the general descriptions, samples, and field descriptions for AVS reports.

> **NOTE**
>
> *Some of the samples show only the last page of the reports, so the totals at the bottom of the report do not match the data shown.*

Address Verification Service Reports

3.3.1   AVS07A0—AVS Request by Result Code

3.3.1.1   AVS07A0 Purpose
This report is used to track and monitor AVS performance.

3.3.1.2   AVS07A0 Type
This report contains the issuer data.

3.3.1.3   AVS07A0 Frequency
Monthly

3.3.1.4   AVS07A0 Reporting Entities
The main entities for AVS07A0 are the Issuer BIN, Issuer Member Name, PCR, and the Percentage column for AVS result codes.

3.3.1.5   AVS07A0 Sort Sequence
BIN

3.3.1.6   AVS07A0 Description
This report lists AVS result code volumes by BIN with the percentage for each AVS result code in a separate column.

AVS07A0 is generated according to the Issuer BINs and in ascending order.

The final page of this report contains two types of information:
- The number of BINs without AVS transaction requests.
- Totals for all the fields except for ISSUER BIN, MEMBER NAME, and PCR#.

3.3.1.7   AVS07A0 Sample(s)
The following page provides a sample of this report.

AVS07A0 AVS Request by Result Code (BIN Sequence, Monthly).

```
REPORT ID: AVS07A0M-x  BIN SEQUENCE              MEMBER PROFILE REPORTING SYSTEM                          PAGE      1
FROM 03-01-02 THRU 03-31-02                          AVS REQUEST BY RESULT CODE                          MPRS110 01.11
ISSUER PERSPECTIVE                                          XYZ REGION                                   RUN  04-02-02
                                      Y,       A,B      Z,P      Y,D,M,F ON    N         U        R       G        C
                             TOTAL    D,M,F    ADDR     ZIP      ZIP ONLY      NO        NOT
ISSUER BIN  MEMBER NAME  PCR#  AVS    MATCH    MATCH    MATCH    REQUEST       MATCH     AVAIL    RESEND  GLOBAL   UNVER
-----------------------------------------------------------------------------------------------------------------------

000000      * NOT FOUND *  8xxx      3    0.0      0.0      0.0      0.0          0.0       0.0    100.0     .0       .0
000000      * NOT FOUND *  8xxx      5    0.0      0.0      0.0      0.0          0.0      20.0     80.0     .0       .0
000000      * NOT FOUND *  9xxx      1    0.0      0.0      0.0      0.0          0.0       0.0    100.0     .0       .0
22xxxx      XYZ BANK       2xxx   4927    0.0      0.0      0.0      0.0          0.0      84.2      0.0     .0       .0
31xxxx      XYZ BANK       9xxx     39    0.0      0.0      0.0      0.0          0.0      97.4      0.0     .0       .0
31xxxx      XYZ BANK       2xxx      7   14.3      0.0     57.1      0.0          0.0       0.0      0.0     .0       .0
31xxxx      XYZ BANK       2xxx     43   18.6      9.3      4.7      2.3         44.2       0.0      4.7     .0       .0
31xxxx      XYZ BANK       2xxx   1665   39.7      1.7     21.3      5.3         15.1       4.2      7.6     .0       .1
31xxxx      XYZ BANK       9xxx    954   45.5      1.7     23.1      5.2         13.2       0.9      4.9     .0       .4
31xxxx      XYZ BANK       9xxx  53019   43.8      1.6     24.1      2.0         11.7       3.0      8.3     .0       .1
40xxxx      XYZ BANK       8xxx   3725   38.9     10.7     25.8      0.0         18.7       0.0      0.2     .0       .1
40xxxx      XYZ BANK       8xxx   3056   37.1      9.4     23.2      0.0         23.9       0.0      0.0     .0       .0
40xxxx      XYZ BANK       8xxx    228   63.2      7.5     16.7      5.3          5.7       0.0      1.3     .0       .0
40xxxx      XYZ BANK       9xxx   4237   42.4      1.7     27.0      0.0         13.5      11.7      0.4     .0       .1
40xxxx      XYZ BANK       9xxx   2230   43.8      1.9     24.8      0.0         15.0       9.8      0.4     .0       .0
40xxxx      XYZ BANK       8xxx   1879   30.8      0.9     24.2      0.0          7.5      32.1      0.8     .0       .0
40xxxx      XYZ BANK       9xxx   1825   54.0     10.5      3.7     16.4          3.7       9.4      0.1     .0       .0
41xxxx      XYZ BANK       8xxx     47   46.8     10.6     23.4      0.0         12.8       2.1      2.1     .0       .0
41xxxx      XYZ BANK       8xxx     77   54.5      5.2     24.7      1.3         11.7       0.0      0.0     .0       .0
41xxxx      XYZ BANK       8xxx     48   25.0      0.0     50.0      0.0         16.7       0.0      0.0     .0       .0
41xxxx      XYZ BANK       8xxx     55   30.9      9.1      1.8     29.1          9.1       0.0      1.8     .0     14.5
41xxxx      XYZ BANK       8xxx     12    8.3      0.0     41.7      0.0         50.0       0.0      0.0     .0       .0
99xxxx      XYZ BANK       8xxx      3   66.7      0.0      0.0      0.0          0.0       0.0     33.3     .0       .0
            *BIN(S) W/O AVS         104    0.0      0.0      0.0      0.0          0.0       0.0      0.0     .0       .0
-----------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*      191589036   45.4      2.1     26.3      3.5         12.7       5.1      1.6     .0       .1




This Data is Fictitious and for Illustration Purposes Only.
```

Address Verification Service Reports

3.3.1.8　**AVS07A0 Field Descriptions**

Table 3-3 describes the fields listed in AVS07A0. For information on AVS07A0 header fields, refer to Table 3-2. For more detailed information on domestic and international transactions as well as a complete list of available result codes, refer to the *AVS User's Guide* and the "AVS Result Codes" section, respectively.

Table 3-3　　AVS07A0—Field Descriptions

Field Name	Contents
ISSUER BIN	This field contains the issuer's business identification number.
MEMBER NAME	This field contains the name of the institution associated with this BIN. **NOTE:** *Other associations include Merchant Category, Processing Center Record (PCR), and Station Prefix.*
PCR#	This field contains the Processing Center Record (PCR) number of the BIN being reported.
TOTAL AVS	This field contains the total volume of AVS and AVS + Auth response codes.
Y, D, M, F MATCH	This field contains the number of exact matches on the street address and postal code.
A, B ADDR MATCH	This field contains the number of street address matches but not the postal code.
Z, P ZIP MATCH	This field contains the number of postal code matches. Acquirer sent street address only or street address and postal code. (Street address does not match, but the postal code does.)
Y, D, M, F ON ZIP ONLY REQUEST	This field contains the number of postal code (ZIP) matches only. Acquirer sent postal code only.
N NO MATCH	This field contains the number of non-matches (neither the street address nor postal code matches).
U NOT AVAIL	This field contains the number of times the issuer is unavailable to provide AVS results.
R RESEND	This field contains the number of times the verification timed out (Resend the transaction).
G (GLOBAL)	This field contains the number of Not Performed (AVS).
C (UNVER)	This field contains the number of "No Match" performed. Acquirer has sent street and postal code in formats not compatible with issuer capabilities.
BIN(S) W/O AVS	This field contains the number of BINs without AVS transaction requests.
TOTALS FOR THIS REPORT	This field contains totals for all the fields except for ISSUER BIN, MEMBER NAME, and PCR#.

3.3.2   AVS07A7M—AVS Request by Result Code (Volume Ranking)

3.3.2.1   AVS07A7M Purpose

This report lists AVS transaction request by result code according to a descending order of the numbers of the total AVS transactions.

3.3.2.2   AVS07A7M Type

This report contains issuer data.

3.3.2.3   AVS07A7M Frequency

Monthly

3.3.2.4   AVS07A7M Reporting Entities

The main entities for AVS07AM are the issuer BIN, issuer member name, PCR, and the percentage column for AVS result codes.

3.3.2.5   AVS07A7M Sort Sequence

According to the volume ranking.

3.3.2.6   AVS07A7M Description

This report also contains an 'E' (Error) field that contains the percentage of incorrect transactions in the process. The final page of this report contains two types of information:

• The number of BINs without any AVS transactions.
• Totals for all the fields except for ISSUER BIN, MEMBER NAME, and PCR#.

3.3.2.7   AVS07A7M Sample(s)

The following page provides a sample of this report.

Address Verification Service Reports

AVS07A7M AVS Request by Result Code (Volume Ranking)

```
REPORT ID: AVS07A7M-x  VOLUME RANKING            MEMBER PROFILE REPORTING SYSTEM                          PAGE     410
FROM 04-01-02 THRU 04-30-02                      AVS REQUEST BY RESULT CODE                              MPRS110 01.11
ISSUER PERSPECTIVE                                    XYZ REGION                                         RUN  05-02-02
                                                      Y,       A,B       Z,P    Y,D,M,F ON   N          U       R       E
                                            TOTAL    D,M,F     ADDR      ZIP    ZIP ONLY     NO         NOT
   ISSUER BIN  --------  INSTITUTION NAME --- PCR#     AVS     MATCH     MATCH   MATCH      REQUEST    MATCH    AVAIL   RESEND  ERROR
-------------------------------------------------------------------------------------------------------------------------
72xxxx      XYZ BANK                     80xx     1     0.0      0.0      0.0       0.0        0.0     100.0     0.0     0.0
72xxxx      XYZ BANK                     80xx     1     0.0      0.0      0.0       0.0        0.0     100.0     0.0     0.0
73xxxx      XYZ BANK                     91xx     1     0.0      0.0      0.0       0.0        0.0     100.0     0.0     0.0
76xxxx      XYZ BANK                     90xx     1     0.0      0.0      0.0       0.0        0.0       0.0   100.0     0.0
77xxxx      XYZ BANK                     40xx     1     0.0      0.0      0.0       0.0        0.0     100.0     0.0     0.0
77xxxx      XYZ BANK                     94xx     1     0.0      0.0      0.0       0.0      100.0       0.0     0.0     0.0
77xxxx      XYZ BANK                     94xx     1   100.0      0.0      0.0       0.0        0.0       0.0     0.0     0.0
77xxxx      XYZ BANK                     40xx     1     0.0      0.0    100.0       0.0        0.0       0.0     0.0     0.0
-------------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*                    185764684    46.3      2.2     27.3       3.7       13.3       2.1     1.7     0.0



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```

3.3.2.8 **AVS07A7M Field Descriptions**

Table 3-3 describes the fields listed in AVS07A7M. For information on AVS07A7M header fields, refer to Table 3-2. For more detailed information on domestic and international transactions as well as a complete list of available result codes, refer to the *AVS User's Guide* and the "AVS Result Codes" section, respectively.

Address Verification Service Reports

3.3.3   AVS07A9M—AVS Request by Result Code (Name Sequence)

3.3.3.1   AVS07A9M Purpose
This report lists AVS transaction request by result code according to an ascending BIN sequence for each PCR.

3.3.3.2   AVS07A9M Type
This report contains issuer data.

3.3.3.3   AVS07A9M Frequency
Monthly

3.3.3.4   AVS07A9M Reporting Entities
The main entities for AVS07A9M are the issuer BIN, issuer member name, PCR, and the percentage column for AVS result codes.

3.3.3.5   AVS07A9M Sort Sequence
According to the PCR, BIN with percent ratio.

3.3.3.6   AVS07A9M Description
This report shows the PCR number and name of the main processors as well as a total for all the fields except ISSUER BIN, MEMBER NAME, and PCR#. The last page of AVS07A9M contains an additional sub-field TOTALS FOR THIS REPORT that shows a total for the collection of PCR totals.

3.3.3.7   AVS07A9M Sample(s)
The following page provides a sample of this report.

AVS07A9M AVS Request by Result Code

```
REPORT ID: AVS07A9M-x                    MEMBER PROFILE REPORTING SYSTEM                      PAGE     487
FROM 04-01-02 THRU 04-30-02                 AVS REQUEST BY RESULT CODE                        MPRS110 01.11
ISSUER PERSPECTIVE                                 XYZ REGION                                 RUN  05-02-02


                                          Y,       A,B      Z,P    Y,D,M,F ON  N         U          R       E
                                 TOTAL   D,M,F     ADDR     ZIP    ZIP ONLY   NO        NOT
 ISSUER BIN -------- INSTITUTION NAME --- PCR#  AVS  MATCH  MATCH  MATCH  REQUEST   MATCH   AVAIL   RESEND  ERROR
-------------------------------------------------------------------------------------------------------------

       99xx FIRST DATA RESOURCES, INC.

41xxxx     XYZ BANK                       5478    25.2   13.8    2.6    27.8     4.6    22.8    0.1    0.3
42xxxx     XYZ BANK                        520    31.3   12.1    2.1    13.5     9.6    20.2    3.7    1.0
44xxxx     XYZ BANK                        463    43.6   14.5    2.2    16.6     4.3    17.5    0.0    0.4
44xxxx     XYZ BANK                        991    41.4   13.5    2.9    19.2     4.1    10.2    4.9    0.7
48xxxx     XYZ BANK                        527    43.1   14.0    2.5    12.0     2.7    24.1    0.0    0.4
76xxxx     XYZ BANK                       6656    32.9   12.2    2.8    15.7     4.3    24.6    4.3    0.4
76xxxx     XYZ BANK                       1424    27.9   16.0    1.8    23.0     4.9    17.6    4.9    0.8
76xxxx     XYZ BANK                        295    22.4    8.8    0.7     9.5     2.4    52.9    2.0    0.0
76xxxx     XYZ BANK                       3550    21.0   11.4    1.5    18.4     4.8    39.4    1.0    0.3
76xxxx     XYZ BANK                       5335    24.1   16.5    3.9    22.5     2.9    25.7    2.5    0.2
-------------------------------------------------------------------------------------------------------------
TOTAL  99xx FIRST DATA RESOURCES, INC.   25239    7064   3445    681    5176    1063    6474    610     95


-------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*              185764684   46.3    2.2   27.3     3.7    13.3     2.1    1.7    0.0




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```

Address Verification Service Reports

3.3.3.8   **AVS07A9M Field Descriptions**

Table 3-3 describes the fields listed in AVS07A9M. For information on AVS07A9M header fields, refer to Table 3-2. For more detailed information on domestic and international transactions as well as a complete list of available result codes, refer to the *AVS User's Guide* and the "AVS Result Codes" section, respectively.

3.3.4 AVS0760—Address Verification Service (AVS)

3.3.4.1 AVS0760 Purpose

This report is used to track and monitor AVS performance.

3.3.4.2 AVS0760 Type

This report contains the issuer data.

3.3.4.3 AVS0760 Frequency

Monthly

3.3.4.4 AVS0760 Reporting Entities

The main entities for AVS0760 are Issuer BIN, PCR, Institution Name, Card Type, Purchase Request, and the Mail Order and Telephone Order (MTO) related fields.

> **NOTE**
>
> *MTO is also known as MOTO.*

3.3.4.5 AVS0760 Sort Sequence

BIN

3.3.4.6 AVS0760 Description

This report lists AVS and authorizations percentages of percentage of all purchases by ascending order of the Issuer BIN. The last page of this report provides the totals for this report.

3.3.4.7 AVS0760 Sample(s)

The following page provides a sample of this report.

Address Verification Service Reports

AVS0760 AVS Request BIN Summary (BIN Sequence, Monthly)

```
REPORT ID: AVS0760M-x  BIN SEQUENCE              MEMBER PROFILE REPORTING SYSTEM                    PAGE     51
FROM 03-01-02 THRU 03-31-02                      ADDRESS VERIFICATION SERVICE (AVS)                MPRS110 01.11
ISSUER PERSPECTIVE                                       XYZ REGION                                RUN  04-02-02


                                                    ------------ MAIL AND TELEPHONE ORDER ------------
                                        CARD   PURCHASE    ALL   MTO%   AVS+ AVS+AUTH%  AVS AVS%   TOTAL TOT/AVS
ISSUER BIN  PCR --------- INSTITUTION NAME ----------- TYPE   REQUESTS    MTO  PURCH   AUTH  ALL MTO  ONLY MTO    AVS   %OF MTO
--------------------------------------------------------------------------------------------------------------------------
45xxxx     8xxx XYZ BANK                            4        145     17  11.7     14  82.4     0  0.0      14  82.4
45xxxx     8xxx XYZ BANK                            4        185      3   1.6     10 333.3     0  0.0      10 333.3
45xxxx     8xxx XYZ BANK                            4          3      2  66.7      1  50.0     0  0.0       1  50.0
46xxxx     8xxx XYZ BANK                            B      2,810    291  10.4    125  43.0     0  0.0     125  43.0
46xxxx     8xxx XYZ BANK                            J    417,797 48,291  11.6   4852  10.0     0  0.0    4852  10.0
47xxxx     8xxx XYZ BANK                            P        903    107  11.8     98  91.6     3  2.8     101  94.4
47xxxx     8xxx XYZ BANK                            B        102      8   7.8     30 375.0     0  0.0      30 375.0
47xxxx     8xxx XYZ BANK                            E      7,636    142   1.9    146 102.8     2  1.4     148 104.2
48xxxx     8xxx XYZ BANK                            4      3,419    157   4.6     68  43.3     0  0.0      68  43.3
48xxxx     8xxx XYZ BANK                            4          3      0   0.0      1   0.0     0  0.0       1   0.0
48xxxx     8xxx XYZ BANK                            P         18      0   0.0      1   0.0     0  0.0       1   0.0
49xxxx     8xxx XYZ BANK                            4        723     50   6.9     60 120.0     0  0.0      60 120.0
49xxxx     8xxx XYZ BANK                            4      2,046    245  12.0    447 182.4     6  2.4     453 184.9
49xxxx     8xxx XYZ BANK                            P      8,641    685   7.9    971 141.8    52  7.6    1023 149.3
                *BIN(S) W/O AVS                            72,383  3,662   5.1      0   0.0     4  0.1       4   0.1
--------------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*                            190425,861 19135,561  10.0 3274307 17.1  16279  0.1 3290586  17.2




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```

3.3.4.8   AVS0760 Field Descriptions

Refer to Table 3-3 and Table 3-4 for detailed information on AVS0760 field descriptions. For information on AVS0760 header fields, refer to Table 3-2.

Table 3-4   AVS0760—Field Descriptions

Field Name	Contents
MAIL AND TELEPHONE ORDER	This field shows the numbers, percentages, and authorizations of Mail and Telephone Order (MTO) transactions, collectively.
CARD TYPE	This field contains the card type associated with the BIN. This field is used to determine the type of account being processed.
PURCHASE REQUESTS	Volume of all Visa non-cash transactions.
ALL MTO	Volume of all mail and telephone order transactions.
MTO %PURCH	Mail and Telephone Order (MTO) percent of Purchase Requests.
AVS + AUTH	Volume of AVS response codes with an authorization.
AVS + AUTH • ALL • MTO	AVS + Auth as a percent of MTO.
AVS ONLY	AVS verification without an authorization.
AVS% MTO	AVS verifications as a percent of MTO.
TOTAL AVS	Total of all AVS responses.
TOT/AVS %OF MTO	Total of all AVS responses as a percent of MTO.

Address Verification Service Reports

3.3.5 AVS0770—AVS Request by Result Code

3.3.5.1 AVS0770 Purpose
This report is used to track and monitor AVS performance.

3.3.5.2 AVS0770 Type
This report contains the issuer data.

3.3.5.3 AVS0770 Frequency
Monthly

3.3.5.4 AVS0770 Reporting Entities
The main entities for this report are Issuer BIN, PCR, and the volume fields counted for each AVS result code.

3.3.5.5 AVS0770 Sort Sequence
BIN

3.3.5.6 AVS0770 Description
This report lists, in ascending order, the AVS result code volumes of the Issuer BIN. The volume for each AVS result code is listed in a separate column.

3.3.5.7 AVS0770 Sample(s)
The following page provides a sample of this report.

AVS0770 AVS Request by Result Code

```
REPORT ID: AVS0770M-x  BIN SEQUENCE              MEMBER PROFILE REPORTING SYSTEM                    PAGE    401
FROM 03-01-02 THRU 03-31-02                       AVS REQUEST BY RESULT CODE                        MPRS110 01.11
ISSUER PERSPECTIVE                                       XYZ REGION                                 RUN  04-02-02


                                  Y,         A,B        Z,P      Y,D,M,F ON     N          U         R         G        C
                        TOTAL     D,M,F      ADDR       ZIP      ZIP ONLY       NO         NOT
ISSUER BIN  MEMBER NAME  PCR#     AVS        MATCH      MATCH    MATCH  REQUEST    MATCH      AVAIL    RESEND    GLOBAL   UNVER
-------------------------------------------------------------------------------------------------------------------------

76xxxx      XYZ BANK    4xxx      102        57          1        32          0          4          0         4         0        0
76xxxx      XYZ BANK    4xxx      234       149          0        56          0         26          0         1         0        0
76xxxx      XYZ BANK    4xxx      677       323         21       194          0        110          5        12         0        0
76xxxx      XYZ BANK    4xxx      839       434          8       239          0        129          5         7         0        0
76xxxx      XYZ BANK    4xxx      554       298          3       182          0         51          8         5         0        0
77xxxx      XYZ BANK    4xxx       31        13          0         7          0          9          0         0         0        0
77xxxx      XYZ BANK    9xxx        2         1          0         1          0          0          0         0         0        0
77xxxx      XYZ BANK    4xxx       50        21          5        15          0          7          0         1         0        0
77xxxx      XYZ BANK    9xxx        5         1          0         3          0          1          0         0         0        0
77xxxx      XYZ BANK    4xxx        1         0          0         1          0          0          0         0         0        0
80xxxx      XYZ BANK    8xxx       27         0          0         0          0          0         25         0         0        0
84xxxx      XYZ BANK    8xxx        1         0          0         0          0          0          0         1         0        0
88xxxx      XYZ BANK    8xxx      135         0          0         0          0          0        135         0         0        0
88xxxx      XYZ BANK    2xxx        2         0          0         0          0          0          2         0         0        0
99xxxx      XYZ BANK    8xxx        3         2          0         0          0          0          0         1         0        0
-------------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*     184267883  86255411   3937690  50118209    6603648   23738471    4108677   3115772      1728   105977




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```

Address Verification Service Reports

3.3.5.8   **AVS0770 Field Descriptions**

Refer to Table 3-3 and Table 3-4 for detailed information on AVS0770 field descriptions. For information on AVS0770 header fields, refer to Table 3-2.

3.3.6   AVS0771—AVS Request by Result Code

3.3.6.1   AVS0771 Purpose

This report is used to track and monitor AVS performance.

3.3.6.2   AVS0771 Type

This report contains the issuer data.

3.3.6.3   AVS0771 Frequency

Monthly

3.3.6.4   AVS0771 Reporting Entities

The main entities are the BIN, Institution name, and the corresponding volume fields counted based on the AVS result code.

3.3.6.5   AVS0771 Sort Sequence

Institution Name

3.3.6.6   AVS0771 Description

This report lists AVS result code volumes by ascending order of the Issuer Institution Name with the volume for each AVS result code in a separate column.

3.3.6.7   AVS0771 Sample(s)

The following page provides a sample of this report.

Address Verification Service Reports

AVS0771 AVS Request by Result Code (Name Sequence)

```
REPORT ID: AVS0771M-x  NAME SEQUENCE          MEMBER PROFILE REPORTING SYSTEM                          PAGE     1
FROM 03-01-02 THRU 03-31-02                   AVS REQUEST BY RESULT CODE                               MPRS110 01.11
ISSUER PERSPECTIVE                                    XYZ REGION                                       RUN  04-02-02


                                              Y,         A,B       Z,P     Y,D,M,F ON   N          U         R       E
                                     TOTAL    D,M,F      ADDR      ZIP     ZIP ONLY     NO         NOT
 ISSUER BIN -------- INSTITUTION NAME --- PCR#  AVS    MATCH     MATCH   MATCH    REQUEST     MATCH      AVAIL   RESEND  ERROR
------------------------------------------------------------------------------------------------------------------------
77xxxx                                9xxx      2        1         0         0          0          1         0         0       0
43xxxx     XYZ BANK                   2xxx    213      101        25        39          6         37         0         1       0
44xxxx     * NOT FOUND *              2xxx     19        0         0         0          0          0         0        18       0
40xxxx     A XYZ BANK                 4xxx   1878     1041        33       523          0        187        16        17       0
40xxxx     B XYZ BANK                 4xxx   1878     1041        33       523          0        187        16        17       0
40xxxx     C XYZ BANK                 4xxx   1878     1041        33       523          0        187        16        17       0
40xxxx     D XYZ BANK                 4xxx   1878     1041        33       523          0        187        16        17       0
46xxxx     E XYZ BANK                 9xxx   1022      406        10       346          0        191         2        11       0
46xxxx     F XYZ BANK                 9xxx   1022      406        10       346          0        191         2        11       0
46xxxx     G XYZ BANK                 9xxx   1022      406        10       346          0        191         2        11       0
42xxxx     H XYZ BANK                 8xxx    216       74        28        60          0         52         0         0       0
42xxxx     I XYZ BANK                 8xxx    216       74        28        60          0         52         0         0       0
42xxxx     J XYZ BANK                 8xxx    216       74        28        60          0         52         0         0       0
42xxxx     K XYZ BANK                 8xxx    216       74        28        60          0         52         0         0       0
40xxxx     L XYZ BANK                 8xxx    349        0         0         0          0          0       349         0       0
40xxxx     M XYZ BANK                 8xxx    349        0         0         0          0          0       349         0       0
40xxxx     N XYZ BANK                 8xxx    349        0         0         0          0          0       349         0       0
44xxxx     1ST XYZ BANK              2xxx   1674      843       138       366         53        219         2         6       0
77xxxx     21ST XYZ BANK             4xxx     44       25         1        15          0          2         0         0       0

------------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*                    184267883 86255411 3937690 50118209 6603648 23738471 4108677 3115772 32711




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```

3.3.6.8   **AVS0771 Field Descriptions**

Refer to Table 3-3, Table 3-4, and Table 3-5 for detailed information on AVS0771 field descriptions. For information on AVS0771 header fields, refer to Table 3-2.

Table 3-5   AVS0771 Unique Header and Field Descriptions

Field Name	Content
NAME SEQUENCE	This header field indicates that the report shows records according to the institutions' names
ERROR	This field contains the count of incorrect transactions in the process.

Address Verification Service Reports

3.3.7   AVS0772—AVS Request by Result Code

3.3.7.1   **AVS0772 Purpose**

This report is used to track and monitor AVS performance.

3.3.7.2   **AVS0772 Type**

This report contains issuer data.

3.3.7.3   **AVS0772 Frequency**

Monthly

3.3.7.4   **AVS0772 Reporting Entities**

The main entities are Issuer BIN, Member Name, Issuer PCR, volume columns for AVS result code, and two separate unavailable columns for Issuer Unavailable and Visa Unavailable to provide AVS results.

3.3.7.5   **AVS0772 Sort Sequence**

Processing Center Record (PCR)

3.3.7.6   **AVS0772 Description**

This report lists AVS result code volumes and two separate unavailable columns for Issuer and Visa against Issuer BIN and Member name.

3.3.7.7   **AVS0772 Sample(s)**

The following page provides samples of this report (Credit followed by Debit).

AVS0772 AVS Request by Visa U' Overlay (Credit & Debit)

```
REPORT ID: AVS0772M-x                    MEMBER PROFILE REPORTING SYSTEM                    PAGE      22
FROM 03-01-02 THRU 03-31-02              AVS REQUEST BY VISA 'U' OVERLAY                    MPRS110 01.11
ISSUER PERSPECTIVE          CREDIT                   XYZ REGION                             RUN  04-02-02


                                              U (ISS)    R          G          C        U (VISA)
                                    TOTAL     NOT                                        NOT
ISSUER  MEMBER NAME        PCR#     AVS       AVAIL     RESEND     GLOBAL     UNVER      AVAIL
-------------------------------------------------------------------------------------------------------
46xxxx  XYZ BANK           2XXX        80        80         0          0          0          0
46xxxx  XYZ BANK           8XXX       289       288         0          0          0          0
47xxxx  XYZ BANK           8XXX       343       338         0          0          0          0
47xxxx  XYZ BANK           8XXX      1028      1023         0          0          0          0
48xxxx  XYZ BANK           8XXX        95        95         0          0          0          0
48xxxx  XYZ BANK           8XXX         2         2         0          0          0          0
49xxxx  XYZ BANK           8XXX         6         6         0          0          0          0
49xxxx  XYZ BANK           8XXX       917       916         0          0          0          0
-------------------------------------------------------------------------------------------------------
TOTAL   CREDIT                      162929    161165         0          0          0          0



-------------------------------------------------------------------------------------------------------
-------------------------------------------------------------------------------------------------------


REPORT ID: AVS0772M-x                    MEMBER PROFILE REPORTING SYSTEM                    PAGE      23
FROM 03-01-02 THRU 03-31-02              AVS REQUEST BY VISA 'U' OVERLAY                    MPRS110 01.11
ISSUER PERSPECTIVE          DEBIT                    XYZ REGION                             RUN  04-02-02


                                              U (ISS)    R          G          C        U (VISA)
                                    TOTAL     NOT                                        NOT
ISSUER  MEMBER NAME        PCR#     AVS       AVAIL     RESEND     GLOBAL     UNVER      AVAIL
-------------------------------------------------------------------------------------------------------

44xxxx  XYZ BANK           8XXX         8         8         0          0          0          0
44xxxx  XYZ BANK           8XXX         8         8         0          0          0          0
44xxxx  XYZ BANK           8XXX         8         8         0          0          0          0
44xxxx  XYZ BANK           8XXX         8         8         0          0          0          0
-------------------------------------------------------------------------------------------------------
TOTAL   DEBIT                           8         8         0          0          0          0
-------------------------------------------------------------------------------------------------------


*TOTALS FOR THIS REPORT*            162937    161173         0          0          0          0


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```

Address Verification Service Reports

3.3.7.8   **AVS0772 Field Descriptions**

Refer to Table 3-3, Table 3-4, and Table 3-6 for detailed information on AVS0772 field descriptions. For information on AVS0772 header fields, refer to Table 3-2.

Table 3-6   AVS0772 Unique Header and Field Descriptions

Field Name	Content
AVS REQUEST BY VISA 'U' OVERLAY [Title]	This title signifies that the report contains two columns containing the AVS result codes (U: unavailable). One column is originated by the issuer, and the other is a Visa overlay.
CREDIT	This header field indicates that the report is generated from BASE I (CREDIT) Formatted Transaction Log (FTL) file and that it contains extracted transaction records from the BASE I online System Transaction Log (STL).
DEBIT	This header field indicates that the report is generated from DEBIT transactions (extracted from DTF). The DEBIT transactions come under SMS FTL.

3.3.8   AVS0777—AVS Request by Result Code

3.3.8.1   AVS0777 Purpose

This report is used to track and monitor AVS performance.

3.3.8.2   AVS0777 Type

This report contains issuer data.

3.3.8.3   AVS0777 Frequency

Monthly

3.3.8.4   AVS0777 Reporting Entities

The main entities are the BIN, Institution name, and the corresponding volume fields counted based on the AVS result code.

3.3.8.5   AVS0777 Sort Sequence

Volume

3.3.8.6   AVS0777 Description

It reports AVS result code volumes by descending order of Total AVS performed for a BIN for each AVS result code in a separate column.

3.3.8.7   AVS0777 Sample(s)

The following page provides a sample of this report.

Address Verification Service Reports

AVS0777 AVS Request by Result Code (Volume Ranking)

```
REPORT ID: AVS0777M    VOLUME RANKING         MEMBER PROFILE REPORTING SYSTEM                    PAGE      1
FROM 06-01-02 THRU 06-30-02                    AVS REQUEST BY RESULT CODE                        MPRS110 01.11
ISSUER PERSPECTIVE                                                                               RUN  07-02-02
                                                 Y,        A,B       Z,P    Y,D,M,F ON    N         U         R       E
                                        TOTAL    D,M,F     ADDR      ZIP    ZIP ONLY      NO        NOT
 ISSUER BIN  --------  INSTITUTION NAME --- PCR#  AVS     MATCH     MATCH   MATCH     REQUEST    MATCH     AVAIL    RESEND  ERROR
-----------------------------------------------------------------------------------------------------------------------------

44xxxx      XYZ BANK                    2xxx 5898809 3086058    60044  1742773      1736   677636    70441    28176      0
42xxxx      XYZ BANK                    4xxx 5015385 2823101    91186  1164607    230944   497912    58106      667      0
41xxxx      XYZ BANK                    8xxx 3724075 1687214    91974  1075355    240254   444766    16901    68726      0
43xxxx      XYZ BANK                    8xxx 3674904 2006304    71778   924960    192716   324545    10426    29167      0
43xxxx      XYZ BANK                    2xxx 2283098 1178577    28337   687383       926   282496     6539    10007      0
47xxxx      XYZ BANK                    8xxx 2137812  774290    29840   107626    789969   329026    34738      196      0
42xxxx      XYZ BANK                    9xxx 1755551  843885    38702   460857     60003   263517    30552     1699      0
43xxxx      XYZ BANK                    2xxx 1563121  805422    18728   456702       776   199753     5290     6429      0
43xxxx      XYZ BANK                    2xxx 1454150  734306    16946   437403       351   189560     4718     6417      0
48xxxx      XYZ BANK                    8xxx 1374476  607695    35052   355529    128059   161603      675       64      0
40xxxx      XYZ BANK                    9xxx 1160146  564587    14988   340139       107   168969    17700     5636      0
42xxxx      XYZ BANK                    4xxx 1107266  463697    10346   441700       126   136391    20497     9718      0
77xxxx      XYZ BANK                    4xxx       1       0        0        1         0        0        0        0      0
77xxxx      XYZ BANK                    9xxx       1       0        0        0         0        1        0        0      0
77xxxx      XYZ BANK                    4xxx       1       1        0        0         0        0        0        0      0
            *BIN(S) W/O AVS                       12       0        0        0         0        0        0        0      0
-----------------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*               184844875 82051639 3936320 48632747   6857294 24534670  9219763  3151786  10693




This Data is Fictitious and for Illustration Purposes Only.
```

3.3.8.8   **AVS0777 Field Descriptions**

Refer to Table 3-3, Table 3-6 , and Table 3-7for detailed information on AVS0777 field descriptions. For information on AVS0777 header fields, refer to Table 3-2.

Table 3-7   AVS0777 Unique Header and Field Descriptions

Field Name	Content
VOLUME RANKING	This header field signifies that the sequence of the report is according to the numbers of the total AVS transactions (descending order in this case).

Address Verification Service Reports

3.3.9　AVS0779—AVS Request by Result Code

3.3.9.1　AVS0779 Purpose
This report is used to track and monitor AVS performance.

3.3.9.2　AVS0779 Type
This report contains issuer data.

3.3.9.3　AVS0779 Frequency
Monthly

3.3.9.4　AVS0779 Reporting Entities
The main entities are the BIN, Institution name, and the corresponding volume fields counted based on the AVS result code.

3.3.9.5　AVS0779 Sort Sequence
Processing Center Record (PCR)

3.3.9.6　AVS0779 Description
This report provides AVS result code volumes by Issuer BIN within PCR with the volume for each AVS result code in a separate column. The report is generated by ascending Issuer BIN with ascending PCR.

3.3.9.7　AVS0779 Sample(s)
The following page provides a sample of this report.

AVS0779 AVS Request by Result Code

```
REPORT ID: AVS0779M                      MEMBER PROFILE REPORTING SYSTEM                         PAGE    1,196
FROM 03-01-02 THRU 03-31-02                  AVS REQUEST BY RESULT CODE                         MPRS110 01.11
ISSUER PERSPECTIVE                                                                              RUN  04-02-02


                              Y,        A,B       Z,P    Y,D,M,F ON    N          U         R       G        C
                    TOTAL    D,M,F     ADDR       ZIP     ZIP ONLY     NO        NOT
ISSUER BIN  MEMBER NAME     AVS      MATCH     MATCH    MATCH      REQUEST     MATCH     AVAIL   RESEND   GLOBAL   UNVER
------------------------------------------------------------------------------------------------------------------

       9xxx FIRST DATA RESO

41xxxx     XYZ BANK          100       20        11        1         30          2        17       17       0        0
42xxxx     XYZ BANK            6        0         0        0          0          0         5        1       0        0
44xxxx     XYZ BANK           11        5         0        0          3          0         3        0       0        0
44xxxx     XYZ BANK           13        0         0        0          0          0        10        3       0        0
48xxxx     XYZ BANK            8        3         0        1          0          1         2        1       0        0
76xxxx     XYZ BANK          111       35        11        1         19          6        19       16       0        0
76xxxx     XYZ BANK           26        0         0        0          0          0        21        4       0        0
76xxxx     XYZ BANK            1        0         0        0          0          0         1        0       0        0
76xxxx     XYZ BANK           64       13         5        1          8          1        27        8       0        0
76xxxx     XYZ BANK           86       19        12        0         20          1        17       16       0        0
------------------------------------------------------------------------------------------------------------------
TOTAL  9xxx FIRST DATA RESO   426       95        39        4         80         11       122       66       0        0


------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*  191589036 86978574 4085522 50323334   6672092   24255186   9694157 3117667   3068   106164
```

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Address Verification Service Reports

3.3.9.8   **AVS0779 Field Descriptions**

Refer to Table 3-3 and Table 3-7 for detailed information on AVS0779 field descriptions. For information on AVS0779 header fields, refer to Table 3-2.

3.3.10   AVS0960—AVS Request PCR Summary

3.3.10.1   AVS0960 Purpose

This report is used to track and monitor AVS performance.

3.3.10.2   AVS0960 Type

This report contains acquirer data.

3.3.10.3   AVS0960 Frequency

Monthly

3.3.10.4   AVS0960 Reporting Entities

The main entities for this report are the Acquirer PCR, Acquirer Institution Name, and the Mail and Telephone Order information.

3.3.10.5   AVS0960 Sort Sequence

Processing Center Record (PCR)

3.3.10.6   AVS0960 Description

This report lists AVS and authorizations percentages of MTO, and MTO percentage of all Purchases by ascending order of Acquirer PCR.

> **NOTE**
>
> *MTO is also known as MOTO.*

3.3.10.7   AVS0960 Sample(s)

The following page provides a sample of this report.

Address Verification Service Reports

AVS0960 AVS Request PCR Summary

```
REPORT ID: AVS0960M-x  PCR / STATION PREFIX     MEMBER PROFILE REPORTING SYSTEM                                PAGE      5
FROM 03-01-02 THRU 03-31-02                     ADDRESS VERIFICATION SERVICE (AVS)                             MPRS110 01.11
ACQUIRER PERSPECTIVE                            XYZ REGION                                                     RUN  04-02-02
                                                                ------------ MAIL AND TELEPHONE ORDER -----------
PCR OR                                         PURCHASE     ALL   MTO%   AVS+ AVS+AUTH%  AVS AVS%    TOTAL TOT/AVS
STATION       --------- INSTITUTION NAME ----------- REQUESTS  MTO  PURCH  AUTH  ALL MTO  ONLY MTO    AVS  %OF MTO
------------------------------------------------------------------------------------------------------------------------
90xx          XYZ BANK                                     6        0   0.0      1   0.0        1  0.0        2    0.0
90xx          XYZ BANK                            281574,390 28178,150  10.0 37661845 133.7 1443390  5.1 39105235 138.8
91xx          XYZ BANK                               960,121    2,790   0.3    13943 499.7 10432373.9       24375 873.7
91xx          XYZ BANK                                   720        1   0.1      1 100.0        0  0.0        1 100.0
91xx          XYZ BANK                                    72        0   0.0      0   0.0        0  0.0        0    0.0
91xx          XYZ BANK                                     4        0   0.0      0   0.0        0  0.0        0    0.0
91xx          XYZ BANK                                   361       64  17.7     40  62.5        0  0.0       40   62.5
91xx          XYZ BANK                                     1        0   0.0      0   0.0        0  0.0        0    0.0
91xx          XYZ BANK                                   686        0   0.0      0   0.0        0  0.0        0    0.0
91xx          XYZ BANK                                 1,611        0   0.0      0   0.0        0  0.0        0    0.0
92xx          XYZ BANK                               140,610        0   0.0      0   0.0        0  0.0        0    0.0
93xx          XYZ BANK                                10,310        0   0.0      0   0.0        0  0.0        0    0.0
93xx          XYZ BANK                                 1,523        0   0.0      0   0.0        0  0.0        0    0.0
93xx          XYZ BANK                                   319        0   0.0      0   0.0        0  0.0        0    0.0
93xx          XYZ BANK                                55,427        0   0.0      0   0.0        0  0.0        0    0.0
94xx          XYZ BANK                                   231        3   1.3      3 100.0        0  0.0        3 100.0
97xx          XYZ BANK                                    29        0   0.0      0   0.0        0  0.0        0    0.0
99xx          XYZ BANK                                    14        1   7.1      1 100.0        0  0.0        1 100.0
------------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*                        1352049,473 182853,396  13.5 226002824 123.6 7535371  4.1 233538195 127.7




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```

3.3.10.8   AVS0960 Field Descriptions

Refer to Table 3-3, Table 3-7, and Table 3-8 for detailed information on AVS0960 field descriptions. For information on AVS0960 header fields, refer to Table 3-2.

Table 3-8   AVS0960 Unique Header and Field Descriptions

Field Name	Content
PCR / STATION PREFIX	This header field signifies the report shows records according to the processing center record or station's identification number.
ACQUIRER PERSPECTIVE [standpoint]	The information is reported on the acquirer's side. It indicates which BIN the report is based on.

Address Verification Service Reports

3.3.11   AVS0961—AVS Request PCR Summary

3.3.11.1   **AVS0961 Purpose**

This report is used to track and monitor AVS performance.

3.3.11.2   **AVS0961 Type**

This report contains acquirer data.

3.3.11.3   **AVS0961 Frequency**

Monthly

3.3.11.4   **AVS0961 Reporting Entities**

The main entities are the Acquirer PCR, Acquirer Institution name, and the Mail and Telephone Order (MTO) information.

3.3.11.5   **AVS0961 Sort Sequence**

Institution Name

3.3.11.6   **AVS0961 Description**

This report lists AVS and authorizations percentages of MTO, and MTO percentage of all purchases according to the Institution Name and by ascending order.

3.3.11.7   **AVS0961 Sample(s)**

The following page provides a sample of this report.

AVS0961 AVS Request PCR Summary

```
REPORT ID: AVS0961M    NAME SEQUENCE          MEMBER PROFILE REPORTING SYSTEM                    PAGE      1
FROM 02-01-02 THRU 02-28-02                    ADDRESS VERIFICATION SERVICE (AVS)                 MPRS110 01.11
ACQUIRER PERSPECTIVE                                                                              RUN  03-02-02
                                                            ------------- MAIL AND TELEPHONE ORDER ------------
PCR OR                                          PURCHASE    ALL   MTO%   AVS+ AVS+AUTH%  AVS AVS%   TOTAL TOT/AVS
STATION        --------- INSTITUTION NAME -----------  REQUESTS    MTO  PURCH   AUTH  ALL MTO  ONLY MTO    AVS  %OF MTO
----------------------------------------------------------------------------------------------------------------

                 * NOT FOUND *                      126      3   2.4     2  66.7     0  0.0      2  66.7
64XX             * NOT FOUND *                        1      0   0.0     0   0.0     0  0.0      0   0.0
82XX             A XYZ BANK                       23,509    313   1.3     2   0.6     0  0.0      2   0.6
25XX             B XYZ BANK                          127      0   0.0     0   0.0     0  0.0      0   0.0
32XX             C XYZ BANK                       18,669      0   0.0     0   0.0     0  0.0      0   0.0
68XX             D XYZ BANK                          629      0   0.0     0   0.0     0  0.0      0   0.0
87XX             E XYZ BANK                          735      6   0.8     0   0.0     0  0.0      0   0.0
23XX             F XYZ BANK                       18,596      0   0.0     0   0.0     0  0.0      0   0.0
86XX             G XYZ BANK                        4,874      0   0.0     0   0.0     0  0.0      0   0.0
63XX             H XYZ BANK                          715    715 100.0     0   0.0     0  0.0      0   0.0
69XX             I XYZ BANK                          646      6   0.9     0   0.0     0  0.0      0   0.0
68XX             J XYZ BANK                       19,658    364   1.9     0   0.0     0  0.0      0   0.0
26XX             K XYZ BANK                       23,277    497   2.1     0   0.0     0  0.0      0   0.0
81XX             L XYZ BANK                        8,913      0   0.0     0   0.0     0  0.0      0   0.0
80XX             M XYZ BANK                      801,196      4   0.0     0   0.0     0  0.0      0   0.0
81XX             N XYZ BANK                    1342,711 1342,679 100.0     0   0.0     0  0.0      0   0.0
89XX             O XYZ BANK                       21,580      8   0.0     0   0.0     0  0.0      0   0.0
86XX             P xYZ BANK                          270      0   0.0     0   0.0     0  0.0      0   0.0
22XX             Q XYZ BANK                           50      0   0.0     0   0.0     0  0.0      0   0.0
33XX             R xYZ BANK                        1,200      0   0.0     0   0.0     0  0.0      0   0.0
22XX             S XYZ BANK                       61,001      0   0.0     0   0.0     0  0.0      0   0.0
8666             Z XYZ BANK                            2      0   0.0     0   0.0     0  0.0      0   0.0
----------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*                      1732953,675 211488,760  12.2 226904824 107.3 7541902  3.6 234446726 110.9




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```

Address Verification Service Reports

3.3.11.8   **AVS0961 Field Descriptions**

Refer to Table 3-3, Table 3-4, and Table 3-5 for detailed information on AVS0961 field descriptions. For information on AVS0961 header fields, refer to Table 3-2.

3.3.12   AVS0970—AVS Request by Result Code

3.3.12.1   AVS0970 Purpose

This report is used to track and monitor AVS performance.

3.3.12.2   AVS0970 Type

This report contains acquirer data.

3.3.12.3   AVS0970 Frequency

Monthly

3.3.12.4   AVS0970 Reporting Entities

The entities are the PCR/STATION, Member Name, and the corresponding volume fields for each AVS result code.

3.3.12.5   AVS0970 Sort Sequence

Processing Center Record (PCR)

3.3.12.6   AVS0970 Description

It reports AVS result code volumes by ascending order of PCR/Station with the volume for each AVS result code in a separate column.

3.3.12.7   AVS0970 Sample(s)

The following page provides a sample of this report.

Address Verification Service Reports

AVS0970 AVS Request by Result Code

```
REPORT ID: AVS0970M-x  PCR / STATION PREFIX      MEMBER PROFILE REPORTING SYSTEM                      PAGE     3
FROM 03-01-02 THRU 03-31-02                       AVS REQUEST BY RESULT CODE                          MPRS110 01.11
ACQUIRER PERSPECTIVE                                     XYZ REGION                                   RUN  04-02-02


                                    Y        A,B       Z,P     Y,D,M,F ON      N         U         R         C         G
PCR OR                    TOTAL    D,M,F     ADDR      ZIP      ZIP ONLY      NO        NOT
STATION    MEMBER NAME     AVS     MATCH     MATCH    MATCH     REQUEST      MATCH     AVAIL    RESEND    UNVER    GLOBAL
------------------------------------------------------------------------------------------------------------------------

83xx       XYZ BANK       115572    91022     2545     10087      3352       5766      1400      586        0       814
84xx       XYZ BANK      7751839  4520489   185315   1598713    254757     805944    163370    88909        0    111843
84xx       XYZ BANK          865      684       39       40         0         85         8        7        0         2
84xx       XYZ BANK        15465     8078      316     2220       315       3663       443       44        0       386
85xx       XYZ BANK          965      805       22       73         1         49        11        3        0         1
86xx       XYZ BANK        89073    15005      970    47877      7462      12519      4392      498        0       350
87xx       XYZ BANK            2        0        0        2         0          0         0        0        0         0
87xx       XYZ BANK        55274    28221     1658    10429      1091      11246      1221      507        0       901
88xx       XYZ BANK        48183    23389     2602     8648       446       8052      1390      749        0       426
89xx       XYZ BANK      3568190  2589987    38597   308351     82830     123738    152041    19647        0    252999
90xx       XYZ BANK            2        0        0        0         0          0         0        1        0         0
90xx       XYZ BANK     39253852 15299557   936194  8422512   3590630    5292425   2448657  1717840    26795      3473
91xx       XYZ BANK        24375       67        8       20         0         25        23    13800        0         0
91xx       XYZ BANK            1        0        0        0         0          0         0        1        0         0
91xx       XYZ BANK           40        0        0        0         0          0         0       40        0         0
94xx       XYZ BANK            3        1        0        0         0          0         0        2        0         0
99xx       XYZ BANK            1        0        0        0         0          0         0        1        0         0
------------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*   234382408 103902684  5120106  59992901  10371191   29923740   8937785  4939967    27680   3218841




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```

3.3.12.8   AVS0970 Field Descriptions

Refer to Table 3-3, Table 3-7, and Table 3-8 for detailed information on AVS0970 field descriptions. For information on AVS0970 header fields, refer to Table 3-2.

Address Verification Service Reports

3.3.13   AVS1960—AVS Request Merchant Summary

3.3.13.1   AVS1960 Purpose

For Member Services, this report is used to track and monitor AVS performance.

3.3.13.2   AVS1960 Type

This report contains acquirer data.

3.3.13.3   AVS1960 Frequency

Monthly

3.3.13.4   AVS1960 Reporting Entities

The main entities are the Merchant Category Code, Institution Name, and MTO-related fields.

3.3.13.5   AVS1960 Sort Sequence

Merchant Category Code (MCC)

3.3.13.6   AVS1960 Description

Reports AVS and Authorizations percentages of MTO, and MTO percentage of all purchases by ascending order of Acquirer Merchant Category Code.

3.3.13.7   AVS1960 Sample(s)

The following page provides a sample of this report.

AVS1960 AVS Request Merchant Summary

```
REPORT ID: AVS1960M    MERCHANT CATEGORY SEQ    MEMBER PROFILE REPORTING SYSTEM                    PAGE      6
FROM 03-01-02 THRU 03-31-02                     ADDRESS VERIFICATION SERVICE (AVS)                 MPRS110 01.11
ACQUIRER PERSPECTIVE                                                                               RUN  04-02-02


                                                           ------------ MAIL AND TELEPHONE ORDER ------------
MERCHANT                                       PURCHASE    ALL   MTO%  AVS+ AVS+AUTH%  AVS  AVS%  TOTAL TOT/AVS
CATEGORY        --------- INSTITUTION NAME ----------- REQUESTS  MTO  PURCH  AUTH  ALL MTO  ONLY MTO   AVS  %OF MTO
----------------------------------------------------------------------------------------------------------------
80xx            XYZ BANK                         4003,004  443,879  11.1  289579  65.2   205  0.0  289784  65.3
81xx            XYZ BANK                          210,524   89,698  42.6  101374 113.0    40  0.0  101414 113.1
82xx            XYZ BANK                          141,411   28,275  20.0   26437  93.5     6  0.0   26443  93.5
83xx            XYZ BANK                          146,523   18,571  12.7   12790  68.9     0  0.0   12790  68.9
86xx            XYZ BANK                          390,283  146,115  37.4  117027  80.1    26  0.0  117053  80.1
87xx            XYZ BANK                           19,654   10,439  53.1    7794  74.7     5  0.0    7799  74.7
89xx            XYZ BANK                           72,239   37,088  51.3    5420  14.6     1  0.0    5421  14.6
92xx            XYZ BANK                           63,773   14,643  23.0    7116  48.6     0  0.0    7116  48.6
93xx            XYZ BANK                           86,766   19,430  22.4   10431  53.7     4  0.0   10435  53.7
94xx            XYZ BANK                         5295,919   56,426   1.1  108579 192.4    25  0.0  108604 192.5
97xx            XYZ BANK                        36610,590   37,499   0.1       0   0.0     0  0.0       0   0.0
99xx            XYZ BANK                               21        7  33.3       6  85.7     0  0.0       6  85.7
                ** INVALID CATEGORIES **         755,740  206,005  27.3   40864  19.8    15  0.0   40879  19.8
----------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*                    1732953,675 211488,760 12.2 227329706 107.5 7954021 3.8 235283727 111.3




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```

Address Verification Service Reports

3.3.13.8   **AVS1960 Field Descriptions**

Refer to Table 3-3, Table 3-7, Table 3-8, and Table 3-9 for detailed information on AVS1960
field descriptions. For information on AVS1960 header fields, refer to Table 3-2.

Table 3-9   AVS1960 Unique Header and Field Descriptions

Field Name	Content
MERCHANT CATEGORY SEQ	This header field signifies that the report shows records that are sequence according to the merchant's category number.
INVALID CATEGORIES	This field contains information about merchants that were not found.

3.3.14   AVS1970—AVS Request by Result Code

3.3.14.1   AVS1970 Purpose

It reports AVS result code volumes by Merchant Category Code with the volume for each AVS result code in a separate column. For Member Services, this report is used to track and monitor AVS performance.

3.3.14.2   AVS1970 Type

This report contains acquirer data.

3.3.14.3   AVS1970 Frequency

Monthly

3.3.14.4   AVS1970 Reporting Entities

The main entities are the Merchant Category Code, Member Name, and the corresponding volume columns for each AVS result code.

3.3.14.5   AVS1970 Sort Sequence

Merchant Category Code (MCC)

3.3.14.6   AVS1970 Description

This report is AVS Merchant Category Request by result code. It reports AVS result code volumes by Merchant Category Code with the volume for each AVS result code in a separate column. The report is sequenced on Merchant Category Code in ascending order.

3.3.14.7   AVS1970 Sample(s)

The following page provides a sample of this report.

Address Verification Service Reports

AVS1970 AVS Request by Result Code

```
REPORT ID: AVS1970M    MERCHANT CATEGORY SEQ      MEMBER PROFILE REPORTING SYSTEM                          PAGE      6
FROM 03-01-02 THRU 03-31-02                    AVS REQUEST BY RESULT CODE                               MPRS110 01.11
ACQUIRER PERSPECTIVE                                                                                     RUN  04-02-02


                                    Y        A,B       Z,P     Y,D,M,F ON     N          U         R        C       G
MERCHANT                    TOTAL   D,M,F    ADDR      ZIP     ZIP ONLY      NO         NOT
CATEGORY   MEMBER NAME      AVS     MATCH    MATCH     MATCH   REQUEST       MATCH      AVAIL     RESEND   UNVER   GLOBAL
--------------------------------------------------------------------------------------------------------------------
80xx       XYZ BANK         86872    39918    2181    20393       837       20216      1241      1170      2      887
80xx       XYZ BANK        289784    97723   29428    57287      7948       81610      7458      5555    220     2350
81xx       XYZ BANK        101414    51805    3159    13859      2216       21530      4721      3217     13      854
82xx       XYZ BANK         26443     9785    1952     5970       486        7279       497       344      2      122
82xx       XYZ BANK        504399   220398   14627   120280     13949      110476     12532      6506     73     5275
83xx       XYZ BANK         12790     7001     273     2909       244        1904       282       163      1       13
83xx       XYZ BANK        551444   338540   19352    81179     11339       72817     13028      6157   1666     7290
86xx       XYZ BANK        117053    61274    3198    20409      3261       22901      2595      1582     14     1793
86xx       XYZ BANK         32072    22991    1287     3674       819        2633       279       147      0      241
87xx       XYZ BANK          7799     2116     206     2417       183        2339       212        18      0      303
89xx       XYZ BANK          5421     2133     333     1330       147        1107       198        18      2      152
89xx       XYZ BANK        409326   317367    7324    35793      8187       24558     11802      3152      4     1127
92xx       XYZ BANK          7116     3489     250     1382       189        1491       204        98      1       12
92xx       XYZ BANK         26384     2729     450    14841      2947        4183       801       303      0      130
93xx       XYZ BANK         10435     2181     594     5590       753         856       348        97      0       12
93xx       XYZ BANK        966098   446326   24166   231975     53515      159297     31536     11716   1357     6098
94xx       XYZ BANK        108604    85415    2009    10755      3112        4450      1482       634      0      722
97xx       XYZ BANK             4        0       0        0         0           3         0         0      0        1
99xx       XYZ BANK             6        1       0        3         0           2         0         0      0        0
           ** INVALID CATE  48085     8047     759    23208      1632        8241      4391      1236      0      544
--------------------------------------------------------------------------------------------------------------------
*TOTALS FOR THIS REPORT*  235290939 104411451 5164836 60040092 10397595  30038194  8987802  4940076  60686  3296163




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```

3.3.14.8   **AVS1970 Field Descriptions**

Refer to Table 3-3, Table 3-7, Table 3-8, andTable 3-9 for detailed information on AVS1970 field descriptions. For information on AVS1970 header fields, refer to Table 3-2.

Address Verification Service Reports

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The Card Verification Service is a risk control service that protects both issuer and acquirers against magnetic-stripe counterfeiting in the point-of-sale and ATM environments. At the time of the authorization, the entire magnetic stripe is transmitted to Visa or to the issuer, which validates the CVV through the use of a security module.

In each BASE I and SMS transaction record, there are two character fields that are used to indicate whether CVV processing was performed and if so, to indicate the result of that processing. Each field contains 8 indicators. These indicators are reviewed to determine which type of reporting is to be performed. For more information, contact your Visa representative.

There are three types of CVV reporting:
• Active Member Reporting
• Monitor Reporting
• Management Reporting

Active Member Reporting: This is reporting on CVV transactions for which both the issuer and the acquirer are in an "Active" status. An "Active" status is defined as a member that has been certified and the global participating flag indicates "Yes".

Monitor Reporting: This reporting is split into two categories.
1. Detail Reporting—Contains all CVV Error transactions for which either the issuer or the acquirer (or both) were not an "Active" CVV player.
2. Summary Reporting—Reports on all CVV transactions for all issuers and acquirers. These reports include transactions from and to "Active" CVV members as well as transactions to and from "Monitoring" CVV members.

Management Reporting: This process provides summary statistics on CVV performance by BIN, country, region, and system.

The inputs for CVV reports are BASE I, BASE II and SMS Formatted Transaction Log (FTL).

CVV reports are distributed to subscribers through the Report Distribution Management System (RDMS). They are also displayed online in the Visa Transaction Service (VTRS).

This chapter contains the following sections:

Cardholder Verification Value Reports

- CVV Reports Quick Reference
- Testing Report Types
- Frequency of Reports
- Distribution
- Report Numbers
- Error Codes
- Common Header Fields for CVV Reports
- CVV Report Descriptions, Samples, and Field Descriptions

4.1   CVV REPORTS QUICK REFERENCE

Table 4-1 lists the CVV reports.

> **NOTE**
>
> *The weekly Error Listing reports will be produced four times a month but will contain only one day's data.*

Table 4-1   CVV Reports Quick Reference

Report Number	Report Title	Frequency	Roll-Up Level	Description
Active Member Reporting				
CVV1100	Issuer CVV Error Listing	Daily, Monthly	Issuer BIN, Account, Date, Time	CVV1100 lists the CVV error transactions from the issuer perspective. Errors may be due to data or processing errors.
CVV1110	Issuer CVV Error Ranking	Weekly, Monthly	Issuer BIN	CVV1110 shows the total of CVV transactions by Issuer BIN.
CVV1116	Issuer CVV Error Ranking	Monthly	Descending Error Percent, Issuer BIN	CVV1116 shows totals of valid transactions, processing errors, data errors, and total transactions by Issuer BIN.
CVV1120	Issuer CVV Error Trend Ranking	Weekly, Monthly	Issuer BIN	CVV1120 shows the totals of error transactions and total transactions by Issuer BIN per week for the previous four weeks.

Table 4-1   CVV Reports Quick Reference (continued)

Report Number	Report Title	Frequency	Roll-Up Level	Description
CVV1126	Issuer CVV Error Trend Ranking	Monthly	Descending Error Percent, Issuer BIN	CVV1126 shows the totals of error transactions and total transactions by Issuer BIN per week for the previous four weeks
CVV1130	Issuer CHIP Error Listing	Weekly, Monthly	Issuer BIN	CVV1130 shows the trend of error transactions for the previous four weeks.
CVV1150	Issuer CVV Error Listing	Daily	Issuer PCR, Issuer BIN, Account	For an issuer, CVV1150 lists all CVV transactions that did not contain correct CVV information.
CVV1200	Acquirer CVV Error Listing	Daily, Weekly	Acquirer BIN, Term ID, Account number	For an acquirer, CVV1200 lists all the transactions that did not contain correct CVV information.
CVV1250	Acquirer CVV Error Listing	Daily, Weekly, Monthly	Acquirer PCR, Acquirer BIN, Term ID	CVV1250 lists all the transactions from an acquirer that did not contain correct CVV information.
CVV1270	Point-of-Sale Error Listing (Acquirer, BIN, Account #)	Daily	Acquirer BIN, Account Number	CVV1270 lists all transactions from Point-of-Sale Station IDs that did not contain correct CVV information.
CVV3200	Acquirer CVV Error Listing	Daily	Acquirer BIN	CVV3200 lists all the transactions from an acquirer that did not contain correct CVV information.
CVV5000	Suspicious Transaction Tracking (Issuer, BIN)	Daily	Issuer BIN, Account Number, Date, Time	CVV5000 shows, by Issuer, all the error transactions for the same account numbers within 10 days of each other.
CVV6100	Issuer Regional Totals (Region)	Weekly, Monthly	Region Number	CVV6100 can be used to determine the success rate of the CVV process and to highlight areas of concern.
CVV6110	Issuer BIN Totals	Weekly, Monthly	BIN Number	CVV6110 shows the weekly/monthly accumulations of CVV transactions.

Cardholder Verification Value Reports

Table 4-1   CVV Reports Quick Reference (continued)

Report Number	Report Title	Frequency	Roll-Up Level	Description
CVV6160	Issuer Country Totals	Weekly, Monthly	Country	CVV6160 can be used to determine the success rate of the CVV process and to highlight areas of concern.
CVV6200	Acquirer Regional Totals	Weekly, Monthly	Region Number	CVV6200 can be used to determine the success rate of the CVV process and to highlight areas of concern.
Monitor Reporting				
CVV7100	Issuer CVV Error Listing (BIN)	Daily	Account Number, Issuer BIN, Region, PCR, Acquirer BIN, Region, PCR	CVV7100 lists all CVV transactions for an Issuer that did not contain correct CVV information.
CVV7110	Issuer CVV Error Ranking	Weekly, Monthly	Issuer BIN, Issuer Name, PCR	For each total presented in CVV7110, a percentage of the total volume for the BIN is shown.
CVV7116	Issuer CVV Error Ranking	Weekly, Monthly	Issuer BIN, Issuer Name, PCR	The purpose of CVV7116 is the same as CVV7110.
CVV7120	Issuer CVV Error Trend Ranking	Weekly, Monthly	Issuer BIN Number	CVV7120 shows the totals of error transactions and total transactions by Issuer BIN per week for the previous four weeks.
CVV7126	Issuer CVV Error Trend Ranking	Weekly, Monthly	Issuer BIN, PCR	The purpose of CVV7126 is the same as CVV7120.
CVV7150	Issuer CVV Error Listing	Daily	Issuer PCR, BIN, Region, Account Number, Acquirer BIN, PCR	CVV7150 lists all CVV transactions for an issuer that did not contain correct CVV information.
CVV7200	Acquirer CVV Error Listing	Daily	Acquirer BIN, PCR, Issuer BIN, Account Number, PCR	This report lists all transactions from an acquirer that did not contain correct CVV information.

Table 4-1   CVV Reports Quick Reference (continued)

Report Number	Report Title	Frequency	Roll-Up Level	Description
CVV7210	Acquirer CVV Error Ranking	Weekly, Monthly	Acquirer BIN, PCR	CVV7210 shows totals of valid transactions, processing errors, data errors, and total transactions by Acquirer BIN.
CVV7216	Acquirer CVV Error Ranking	Weekly, Monthly	Acquirer BIN, PCR	This report is the same as CVV7210; however, CVV 7216 has a different sequence.
CVV7220	Acquirer CVV Error Trend Ranking	Weekly, Monthly	Acquirer BIN	This report shows the totals of error transactions and total transactions by Acquirer BIN per week for the previous four weeks.
CVV7230	Acquirer CHIP Error Listing	Weekly, Monthly	Acquirer BIN	CVV7230 shows the totals of error transactions and total transactions by Acquirer BIN per week for the previous four weeks.
CVV7250	Acquirer CVV Error Listing	Daily	Acquirer PCR, Region, Terminal ID, Station ID, Issuer BIN, Account Number, Region, PCR	CVV7250 lists all transactions from an acquirer that did not contain correct CVV information.

4.2   TESTING REPORT TYPES

The following describes how to test each report type.

4.2.1   Active Reports

To appear on the Active reports, the "Issuer Ignore CVV Negative Results" flag (Character 1 Indicator 5), must not be set, and the "Acquirer Supports CVV" flag (Character 1, Indicator 7) must be set. These settings indicate that both the Issuer and Acquirer are "Active" CVV players.

4.2.2   Monitor Reports

To appear on the Monitor Error Detail Reports, either the "Issuer Monitor" flag (Character 1, Indicator 6) is set or the "Acquirer Monitor" flag (Character 1, Indicator 8) is set. These settings

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indicate that either the Issuer, the Acquirer or Both are not "Active" CVV players. To keep the size of the reports manageable, the number of transactions printed is limited to 25 for each type of error per BIN. This data is only retained for one day. For the Monitor Error Ranking and Error Trend Ranking Reports, all CVV transactions are accumulated and reported. This means that for a Member that is not "Active," all of the data will be "Monitor" data. For an "Active" Member, the data will be a combination of "Active" and "Monitor" data.

CVV transactions are defined as:

The "CVV Transaction" flag (Character 1, Indicator 1), must be set.

- If the "CVV Correct" flag (Character 1, Indicator 4) is set, then the transaction is not in error and does not appear on the error detail reports.
- If the "Expiration Date Before CVV Start Date" flag (Character 2, Indicator 1) is set, then this is not considered a CVV transaction. This indicator is set when the expiration date on the card's magnetic stripe is before the start date in the Globals.

4.3 FREQUENCY OF REPORTS

The following section explains how often the reports are available.

4.3.1 Daily Reports

The Error Detail reports contain the data for the processing day.

The Suspicious Transaction report contains data for accounts that had suspicious activity on the processing day. All suspicious activity within the prior 30 days is listed.

4.3.2 Weekly Reports

Data is accessible to the weekly reporting process for a period of five weeks. The weekly reports are produced four times in the month.

- Run #1–Includes data from the 1st of the month through the 7th of the month.
- Run #2–Includes data from the 8th of the month through the 15th of the month.
- Run #3–Includes data from the 16th of the month through the 23rd of the month.
- Run #4–Includes data from the 24th of the month through the end of the month.

4.3.3 Monthly Reports

The monthly reports contain data for the processing month.

4.3.4   Monitor Reporting

The Detail Error listing may be requested on a weekly basis. However, the report will contain the last processing day's data.

4.4   DISTRIBUTION

A file has been created, known as the Subscriber file, that determines who receives reports, in what frequency, region selections, and by which distribution method. This file contains all of the necessary information to select, sort and create the reports, and control distributing the reports on the various mediums.

4.5   REPORT NUMBERS

All of the reports are grouped into report number ranges. The ranges and their descriptions are shown below:

- 1xxx–Active Reports. This group is subdivided as follows:
  - 11xx–Active Issuer Reports
  - 12xx–Active Acquirer Reports
- 5xxx–Suspicious Reports. This section lists error transactions that have occurred more than once within the last ten days.
- 6xxx–Management Reports. These reports show CVV activity at a Regional and Total Visa level. The reports are subdivided in a similar fashion to the 1xxx reports.
- 7xxx–Monitor Reports. The reports are subdivided in a similar fashion to the 1xxx reports.

4.6   ERROR CODES

On the Error Detail reports, there is an alphabetic code that depicts the type of error. The codes are shown in Table 4-2.

Table 4-2   Error Codes

Code	Description
A	Short Stripe (Character 2, Indicator 4). This error indicates that the stripe data was present on the transaction, but that there was not enough data to include the Cardholder Verification Value. This is a data error.
B	Invalid (Character 2, Indicator 5). The error indicates that the CVV was present but was not a numeric value. This is a data error.
C	CVV Incorrect (Character 1, Indicator 3). This indicates that the CVV was present and was numeric but was the wrong value for the account. This is a data error.
D	Inconsistent. This error is no longer used.

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Table 4-2   **Error Codes (continued)**

Code	Description
J	Security Modules Not Available (Character 2, Indicator 6). This indicates that when the transaction was processed by the BASE System, for some reason, the security modules were not available and the value could not be verified. This is a processing error.
K	Cryptographic Error (Character 2, Indicator 7). This indicates that the BASE System attempted to verify the CVV value, but an error was detected in the verify process. This is a processing error.

4.7   COMMON HEADER FIELDS FOR CVV REPORTS

The header for CVV reports contains certain fields that are common to many reports (see Table 4-3). For a description of the unique header fields that apply to a specific report, refer to the field descriptions for that report.

Sample Header Field for CVV Reports

```
REPORT ID: CVV1100D                    VISA CARDHOLDER VERIFICATION VALUE           PAGE     1

KEY:       31XXXX     XYZ BANK              ACTIVE MEMBERS REPORTING                CVV0110 01.49

FROM: 31-MAR-02 THRU: 31-MAR-02             ISSUER CVV ERROR LISTING               RUN 01-APR-02

                                                XYZ REGION
```

Table 4-3 describes CVV reports header fields.

Table 4-3   CVV Reports—Header Field Descriptions

Header Field Name	Contents
REPORT ID	The report number and frequency. For example, 'CVV1100D' contains the report's alphanumeric number CVV1100 and letter 'D' indicating the frequency of this report as Daily. The report ID may contain the region's number. In that case, the alphanumeric value of the report ID will have an additional one-digit number, which corresponds to that of the region indicated in the header of the report under the report title. For example: CVV1100D-1 for U.S.A. region. **NOTE:** *The region's number are: 1 = U.S., 2 = Canada, 3 = European Union, 4 = Asia-Pacific, 5 = Latin America, Caribbean, 6 = Central Europe, Middle East, and Africa*
[System] VISA CARDHOLDER VERIFICATION VALUE	The name of the system.

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Table 4-3 CVV Reports—Header Field Descriptions (continued)

Header Field Name	Contents
ACTIVE MEMBERS REPORTING	The report type. These types include: • Active Members Reporting • Monitor Reporting • Management Reporting This section of the report shows whether the report shows "Active" data or "Monitor" data.
ISSUER CVV ERROR LISTING [Title]	The report title.
PAGE	The report page number.
KEY	The issuer's BIN number (ISO field 33). It is also known as the index number of the report (Key/BIN and BIN Name). It is used for indexing for the microfiche and CICS distributions methods. The information in this field is used to identify the Member being reported. For summary reports, the BIN number is the first BIN for the page. **NOTE:** *The Issuer BIN is also being referred to as the report KEY.*
XYZ BANK [Member Name]	The name of the member.
[Name of the Program]	The alphanumeric name of the program name and version that produced the report. Example: CVV0110 (Cardholder Verification Value report formatting program)
[Run Time]	The report's run time.Example:01.11
[Period]	The date selected or range in which the report was produced. Example: FROM 02-01-02 THRU 02-28-02
RUN	The report's run date. The date the report was created.
Region Name	The name of the region, if a region was selected.

4.8   CVV REPORT DESCRIPTIONS, SAMPLES, AND FIELD DESCRIPTIONS

The following sections provide the general descriptions, samples, and field descriptions for CVV reports.

> **NOTE**
>
> *Some of the samples show only the last page of the reports, so the totals at the bottom of the report do not match the data shown.*

Cardholder Verification Value Reports

4.8.1 CVV1100—Issuer CVV Error Listing

4.8.1.1 CVV1100 Purpose

This report lists the CVV error transactions from the issuer perspective. Errors may be due to data or processing errors.

CVV1100 reports the CVV errors between active participants. It lists a maximum of 25 transactions per error code. CVV110 also produces two sets of totals:

> **NOTE**
>
> *An "Active" status is defined as that of a member that has been certified and the global participating flag indicates "Yes".*

BIN Total—There are seven totals accumulated for each BIN. First, the total number of transactions with an error, and then totals for each of the six error codes.

Report Total—Seven totals were accumulated for the report. They are the same as those performed at the BIN level.

4.8.1.2 CVV1100 Type

Active Member Reporting.

4.8.1.3 CVV1100 Frequency

Daily

4.8.1.4 CVV1100 Reporting Entities

CVV Active member reporting.

4.8.1.5 CVV1100 Sort Sequence

- Issuer BIN
- Account Number
- Date
- Time

4.8.1.6 CVV1100 Description

The error codes are included in the report and fall into two categories:

- Data errors
- Processing errors

4.8.1.7   CVV1100 Sample(s)

The following page provides a sample of the CVV1100 daily report.

Cardholder Verification Value Reports

CVV1100 Issuer CVV Error Listing (Daily Report)

```
REPORT ID: CVV1100D-x  BIN SEQUENCE                  VISA CARDHOLDER VERIFICATION VALUE                   PAGE      2
KEY:      46xxxx     XYZ BANK                           ACTIVE MEMBERS REPORTING                          CVV0110 01.49
FROM:     21-APR-02 THRU: 21-APR-02                      ISSUER CVV ERROR LISTING                         RUN 22-APR-02
                                                              XYZ REGION


                                                                                            R     S E     V C
                                    -ISSUER- ------------------ ACQUIRER --------------------  S     T R     I R
ACCOUNT                DATE     TIME  REG PCR  BIN      STATION REG PCR   ST CARD ACCPT ID/TERMINAL   AMOUNT  P POS P R NTWK C C
------------------------------------------------------------------------------------------------------------------------------
414xxxxxxxxxxxxx       21-APR-02  1.02.05 6 3xxx 46xxxx      33xxxx 6  3xxx  A  3xx                 20103929       3.18 05 90  4 A 0000 D 1
                       TRACK 2 LENGTH 31 |414xxxxxxxxxxxxxD0312xxxxxxxxxx|

414xxxxxxxxxxxxx       21-APR-02  1.04.24 6 3xxx 46xxxx      33xxxx 6  3xxx  A  3xx                 20103929       3.18 05 90  4 A 0000 D 1
                       TRACK 2 LENGTH 21 |4140764135389017D0312|

415xxxxxxxxxxxxx       21-APR-02  6.41.04 6 2xxx 45xxxx      80xxxx 1  8xxx  A  00000xxxxxxxxxxxxxxxxxxx   270.65 81 90  4 A 0002 D 1
                       TRACK 2 LENGTH 26 |415xxxxxxxxxxxxxD0301xxxxxx|

415xxxxxxxxxxxxx       21-APR-02  7.41.04 6 2xxx 45xxxx      88xxxx 6  8xxx  A  11001983        11001983      26.95 05 90  4 C 0000 D 1
                       TRACK 2 LENGTH 35 |415xxxxxxxxxxxxxD0206xxxxxxxxxxxxxx|

416xxxxxxxxxxxxx       21-APR-02 13.12.41 6 2xxx 42xxxx      62xxxx 1  6xxx  A  420148148       0000          1.00 05 90  4 B 0000 D
                       TRACK 1 LENGTH 76 |B416xxxxxxxxxxxxx¬ABCDEFGHI/JKLMNO¬0311xxxxxxxxx0000000003xx000000          |

416xxxxxxxxxxxxx       21-APR-02 13.11.56 6 2xxx 42xxxx      62xxxx 1  6xxx  A  420148148       0000          1.00 05 90  4 B 0000 D
                       TRACK 1 LENGTH 76 |B416xxxxxxxxxxxxx¬ABCDEFGHI/JKLMNO¬0311xxxxxxxxx0000000003xx000000          |
------------------------------------------------------------------------------------------------------------------------------

TRANSACTIONS    | ----------------------- DATA ERRORS ----------------------- | ---- PROCESSING ERROR -----
  IN ERROR      | A: TOO SHORT   B: not VALID    C: CVV INCORRECT  D: INCONSISTENCY | J: SECURITY N/A     K: CRYPTO
     3          |        2            0               1               0          |          0              0

REPORT TOTALS
-------------

TRANSACTIONS    | ----------------------- DATA ERRORS ----------------------- | ---- PROCESSING ERROR -----
  IN ERROR      | A: TOO SHORT   B: not VALID    C: CVV INCORRECT  D: INCONSISTENCY | J: SECURITY N/A     K: CRYPTO
     178        |       45           76              57               0          |          0              0


This Data is Fictitious and for Illustration Purposes Only.
```

4.8.1.8   CVV1100 Field Descriptions

Table 4-4 describes the fields listed in CVV1100. For information on common header fields
for this report, refer to Table 4-3.

Table 4-4   CVV1100—Field Descriptions

Field Name	Content
ACCOUNT	The account number of the transaction from the log files (ISO field 2).
DATE	The date of the transaction from the transaction header in the log file.
TIME	The time of the transaction from the transaction header in the log file.
ISSUER REG	The region code of the Issuer.
PCR	The member's processor control record.
BIN	The Acquirer's BIN number (ISO field 32).
STATION	The station ID of the Acquirer (ISO header field 6.
ACQUIRER REG	The region code of the Acquirer.
ST	The status of the Acquirer. 'A' indicates Active.
CARD ACCPT ID	The card acceptor ID on the transaction from the Log files (ISO field)42. (Most commonly the Merchant ID Number.)
TERMINAL	The terminal ID on the transaction from the log files (ISO field 4).
AMOUNT	The purchase amount of the transaction from the log files in U.S. Dollars (ISO field 4).
R S P	The response code received by the Acquirer (ISO field 39).
POS	The POS Entry Mode from the log files (ISO field 22).
S T P	The value of the STIP field indicating whether stand-in processing took place and if so, the reason why (ISO field 44.1).
ERRORS	An alphabetic code indicating the problem(s) with the transaction.
NTWK	The Network ID (0000 = BASE I, 0002 = SMS Visa, 0003 = Interlink and 0004 = Plus).
VIC	A code indicating which VIC processed the transaction.

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Table 4-4   CVV1100—Field Descriptions (continued)

Field Name	Content
CRC	CVV Result Code. The values in this field include: 1 = CVV failed verification 2 = CVV passed verification Spaces = No CVV performed
TRACK n	The contents of either Track 1 or Track 2 from the log files. 'n' indicates the source of the data, that is '1' for Track 1 (ISO field 45), and '2' for Track 2 (ISO field 35).
LENGTH nn	Displays the length of the magnetic track that was captured, (e.g., LENGTH 47). The actual contents of the mag stripe read is displayed to the right of the 'LENGTH nn' field. The start and end sentinels are represented by the '|' character and the field separator by a 'D'.
BIN TOTAL	The totals for each error type for the BIN.
REPORT TOTAL	The totals for each error type for the report.

4.8.2   CVV1110—Issuer CVV Error Ranking

4.8.2.1   CVV1110 Purpose
This report shows the total of CVV transactions by Issuer BIN. It also lists the number of:
- Valid CVV transactions
- Error CVV transactions
- Data error transactions
- Processing error transactions

For each valid and error CVV transactions a percentage of the total volume for the BIN is shown.

4.8.2.2   CVV1110 Type
Mandatory

4.8.2.3   CVV1110 Frequency
- Weekly
- Monthly

4.8.2.4   CVV1110 Reporting Entities
CVV Active member reporting.

4.8.2.5   CVV1110 Sort Sequence
Issuer BIN (ascending order)

4.8.2.6   CVV1110 Description
This report shows the totals of CVV transactions, CVV valid transactions, processing errors, and data errors by ascending order of Issuer BIN.

4.8.2.7   CVV1110 Sample(s)
The following page contains a sample of the CVV1110W weekly report.

The monthly version of this report covers a longer period, but because it has identical fields as the weekly version, it is not included in this book.

Cardholder Verification Value Reports

CVV1110 Issuer CVV Error Ranking (BIN Sequence, Weekly)

```
REPORT ID: CVV1110W-x  BIN SEQUENCE            VISA CARDHOLDER VERIFICATION VALUE                  PAGE     1
KEY:      004XXX                               ACTIVE MEMBERS REPORTING                            CVV0110 01.49
FROM:      16-MAR-02 THRU: 23-MAR-02           ISSUER CVV ERROR RANKING                            RUN 24-MAR-02
                                                   XYZ   REGION


---- ISSUER ----                        TOTAL CVV       VALID CVV        ERROR CVV   |     DATA    PROCESSING
BIN                                 PCR  TRANSACTIONS    TRANSACTIONS     TRANSACTIONS |    ERRORS     ERRORS
-----------------------------------------------------------------------------------------------------------------
00XXXX      XYZ BANK                9XXX     8,419         8,418 100%          1  0.01% |      1           0
00XXXX      XYZ BANK                9XXX     8,419         8,418 100%          1  0.01% |      1           0
00XXXX      XYZ BANK                9XXX     8,419         8,418 100%          1  0.01% |      1           0
31XXXX      XYZ BANK                9XXX    24,912        24,903 100%          9  0.04% |      9           0
31XXXX      XYZ BANK                9XXX    24,912        24,903 100%          9  0.04% |      9           0
31XXXX      XYZ BANK                9XXX    24,912        24,903 100%          9  0.04% |      9           0
40XXXX      XYZ BANK                9XXX     6,072         6,071 100%          1  0.02% |      1           0
40XXXX      XYZ BANK                9XXX     6,072         6,071 100%          1  0.02% |      1           0
40XXXX      XYZ BANK                9XXX     6,072         6,071 100%          1  0.02% |      1           0
-----------------------------------------------------------------------------------------------------------------
                                                                                      |
REPORT                                                                                |
TOTAL                                    220,680,824 219,169,170  99% 1511,654  0.68% | 1503,083       8,571




This Data is Fictitious and for Illustration Purposes Only.
```

4.8.2.8   **CVV1110 Field Descriptions**

Table 4-4and Table 4-5 describe the fields listed in CVV1110. For information on common header fields for this report, refer to Table 4-3.

Table 4-5   **CVV1110—Field Descriptions**

Field Name	Content
TOTAL CVV TRANSACTIONS	The total number of CVV transactions.
VALID CVV TRANSACTIONS	The total number of CVV transactions. which had the CVV Correct flag set.
ERROR CVV TRANSACTIONS	The total number of CVV transactions which had an Error flag set (excluding expiration date prior to CVV start date).
DATA ERRORS	The total number of CVV transactions that contained data errors.
PROCESSING ERRORS	The total number of CVV transactions that had processing problems.
REPORT TOTAL	This field provides the totals for CVV, valid CVV, and error CVV transactions. It also provides totals for data and processing errors.

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4.8.3   CVV1116—Issuer CVV Error Ranking

4.8.3.1   CVV1116 Purpose

This report shows totals of valid transactions, processing errors, data errors, and total transactions by Issuer BIN. For each total, a percentage of the total volume for the BIN is shown.

4.8.3.2   CVV1116 Type

Active member reporting

4.8.3.3   CVV1116 Frequency

Monthly

4.8.3.4   CVV1116 Reporting Entities

CVV Active member reporting. The issuer's information appears in the report.

4.8.3.5   CVV1116 Sort Sequence

• Descending Error Percent
• Issuer BIN

4.8.3.6   CVV1116 Description

This report shows totals of CVV transactions, CVV valid transactions, processing errors and data errors by descending order of % (percentage) of CVV error transaction. The difference between CVV1116 and CVV1110 reports is the sequence of records. Report CVV1110 is generated by ascending order of Issuer BIN, whereas Report CVV1116 is generated by descending order of the % (percentage) of CVV Error transactions.

4.8.3.7   CVV1116 Sample(s)

The following page provides a sample of a CVV1116 monthly report.

CVV1116 Issuer CVV Error Ranking (Error Percent Sequence, Monthly)

```
REPORT ID: CVV1116M-X  ERROR PERCENT SEQ        VISA CARDHOLDER VERIFICATION VALUE              PAGE    254
KEY:       0.00%                                ACTIVE MEMBERS REPORTING                        CVV0110 01.49
FROM:      01-FEB-02 THRU: 28-FEB-02            ISSUER CVV ERROR RANKING                        RUN 01-MAR-02
                                                     XYZ  REGION


---- ISSUER ----                               TOTAL CVV       VALID CVV       ERROR CVV  |     DATA    PROCESSING
BIN                                        PCR TRANSACTIONS    TRANSACTIONS    TRANSACTIONS |   ERRORS    ERRORS
------------------------------------------------------------------------------------------------------------------
43XXXX     XYZ CREDIT UNION                2XXX    34,769      34,768 100%       1   0.00% |     1          0
41XXXX     XYZ CREDIT UNION                8XXX    34,375      34,374 100%       1   0.00% |     1          0
42XXXX     XYZ BANK                        8XXX    33,861      33,860 100%       1   0.00% |     1          0
44XXXX     XYZ FEDERAL                     8XXX    33,011      33,010 100%       1   0.00% |     1          0
47XXXX     XYZ BANK                        8XXX    32,724      32,723 100%       1   0.00% |     1          0
46XXXX     XYZ CREDIT UNION                8XXX    32,245      32,244 100%       1   0.00% |     1          0
41XXXX     XYZ CREDIT UNION                8XXX    32,168      32,167 100%       1   0.00% |     1          0
44XXXX     XYZ BANK                        4XXX    30,335      30,334 100%       1   0.00% |     1          0
43XXXX     XYZ BANK                        8XXX    29,335      29,334 100%       1   0.00% |     1          0
43XXXX     XYZ CREDIT UNION                2XXX    34,769      34,768 100%       1   0.00% |     1          0
41XXXX     XYZ CREDIT UNION                8XXX    34,375      34,374 100%       1   0.00% |     1          0
42XXXX     XYZ BANK                        8XXX    33,861      33,860 100%       1   0.00% |     1          0
44XXXX     XYZ FEDERAL                     8XXX    33,011      33,010 100%       1   0.00% |     1          0
47XXXX     XYZ BANK                        8XXX    32,724      32,723 100%       1   0.00% |     1          0
46XXXX     XYZ CREDIT UNION                8XXX    32,245      32,244 100%       1   0.00% |     1          0
41XXXX     XYZ CREDIT UNION                8XXX    32,168      32,167 100%       1   0.00% |     1          0
44XXXX     XYZ BANK                        4XXX    30,335      30,334 100%       1   0.00% |     1          0
43XXXX     XYZ BANK                        8XXX    29,335      29,334 100%       1   0.00% |     1          0
43XXXX     XYZ CREDIT UNION                2XXX    34,769      34,768 100%       1   0.00% |     1          0
41XXXX     XYZ CREDIT UNION                8XXX    34,375      34,374 100%       1   0.00% |     1          0
42XXXX     XYZ BANK                        8XXX    33,861      33,860 100%       1   0.00% |     1          0
44XXXX     XYZ FEDERAL                     8XXX    33,011      33,010 100%       1   0.00% |     1          0
47XXXX     XYZ BANK                        8XXX    32,724      32,723 100%       1   0.00% |     1          0


REPORT                                                                                   |
TOTAL                                            13,XXX,XXX  13,XXX,XXX  99%   15,XXX   0.11% |   15,XXX       1




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```

Cardholder Verification Value Reports

4.8.3.8   **CVV1116 Field Descriptions**

Refer to Table 4-4and Table 4-5for CVV1116 field descriptions. For information on common header fields for this report, refer to Table 4-3.

4.8.4   CVV1120—Issuer CVV Error Trend Ranking

4.8.4.1   CVV1120 Purpose

This report shows the totals of error transactions and total transactions by Issuer BIN per week for the previous four weeks. Additionally, the percentage of errors is calculated.

4.8.4.2   CVV1120 Type

Active Member Reporting

4.8.4.3   CVV1120 Frequency

• Weekly
• Monthly

4.8.4.4   CVV1120 Reporting Entities

The reporting entity for this report is the issuer. This report shows the issuer's perspective for Issuer BIN, Member name, Issuer PCR, and total and error transactions.

4.8.4.5   CVV1120 Sort Sequence

Issuer BIN (ascending order)

4.8.4.6   CVV1120 Description

This report provides the BIN sequence according to the issuer BIN (ascending order). It also provides the PCR information.

4.8.4.7   CVV1120 Sample(s)

The following page contains a sample of the CVV1120W weekly report.

The monthly version of this report covers a longer period, but because it has identical fields as the weekly version, it is not included in this book.

Cardholder Verification Value Reports

CVV1120 Issuer CVV Error Trend Ranking (BIN Sequence, Weekly)

```
REPORT ID: CVV1120W-x  BIN SEQUENCE            VISA CARDHOLDER VERIFICATION VALUE                PAGE      1
KEY:       00xxxx                                ACTIVE MEMBERS REPORTING                        CVV0110 01.49
FROM:      24-MAR-02 THRU: 31-MAR-02            ISSUER CVV ERROR TREND RANKING                   RUN 01-APR-02
                                                        XYZ REGION


---- ISSUER ----      -------------------------- All ERRORS  -AND-  TOTAL TRANSACTIONS  ------------------------
BIN                                     PCR      03/01 - 03/07      03/08 - 03/15     03/16 - 03/23      03/24 - 03/31
-------------------------------------------------------------------------------------------------------------------
00xxxx     XYZ U.S.A. INC.              9XXX          0   0.00%          5   0.06%          1   0.01%          2   0.03%
                                                  7,495              8,425              8,419              7,903

31xxxx     U.S. XYZ BANK ASSOCIATION    2XXX          0   0.00%          2   0.08%          3   0.08%          1   0.03%
                                                      0              2,617              3,711              3,480

31xxxx     U.S. XYZ BANK ASSOCIATION    2XXX          0   0.00%         70   0.06%        425   0.22%         27   0.01%
                                                      0            122,611            196,328            189,132

40xxxx     XYZ HEADQUARTERS             9XXX          0   0.00%          0   0.00%          1   0.02%          2   0.03%
                                                  5,191              5,896              6,072              6,113

40xxxx     THE XYZ FEDERAL CREDIT UNION 8XXX          0   0.00%          2   0.03%          4   0.05%          1   0.01%
                                                  6,966              7,949              8,568              8,420

77xxxx     THE XYZ FEDERAL CREDIT UNION 4xxx          0   0.00%          0   0.00%          0   0.00%          0   0.00%
                                                    453                468                361                466

77xxxx     THE XYZ FEDERAL CREDIT UNION 4xxx          0   0.00%          0   0.00%          0   0.00%          0   0.00%
                                                      4                  8                  4                  8

90xxxx     THE XYZ FEDERAL CREDIT UNION 9xxx          0   0.00%          0   0.00%          0   0.00%          0   0.00%
                                                     28                 14                 10                 11


-------------------------------------------------------------------------------------------------------------------
REPORT
TOTAL                                          1,539,737  0.68%  1,564,649  0.69%  1,319,649  0.67%  1,511,654  0.68%
                                             227,721,466        228,344,719        195,988,593        220,680,824




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```

4.8.4.8 **CVV1120 Field Descriptions**

Table 4-6describes the fields used in the CVV1120 reports. For information on common header fields for this report, refer to Table 4-3.

> **NOTE**
>
> *The reports "REPORT TOTAL" appears at the end of the report both for weekly and for monthly reports.*

Table 4-6   CVV1120—Field Descriptions

Field Name	Content
ALL ERRORS	The total errors for the week reported
TOTAL TRANSACTIONS	The total number of CVV transactions for the week reported
% [Percentage]	Used to describe the TOTAL ERRORS multiplied by 100 and divided by TOTAL CVV TRANSACTIONS

Cardholder Verification Value Reports

4.8.5   CVV1126—Issuer CVV Error Trend Ranking

4.8.5.1   CVV1126 Purpose

This report shows the totals of error transactions and total transactions by Issuer BIN per week for the previous four weeks. Additionally, the percentage of errors is calculated.

4.8.5.2   CVV1126 Type

Active Member Reporting

4.8.5.3   CVV1126 Frequency

Monthly

4.8.5.4   CVV1126 Reporting Entities

The reporting entity for this report is the issuer.

4.8.5.5   CVV1126 Sort Sequence

• Descending Error Percent
• Issuer BIN

4.8.5.6   CVV1126 Description

This report provides the error percent sequence according to the issuer BIN (ascending order). It also provides the PCR information. The difference between CVV1120 and CVV1126 reports is the sequence of records. Report CVV1120 is generated by ascending order of Issuer BIN, whereas Report CVV1126 is generated by descending order of the % (percentage) of CVV Error Transactions.

4.8.5.7   CVV1126 Sample(s)

The following page contains a sample of the CVV1126M monthly report.

CVV1126 Issuer CVV Error Trend Ranking (Error Percent Sequence, Monthly)

```
REPORT ID: CVV1126M    ERROR PERCENT SEQ           VISA CARDHOLDER VERIFICATION VALUE                PAGE     646
KEY:       0.00%                                      ACTIVE MEMBERS REPORTING                        CVV0110 01.49
FROM:      01-MAR-02 THRU: 31-MAR-02                ISSUER CVV ERROR TREND RANKING                    RUN 01-APR-02

---- ISSUER ----      -------------------------- All ERRORS  -AND-  TOTAL TRANSACTIONS  ------------------------
BIN                                    PCR    03/01 - 03/07      03/08 - 03/15      03/16 - 03/23      03/24 - 03/31
-----------------------------------------------------------------------------------------------------------------
00XXXX     XYZ U.S.A. INC.             9XXX        0  0.00%           5  0.06%           1  0.01%           2  0.03%
                                                  495                425                419                903

31XXXX     XYZ EMPLOYEES' CREDIT UNION 9XXX        4  0.02%           7  0.03%           9  0.04%           9  0.03%
                                                  276                979                912              6,554

31XXXX     XYZ & XYZ STATE BANK        9XXX        0  0.00%           0  0.00%           0  0.00%           0  0.00%
                                                   72                 67                 88                 81

31XXXX     U.S. XYZ BANK ASSOCIATION   2XXX        0  0.00%           0  0.00%           0  0.00%           0  0.00%
                                                    0                  0                 14                 13

31XXXX     U.S. XYZ BANK ASSOCIATION   2XXX        0  0.00%           0  0.00%           0  0.00%           0  0.00%
                                                    0                  0                 37                 65

31XXXX     U.S. XYZ BANK ASSOCIATION   2XXX        0  0.00%           2  0.08%           3  0.08%           1  0.03%
                                                    0                617                711                480

31XXXX     U.S. XYZ BANK ASSOCIATION   2XXX        0  0.00%          70  0.06%         425  0.22%          27  0.01%
                                                    0                611                328                132

40XXXX     XYZ HEADQUARTERS            9XXX        0  0.00%           0  0.00%           1  0.02%           2  0.03%
                                                  191                896                072                113

40XXXX     THE XYZ FEDERAL CREDIT UNION 8XXX       0  0.00%           2  0.03%           4  0.05%           1  0.01%
                                                  966                949                568                420
-----------------------------------------------------------------------------------------------------------------
REPORT
TOTAL                                          3,276  0.12%       3,669  0.10%       4,581  0.10%       3,903  0.14%
                                           2,822,391          3,521,299          4,488,620          2,809,006


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```

Cardholder Verification Value Reports

4.8.5.8   **CVV1126 Field Descriptions**

Refer to the "CVV1120 Field Descriptions" section for information on CVV1126 fields.

4.8.6 CVV1130—Issuer CHIP Error Listing

4.8.6.1 CVV1130 Purpose

This report shows the trend of error transactions for the previous four weeks.

4.8.6.2 CVV1130 Type

Active Member Reporting

4.8.6.3 CVV1130 Frequency

- Weekly
- Monthly

4.8.6.4 CVV1130 Reporting Entities

The reporting entity for this report is the issuer.

4.8.6.5 CVV1130 Sort Sequence

Issuer BIN

4.8.6.6 CVV1130 Description

This report shows the totals of error transactions and total transactions, by Issuer BIN per week for the previous four weeks. Additionally, the % (percentage) of errors is calculated.

The report is sequenced in ascending order of Issuer BIN.

4.8.6.7 CVV1130 Sample(s)

The following page contains a sample of the CVV1130W weekly report.

The monthly version of this report covers a longer period, but because it has identical fields as the weekly version, it is not included in this book.

Cardholder Verification Value Reports

Cardholder Verification Value Reports

CVV1130 CHIP Issuer Error Trend Ranking (BIN Sequence, Weekly)

```
REPORT ID: CVV1130W-x  BIN SEQUENCE              VISA CARDHOLDER VERIFICATION VALUE              PAGE     1
KEY:       40xxxx                                    ACTIVE MEMBERS REPORTING                    CVV0110 01.49
FROM:      24-MAR-02 THRU: 31-MAR-02              CHIP ISSUER ERROR TREND RANKING               RUN 01-APR-02
                                                          XYZ REGION


---- ISSUER ----    ---------------------------- All ERRORS -AND- TOTAL TRANSACTIONS ------------------------
BIN                                         PCR    03/01 - 03/07       03/08 - 03/15       03/16 - 03/23       03/24 - 03/31
--------------------------------------------------------------------------------------------------------------------------
40xxxx     XYZ BANK                         4xxx      0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                      0                   0                   1                   0

40xxxx     XYZ TRUST                        4xxx      0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                      0                   0                   0                   1

41xxxx     XYZ BANK                         2xxx      0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                      0                   0                   1                   0

41xxxx     XYZ TRUST                        8xxx      0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                      0                   0                   1                   0

42xxxx     XYZ BANK                         8xxx      0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                      0                   0                   1                   0

42xxxx     XYZ TRUST                        4xxx      0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                     12                  17                  16                  19

77xxxx     XYZ CREDIT UNION                 4xxx      0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                      0                   0                   1                   0

77xxxx     XYZ CREDIT UNION                 8xxx      0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                     59                  97                  89                  94
--------------------------------------------------------------------------------------------------------------------------

REPORT
TOTAL                                                 0   0.00%           0   0.00%           0   0.00%           0   0.00%
                                                    339                 280                 201                 158




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```

4.8.6.8 CVV1130 Field Descriptions

Refer to the "CVV1120 Field Descriptions" section for information on CVV1130 fields.

Cardholder Verification Value Reports

4.8.7   CVV1150—Issuer CVV Error Listing

4.8.7.1   CVV1150 Purpose

For an issuer, this report lists all CVV transactions that did not contain correct CVV information. Error codes are included in the report and fall into two categories:

- Data errors
- Processing errors

There are three types of totals listed in this report.

BIN Total—There are seven totals accumulated for each BIN: the total number of transactions with an error, and then totals for each of the six error codes. Refer to Error Codesfor the description of these error codes.

PCR Total—Seven totals are accumulated for the PCR. They are the same as those performed at the BIN level.

Report Total—Seven totals are accumulated for the report. They are the same as those performed at the BIN level.

4.8.7.2   CVV1150 Type

Active Member Reporting

4.8.7.3   CVV1150 Frequency

Daily

4.8.7.4   CVV1150 Reporting Entities

The main entities are the Issuer PCR, Account Number., Issuer Region, Issuer BIN and Acquirer Station, PCR, Region, and BIN.

4.8.7.5   CVV1150 Sort Sequence

- Issuer PCR
- Issuer BIN
- Account

4.8.7.6   CVV1150 Description

This report is sequenced in ascending order of Issuer PCR, Issuer BIN, and Account Number.

4.8.7.7   CVV1150 Sample(s)

The following page contains a sample of CVV1150D daily report.

CVV1150 Issuer CVV Error Listing (Daily)

```
REPORT ID: CVV1150D-X  PCR/BIN SEQUENCE            VISA CARDHOLDER VERIFICATION VALUE                PAGE     1
KEY:      2xxx      XYZ BANK                         ACTIVE MEMBERS REPORTING                      CVV0110 01.49
FROM:     02-APR-02 THRU: 02-APR-02                  ISSUER CVV ERROR LISTING                      RUN 03-APR-02
                                                            XYZ REGION

                                                                                           R    S E    V C
                          -ISSUER- ------------------- ACQUIRER --------------------        S    T R    I R
ACCOUNT                DATE      TIME  REG PCR  BIN     STATION REG PCR  ST CARD ACCPT ID/TERMINAL    AMOUNT  P POS P R NTWK C C
-----------------------------------------------------------------------------------------------------------------------------
BIN: 40XXXX        XYZ   FIRST BANK
-----------
40xxxxxxxxxxxxxx   02-APR-02  1.03.48 x 2116 46XXXX     400xxx 1  4XXX  A  0000000031xxxxx        8.00 05 90  4 A 0000 B 1
              TRACK 2 LENGTH 26 |40xxxxxxxxxxxxxxDxxxxxxxxxx|
40xxxxxxxxxxxxxx   02-APR-02  1.03.35 x 2116 46XXXX     400xxx 1  4XXX  A  0000000031xxxxx        8.00 05 90  4 A 0000 B 1
              TRACK 2 LENGTH 23 |40xxxxxxxxxxxxxxDxxxxxxxxxx|
42xxxxxxxxxxxxxx   02-APR-02  1.03.35 x 2116 46XXXX     400xxx 1  4XXX  A  0000000031xxxxx        8.00 05 90  4 A 0000 B 1
              TRACK 2 LENGTH 23 |42xxxxxxxxxxxxxxDxxxxxxxxxx|
42xxxxxxxxxxxxxx   02-APR-02  1.03.35 x 2116 46XXXX     400xxx 1  4XXX  A  0000000031xxxxx        8.00 05 90  4 A 0000 B 1
              TRACK 2 LENGTH 23 |42xxxxxxxxxxxxxxDxxxxxxxxxx|
44xxxxxxxxxxxxxx   02-APR-02  1.03.35 x 2116 46XXXX     400xxx 1  4XXX  A  0000000031xxxxx        8.00 05 90  4 A 0000 B 1
              TRACK 2 LENGTH 23 |44xxxxxxxxxxxxxxDxxxxxxxxxx|
44xxxxxxxxxxxxxx   02-APR-02  1.03.35 x 2116 46XXXX     400xxx 1  4XXX  A  0000000031xxxxx        8.00 05 90  4 A 0000 B 1
              TRACK 2 LENGTH 23 |44xxxxxxxxxxxxxxDxxxxxxxxxx|
BIN TOTALS
----------

TRANSACTIONS   | ------------------------ DATA ERRORS ------------------------  | ----  PROCESSING ERROR -----
  IN ERROR     | A: TOO SHORT    B: not VALID    C: CVV INCORRECT  D: INCONSISTENCY  | J: SECURITY N/A     K: CRYPTO
      2        |        2              0               0                 0        |        0                0

PCR TOTALS
----------
TRANSACTIONS   | ------------------------ DATA ERRORS ------------------------  | ----  PROCESSING ERROR -----
  IN ERROR     | A: TOO SHORT    B: NOT VALID    C: CVV INCORRECT  D: INCONSISTENCY  | J: SECURITY N/A     K: CRYPTO
      3        |        0              0               3                 0        |        0                0
REPORT TOTALS
-------------
TRANSACTIONS   | ------------------------ DATA ERRORS ------------------------  | ----  PROCESSING ERROR -----
  IN ERROR     | A: TOO SHORT    B: NOT VALID    C: CVV INCORRECT  D: INCONSISTENCY  | J: SECURITY N/A     K: CRYPTO
      42       |        10             2               30                0        |        0                0


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```

Cardholder Verification Value Reports

4.8.7.8 **CVV1150 Field Descriptions**

Table 4-4describes the fields listed in CVV1150. For information on common header fields for this report, refer to Table 4-3.

4.8.8   CVV1200—Acquirer CVV Error Listing

4.8.8.1   CVV1200 Purpose

For an acquirer, this report lists all the transactions that did not contain correct CVV information. Error codes are included in the report and fall into two categories:

- Data errors
- Processing errors

4.8.8.2   CVV1200 Type

Active Member Reporting.

4.8.8.3   CVV1200 Frequency

Daily

4.8.8.4   CVV1200 Reporting Entities

The main entities are the Acquirer BIN, Acquirer Terminal ID, Acquirer Station, Acquirer Region, Acquirer PCR, Issuer BIN, Account Number, Issuer Region, and Issuer PCR.

4.8.8.5   CVV1200 Sort Sequence

The report is sequenced in ascending order of:

- Acquirer BIN
- Terminal ID
- Account Number

4.8.8.6   CVV1200 Description

There are two types of totals listed in this report.

BIN Totals—There are seven totals accumulated for each BIN: the total number of transactions with an error, and then the totals for each of the six error codes. Refer to Error Codesfor a description of these codes.

Report Total—Seven totals are accumulated for the report. They are the same as those performed at the BIN level.

4.8.8.7   CVV1200 Sample(s)

The following page contains a sample of CVV1200D daily report.

Cardholder Verification Value Reports

Cardholder Verification Value Reports

CVV1200 Acquirer CVV Error Listing (BIN Sequence, Daily)

```
REPORT ID: CVV1200D-X  BIN SEQUENCE              VISA CARDHOLDER VERIFICATION VALUE              PAGE     1
KEY:      31XXXX     XYZ STORE                   ACTIVE MEMBERS REPORTING                        CVV0110 01.49
FROM:     02-APR-02 THRU: 02-APR-02             ACQUIRER CVV ERROR LISTING                       RUN 03-APR-02
                                                       XYZ REGION


                                                                                  R      S E      VC
------------- ACQUIRER ------------- -------------- ISSUER ------------------     S      T R      IR
CARD ACCPT ID/TERMINAL STATION REG PCR  BIN        ACCOUNT         REG PCR ST  DATE      TIME      AMOUNT P POS P R NTWK CC
--------------------------------------------------------------------------------------------------------------------

43XXXXXXXXXXXXXXXXXXXXXX 62XXXX  1  9XXX 425465    425XXXXXXXXXXXXX   2  3XXX A 02-APR-02 22.23.00   32.45 14 90 5 C 0002 @1
                TRACK 2 LENGTH 37 |425XXXXXXXXXXXXXDXXXXXXXXXXXXXXXXXXXX|

69XXXXXXXXXXXXXXXXXXXXXX 19XXXX  5  8XXX 453978    453XXXXXXXXXXXXX   3  4XXX A 08-FEB-94 16.24.47 1612.90 01 90 4 C 0000 D

                TRACK 2 LENGTH 37 |425XXXXXXXXXXXXXDXXXXXXXXXXXXXXXXXXXX|

69XXXXXXXXXXXXXXXXXXXXXX 19XXXX  5  8XXX 453978    453XXXXXXXXXXXXX   3  4XXX A 08-FEB-94 16.26.40 1209.67 01 90 4 C 0000 D

                TRACK 2 LENGTH 37 |425XXXXXXXXXXXXXDXXXXXXXXXXXXXXXXXXXX|

69XXXXXXXXXXXXXXXXXXXXXX 19XXXX  5  8XXX 453978    453XXXXXXXXXXXXX   3  4XXX A 08-FEB-94 16.34.15  685.48 01 90 4 C 0004 D

                TRACK 2 LENGTH 37 |425XXXXXXXXXXXXXDXXXXXXXXXXXXXXXXXXXX|

--------------------------------------------------------------------------------------------------------------------


TRANSACTIONS  | ----------------------- DATA ERRORS ---------------------- | ---- PROCESSING ERROR -----
  IN ERROR    | A: TOO SHORT   B: not VALID    C: CVV INCORRECT  D: INCONSISTENCY | J: SECURITY N/A     K: CRYPTO
      1       |        0             0                1                0        |        0                 0

REPORT TOTALS
-------------
TRANSACTIONS  | ----------------------- DATA ERRORS ---------------------- | ---- PROCESSING ERROR -----
  IN ERROR    | A: TOO SHORT   B: NOT VALID    C: CVV INCORRECT  D: INCONSISTENCY | J: SECURITY N/A     K: CRYPTO
      36      |       27             1                8                0        |        0                 0



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```

4.8.8.8   CVV1200 Field Descriptions

Table 4-4describes the fields listed in CVV1200. For information on common header fields for this report, refer to Table 4-3.

Cardholder Verification Value Reports

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